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GHANA COUNTRY GENDER PROFILE

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LIST OF ACRONYMS AND ABBREVIATIONS

AA	Affirmative Action
AAGDS	Accelerated Agriculture Growth and Development Strategy
AfDB	African Development Bank
APRM	African Peer Review Mechanism
ARV	Anti-Retroviral
CBOs	Community-Based Organizations
CEDAW	Convention on the Elimination of all Forms of Discrimination against Women
CGP	Country Gender Profile
CHPS	Community-Based Health Planning Services
CIDA	Canadian International Development Agency
CGP	Country Gender Profile
CSM	Cerebro-spinal Meningitis
CSP	Country Strategy Paper
CSOs	Civil Society Organizations
CWIQ	Core Welfare Indicators Questionnaire
DA	District Assemblies
DHS	Demographic and Health Survey
DISCAP	District Capacity Project
DOVVSU	Domestic Violence and Victims Support Unit
DPCU	District Planning Coordinating Unit
ERP	Economic Recovery Program
FGC/M	Female Genital Cutting/Mutilation
FHH	Female Headed Households
FIDA	Federation of Women Lawyers
GAC	Ghana AIDS Commission
GBV	Gender Based Violence
GDO	Gender Desk Officer
GDP	Gross Domestic Product
GEST	Gender Equality Sector Team
GHS	Ghana Health Services
GEU	Girls Education Unit
GHAMFIN	Ghana Micro Finance Network
GoG	Government of Ghana
GSS	Ghana Statistical Services
GPRS I	Ghana Poverty Reduction Strategy
GPRS II	Growth and Poverty Reduction Strategy
HIPC	Highly Indebted Poor Countries Initiative
HIV/AIDS	Human Immuno-Deficiency Virus/Acquired Immuno-Deficiency Syndrome
ICT	Information and Communication Technology
IEC	Information, Education and Communication
IFAD	International Food and Agriculture Development
JAS	Joint Assistant Strategy
LAP	Land Administration Project
MDAs	Ministries, Departments and Agencies
MDGs	Millennium Development Goals

MDBS	Multi Donor Budget Support
MDGs	Millennium Development Goals
MFI	Micro Finance Institutions
MHH	Male Headed Households
MLGRDE	Ministry of Local Government Rural Development and Environment
MMDAs	Metropolitan, Municipal and District Assemblies
MMT	Metro Mass Transport
MOESS	Ministry of Education, Science and Sports
MOFA	Ministry of Food and Agriculture
MOFEP	Ministry of Finance and Economic Planning
MOWAC	Ministry of Women and Children
MTCT	Mother to Child Transmission
NBI	Non Banking Financial Institution
NBSSI	National Board for Small Scale Industries
MTDP	Medium Term Development Plan
NEAP	National Environment Action Plan
NCW	National Council of Women
NDPC	National Development Planning Commission
NEPAD	New Partnership for African Development
NGOs	Non-Governmental Organizations
LAP	Land Administration Project
NBSSI	National Board of Small Scale Industries
NTAE	Non-traditional Agricultural Export
NVTI	National Vocational Training Institute
PLWHA	People Living with HIV/AIDS
RMC	Regional Member Countries
PAF	Performance Assessment Framework
SAP	Structural Adjustment Program
STME	Science, Technology and Mathematics Education
PLWHA	Persons Living With HIV/AIDS
PRSC	Poverty Reduction Support Credit
PRSP	Poverty Reduction Paper
PPMED	Policy Planning, Monitoring and Evaluation Directorate
SSA	Sub Sahara Africa
SIP	Strategic Implementation Plan
SMTE	Science Mathematics and Technology
TTC	Teacher Training College
TVET	Technical Vocational Education and Training
UNDP	United Nations Development Program
UNFPA	United Nations Fund Population Agency
UNICEF	United Nations Children's Fund
USAID	United States Agency for International Development
VRE	Volta River Estates
WATSANS	Water and Sanitation Committees
WDF	Women's Development Fund
WIAD	Women in Agricultural Department

EXECUTIVE SUMMARY

1. Introduction

1.1. The development of this Country Gender Profile (CGP) was discussed with the Government of Ghana (GoG) in 2006. Subsequently the Government request was received in March of the same year. The main goal of the CGP, which has a multi-sectoral coverage, is to present data and analysis for better informing policy formulation and program development. Its specific objectives are to (i) provide gender analyses of key sectors, policies, legal frameworks and institutions; (ii) assess progress made and challenges faced in promoting gender equality and empowerment of women in the country; (iii) present information on the various on going gender-related development interventions; and (iv) provide key recommendations for action.

2. Historical Overview and Socio-Economic Profile

2.1. Ghana's traditional socio-economic structures and systems of kinship, economics and trade, politics and governance were carved to foster specific forms of social functioning and positioning, and are explicit in the resulting economic, social and political systems with deep implications for gender. Although the Ghanaian traditional system encompasses diverse social organizations the two main kinship and lineage systems are the matrilineal and patrilineal systems.¹ These systems are influential factors in the socio-economic and political context of today's Ghana, and understanding their context is important in defining the gender and development perspective of the country. The imposition of the colonial systems in Ghana excluded some of the roles women played in Ghanaian society and reinforced women's subordinate position in society. The post-independence development initiatives continued to draw from and build on existing patriarchal structures in ways that resulted in the deepening of social and gender divides.

2.2 Following its independence in 1957 Ghana went through changes of government systems. In the last twenty years Ghana has been making steady progress in its democratization process evidenced in the four elections held since 1992 as observers noted as fair leading to a peaceful transition of power. The macroeconomic reforms of the 1980s contributed to major improvements in the Ghanaian socio-economic developments. The country is one of a few Sub-Sahara Africa (SSA) countries that is making steady progress in reducing the incidence of poverty and is likely to achieve the first Millennium Development Goal (MDG) of halving the poverty rate by 2015. The incidence of poverty fell from 51.7 percent in 1991/92 to 28.5 percent in 2005/6.

2.3 Poverty still remains a rural phenomenon, as 85percent of the total population living below the poverty line lives in rural areas. Almost half of those identified as poor (45 percent) nationally earn their living as food crop farmers. As food crop farming is the domain of women, this high level of incidence of poverty among people in this economic group suggests women's high vulnerability to poverty. The poverty analysis of 2006 indicated that households led by women are less poor as compared to those led by men. The

¹ Matrilineal system is where descent and inheritance systems are organized around the female figure, while patrilineal kinship inheritance is passed through the paternal side of the family. There are also other social groups in addition to these two systems.

incidence of poverty among Male Headed Households (MHH) fell from 55 percent in 1990/91 to 31 percent in 2006, while those of the Female Headed Households (FHH) declined from 43 percent to 19 percent during the same period. However studies have shown that this analysis which takes the household as a unit of analysis, while valid and important, does not allow measuring the level of poverty among individual members of the households. Women experience poverty in non-poor households due to systematic inequalities in various spheres and their lack of decision making power over household resources. Women in Ghana have limited access to critical resources such as land, labor, credit and markets. The low incidence of poverty among FHH as compared to MHH should not be generalized to suggest that women are less poor than men. Further analytical work is necessary to compliment these kinds of studies and provide a full picture of the gender aspects of poverty in Ghana.

3. Policy Institutional and Legal Frameworks

3.1 The National Gender and Children's Policy (2004) is an integral part of the national development process and reinforces overall development objectives of the country. The overall goal of the policy is to mainstream gender concerns into the national development process in order to improve the social, legal/civic, political, economic and cultural conditions of the people of Ghana, particularly women and children. However, the Policy has yet to be widely circulated and understood among key stakeholders.

3.2 While the GoG established an institutional structure for promoting gender equality, the effectiveness of the gender machinery suffers from weak institutional capacity and budgetary constraints. Established in 2001, the Ministry of Women and Children's Affairs (MOWAC) is mandated to coordinate policymaking, planning and monitoring progress. MOWAC's regional offices coordinate program implementation, but the representation does not reach the districts. Most of the responsibility of gender mainstreaming in line ministries is designated to individual staff – Gender Desk Officers (GDOs) who are not working on gender on full time basis and have little training and preparation. The fact that only a few District Assemblies (DAs) have recruited gender focal persons suggests that gender planning and monitoring is even weaker at the lower strata of the government structure. Similarly the lack of the gender statistics at all levels is a concern.

3.3 Ghana continues making progress in reforming legal frameworks for the protection of women's and children's rights. The Constitution of 1992 prohibits discrimination on the basis of gender (among other characteristics). Furthermore, some of the recent achievements include the approval of the Domestic Violence Act (2007) and the Trafficking in Human Law (2006). The criminalization of harmful traditional practices such as *Trokosi* (ritual servitude) and Female Genital Cutting or Mutilation (FGC/M), and the 1998 Children's Act (criminalizing underage and forced marriage) provide strong legal foundation to protect women and children. Despite these achievements, gaps in the protection of women's property rights persist. The difficulties faced in building consensus among key stakeholders around the draft bill on spousal property rights is indicative of challenges around the issues of gender equality in property rights in Ghana. Moreover, challenges of capacity and lack of resources constrain the full implementation of existing laws.

4. Gender Analysis by Sector

National Development Agenda and Resources

4.1 After decades of implementing the Strategic Adjustment Programs (focused on restoring growth, fiscal and monetary control and export promotion), the realities of the time necessitated the development of new strategies, which led to the development of the Medium Term Development Plan (MTDP) known as Ghana Vision 2020, which embodies Ghana's long-term vision to move the nation to middle-income status by 2020. While both the MTDP and the Ghana Poverty Reduction Strategy (GPRS I) paid little attention to gender, the Growth and Poverty Reduction Strategy (GPRS II) for 2006-2009 has shown significant improvements in analysis and gender equity considerations. The success of achieving gender equality results of the GPRS depends on the level of allocation of resources and close monitoring of the implementation process.

4.2 A great source of funding for GPRS II implementation comes from key development partners including the AfDB through the Multi Donor Budget Support (MDBS) funding mechanism. The inclusion of gender equality targets (gender parity in primary and secondary education, gender statistics and resource allocation for implementing the Domestic Violence Action Plan) in the Performance Assessment Framework (PAF) for 2009/10 is progress in the right direction. However, efforts to improve women's economic status are weak. The national monitoring and evaluation framework of the GPRS II was being developed at the time of this assessment and there is little information on the level to which gender related results have been taken into account in the national monitoring framework. Regarding budgeting for gender, the recent approval of the gender responsive budgeting approach by Cabinet, followed by the launching of the collaborative initiative of MOWAC, Ministry of Finance and Economic Planning (MOFEP) and the National Development Planning Commission (NDPC) to pilot it in three selected ministries (agriculture, education and health) is promising.

Employment and Entrepreneurship

4.3 The formal economic sector employs a small segment of the population (about 5 percent of females and 19 percent of males of the economically active population in 1997). Women account for 50.1 percent of the total labor-force and are highly concentrated in the agriculture sector (51.1 percent), followed by trade (27.4 percent) and manufacturing (13.9 percent). Twenty-one percent of economically active women work as unpaid family workers in agriculture as compared to the 9.6 percent share of men. The informal sector provides employment for 80 percent of males and 95 percent of females. The fact that the informal sector is Ghana's largest employer means that policy makers can not afford to ignore that sector. There are wage differentials in employment where on average women earned 76 percent less than what men earned in 2002.

4.4 While a very small number of women own medium and large-scale enterprises, the majority of women are engaged in small or very small (micro) businesses. A large number of them (60 to 80 percent) is located in rural areas. Women tend to operate the more traditional low-income businesses, such as food processing activities, handicrafts of various kinds, and dress-making, often with low potential for growth. The majority of micro-

enterprises owned by women are operated by one person. Over 70 percent of them start their businesses with capital of less than US\$ 100 and 45 percent with less than US\$20, while 90 percent of them started with personal or *susu* savings rather than loans from formal financial institutions. Service delivery (financial and non-financial) to women entrepreneurship is weak. Government policies, for example the Private Sector Development Strategy, recognize the important role women's entrepreneurship play in the economy, but lack targeted operational goals to support the growth of women owned businesses.

4.5 In the agricultural sector, women produce about 70 percent of food crops, and are important stake-holders in agro-forestry, fishery and post-harvest activities, comprising 95percent of agro-processing and 85 percent in food distribution. In spite of the fact that women constitute 52 percent of the agricultural labor force, and contributing 46 percent to the total agricultural GDP, they lack the necessary resources to improve their productivity and increase their income. A large number of households (61 percent) are involved in food processing (including maize, cassava, vegetable and palm oil extraction, ground nuts, husking and smoking fish) and 90 percent of the work is done by women. The limited use of improved technologies, low access to energy sources, the limited access to micro-credit schemes and the lack of access to markets are among the key challenges that require close attention in the coming years. Although the level of women's access to agricultural extension services is not known due to the lack of gender statistics, it is estimated that less female farmers receive these services.

4.6 Women's limited access to land is an area that affects not only their role in agriculture but also their economic activities in other economic sectors. Most of the land (80 percent) in Ghana is managed by customary laws which in some cases are discriminatory to women. The main means by which women acquire land are through their lineage, inheritance, marriage or contractual arrangements. Women often lose the security of land holdings (ownership or user rights) as the result of divorce or death of spouses. The Land Administration Project (LAP) currently under implementation recognizes these challenges and intends to develop a gender strategy to increase women's access to land by sensitizing traditional leaders. The general agreement in Ghana, however, is that such efforts must be complimented with legal reforms that secure women's property rights to bring sustainable solution to the problem.

Education and Vocational Training

4.7 Ghana's progress towards reaching gender parity in primary education came as the result of concerted policy measures and strengthened institutional capacity (gender unit at the Ministry of Education Science and Sports (MOESS) and placement of girls' education officers at district level). However the gender gaps in secondary and tertiary education (64.5 percent boys and 35.5 percent girls) remain a concern. Likewise, girls' enrollment in polytechnic (69.5 percent for boys and 30.4 percent for girls) and science and technology fields is even lower. In technical vocational education, more girls are enrolled in fields that are traditionally dominated by women. Similarly, male literacy for adults is 20 percent higher than females', with a much wider gap of 30 percent in the Northern regions. Studies have shown that socio-economic and cultural factors affect girls' education.

Health

4.8 According to the DHS 2003, only 46 percent of births were delivered in health facilities while the rest were delivered at home. The Maternal Mortality Ratio (214 per 100,000 live births) and the infant mortality rate (64 per 1,000 live births) are high compared to other African countries. Ghana is applying a new concept of health services delivery, the Community-based Health Planning Services (CHPS), which aims to promote health services in communities. This system has yet to reach national coverage. Various cultural practices discourage women from seeking health services.

Infrastructure

4.9 Increased investment in the infrastructure sector plays a significant role in promoting gender equality and empowerment of women. Currently only 67.4 percent (55.8 percent rural and 81.2 percent urban) of communities have access to roads. In addition, 20.6 percent of rural people have access only in the dry season. Similarly only 43.7 percent of the population use electricity and 54.9 percent use kerosene lamps. Over 68 percent of total energy consumed in Ghana is from wood. In the water and sanitation sub-sector, while access to potable water is high (90 percent nationally), only 39.9 percent of the population have access to pipe-borne water.

5. Cross-cutting Issues

5.1 Governance and Decision-Making: Currently, women's representation in the national parliament stands at 10.8 percent. The GoG adopted an Affirmative Action Policy that put quotas ensuring female appointment at 40 percent at the District Assembly level. This resulted in women constituting 35.5 percent of appointed members in 97 out of the 110 districts in 2006. Some of the influencing factors for women's low participation in public offices include discriminatory beliefs and attitudes towards women, women's unwillingness to take up such challenges, and the lack of programs that mentor and empower women and young girls to build their capacity and prepare them for leadership positions.

5.2 Gender Based Violence (GBV): Several case studies confirmed the seriousness of the problem of GBV in Ghana. The severity of the problem called for a public outcry and Government responded by establishing the Domestic Violence Victims Services Unit (DOVVSU) within the Police to protect victims. The DOVVSU has 40 such units spread around the country with 430 staff. In 2005 alone 13,224 cases were reported and many more case go unreported. There are only two shelters operated by a non-governmental organization - the Ark Foundation. Due to lack of resources these services could not be expanded to other regions which have a high prevalence of GBV.

5.3 Environment Gender equality is essential to achieving sustainable development, as women are key to natural resources management and poverty reduction. The problem of pollution and environmental degradation in Ghana has in the recent past become a major

concern to environmentalists and economic planners in the country. As far back as 1988, the Government of Ghana put environmental issues on the priority agenda with the aim of ensuring sound environmental policies. This resulted in the production of Ghana's National Environmental Action Plan (NEAP). Environmental degradation of coastal areas, poor sanitation and poverty were identified as key issues in Ghana's Environmental Action Plan. Clear strategies to mainstreaming gender into these initiatives have not been articulated.

5.4 HIV/ AIDS: The current national prevalence rate is estimated at 2.7 percent. In 2003, the ratio of men to women infected stood at 1 to 2. The prevalence rate among pregnant women was 8 percent in 2002. Mother to Child Transmission (MTCT) is the second major means of transmission, accounting for 15 percent of new infections. Women's anatomical, socio-economic and cultural conditions increase their vulnerability to the disease. Although the level of awareness in Ghana is relatively high (98 percent for women and 99 percent for men), one major challenge is how to translate the knowledge gained into behavioral change, especially given socio-cultural barriers that hinder women from asserting reproductive health rights. Studies have shown that women in relationships with violent or domineering men are 50 percent more likely to contract HIV than those not involved in such abusive relationships.

6. Donor Interventions

6.1 The African Development Bank: The Bank's CSP (2005-2009) has two strategic pillars i) Improving the Investment Environment and ii) Supporting Pro-poor and Pro-Gender Equity Policies. Project designing of most Bank projects under this CSP has taken gender issues into consideration to a greater extent. The Urban Poverty Reduction and the Afarm Plains Agricultural Development Projects are two example that clearly targeted women beneficiaries at 40 to 60 percent of the total project beneficiaries. However the level to which women will equally benefit from these projects depends on the degree of gender responsive monitoring of project implementation. The recently approved Gender Responsive Skills and Community Development Project has a two-pronged approach: capacity building of institutions for enhancing gender mainstreaming and supports investments in girls' equal access to quality vocational skills training and improve women's employment. With the intent to strengthen gender mainstreaming into Bank operations in the country, the project will build the capacity of institutions that implement Bank projects.

6.2. Other Donors: The Gender Equality Sector Team (GEST) is comprised of development partners and the MOWAC. It holds monthly meetings to share ongoing issues and strategize as to how to maximize the mainstreaming of a gender perspective into the national development agenda and programs, including those supported by key donor interventions. One of the key achievements of this collaboration resulted in the inclusion of gender-related performance indicators (allocation of resources for implementing the action plan on gender based violence and collection of gender statistics) in the Performance Assessment Framework (PAF). However targets to enhance women's economic empowerment are lacking. While some development partners support specific projects, others provide direct budget support in which case the resource allocation for gender equality is difficult to track.

7. Major Recommendations

To the Government of Ghana

7.1 The country needs to adopt a comprehensive approach to building the capacity of institutions for mainstreaming gender into policy formulation, planning, monitoring and evaluation. In this regard investments need to be made to improve gender statistics, strengthening MOWAC in planning, monitoring and evaluation, building the capacity of GDOs and strengthening the decentralized government system in gender mainstreaming.

7.2 Government and MDAs should invest in programs that cater for early-childhood care programs such as day care, nurseries and kindergarten. Similarly, increasing the availability of educational and entertainment facilities such as playgrounds, youth centers and children's libraries should be given a priority in community development programs.

7.3 Ghana needs to explore ways of expanding investments to promote girls' education at post-primary levels. Similarly promoting girls education in vocational, technical, science and technology fields needs to be one of the priority areas.

7.4 It is recommended that MOWAC open dialogue and build consensus on the draft Spousal Property Rights law with key stakeholders and prepare it for Parliamentary approval.

7.5 Although the significance of women operated livelihoods is recognized as a critical family income source, investments to promote growth among these small income-generating activities are minimal. Support to the informal sector needs to be provided to identify those that have growth potential and lead them through a process into becoming small businesses.

7.6 There is the need to better understand the types of infrastructure that need to be developed to support women's economic activities. The country needs to explore the development of alternative infrastructure (energy, transport, water and sanitation) for poverty reduction and women's empowerment.

To Development Partners

7.7 Conditions for donor support should define and articulate gender equality and women's rights requirements, and should be reflected in monitoring and evaluation tools such as periodic reviews, project evaluation and project reports.

To the African Development Bank

7.8 In line with the Bank priorities to spearhead the development of the infrastructure sector, AfDB has the potential and comparative advantage to explore alternative and

affordable energy sources for addressing the energy needs of women in Ghana to reduce the drudgery of labor and time for women and increase their productivity.

7.9 AfDB's presence will enhance its participation in dialogue and decision-making of various development-related issues with partners for improved effectiveness and harmonization programs. It is recommended that the Bank actively monitor and enter gender issues into the Multi-Donor Budget Support dialogue.

I. INTRODUCTION

1.1 Background and Objectives of the Country Gender Profile

1.1.1 The African Development Bank (AfDB) Policy on Gender (2001) provides the requisite conceptual and operational framework for promoting gender responsive development in Africa. Through the Policy, the Bank seeks to promote the mainstreaming of gender into the Bank's policy and operational practices and assist Regional Member Countries (RMCs) in achieving their gender equality development objectives and the Millennium Development Goals (MDGs). The development of this Country Gender Profile (CGP) was discussed with the Government of Ghana (GoG) and the Government's request was received in March 2006.

1.1.2 Gender inequality continues to undermine local and national efforts for improving living conditions, reduce poverty and enhance national development in Ghana, even though gender discussions entered the national development discourse right from independence. These discussions, however, have received slow programming and resource support. Over the years the Ghanaian national government ratified conventions, created structures and extended support to gender work. However progress has been slow. In 2006 the African Peer Review Mechanism (APRM) team noted that the marginalization of women remains a very real problem in Ghana despite constitutional and other legislative provisions to protect and secure the rights of women.

1.1.3 This CGP was initiated to support the mainstreaming of a gender perspective into policy formulation and programming of the Government of Ghana and the African Development Bank. The overall goal of the CGP is to present data and analysis to better inform policy formulation and program development. Specifically the profile:

- (i) Provides gender analysis of key sectors, policies, legal frameworks and institutions;
- (ii) Identifies gaps and constraints that need to be addressed;
- (iii) Assesses progress made and challenges faced in promoting gender equality and empowerment of women in the country;
- (iv) Presents information on the various on-going gender-related development interventions by Government and development partners; and
- (v) Provides key recommendations to the GoG and the AfDB for accelerating efforts and enhancing the effectiveness of projects in advancing gender equitable economic growth and sustainable development.

1.2. Methodology

1.2.1 In view of the specified methodological framework, the data collection was structured into phases. The first phase involved extensive stakeholder consultations and data collection, which entailed analysis of available quantitative and qualitative data and desk reviews of studies, meeting with officials of Ministries, Departments and Agencies (MDAs), representatives of selected donors, local and/or international non-governmental

organizations, women's organizations, organizations that promote gender equality initiatives and independent activists and experts.

1.2.2 The second phase sought to share initial findings and gather inputs, participation, validation and direction from various stakeholders. To this end, a one-day consultative stakeholders' workshop was held in Accra. This workshop, which was jointly organized by the Ministry of Women and Children's Affairs (MOWAC) and the AfDB Mission, brought together various representatives of government institutions, Civil Society Organizations (CSOs) and donor agencies. Comments of the plenary session and group discussions were integrated into this report.

1.3 Organization of the Report

1.3.1 The report is organized into seven chapters, the following chapter comprises sections on gender in Ghana's historical context, followed by an examination of the current socio-economic profile using available quantitative and qualitative data. Chapter three covers the policy, legal and institutional framework for gender equality work in Ghana. Chapter four presents the sectoral gender analysis on the economic, education, health, agriculture and infrastructure sectors. Chapter five examines some cross-cutting issues, namely, environment, governance and decision-making, gender based violence and HIV/AIDS. Chapter six provides a summary of gender-related interventions by key development partners including the AfDB while the last chapter presents the main conclusions and recommendations for action.

2. SOCIO-ECONOMIC PROFILE

2.1 Gender in Ghana's Historical Context

2.1.1 Ghana is a diverse and multi-cultural country whose socio-economic and political developments have been defined and shaped by varying internal and external factors and forces. Studies on the traditional Ghanaian societies (which were formed in the pre-colonial era and sustained and integrated into modern day Ghanaian socio-economic and political systems) present the socio-economy as simple yet exhibiting sophisticated and complex systems and structures that are unique in their formation and functions. The traditional socio-economic structure and systems of kinship, economics and trade, politics and governance were carved to foster specific forms of social functioning and positioning and are explicit in the resulting economic, social and political systems with deep implications for gender. Although the Ghanaian traditional system encompasses diverse social organizations the two main kinship and lineage systems are the matrilineal and patrilineal systems² roughly coincided with the north (patrilineal) and south (matrilineal) geo-political divides of Ghana³. These systems are influential factors in the socio-economic and political context of today's Ghana, and understanding their context is important in defining the gender and development perspective of the country.

² Matrilineal system is where decent and inheritance systems are organized around the female figure, while patrilineal kinship and inheritance is passed through the paternal side of the family.

³ There are other social groups in both areas that practice systems different from the dominant ones.

2.1.2 While it integrated men into the newly created economy (participation in the commercial economy and formal employment), social (formal education of boys) and political systems, the colonial ruling of Ghana put restrictions to women's participation in economic, social and political roles outside of their home. Access to and benefits from the formal sector were also unequal; creating conditions that favored largely men.

2.1.3 In 1957 Ghana became the first African state to gain independence. In recognition of the role played by women activists during the struggle for independence, a few women were appointed to legislation. In 1960 the National Council of Women was established, which was responsible for establishing day nurseries, vocational centers and education programs for women. The post-independence government initiatives continued to draw from the existing patriarchal structures in ways that resulted in the deepening of social and gender divides. In spite of the early acknowledgement of the unfair social and gender exclusions, development programming efforts lacked the necessary impetus and good will for reversing the situation. The trend continued into the 1980s where the Structural Adjustment Programs (SAPs) were introduced to reverse the economic decline, during which gender activism was also gaining momentum.

2.1.4 On the political front, Ghana has made steady progress in its democratization process over the last twenty years. Some of the leading measures taken to this were: (i) the country's Constitution of 1992, (ii) increasing independence of the judiciary, Election Commission and Commission on Human Rights, (iii) emergence of an active and independent media and civil society and (iv) expression on commitment to good governance and democracy. Four elections have been held since 1992 and observers argue that the level of fairness and transparency in the elections has improved, leading to a peaceful transition of power from one party to the other.

2.2 National Demographic Indicators

2.2.1 According to the 2000 Population and Housing Census⁴, Ghana had a population of 18,912,079 (50.5 percent women), 43.8 percent of whom live in urban areas. The population is young, with 55 percent of females and 51 percent of males under 30 years age, implying a high dependency ratio which is 0.8 nationally (with local and regional differentials). The average household size was also found to be 4.6 nationally. The regions with the highest household sizes are the Northern Region at 5.6, followed by the Upper East Region with an average size of 5.1. Upper West and Ashanti regions come third with an average of 4.5. The lowest was recorded in Greater Accra at 3.5. Here again the regions with the highest poverty levels have the largest family size.

2.2.2 According to the census, one in three households in Ghana is headed by women, with distinct regional variation. The share of Female Headed Households (FHH) is higher in rural coastal areas, accounting for 40 percent, followed by urban areas at 39.3 percent (Accra, 33.2 percent), rural forest at 32.9 percent and rural savannah at 19.8 percent. The 2000 Population and Housing Census indicated that for persons 12 years and older, 50.8 percent of

⁴ Ghana Statistical Services: 2000 Population and Housing Census, 2002.

the population was married or living in consensual unions, while 38.7 percent was single and 10.5 percent was separated, divorced or widowed. The sex differential shows that 45.3 percent of males compared to 32.2 percent of females were single. This suggests that more women than men are in affine relations. Polygamy accounts for the higher rate of females in consensual relations.

2.3 Gender and Poverty Profile

2.3.1 The macro-economic reforms of the 1980s contributed to major improvements in Ghanaian socio-economic developments. Ghana is one of a few Sub-Sahara Africa countries which is making greater progress in reducing the incidence of poverty over a period of two decades. According to a recent study⁵, the incidence of poverty⁶ fell from 51.7 percent in 1991/92 to 39.5 percent in 1998/99 and further to 28.5 percent in 2005/06. It is projected that Ghana will likely achieve the first MDG of halving the poverty rate by 2015, provided that the economy sustains high growth. While the proportion of the population considered as poor has declined in rural areas from 64 percent in 1991/92 to 39 percent in 2005/06, poverty remains highly a rural phenomenon, as 85 percent of the total population living below the poverty line lives in rural areas.

2.3.2 The incidence of poverty by main economic activity indicates that food crop farmers are poorer than those who draw their incomes from other economic activities. Almost half of those identified as poor (46 percent) nationally earn their living as food crop farmers. As food crop farming is the domain of women in rural areas, this high level of incidence of poverty among people in this economic group suggests women's high vulnerability to poverty.

2.3.3 A comparison on the incidence of poverty between MHH and FHH shows that FHH on average are less poor. The incidence of poverty among MHH fell from 55 percent in 1990/91 to 31 percent in 2005/06, while those of FHH fell from 43 percent to 19 percent during the same period. While the reduction of the incidence of poverty among FHH is a positive trend, it does not show the complete picture of the level to which women experience poverty. Studies have shown that taking household as a unit of analysis, while valid and important, does not allow measuring the level of poverty among individual members intra-household.⁷ Women experience poverty in non-poor households due to widespread and systematic inequalities. In Ghana, women have limited access to critical resources such as land, labor, credit, ownership of land and markets to improve their income and reduce poverty. Therefore, the reduction of poverty among FHH should not be considered as reduction of poverty among all women. Therefore, further analytical work is needed to supplement these study outcomes and provide a full picture of the incidence of poverty in Ghana.

⁵ Ghana Statistical Service (GSS): Pattern and Trends of Poverty in Ghana 1991-2006. April 2007.

⁶ Incidence of poverty is the proportion of a given population identified as poor.

⁷ Cagatay, N.: Gender and Poverty 1998, UNDP Working Paper 5

Kabeer, N. Gender Mainstreaming in Poverty Eradication and the Millennium Development Goals, 2003.

3. POLICY INSTITUTIONAL AND LEGAL FRAMEWORKS

3.1 Gender Policy Framework

3.1.1 The National Gender and Children's Policy (2004) is an integral part of the national development process and reinforces overall development objectives of the country. It particularly sets the agenda for the development of women and children within the framework of national development. The overall goal of the policy is to mainstream gender concerns into the national development process in order to improve the social, legal/civic, political, economic and cultural conditions of the people of Ghana, particularly women and children. The policy framework recognizes the critical role of other stakeholders in the achievement of the goal and calls for the establishment of a Multi-Sector Steering Committee to be coordinated by the Ministry of Women and Children's Affairs (MOWAC) and led by the Ministry of Finance and Economic Development that would enhance the mainstreaming concerns related to women and children, including budget allocation. However, the establishment of the steering committee was delayed and the Policy has yet to be widely circulated or understood, even within the line ministries.

3.1.2 To implement the Policy, MOWAC developed its three-year Strategic Implementation Plan (SIP) for the period 2005-2008. The Strategic Implementation Plan covers three broad areas, namely good governance, human resources development and private sector development and sought to achieve the status of decentralized national gender machinery with the capacity to reform policies, initiate innovative programs and collaborate with stakeholders to advance the status of women and children. MOWAC's strategic objectives identified in the SIP are:-

- (i) Mainstream gender concerns into existing public policies and programs;
- (ii) Efficient enforcement of laws/conventions and policies;
- (iii) Strengthen the human and institutional capacity of MOWAC and key stakeholders at national, regional and district levels;
- (iv) Facilitate access to vocational and employable skills;
- (v) Facilitate micro-credit and small loan services to women for expanding their businesses; and
- (vi) Improve women's access to Information Communications Technology (ICT).

3.1.3 The implementation of the plan has progressed in some areas and faced constraints in others. The passing of the Human Trafficking Law in 2005 and the Domestic Violence Bill on May 3rd 2007 indicates significant gains in legal reforms. Further, the Ministry held a consultative meeting with relevant government institutions to get inputs on a draft Spousal Property Rights Law. The adoption of the gender responsive budgets approach by Parliament in 2007 came as the result of great efforts by the Ministry. Currently Ghana is piloting the mainstreaming of gender budgeting in three line ministries (agriculture, health and education). Recently the Ministry initiated quarterly policy coordination meetings with gender focal points of line ministries and regional/district coordinators, and it is hoped this will improve information sharing and coordination between MOWAC, line ministries and District Assemblies.

3.1.4 In the area of private sector development, the Ministry seeks to collaborate with micro-credit institutions and others and promote women entrepreneurs' increased access to financial resources, skills training and provision of food processing equipments. Despite the mentioned gains and on-going efforts, inadequate financial resources and institutional capacity, weak coordination and cooperation among key institutions and the lack of sex disaggregated data to inform policy formulation and development programs remain major challenges. Therefore, policy implementation has not reached its potential. The Ministry is currently developing a strategy for the period of 2009-2011. The following part of the report reflects more on the institutional arrangements for gender mainstreaming.

3.2 Institutional Framework

The Ministry of Women and Children's Affairs

3.2.1 The Ministry of Women and Children's Affairs (MOWAC) was established in February 2001 and given legal backing by Executive Instrument (EI18). The previous institutions handling issues of women and children, the National Council of Women and Children, became Departments of Women and Children's Affairs. The Ministry also has ten regional directorates to oversee the issues of women and children at the regional level, but this representation has not been decentralized to the district level. Each District Assembly (DA) is required to designate a gender focal person to coordinate implementation at the community level. However this has not been taken seriously by many DAs and only a handful of districts have identified gender desk officers.

3.2.2 The Ministry's mandate includes policymaking, planning and coordination while the two departments are responsible for the implementation of the policies, plans and programs to advance the cause of women and children. Also of significance within the institutional framework for promoting gender equality and women's issues and implementing the National Gender Policy are the Parliamentary Select-Committee on Women and Children and the Parliamentary Caucus on Gender.

3.2.3 Initially the Ministry was staffed with seconded personnel from other ministries and many of them came with little capacity on issues of gender. The Ministry benefited from a series of institutional capacity building efforts in the form of staff training, supply of equipment and vehicles from various donors. However the need to continue strengthening the Ministry's institutional capacity in particular in the areas of gender analysis, planning, monitoring and evaluation, has been expressed by the Ministry and other stakeholders on various occasions.

3.2.4 The small budgetary allocation is also a major problem for MOWAC. In 2006 the Ministry was allocated cedis 27,971,000,000, which is roughly the equivalent to US\$ 310,788. As presented on Table 1 compared to other similar ministries, MOWAC's share of budgetary allocations ranged between 0.23 percent and 0.41 percent of the total amount allocated to the four selected ministries.

Table 1. Selected Social Services Budgetary Allocation (2001 – 2005) in billion of cedis.

Ministries	Budgetary Allocations				
	2001	2002	2003	2004	2005
Education and Sports	1,420.22	1,800.03	3,879.95	3,466.01	4,295.20
Health (MOH)	422.22	699.46	1,585.97	1,449.46	2,452.78
Manpower Devt, Youth and Employment	19.95	27.74	59.43	47.44	75.76
MOWAC	7.00	6.71	13.61	20.56	18.34
Total Sector	1,869.39	2,533.93	5,538.95	4,983.47	6,842.15
Share of MOWAC (percent)	0.37	0.26	0.23	0.41	0.27

Source National Budget Statements (2001-2005) compiled by Center for Budget Analysis (2006). An Analysis of the National Budget from a Gender Perspective: A Pilot Study. CBA-ISODEC, Accra, Ghana

Gender Desk Officers

3.2.5 Gender Desk Officers (GDO) have been designated in all the line ministries to assist their institutions mainstream a gender perspective into their respective area of priorities. This task has been added on top of their full-time responsibilities. Because of the lack of proper job descriptions and adequate training, the capacity of the majority of the GDOs is weak. There is also frequent turnover among the GDOs. As this is an “add on” task, they are not encouraged to invest in becoming experts in the field. Some of them are junior officers and are not involved in senior level meetings. The GDOs are expected to work and collaborate with MOWAC. However, coordination within the ministries is weak. Strong human and institutional capacity is one key element for effective mainstreaming of a gender perspective into sectoral policy formulation and program development. As MOWAC’s main mandate is limited to the work of policy formulation, coordination and monitoring and evaluation at the national level, much of the gender mainstreaming and the development of women-targeted initiatives need to be spearheaded by the respective line ministries, departments and agencies at both central government and regional/district levels.

3.3 The Legal Framework

The Constitution

3.3.1 Ghana’s priorities for gender equality is reflected in Article 17 (3) of the 1992 Fourth Republican Constitution. The Constitution prohibits discrimination on the basis of gender (among other characteristics). The main provisions on gender in the constitution are outlined in Chapter 5 which describes the Fundamental Human Rights and Freedoms. Specifically, Article 12 sub section 2, Article 22 (property rights of spouses) and Article 27 sections 1-3 (women’s rights) deal directly with gender. Other rights covered are protection of the right to life, respect for human dignity, equality and freedom from discrimination, economic rights and the rights of disabled persons.

Criminal Code

3.3.2 Legislation has been passed to address lapses in the Criminal Code of 1960, Act 29 in relation to some harmful traditional practices such as *Trokosi* (ritual servitude) and Female

Genital Cutting or Mutilation (FGC/M). The Domestic Violence Act, which generated a lot of public debate for over two years, was approved by Parliament in May 2007.

Intestate Succession Law

3.3.3 The Intestate Succession Law (1985) aims at removing the anomalies in the previous law related to Intestate Succession. It provides a uniform intestate law that will be applicable throughout the country irrespective of the class of the intestate and the type of marriage contracted. The law makes a provision that in the absence of wills, two-thirds of the estate of the deceased passes to his spouse and children and the rest to other members of the family. There have been calls for a review of the law to address issues of fragmentation of family assets within the extended family system as a result of the application of the law. There is an on-going debate among legal experts and gender equality advocates on how these issues should be addressed. A study has been commissioned to look into these legal gaps and it is hoped that the outcome of the research will feed into the debates leading to the review and revision of the law.

Traditional Marriage Law/Act

3.3.4 The Matrimonial Causes Act regulates the dissolution of marriage, and the 1998 Children's Act criminalizes forced and underage marriage. It also fixes the minimum age of marriage at eighteen years. With respect to citizenship rights, Ghana's nationality law has been amended to allow foreigners married to Ghanaians to acquire Ghanaian citizenship. Ghanaian women married to foreigners can confer citizenship to their children.

Property Rights of Women

3.3.5 Article 22 of the Constitution calls upon Parliament to pass a legislation to protect the rights of women in marriage and upon its dissolution. Prior to the establishment of MOWAC, the Attorney General Department of the Ministry of Justice had developed a draft Bill on Spousal Property Rights which was discussed with key players.

3.3.6 The draft bill's deliberations have largely been along the parameters of joint, separate or equal ownership or equitable distribution of spousal property. This has been focused on the issue of the contribution of spouses to the acquisition of property, and their equal rights to ownership. Traditional practices, although they valued women's contribution to the acquisition of the family/household wealth, and deny them the right to own and claim it in time of divorce or death of their husbands. While the importance of the draft bill was recognized, building consensus on critical issues was impossible. The general agreement today is that the law needs to be revised to reflect the equal rights of women guaranteed by the Constitution.

Protection of the Rights of Children

3.3.7 A recent Child Labor Survey in Ghana (2003) revealed that 52.4 per cent of children engaged in child labor are girls. Child labor among girls takes the form of street hawking,

working as market head porters and domestic servants. Such child labor as well as *streetism* and child trafficking expose children to sexual exploitation. Recent voluntary counseling and testing efforts, undertaken in parts of Accra where female market head porters called *kayayo* live, show high rates of HIV/AIDS infections among this particular group.

Gaps and Challenges in Protecting the Rights of Women and Girls

3.3.8 Overall Ghana has made greater strides in reforming legislation to protect the rights of women and girls, although progress has been slow to reform the legal framework on property rights. Full implementation of the existing laws remains a challenge. The application of new laws requires better understanding of the law among the legal professionals and other law enforcement agencies. It also requires women's and men's understanding of their rights and consequences of their actions.

4. GENDER ANALYSIS BY SECTOR

4.1 The National Development Agenda for Economic Growth and Poverty Reduction

Economic Development Trends

4.1.1 With a per capita income second only to South Africa at independence, Ghana had one of the most vibrant economies in Africa, . This was followed by low economic performance resulting from policy shortcomings, low international prices for cocoa and gold, the oil crisis of the 1970s and recurrent drought. The Economic Recovery Program (ERP) implemented between 1983 and 1988 was able to reverse the economic decline. The 1990s were marked with slow performance, where GDP growth fell from 5.2percent by the end of 1980 to 4.5 percent. The economy started to recover around 2001; GDP growth reaching 5.8 percent in 2004. The country's higher economic performance was influenced by increased export of cocoa and gold, as well as increased private remittances.

4.1.2 As an agrarian economy, the country depends on agriculture and related activities which account for 36.0 percent of GDP, with crops and livestock contributing 23.8 percent. Cocoa, forestry and fishing are also important productive areas contributing 4.6 percent, 3.6 percent and 4.1percent respectively in 2005. Two other sectors, namely industry and services are also important contributors to GDP. In 2005, the services sector contributed 30 percent, making it second to the agriculture sector while the industry sector contributed 25.1 percent to the GDP. The services sector comprises transport, storage, communication, wholesale and retail trade; finance and insurance; community, social and personal services; and producers of private non-profit services. The real GDP growth rate was 6.2 percent in 2006, while inflation rates varied from 9.9 percent in March to 9.5 percent in April and 10.5 percent in October 2006.

4.1.3 While Ghana has been making fairly sustained growth over the years, some persistent problems are hindering progress. Some of these include structural problems (slow privatization process) and a poor investment environment (high interest rate, inefficiency of

institutions including the commercial banks) that interact with the private sector, high cost of utility services, bureaucratic bottlenecks and others.

The Growth and Poverty Reduction Strategy (GPRS)

4.1.4 After a decade of implementing the Strategic Adjustment Programs (focused on restoring growth, fiscal and monetary control and export promotion), the realities of the time necessitated the development of new strategies, which led to the development of the Medium Term Development Plan (MTDP) and Ghana Poverty Reduction Strategy. The MTDP, known as Ghana Vision 2020, embodies Ghana's long-term vision to move the nation from a low-income to middle-income status over the period 1997 to 2020. Although the GPRS I, like the MTDP, had marginalized gender concerns, the second Growth and Poverty Reduction Strategy (GPRS II) incorporates significant improvements in its analysis and gender equality considerations.

4.1.5 The goal of GPRS II (2006-2009) is to achieve accelerated and sustainable shared growth, poverty reduction, promotion of gender equity, protection and empowerment of the vulnerable and excluded with decentralized democratic government. The document takes into account the relevant development strategies/policy documents of all the various sectors, including the National Gender and Children's Policy of 2004.

4.1.6 While the GPRS II deserves commendation for improving gender analysis in the policy framework, especially in the sections on human resources development, private sector development, and governance, how much of the promises of the strategy have been materialized over the last two years depends on the level of resources allocated, institutional capacity and monitoring results.

Resources, Monitoring and Evaluation for Gender Equality

4.1.7 Although there has been an overall assumption that people are absent from macroeconomic theory and policy formulation, there is a growing body of analytical work examining the gender differentiated implications of macroeconomic policy on women and men. One such area is the gender budget analysis, which is an important area of macroeconomic policy. A gender analysis of budget attempts to disaggregate expenditure and revenue according to their different impacts on women and men. It is not a different budget for women⁸. Working in this area suggest the utilization of tools such as (i) public expenditure incidence analysis, (ii) budgetary institutions, (iii) gender-aware policy appraisal and (iv) women's and gender budgets statements.

4.1.8 In recognition of the importance of mainstreaming a gender perspective into the budgetary processes and outcomes, the Parliament approved the gender responsive budgets in 2007. Currently, MOWAC in collaboration with the Ministry of Finance and Economic Planning and the National Development Planning Commission (NDPC), is piloting the application of gender responsive budgets in three ministries of agriculture, education and

⁸ Budlender, D., D. Elson, G. Hewitt and T. Mukhopadhyay: Gender Budget making Cents: Understanding Gender Responsive Budgets, 2002.

health. It is anticipated that lessons learned from the pilot will be replicated into other ministries and through the decentralized system of government reach regions and districts.

4.1.9 A national monitoring and evaluation framework is being developed to assist in the implementation of the GPRS II. The framework was not available for review at the time of meetings with officials. A great source of resources for GPRS II implementation comes from key development partners including the AfDB. A Performance Assessment Framework (PAF) with key triggers and indicators has been developed jointly with key development partners. Although achieving gender parity in primary and secondary education and developing gender statistics in 6 selected sectors are included as targets in the 2008-2010 PAF, there is room for including key targets in selected areas such as agriculture and private sector development.

4.2 Employment and Income Generating Activities

4.2.1 Recent statistics show that nationally 66.7 percent of those aged 15-64 years are economically active. Of this 52 percent were self employed in agriculture, 34.3 percent in the informal non-agricultural and 13.7 percent in the formal public and private sectors. The data also show that 70.3 percent of rural and 62.2 percent of urban populations are economically active. Employment among rural people is 55.4 percent, with an underemployment rate of 14.9 percent, while in urban communities employment is 50.3 percent with underemployment at 12.1 percent. This shows that while the levels of economic activity are higher among the rural population, underemployment is higher compared to the urban economically active population. Hence although many people in rural areas are economically active, they are unable to generate the necessary income to support themselves.

4.2.2 The figures show that the self-employment rates are 70.4 percent nationally: 76.5 percent in rural areas and 62.3 percent in urban areas. Various forms of labor supply are also used including unpaid family labor, casual labor, regular employees and students/apprentices. Unpaid family labor (including women and children) is higher at 10.7 percent in rural areas compared to that for urban areas at 2.8 percent and national at 7.4 percent. The most dependable labor source is regular (paid) labor at 12 percent nationally, 5.6 percent in rural and 20.7 percent in urban areas, suggesting more paid employment access as compared to rural setting. This also accounts for the rural/urban drift in spite of better economic activity in rural settings.

4.2.3 Similarly 20.1 percent of the female economically active population was engaged as unpaid family workers in the agricultural sector, while only 9.6 percent of their male counterparts provided unpaid family labor in the sector. The seasonality of women's employment is another phenomenon that affects over 30 percent of women in agriculture and 13 percent of those in non-agricultural economic activities.

4.2.4 As indicated earlier, the formal economic sector in Ghana employs a small percentage of the country's population, about 5 percent of females and 19 percent of males in 1997. The fact that the informal sector is Ghana's largest employer means that policy makers can not afford to ignore that sector. Also the gender divide in employment in the sector requires

critical gender analysis in ways that can unravel the implications for national development. Currently, there is no policy on the informal sector.

Table 2 Employment by Sex in 2000

Main livelihood	Urban in Percent			Rural in Percent			Ghana in Percent		
	Male	Female	All	Male	Female	All	Male	Female	All
Agriculture	25.7	17.1	21.0	75.1	66.9	70.7	59.1	51.1	55.0
Mining/quarrying	2.3	0.0	1.0	1.0	0.1	0.5	1.4	0.1	0.7
Manufacturing	13.6	20.9	17.6	6.8	10.7	8.9	8.9	13.9	11.7
Utilities	0.8	0.3	0.3	0.1	0.0	0.1	0.4	0.1	0.2
Construction	4.9	0.1	2.2	1.9	0.2	1.0	2.8	0.2	1.4
Trading	13.5	48.6	32.8	4.6	17.5	11.6	7.4	27.4	18.3
Transport/communication	11.2	0.2	5.1	1.7	0.1	0.8	4.6	0.1	2.2
Financial service	4.2	0.4	2.1	0.5	0.0	0.2	1.7	0.1	0.8
Community social services	23.8	12.5	17.5	8.2	4.5	6.2	13.0	7.1	9.8
Total	100	100	100	100	100	100	100	100	100

Source: Ghana Living Standard Survey 4

4.2.5 Considering the gender segmentation of the Ghanaian labor force in comparison to the differential poverty rates across employment categories, it can be concluded that women engaged in remunerative work in Ghana are at a higher risk of poverty on average than men. This occurs because women are concentrated in the types of employment for which the risk of poverty is high (in food production, unpaid workers on family enterprises and informal self-employment). This is further evident in the wage differentials where women's hourly earnings are, almost everywhere, lower than men's hourly earnings and women earned on average 76 percent of what men in 2002.

4.2.6 Time poverty is another factor which constrains women and girls from further reducing their poverty. The structural gender division of labor both in the market and household economies puts greater time and labor demand on women. On average women spend up to 7 hours as compared to 4 hours for men on household responsibilities. The disproportionate household workload on girls has implications on their school enrollment and academic performance. It is also considered as one of the constraining factors that hinder the growth of women owned livelihoods.

Women's Enterprises

4.2.7 Although national data are not available on women's participation in the formal private sector, it is estimated that an increasing number of women are emerging as small and medium entrepreneurs. Recent studies⁹ indicated that of the 450 women business owners interviewed, 68 percent consider themselves as sole proprietors, 4 percent privately held limited company, 8 percent partnership and 1 percent cooperatives. A good size of them (19 percent) reported that their businesses were not registered. The survey noted that 21 percent had no employees, over half (55 percent) employed between one and five employees, 19

⁹ World Bank Group: Gender and Economic Growth Assessment of Ghana 2007
World Bank Group: Voices of Women Entrepreneurs in Ghana, 2007.

percent of them have 6 to 20 employees and 5 percent have 16 to 99 employees. According to the study, some of the major constraints faced by women entrepreneurs include balancing work with family life, lack of access to formal credits, bureaucracy, corruption and lack of information on markets.

4.2.8 As indicated earlier, the majority of women are engaged in micro businesses, and 60 to 80 percent of them located in rural areas. Women tend to operate in the more traditional and usually low-income livelihoods, such as food processing, handicrafts, dress-making and petty trade. One of the common micro-enterprises is raising poultry, followed by processing of oil from palm, coconut, groundnuts and *shea* nuts. Other common businesses are dry season vegetable farming, batik printing, basket and mat-making, soap making, fish smoking, cassava-processing and petty trading. The majority of micro-enterprises owned by women are operated by one person. According to an IFAD study over 70 percent start up with capital of less than US\$ 100 and 45 percent with less than US\$20. The majority (90 percent) are started with personal or *susu* savings rather than loans from financial institutions.

4.2.9 Close to 95 percent of female business owners in rural areas are illiterate with only few operators having adequate business skills. It is estimated that very few women who operate small businesses experience growth and very few women's businesses operate in sectors with the highest growth rates. Although Ghana's business legal frameworks do not discriminate women, various factors such as limited access to credit and markets, low entrepreneurial skills as well as socio-cultural and bureaucratic constraints are key challenges affecting the growth of women owned micro, small and medium enterprises.

4.2.10 Although government strategies such as the Private Sector Development Strategy (PSDS), which seeks to (i) establish Ghana as one of the best investment climates in Africa, (ii) promote business perception that the investment climate in Ghana is favorable, (iii) eliminate key barriers to do business in Ghana recognizes the importance of women owned businesses it does not have targeted operational outcomes for improving the business climate for women owned enterprises and address the constraints affecting their growth.

4.2.11 The National Board for Small Scale Industries (NBSSI) operates 102 Business Advisory Centers (BACs) throughout the country. For example in 2006, 160 tailor-made business improvement programs were organized for 4,200 entrepreneurs, comprising 1,425 men and 2,575 women. In addition, the NBSSI provides technical training for medium and small scale enterprises on product packaging and quality improvement. While NBSSI is well positioned to enhance support to women entrepreneurs, it lacks the necessary capacity for scaling up efforts. Other actors include donors and NGOs that implement various skills training and equipment provision. These efforts, however, reach only a segment of women in the informal sector and the quality of these services has not yet been assessed.

Access to Financial Services

4.2.12 Ghana has a small financial sector, which consists of 17 commercial banks, 121 rural banks, 39 non-banking financial institutions and an emerging stock market. Strengthening the financial soundness of banks, and improving the access of resources by SME operators

and others, has been a challenge. Ghana has a tiered system of banking that includes formal, semi-formal and informal institutions. Formal institutions are those that are licensed to provide financial services by the Bank of Ghana under the Financial Institutions Law of 1993. The formal financial institutions reach only 5 percent of households and 60 percent of the money supply circulates outside of the commercial banking system. The semi formal institutions are those legally registered but not licensed by the Bank of Ghana. The informal financial system covers a range of activities known as *susu*, including individual savings collectors, rotating savings and credit associations, and savings and credit “clubs” run by operators. The mentioned law also regulates the operations of Non-Bank Financial Institutions (NBIs) including savings and loans, credit union and *susu* collectors. To further strengthen the regulatory framework for financial institutions, the GoG is currently developing a national microfinance strategy to provide direction and focus for microfinance activities in Ghana.

4.2.13 Access of the poor to formal financial services is low in Ghana, estimated at 8 percent in 1998. Access is particularly low for rural population and some communities. For example the ratio of banks to rural clients in the north is 1:100,000 compared to the national average of 1: 16,000. Studies have shown that women are more constrained to access formal credits as they lack the required collateral, and most are illiterate and therefore often are intimidated by the male dominance in the banks (90 percent of staff of rural banks are men). It was also indicated that some credit unions restrict lending to women’s activities and at times, women’s fear of indebtedness prevent them from accessing credit. Some micro-finance institutions and informal financial institutions such as the *susu* fill in the gap of making financial services available to the poor. Comparatively, women are the dominant clients of such institutions, although the loans taken by them are often small.

4.2.14 Many MFIs and their partners use the Grameen Bank group lending approach to provide micro credit to rural and urban working poor. The Ghana Micro-finance Institutions Network (GHAMFIN) is one of the large networks which has 70 regulated and non-regulated member institutions and have 26,000 (sex disaggregated data not available) total clients. While most micro-finance institutions target both women and men, a few such as the Women’s World Bank target exclusively women (women borrowers account 95 percent of 51,000 clients) in Ghana. In the absence of sex disaggregated national data, assessing the proportion of the loan going to women borrowers is difficult.

4.3 The Agriculture Sector

4.3.1 Ghana’s economy largely depends on agriculture, which contributes 36 percent to GDP, and employs 70 percent of the country’s labor force. The sector comprises 5 sub-sectors: (i) crops other than cocoa (63 percent of agricultural GDP); cocoa (14 percent); livestock (7 percent); fisheries (5 percent); and forestry (11 percent). Close to 80 percent of the total agricultural production in the country is produced by smallholder farmers using underdeveloped technology. The sector had favorable performance, with an annual average GDP growth rate of 3.8 percent for the period 1992-2002, and increased to 6.1 percent in 2003 despite a 0.5 percent decline in the cocoa sub-sector.

Land Tenure and Land Use

4.3.2 Like many African countries, Ghana has a plural system of land tenure governed by both customary and formal land administration systems. It is estimated that about 80 percent of the rural land is regulated by customary law under the custodian guardianship of the traditional authorities (chiefs). According to customary law, all members of lineage are entitled to usufructuary rights or customary freehold regardless of their sex. In practice, however, gender is one of the determinants in positioning individuals in having primary or secondary rights to accessing land. Studies have shown that factors, including gender division of labor, marriage, organization of production and patriarchal ideology, influence women's ability to use their land rights. Women cannot establish land ownership through land clearing as traditionally this task is exclusively a male endeavor.

4.3.3 The main means by which women acquire land is through their lineage, inheritance, marriage or contractual arrangements. Women's access to and control over land varies in accordance to the kind of kin system (matrilineal or patrilineal) with which they associate. According to the customary law, women have the obligation to assist their husbands to acquire wealth without having the security to co-own the family property. As such women can have access (user rights) to their husbands' land, but the security of this access is influenced by the condition of the marital relationship.

4.3.4 The GoG in collaboration with partners is currently implementing the Land Administration Project (LAP) which is intended to establish a fair and transparent Land Administration System. LAP is in the process of developing a gender strategy and envisions sensitizing traditional authorities and increasing women's access to land. The general agreement in Ghana, however, is that such efforts must be complimented with legal reforms that secure women's property rights to bring a sustainable solution to the problem.

Gender Division of Labor in Agriculture

4.3.5 There is a distinct division of labor in Ghanaian agricultural production and marketing. Women are more engaged in tasks such as planting, weeding, watering, harvesting, the transportation of farm produce, agro-processing and the marketing of small amounts of farm produce. But evidence from across the country shows that apart from playing active roles in the family farm, women also cultivate their own farms in which they grow their own crops.

4.3.6 Men are involved in the initial land clearing, the tilling of the soils and marketing of large amounts of farm produce especially at farm gate level. Men also make decisions on the use of land, inputs, labor and marketing. Moreover men are engaged in the more lucrative cash crop production, for example cocoa and non-traditional agricultural exports such as horticulture and vegetables. Women are predominately engaged in food crops production, mainly because it requires less capital and labor investment as compared to cash crops. Women in Ghana are obligated to work on their husbands' land, even though they don't benefit from the income. Traditionally men dominate the cocoa production and marketing, which requires high capital and labor investments.

Crop Production

4.3.7 Women's patronage of crop production is high-compared to animal production. However as indicated earlier they are largely involved in food crop production. The crop produced by Ghanaian farmers include maize, sorghum, yam and millet, and women contribute to this while growing supplements such as rice, potatoes, beans, groundnuts and vegetables to complement the staples. The main cash crops are cocoa, cotton, rubber and palm oil. In recent times cashew and coconuts have been added to this list.

Food Processing and Marketing

4.3.8 According to the 2000 survey, 61 percent of all households are involved in food processing, including maize, cassava, ground nuts, husking and smoking fish for both domestic consumption and sale. The sale of home processed agricultural items and smoked fish are estimated to amount to cedis 1,283 billion a year. Ninety percent of the food processing is done by women. Major food processing activities include vegetable and palm oil extraction, malt processing, *pito* (local beer) brewing and *gari* processing. Although most processing apply traditional methods, improved technologies (upgrading traditional methods instead of introducing completely new technologies) have been successfully adopted in fish smoking, *gari* processing and palm oil extraction.

4.3.9 For women in the northern and upper regions, *shea* butter extraction is a major income earning activity. According to studies women's access to *shea* nuts is dependent on the tenure arrangements. It involves seven arduous steps that require an average of 20 hours of work to produce one kilogram of butter. Women producers work in groups (estimated 1,000 groups with average membership of 30) with individual holdings. About 80 percent of the total production is done with traditional technology which operates at 62 percent efficiency. Shortage of fuel wood and lack of conventional and alternative energy for *shea* butter extraction and other food processing is a constraint and limits productivity and income. Only a limited number of food processors benefit from micro-credit schemes and supplies of agro-processing equipments distributed through various projects. Those who are unable to operate the activity seek work at one of the 6 *shea* butter export companies.

Agricultural Export

4.3.10 Although the majority of women farmers are food producers, a small number of women have ventured into the cash crop and export oriented agriculture. In the two predominately matrilineal regions of Ashanti and Brong Ahafo, where women's land ownership is higher, it is estimated that women account for about 30 percent of cocoa farmers. Many women gain access to cocoa farms through inheritance and working on their husbands' lands. In some case studies indicate that women are employed in agriculture export promoting companies. For example, the Volta River Estates (VRE), a banana export company, has a female labor force of around 20 percent. The majority of them are employed as unskilled labor in cleaning and packing the bananas, while men are employed in harvesting, clearing, replanting and management positions.

Livestock

4.3.11 In Ghana over 80 percent of households own one or more types of livestock. There is high gender segregation in livestock production. Men keep big animals such as cows, horses and donkeys, but also sheep and guinea fowl. Women who keep livestock often concentrate on poultry and goats. In the Upper East Region sheep are mostly owned by men, as they have customary relevance (dowry) and even cost more than goats in the markets. The animals under male domain also form the family wealth, which can be passed to generations of male heirs. Women may only inherit if there are no male heirs in the family. Even though men own the bigger animals, the labor contribution of women in feeding, caring and milking activities cannot be underestimated.

Fishery

4.3.12 Ghana is a country which has a coast line of 528 kilometers. The fishing sector is an important source of income for 2 million (10 percent of the population) and per capita consumption of fish is about 22 kg per year. Reports estimate that the fisheries sector contributed 4.3 percent of Gross Domestic Product (GDP) in 2004, declining from 5 percent in 1998. The contribution to export and foreign exchange income is high and an estimated 12 percent of total national fish product is exported. The available data suggests a consistent rise in fish exports over the years. Ghana, once known as the fish nation of West Africa, can now satisfy only 60 percent of the domestic fish demand, the rest being supplemented by imports. Artisanal fishery is the dominant fishery in Ghana, conducted with canoe, followed by industrial and semi-industrial fishery.

4.3.13 Over the years the fishing industry declined as the result of natural ecological conditions and other reasons. There is a high prevalence of poverty among the fishing communities. With peak season occurring only between the months of July and September, income derived from fishing is highly seasonal.

4.3.14 In artisanal fishery there is a distinct division of labor between men and women. Although some women own canoes, most of the fishing crews are men. Women are heavily concentrated in the processing/smoking, transporting and marketing aspects of the fishing business. Studies have shown that about 90 percent of the artisanal fisheries production, processing and marketing is handled by “fish mammies”. There is often closer interaction and collaboration between the fishermen and female fish processors and traders. Although national data are not available a few case studies shed light on the socio-economic background of women fish processors and traders. Most women in fish processing are illiterate and have dependents with an average of six persons per household. Their main source of capital is their personal savings. There is high unmet demand for extension services by women fish processors. Lack of resources and shortage of staff are the main reasons cited for the low capacity of the agricultural extension service delivery system in meeting the demands of the fish processors.

4.3.15 The Ministry of Fisheries (established in 2004) has developed a new policy to improve the performance of the sector and to ensure the country’s capacity to compete in the international markets. It also seeks to work at transferring some fishing communities into

other alternative livelihoods and income sources such as aquaculture and crop production. The Ministry promotes fish farming and provides technical advice to entrepreneurs, and currently there are 1,040 registered fish farmers with 2,800 ponds. Fish farming requires access to land and capital; therefore women's participation in this type of business venture is limited.

Policy and Institutional Framework

4.3.16 The Accelerated Agriculture Growth and Development Strategy (AAGDS) was developed by the Ministry of Food and Agriculture (MOFA) in response to the government's Medium-Term Development Program (MTDP). As part of its goal to enhance and harness diverse human resources toward accelerated growth, gender equality became imperative as women's roles and contributions to agriculture production amid programming marginalization.

4.3.17 The Ministry has been commended for its efforts to institutionalize gender mainstreaming by establishing the Women in Agriculture Department (WIAD) early in 1970s. Its work spreads from the institutional to community level, and programming areas include: food security and nutrition, value addition, home and farm resources management, gender mainstreaming, and capacity-building programs. It has a presence in all the districts where community level work is facilitated. Although a directorate by description, WIAD lacks the management decision-making capacities to initiate and move policy in the ways that will center gender issues in the institution. WIAD plays an advisory role, whose effect is dependent on management response. The location of WIAD within the National Extension Project has its benefits in affecting community programming yet its positioning outside the management decision-making echelon limits its bargaining and influencing powers. In addition WIAD receives only 1 percent of the total financial budget of MOFA.

4.3.18 Another key measure taken by the Ministry to institutionalize gender is the development of the Gender and Agricultural Development Strategy. The strategy rightly seeks to draw on diverse needs for national development. The document identifies key areas and for each objective, activities, strategies and indicators have been identified to guide practice. Although lacking budgetary estimates, the strategy document provides all the necessary guidance for mainstreaming gender in agriculture. MOFA is the only sector ministry with such an extensive strategy for gender mainstreaming. The challenge lies in the effective implementation of the strategy and achieving the intended results.

4.4 The Education Sector

Primary Education

4.4.1 Available data show that educational enrolments at the basic level are much better than at the top. During the 2005/06 school year, there were 10,731 kindergarten schools (public and private) with a total enrolment rate of 1,065,964 (50 percent enrollment for girls) nationwide. The pre-school sector remains largely a private sector domain. Ongoing reforms are furthering the formalization and regularization of pre-school education as part of the

formal school system. Hence all schools, public and private, are required to provide pre-school education. Hitherto many basic schools were without pre-school options.

4.4.2 Total enrolment is 3,239,462 at the primary level and gender parity has been achieved in all but 15 of 138 districts. However in rural communities especially in northern Ghana, as many as 30 percent of school-aged children is not attending school. In districts such as Bole in the Northern Region the net enrolment for boys is 37.4 while that for girls in the same age group is 35.8 percent. This indicates that while the sex differences are marginal, the regional differences are up to 40 percent below the national average. The total enrolment is 1,121,887 with a gross enrolment rate of 74.7 percent and a net enrolment rate of 74.5 percent at Junior Secondary Schools, where the gender gap begins to widen even more (for northern and rural communities (70 percent). At the junior secondary level, the gaps begin to widen and particularly in the northern and rural communities.

Table 3 Gross and Net Enrollment Ratios at Basic Education 2000-2005

Year	Gross Enrollment Ratio(GER)			Net Enrollment Ratio NER		
	Total	Boys	Girls	Total	Boys	Girls
2000/01	78.6	82.2	74.8			
2001/02	80.0	84.0	77.0	59.0	61.0	58.0
2002/03	75.0	78.8	72.5	55.9	57.4	54.5
2003/04	78.4	81.4	75.3	55.6	56.5	54.7
2004/05	83.3	86.2	80.3	59.1	60.0	58.3

Source: MOE/GES (March 2006. Towards Gender Parity in Primary Education in Ghana:

Table 4 Trend in Enrollment in Basic Education (public and private) by Sex and Level

Year	Basic Education		Junior Secondary	
	Total Enrollment	Percentage of Girls	Total Enrollment	Percentage of Girls
2000	2,477,657	47.4	804,245	45.7
2001	2,586,108	47.4	865,606	45.9
2002	2,524,237	47.5	865,208	45.8
2003	2,686,133	47.7t	919,334	45.7
2004	2,929,536	47.9	1,010,246	45.7
2005	3,122,903	48.6	1,041,002	46.5

Source: MOE/EMIS(2007). ACCESS Project

Secondary Education

4.4.3 At the senior secondary school level, the Preliminary Education Sector Performance Report (2006) reveals that there were 485 public senior secondary schools and 68 approved private schools, totaling 553. The total enrolment of public and approved private schools for 2005/06 was 384,455, comprising 219,844 (57 percent) males and 164,611 (43 percent) females. Overall secondary enrolment had declined from 40percent in 1997 to 38 percent in 2003, implying that the drop out rate is increasing. For males it had declined appreciably from 43.6 percent in 1997 to 37.9 percent , while increasing slightly for females from 36.4 percent in 1997 to 38.4percent in 2003. There are also substantial differences between urban (50.5 percent) and rural (28.7 percent) enrolment rates. The enrolment differentials were even wider for the poor. Among the urban poor, the rate was 40.3 percent while that for the

rural poor was 15.2 percent. At this level where school fees are much higher, poverty is a major issue in determining who gets enrolled. When resources for children's education are limited, it is often the girls who stay at home. In addition, socio-cultural pressures often result in higher drop out rates for girls due to marriage, pregnancies and/or motherhood. At the current rate, Ghana is not likely to reach the targets of the MDG.3 – promote gender equality and women's empowerment – at all levels of education.

4.4.4 Special education is available for various categories of persons living with disabilities including visual, hearing and/or mental impairments. The mentioned report (2006) indicates that for 2005/06, total enrolment for all levels is 4,722 1,901 (40.3 percent) females.

Technical Vocational Education and Training (TVET)

4.4.5 Varying formal and informal vocational and technical programs are offered at various levels in diverse institutions. It is estimated that 5-10 percent of skills training are covered by the public institutions, another 10-15 percent by NGOs, for-profit and non-profit institutions and 80-90 percent by informal apprenticeship. Formal vocational skills training are offered at primary, junior and senior secondary levels and at technical vocational colleges. These skills training services are estimated to reach only 250,000 annual basic education graduates. At higher levels an estimated number of 150,000 junior secondary school graduates have no opportunity to enter formal education/training.

4.4.6 There is professional segregation - boys being trained in trades such as woodwork, auto-mechanics and others for which there is considerable employment and income opportunities. Girls however, are concentrated in home economics, hair dressing, knitting, tailoring, etc. For example, 21 of the 25 training centers managed by the Rural Development Department of the Ministry of Local Government and Rural Development and Environment (MLGRDE) train women and girls exclusively in the mentioned trades. Preliminary work at The National Vocational and Technical Institute (NVTI), where girls and boys are given the choices of their professions, is small but promising.

Tertiary Education

4.4.7 For a long time only 20 percent of those who completed secondary schools were admitted into higher education in Ghana. Recent reforms have resulted in massive expansion in the number of institutions, programs and enrolment. Available data for 2005/2006 shows that out of a national total enrolment for the public universities of 84,078, women comprise 34.67 percent while males account for 65.33 percent. Out of the total 11,659 pursuing first degree programs, women's share accounts for only 35.55percent.

Table 3. Women's Enrollment in Public University 1996-2001

Year	Total	Females	Female Share
1996/7	23,126	6,133	26.5
1997/8	26,684	6,535	24.5
1998/9	31,501	8,266	26.2
1999/2000	36,221	9,663	26.7
2000/01	40,673	12,128	29.8

Source: MoE/NCTE(Oct. 2001) and Statistical Digest of Universities and Institution of Professional Studies(2001)

At the tertiary level, efforts are on-going to improve female admissions through bridging programs, quota system as well as hostel accommodation improvements.

Teacher Education

4.4.8 Teacher education in Ghana is available in training colleges, advanced colleges and universities. The Teacher Training Colleges (TTC) prepare pre-service teachers for teaching at the basic level. Recent reforms have upgraded the qualification from certificate to diploma level. In-service programs are also offered at various institutions to pursue diploma, degree and masters programs in universities and polytechnics nationwide. Available data reveals that gender gaps exist in enrolments in teacher education. In 2005/06, of 25,534 enrolled in TTCs, 42.1 percent were female. At the university level women's enrollment in teacher education was only 35.78 percent in 2005/06. Currently, the share of female teachers stands at 31 percent at primary school, 20 percent at the junior secondary and 14 percent at the senior secondary level.

Box. 1 Closing Gender Gaps in Science and Technology

The Science, Technology and Mathematics Education (SMTE) Clinics program was the first major effort to address gender issues in education. The program arose out of the broader national agenda of enhancing science and technology advancement for national development (GoG 1995). The first clinic which began as a national activity for 200 girls nationwide was soon scaled up to sector, regional and district level programs with the view to increasing patronage and coverage. The clinics entail practical science teaching, use of role models, peer education, assertiveness training, gender education and educational tours. Since its inception, the program has exposed many thousands of girls from varied backgrounds to the applied side of the sciences, improved confidence, provided information for choosing course offerings and promoted friendships among girls and between beneficiaries and mentors. The program was often challenged by inadequate resources.

Girls Education Unit

4.4.9 As part of the efforts to enhance female education in a system that remains largely dominated by boys the Girls Education Unit (GEU) was established in 1989 to lead efforts toward improvements in girl's education. Unfortunately the work of the GEU has been limited to the basic education level. The GEU maintains an elaborate management system that is functional at the national, regional and district levels. Girls Education Units have been created in all 10 regions and 138 districts. The team of officers in the regions and districts also include officers for more critical areas such as science, technology, mathematics and technical education. The officers work to improve access through sensitization and special programs such as the annual Science Technology and Mathematics Education (STME) clinics. This good practice could be replicated at the senior secondary and above levels to reach gender parity at all levels. The GEU, which used to be located to the main Ministry, has recently been relocated at the Literacy House. Although the move has provided more office space for the growing Unit, it also lessened the visibility of the GEU in the sector Ministry. Meanwhile the Gender Desk Office at the Ministry remains a mere appendage.

Literacy

4.4.10 In 2003 about 53.4 percent of the population aged 15 and above are able to read and write, representing an increase of 10 percent over the 1997 rate. However age, gender and regional differentials exist. Adult male literacy rate is 65.8 percent compared to 42.3 percent for females nationally. The lowest adult literacy rates, below the national average, were recorded in the three northern regions at Northern (22.6 percent), Upper East (23.0 percent) and Upper West (24.4 percent), while the highest were recorded in four southern regions as follows: Western (56.5 percent), Greater Accra (77.6 percent), Eastern (56.6 percent) and Ashanti (60.5 percent).

4.5 The Health Sector

4.5.1 The Ghana Statistical Services (GSS) calculates access to health care in terms of proximity. Using the limited criterion of proximity, the GSS states that only 57.6 percent of the population has access to a health facility within a 30 minute distance. While 78.5 percent of urban dwellers have such access, the rural population's access is limited to 42.3 percent. Among the urban category the rate for poor access is lower at 72.7 percent, while only 27 percent of the rural poor have access to a health facility within a 30 minutes distance.

4.5.2 In discussions on adequacy, the 2003 CWIQ survey reveals that only 18.4 percent consult a health practitioner. Reasons for such low patronage might help clarify questions regarding access. Of the 92 percent of women who had been pregnant 5 years prior to the 2003 DHS, only 21 percent had been seen by a doctor. As many as 71 percent saw a nurse or midwife, 1 percent saw a traditional birth attendant while 6 percent did not receive antenatal care at all. In this case it might be concluded that access is good but the quality of service is inadequate. Also only 46 percent of births within five years of the 2003 DHS received delivery care from trained professionals, with 36 percent in public and 9 percent in private health facilities. Furthermore 53 percent of births occurred at home, thus the rate of medically assisted deliveries remain low.

4.5.3 Data from the 2003 DHS also show that total fertility rate remains high at 4.4 with marked background characteristics differentials. Fertility among rural women at 5.6 is nearly twice as high as that for urban women at 3.1. The rate is highest in the Northern Region at 7.0 and lowest in Greater Accra at 2.9. The rate for educated women is 2.5 compared to that for uneducated women at 6.0. Similarly, the rate for women in the lowest wealth quintile is 6.4 while that in upper quintile is 2.8. This raises questions regarding access to reproductive health information and women's sexual and reproductive health services.

4.5.4 The 2003 DHS shows that knowledge on contraceptives is almost universal with the rate for women aged 15 - 49 at 98 percent, while that for men in the same age group is 99 percent. However use is much lower at 25 percent among married women. Contraceptive use is higher for urban women at 31 percent while that for rural women is at 21 percent. Income is another factor with a higher rate among women in the upper quintile at 35 percent while that for the lowest quintile is 14 percent.

4.5.5 Mortality rates for adult, maternal and infants remain high. Infant mortality is 64 deaths per 1,000 live births and child mortality is 50 per 1,000 children at age one. Disease incidence is also high and gendered. Data on in-patient morbidity from January to December 2005 of the Ghana Health Services (GHS) reveals that abortions, pregnancy-related complications and malaria in pregnancy were high on the list of reported cases at in-patients departments, nationally. AIDS admissions were higher for women (841) compared to that for men (576). Of all admission cases 44 percent are men compared to 56 percent for women. These figures also reflect the fact that women report late with health cases, making them more likely to be admitted compared to men.

4.5.6 On facility infrastructure and infection prevention, the GSPA (2002) found that only 38 percent of health facilities had 24 hour supplies of electricity, 66 percent had onsite water with only 39 percent having year round supply, 70 percent had soap, 54 percent had gloves and 67 percent had disinfecting or sterilizing equipment, with 51 percent having both equipment and staff. On child health care, 63 percent had all three essential components of curative, growth monitoring and routine vaccination.

4.5.7 On services the family planning services were available in 89 percent of all facilities, with male or female sterilization available in 76 percent of them. Regarding Maternal Health Services, 88 percent of facilities offered antenatal care, 70 percent postnatal care and 21 percent on post-abortion care. Close to 50 percent of all facilities had essential supplies for antenatal care STI services was offered to 67 percent with medicines available in 32 percent of such facilities. Also, about 25 percent of facilities surveyed offered HIV/AIDS services, with only 41 percent of facilities offering voluntary testing and counseling for HIV/AIDS. However with the expansion and regionalization of the HIV/AIDS program and other services, availability has increased significantly.

The Health Policy

4.5.8 The health sector, as a priority area, has been guided by policy frameworks such as the MTDP, MDGs and PRSPs at the national level and the National Health Policy. Currently the National Health Policy of 2006, themed “Creating Wealth through Health”, captures the central role of health in national development for it is only a healthy nation that can be productive. The Gender and Health Policy document was developed in 1996 in recognition of the role of gender issues in health delivery, and as a guide for the sector’s gender mainstreaming process. At the time of data collection, the document was under review, and not available for analysis. Discussions with officials, however, reveal that the policy was being strengthened to take care of the inadequacies of the previous document while providing a framework for addressing gender gaps in the health sector.

4.5.9 The National Adolescent Reproductive Health Policy of 2000 developed by the National Population Council is another important document that recognizes the links between gender and health. This document provides a context for addressing the problems of teenage pregnancies, adolescent sexuality and early marriage and related health issues such as infant mortality, maternal mortality, fertility rates, family planning and sex education. The National

Population Policy of 1994, which is also under review, makes considerable references to policy and health issues with implications for gender equality and women's rights.

Community Health Planning Services (CHPS)

4.5.10 Ghana is currently applying a new concept of health service delivery, the Community-based Health Planning and Services (CHPS). This initiative is intended to bring health service delivery closer to the communities. Similar programs have been organized on cancer, tetanus, malaria, family planning, guinea worm, six killer diseases and cerebro-spinal meningitis (CSM).

4.5.11 The health sector has thus developed the necessary capacities for community level collaborations and networks for program delivery. As a result of the need to give priority on the basis of risk levels, pregnant women have been targeted in the HIV/AIDS, tetanus and malaria prevention campaigns, although services are available to the general public free of charge.

4.5.12 Since 2000, specifically within the GPRS I and II, national development initiatives within the health sector have prioritized the three health MDGs on reduction in child mortality, improvement in maternal health and combating HIV/AIDS and malaria. As noted in the background discussion under the health sector, one of the five focus areas of the health sector was to "scale-up the delivery of high impact interventions for achieving the MDGs". This vision has propelled government to pay greater attention to women's health needs and hopefully increased awareness on gender and health issues. As the leading cause of death, malaria has not only received educational and research attention, but also programs that target pregnant women and young children. The tetanus campaign program also has a special component for pregnant women. Voluntary testing of HIV/AIDS is also free for pregnant women. The special targeting of pregnant women reflects the understanding of increased vulnerability and implications for child morbidity and mortality. Ghana is not likely to achieve the MDG.5 target of reducing maternal mortality ratio by 75 percent by 2015.

Cultural Impediments to Women's Health

4.5.13 Perceptions, beliefs and practices exist among many ethnic groups that continue to impede access to health care. The resort to spiritual interpretations for physical health conditions result in delayed reporting such as death. Women with difficult pregnancies might resort to spiritualists until the situation gets out of hand. Women's subordinated position in society limits their decision-making and economic abilities regarding access to health services. Practices such as early marriage, FGM, fosterage and betrothals have direct or indirect implications on women's reproductive health.

4.5.14 According to some cultural and religious beliefs the exposure of a woman's body to men other than a husband is forbidden. This situation discourages women from reporting ailments affecting their sexual and reproductive health. Polygamy encourages risky sexual behavior among men, while the limited sexual/reproductive rights of women in marriage

restrict women's ability to negotiate safe sex, thus causing vulnerability to sexual violence and the spread of sexually transmittable infections. Furthermore as largely sole providers of domestic services, they are more exposed to health risks during pregnancy. Pregnant women in rural communities are actually encouraged to work hard because it is widely believed that hard work throughout pregnancy eases labor. Although now changing, food taboos among some northern Ghanaian ethnic groups such as the Frafra women, in some cases children, from eating eggs and chicken. The Gender and Health agenda needs to take account of the above mentioned issues and look at women and girls well-being in a holistic manner.

4.6 The Infrastructure Sector

4.6.1 Infrastructure development has been a major component of Ghana's national development efforts. The heavy national investments in the infrastructure sector are indicative of its importance to national development. For instance roads, transport, energy, works and housing sectors accounted for 10 percent of the total actual government expenditure on poverty reduction for the period of January to September 2006. The infrastructure sector, particularly transport, energy, water and sanitation, are important sub-sectors that need to be examined from a gender perspective.

Transport

4.6.2 Improvement in public transportation enhances women's mobility and increases their access to markets, employment and social services such as education, training and health facilities. In Sub-Sahara Africa women carry a larger portion of the transportation work in rural areas. According to a World Bank study, 87 percent of rural trips in Africa happen on foot. Of this women's time and effort account for 65 percent of the household's time and effort for transport¹⁰. The situation in Ghana is not different. The CWIQ II data suggests that only 55.8 percent of rural communities have access to roads throughout the year, compared to 81.2 percent for urban and 67.4 percent nationally. At the same time as many as 20.6 percent of rural people have access only during certain times of the year (dry season), 18.5 percent find roads not easily accessible while 5.1 percent have no roads at all.

Energy

4.6.3 Access to lighting and power is also not universal as the use of the two main sources, electricity and kerosene has been geographically determined. While nationally 43.7 percent of the population use electricity and 54.9 percent use kerosene lamps, electricity is more available for use in southern Ghana while the use of kerosene lamps is popular in the north. There is also a rural-urban dimension to the distributions (74 percent of households in urban and 16.1 percent of rural households have access to electricity) . At the same time 82.5 percent of rural households depend on kerosene lamps compared to 24.0 percent in urban areas. Ghana also heavily depends on wood (firewood and charcoal) for energy. A report of 2005 stated that over 68 percent of total energy consumed in Ghana is from wood, with the ratio of energy demand to supply at 0.72 and households with electricity forming 54 percent in 2005. The heavy dependence of households in both rural and urban areas on firewood and

¹⁰ Cited in Grown, C., G. R. Gupta, A. Kes: Taking Action: Achieving Gender Equality and Empowering Women. 2005.

charcoal for domestic use would mean increased drudgery of labor for women and girls who are often collectors and users of firewood. It also has a cost on human health and ecology.

Water and Sanitation

4.6.4 Access to water from standpipes, boreholes and/or protected wells is higher in urban areas at 87.3 percent and lower in rural communities at 63.0 percent, creating a difference of over 20 percentage points. Also among urban dwellers the many deprived communities such as the slum areas have far lower access to water. Such differentials point to the extent of the vulnerability of communities to sources, thus compromising on their health needs and/or precious productive time. With women and girls as sole drawers of water in both rural and urban communities, long hours are spent in searching for water and lots of energy spent on transporting water. A study indicated that women in Ghana spend 700 hours a year fetching and transporting water. In Ghana water-related diseases contribute 70 percent of diseases reported in health facilities.

4.6.5 The Community Water and Sanitation Committees (WATSANS) guidelines that have been promoted as part of enhancing community involvement in water and sanitation management insist on the active involvement of women in the committees. Women are involved not only as providers but also in community-level decision and maintenance processes. Yet as already noted care should be taken regarding the possible effects on women's work burden. Recent report suggests that Ghana is likely to meet the target of MDGs to reduce the number of people with no access to water by 2015.

Information and Communication Technologies (ICT)

4.6.6 Effective access and use of ICT can increase women's leadership and participation in economic development. One of the specific objectives of the country's ICT Policy (2003) is to accelerate the development of women and eliminate gender inequalities in education, employment and decision making through the deployment and exploitation of ICTs by building capacities and providing opportunities for girls and women. The country's effort to make ICT accessible to the communities is progressing rapidly. The Ministry of Communications used the Highly Indebted Poor Countries (HIPC) funds to establish Community Information Centers in 230 electoral communities with the view to speed up socio-economic development, provide communities with information needed for both economic growth and social development and close the digital divide between urban and rural areas. Although in theory women are expected to benefit from this initiative the ways of mainstreaming a gender perspective into the program has not been clearly articulated. Currently UNDP and other donors are supporting this initiative.

5. CROSS CUTTING THEME

5.1 Governance and Decision-Making

5.1.1 As indicated earlier Ghana has a history in which women played a significant role in decision-making during the pre-colonial era. However gender equality has not been

translated into modern-day political governance and decision making. Women's representation in the current Parliament is 10.8 percent.

Box. 2 Affirmative Action Policy to Promote Women into Decision-Making Positions

In compliance with Article 35 (6) (b) of the 1992 Constitution, which requires the state to take appropriate measures to achieve reasonable gender and regional balance in recruitment and appointment to public offices, the Government issued a policy guideline on Affirmative Action (AA) to encourage women's participation in decision-making. The formulation of the Affirmative Action (AA) policy by government after Beijing is to reach 40 percent representation of women at all levels of government, including Public Boards, Commissions, Councils, Committees and Official Bodies including Cabinet and the Council of State. In 2002 the government increased the quota of female appointed members at the District Assembly level from 30 percent to 50percent. This resulted in women constituting 35.5percent of appointed members for 97 out of the 138 districts (men constituting 1,188 and women - 655). Although the achievements so far show progress in the right direction, the country has not been able to reach its target.

Table 6: Gender Profile of Core Decision-Making Points Positions

Office	Total	Male	Female	percent Female
Ministers	29	25	4	1.4
Deputy Ministers	38	29	9	23.7
Regional Ministers	10	10	0	0
Deputy Regional Ministers	10	6	4	40
Council of State	24	21	3	12.5
District Chief Executives	138	126	12	8.7
Parliament	230	205	25	10.9

Source: Abantu for Development (n.d.). List of MoS, MCoS, DCEs & MPs.

5.1.2 As presented in the table above, the gender gap in positions of decision making is wide at all levels. Some of the reasons cited for this low participation include:

- The perception of local appointing authorities that there are not enough women of requisite capacity to be appointed (educated, knowledgeable or informed about public affairs/ability to commit time etc.);
- The unwillingness of women to take up such appointments due to various reasons, such as lack of time, reluctance to volunteer for such publicly visible activities etc.;
- The lack of support by husbands for wives in such positions; and
- Lack of importance attached to fulfilling the quota by assemblies.

5.1.3 The UN System program for Promoting Gender Equality Project was one of the efforts enacted to support women in the 2004 parliamentary election. The project provided logistical support to 102 women candidates. It also trained journalists to promote positive images of women candidates. It was noted that 25 of them were successfully appointed to decision making positions.

Women in Traditional Governance

5.1.4 The common roles of the traditional authorities include: a) custodians of ancestral and community land; b) custodians of culture, customary laws and traditions', and c) responsible for law and order and settling non-criminal disputes. Ghanaian law allows traditional leaders

to codify and as necessary change customary laws. GPRSII envisions the integration of the traditional authorities into the formal development structure.

5.1.5 Traditionally women leaders *Queen Mothers*, play diverse roles in the communities. In addition to serving as counsel to the Chief, they mediate and participate in negotiations on issues important to the people in general, and are directly responsible for overseeing family matters in particular issues around women and children. *Queen Mothers* are often the biological mothers or a relative of the chief. Despite this significant role in society, *Queen Mothers* and other female traditional leaders are excluded from participation in local, regional and national decision-making bodies such as the Regional House of Chiefs and the National House of Chiefs on the basis of their gender. This exclusion of the female traditional leaders from these key institutions has become a major concern, as this signals that interests of Ghanaian women are not represented and protected at these traditional decision-making bodies. Recently Queen Mothers have started to organize themselves into associations so they can collectively voice their concerns.

Gender and Local Governance

5.1.6 Ghana has adopted a decentralized government system with the view to gradually devolve administrative and financial decision-making to the local level. There are four tiers of local governance that are important from a gender mainstreaming perspective. The Regional Coordinating Council is responsible for coordinating and monitoring national and local policies as well as development interventions. The District Assemblies implement national sectoral policies and manage local level planning, budgeting and implementation. The district management team is comprised of district senior management and the district planning, finance and budget officers. High-level decisions are made at the Executive Committees of the District Assemblies level. Senior technocrats and bureaucrats serve as technical advisors to the Executive Committees. There is strong male domination at senior and mid-level management of most district assemblies. Women are absent from the regional and district levels of decision making strata.

5.1.7 Only a very small fraction of the professionals and those in the management level have attended some level of gender training programs. The majority of them are not familiar with gender and development issues. The Institute of Local Government Studies provides various types of training for civil servants, including gender training. However due to resource constraints, the institute has been unable to scale up its efforts for wider coverage. Mainstreaming a gender perspective is crucial to the decentralized governance system as most of the implementation of GPRS, decisions on projects, budgets, monitoring and evaluation, take place at this level.

5.2 Gender Based Violence

5.2.1 Gender Based Violence (GBV) is a serious problem in Ghana. Although national statistical data are not available, some case studies have indicated the seriousness and pervasiveness of the problem that affects women of all ages, girls and a very small number of men (affected by domestic violence). A study that interviewed 3,047 women and men indicated that 72 percent of the interviewed reported violence targeting women as very

common in their communities. Twenty five percent of the men interviewed noted that they beat their partners regularly although they feel it is wrong to do so. Another study conducted in 2003 reported 27 percent of the school girls interviewed were pressured by teachers to get involved in sexual relations, and 25 percent of those interviewed indicated that they knew at least one teacher who has sexual affairs with a school girl.

5.2.2 The severity of violence against women and girls called for public outcry and strong advocacy work by women’s activists and institutions. Government responded by establishing the Domestic Violence Victims Services Unit (DOVVSU) within the Police to protect the victims. Non-Governmental Organizations such as the Federation of Women Lawyers (FIDA), the Ark Foundation and the Women’s Initiative for Self Empowerment (WISE) are some of the major institutions engaged in advocacy, sensitization, counseling of the victims (including school girls and women victims of domestic violence), training of judges, paralegals and the police. After long efforts of sensitization and advocacy work by MOWAC, the NGOs, with the support from development partners, the Domestic Violence Act was approved by Parliament in May 2007. The MOWAC in collaboration with key partners developed an implementation action plan for the Domestic Violence Act for which resources have been mobilized.

Box. 3 Responses to Domestic Violence in Ghana

A Domestic Violence Victims Services Unit (DOVVSU) was established within the Ghana Police Commission to handle all domestic violence issues against women and children. The Unit has 40 such units spread around the country and its 430 staff is trained to handle such cases confidentially and protect the interests of the victims. Their program is geared to deal with protection, investigation and counseling services to victims. DOVVSU activities are supported by various stakeholders including the GoG and donors such as UNFPA, UNICEF, USAID and others. In 2005 alone 13,224 cases of various forms of domestic violence were reported and many other cases go unreported. There are only two shelters that serve as temporary support to women and children victims of domestic violence who are extremely vulnerable. The shelters are operated by the Ark Foundation, a non-governmental organization. Lack of resources constrains DOVVSU and the Ark Foundation from expanding their services to other regions where the prevalence of domestic violence is high. Although this effort is commendable, strengthening of these efforts is imperative in order for women and girls to live without violence.

5.3 Environment

5.3.1 Gender equality is essential to achieve sustainable development as women make up the majority of the worlds poor and are key to natural resources management and poverty reduction. The problem of pollution and environmental degradation in Ghana has in the recent past become a major concern to environmentalists and economic planners in the country. As far back as 1988 the Government of Ghana put environmental issues on the priority agenda with the aim of ensuring sound environmental policies. This resulted in the production of Ghana’s National Environmental Action Plan (NEAP). Environmental degradation of coastal areas, poor sanitation and poverty were identified as key issues in NEAP.

5.3.2 Yet pressures on the environment continue to rise due to factors such as population increase, urbanization and poverty. Unfortunately the role of women was not given any

special attention in many of these plans. Very little research has been conducted to specifically characterize and understand the role of women in natural resources management and environmental protection in Ghana. Often marginalized in decision-making, women have not been empowered to incorporate sound environmental management practices into their activities. Yet the many activities that women are involved in as they fulfill their society assigned roles are not only essential to the survival of the family, but bring them in close contact with the biophysical environment.

5.3.3 To inform these policies the role of collecting and analyzing gender-disaggregated information cannot be over emphasized. Data that provide information on women and men's resource use, access to resources and participation in environmental decision-making contributes to sound environmental policies. Women need official channels to reflect their needs and have a voice in environmental policy decisions. A change in recruitment strategies could lead to an increase in women's leadership in natural resource and environmental management. The non-existence of community-based environmental information management systems, coupled with the lack of technical manpower to guide the activities of the District Environmental Management Committees, affect operations. Finally although there are a number of non-governmental and community-based organizations involved in environmental programs, there is limited coordination and weak collaboration among them. Research, action, targeted strategies and public awareness regarding the differential impacts and implications of environmental problems for women and men remain limited.

5.4 HIV/AIDS

5.4.1 HIV/AIDS is one of the serious public health challenges in Ghana. The current national prevalence rate is estimated to be 2.7 percent (HIV Sentinel Survey, 2005 report) as compared to 3.1 percent in 2003. The pandemic is taking its toll more on women than men with serious gender dimensions to the disease as a result of women's anatomical, socio-cultural and economic vulnerability to the disease. As of 2003 it was estimated that for every man infected with HIV/AIDS, two women are infected. Mother to child transmission (MTCT) is the second major means of transmissions, accounting for 15 percent of new transmissions. It was estimated that the prevalence rate among pregnant women was 8 percent in 2002.

5.4.2 Although the HIV prevalence rate is found to be generally low in Ghana, there are some regions or communities with high prevalence rates. Tests conducted during the 2003 DHS revealed a prevalence rate of 2 percent. The rate for women aged 15 – 49 was nearly 3percent while that for males in the same year group was under 2 percent. The peak age for females was found to be 35 – 39 while that for men was 40 – 44. The prevalence rate was also found to be highest in the Eastern Region at 4percent, followed by Western and Brong-Ahafo Regions at 3 percent. Prevalence was found to be lowest in the Volta, Northern and Central Regions at 1 percent. The prevalence rates were also higher for those with minimum basic compared to higher education, working compared to unemployed and widowed compared to divorced or separated. It is also the case that the incidence/prevalence rate is high among commercial sex workers. The urban-rural differentials were found to be marginal.

5.4.3 The 2003 DHS found a high HIV/AIDS awareness rate of 98 percent for women and 99 percent for men. Access to Anti-Retroviral drugs is also far less than satisfactory. At a December 2006 launch of the National HIV/AIDS Program, it was indicated that out of over 71,000 Ghanaians living with HIV/AIDS, only 6,000 are able to access anti-retroviral (ARV) drugs. Since the campaign against HIV was initiated, the ARVs outlets have been concentrated in southern Ghana in Accra and Kumasi. It was only toward the end of the year 2006 that efforts were made to extend ARV services to all the ten regions of Ghana, and in multiple locations in all regions.

5.4.4 According to a recent study vulnerability to HIV/AIDS in Ghana has critical gender dimensions fostered by socio-cultural practices, such as polygamy, female genital mutilation, early and levirate marriages and rituals associated with puberty. Among the several interventions put in place in Ghana towards curbing and reducing the incidence of the HIV/AIDS pandemic are:

- The establishment of the Ghana AIDS Commission (GAC) and the National AIDS Control Program to oversee HIV/AIDS related matters in Ghana has boosted national efforts at combating the pandemic;
- The formulation of a strategic framework on interventions focusing on major stakeholders like sex workers, women and girls with emphasis on reproductive health and rights;
- Launch of Window of Hope program targeting at school children;
- Special collaboration established between the GAC and MOWAC has resulted in gender mainstreaming in sector interventions as well as specific sector HIV/AIDS policies and programs;
- Reproductive health education for community sensitization has increased with emphasis on HIV/AIDS. For example, the *queen mothers* in Krobo have played key roles in awareness-raising and education in HIV/AIDS as well as care of AIDS orphans;
- Anti retroviral drugs are also available to pregnant women who voluntarily test for HIV/AIDS to prevent MTCT of HIV/AIDS;
- Formation of Ghana Business Coalition on HIV/AIDS for intervention within the private/business sector where women again predominate;
- The national reproductive health service components included safe motherhood, infant health, family planning, prevention and management of unsafe abortion and post-abortion care and the prevention and treatment of reproductive tract infections including STIs/HIV/AIDS; and
- Promotion of a number of associations of People Living with HIV and AIDS (PLWHA) in terms of income generating activities.

5.4.5 In Ghana HIV/AIDS is still a challenge and women's vulnerability in this regard cannot be underestimated. One major area for action is how to sustain HIV/AIDS education and translate the knowledge gained into behavioral change, especially given the strong socio-cultural barriers that hinder women from asserting their reproductive health rights. Fear violence or rejection, women and girls avoid discussing condom use with their partners. Yet in couples where only one partner is infected with HIV, consistent and correct condom use

provides the HIV negative person with a near zero risk of infection. Women in relationships with violent or domineering men are 50 percent more likely to contract HIV than women not involved in abusive relationships. Women and girls do not have access to comprehensive information and services. Fear of rejection and stigmatization prevents PLWHA to come forward to declare their status.

6. DONOR INTERVENTIONS

6.1 The African Development Bank (AfDB)

Gender Analysis of Current Bank Group Projects

6.1.1 The overarching thrust of the recent Country Strategy Paper (CSP, 2005-2009) is to maximize and leverage the resources of the Bank Group to scale up development impact, helping to contribute to improving the quality of life for Ghanaian citizens. The Bank Group CSP has two strategic pillars: i) Improving the Investment Environment which concentrates on strengthening the incentive and regulatory regimes, creating the conditions for accelerated and sustained rural growth, and providing adequate infrastructure for poverty reduction; and ii) Supporting Pro-poor and Pro-Gender Equity Policies, focusing on promoting education and health for all, education sector reforms, health sector reforms, pro-poor rural services and social protection and pro-gender equity policies. The distribution of resources of the current CSP across sectors is 40 percent agriculture, 37.5 percent in transport, 16.7 percent in the social sector and 1.3 percent in multi-sector projects.

6.1.2 Increasingly Bank projects have started to mainstream a gender perspective into the project design. At the design stage, greater attention is being paid to make women direct project beneficiaries through systematic targeting and setting indicators to measure progress. One example of such is the recently approved Bank Group Afram Plains Agricultural Development Project, the objective of which is to increase the agricultural output and household incomes, and contribute to the well-being of the people of Afram Plains District. The project focuses on agricultural production development and infrastructure development and institutional capacity building, and seeks to benefit 23,616 farm families (22,640 for rainwater management and 971 for irrigation) who will directly benefit from food crop and irrigated vegetable production interventions. Moreover about 65 existing farmer groups (1,625 farmers) engaged in livestock will benefit from the project. As women are engaged in the activities at different level, it is envisaged that 65 percent of project beneficiaries will be women.

6.1.3 While the project design made considerable efforts to mainstream gender issues, implementation needs to be meticulously monitored to ensure that the gender targets are achieved. Moreover the target group “farm family” is not specific enough and needs to be clarified to include female-headed households as well as women in male-headed households and in polygamous families.

6.1.4 Similarly specific targeting of women as beneficiaries was demonstrated in the design of the Urban Poverty Reduction Project in Ghana. This project which seeks to improve the

socio-economic growth of poor urban settlements through better participatory management, job creation, public/private partnership and governance at local level, targets women entrepreneurs in skills training and access to micro-credit at 40 percent, as well as 35 percent of revenue collectors to be trained and 35 percent of the 10,800 people to receive skills training will be women. Women are also targeted as beneficiaries of the social inclusion transfers who are expected to support 12,000 poor urban dwellers.

6.1.5 In the social sector the Education III project seeks to contribute significantly to improving access to quality senior secondary education, enhance HIV/AIDS and environment protection awareness and integrate their prevention into school life, and strengthen the management capacity and governance of the Ministry of Education at the central and decentralized levels. It emphasizes that special attention will be given to promoting the participation of girls and less privileged pupils, as well as women in the School Management Committees. The Health project seeks to improve the coverage of quality basic health care, especially at the district level. The project will provide support to increase access to Mother Child Healthcare and family planning services, training of Traditional Birth Attendants and improved midwifery management of complications from unsafe abortions, as well as strengthening the availability of safe blood transfusion services.

6.1.6 In 2007 the Bank approved the Gender Responsive Skills and Community Development Project which will support building the institutional capacity of MOWAC, key ministries and the decentralized government system through training of staff and senior management, development of gender statistics and improved coordination among key actors. The project will also support upgrading the quality of vocational skills training provided in 21 women's and 4 technical training centres. It will provide scholarships to 500 girls from low-income households attend technical vocational training in fields that are non-traditional for women. In addition, the project will strengthen the service delivery to women entrepreneurs in the area of micro-credit and business development services.

6.2 Other Donors Interventions

A number of multilateral, bilateral, secular and faith-based organizations implement programs in Ghana. These organizations collaborate with the national governments, MDAs, MMDAs and/or local NGOs in many ways at various levels to promote gender equality and women's rights initiatives. The emphasis on gender equality by many of these organizations has helped sustain interest and provided much needed support for work in the area. Many of the achievements in policy and legal reforms have been attained with the support of development partners active in the country. The Gender Equality Sector Team (GEST) currently co-chaired by UNFPA and MOWAC holds a monthly meeting to discuss on going efforts and explore ways of enhancing coordination among key actors to integrate gender into on-going and future initiatives. A list of donor interventions attached – Annex. 1

7. CONCLUSIONS AND RECOMMENDATIONS

7.1 To the Government of Ghana

Overall Recommendations

7.1.1 MOWAC requires high level human resource with the requisite gender skills to work from and with sector ministries to mainstream gender into policy and programs. This should translate into a pool of technical staff that has specific skills in gender analysis and organizational development as well as in main sector ministries. The technical staff of MOWAC should possess more sector-related technical skills in agriculture, health, education, economic planning and others in order to play a leadership role in mainstreaming a gender perspective into the national policy formulation and program development. Efforts should be made to recruit and/or train staff to provide such support.

7.1.2 There is the need to improve the work and efficiency of gender desk officers in the MDAs. This should start with skills development to understand, analyze and support programming initiatives. Currently many of the GDOs lack adequate knowledge and skills. Only professionals with requisite expertise should be appointed to the GDO positions in the future. Job descriptions and support for routine work should also be available to foster the work of the GDOs.

7.1.3 To accelerate the promotion of gender equality and empowerment of women from the margins to the mainstream, accountability should be anchored in decision-making and programming implementation structures. Gender desks need to be located in the top hierarchy and specialists need to be incorporated into management systems. Human and material resources should also be allocated for sector budgets to target women and address gender equality needs such as training, advocacy, mainstreaming, networking and routine work. Government budgets, policy matrices, surveys and/or reports should also incorporate gender sensitive reporting. Also sector-specific policies and strategies should be reviewed and engendered to provide guidance for action.

7.1.4 Sex disaggregation of data should be part of all data collection and reporting systems. This requires that data collection and analysis mechanisms make use of gender sensitive tools. The Ghana Statistical Services and others involved in data collection and analysis should make use of tools that allow to disaggregate data by sex.

7.1.5 MOWAC should be supported to compile annual reports on the gender profile and women's status of the country. The Beijing reviews can serve as guide.

7.1.6 Socio-cultural factors and forces continue to be the major sources of gender-based discrimination that work in the formal, informal, domestic and public sectors as well as micro and macro levels to create and maintain gender inequalities. MOWAC, with the support of GDOs in sector MDAs and relevant donors and CSOs and opinion leaders, needs to embark on systematic programmatic advocacy and legislative enforcement to help stamp out harmful practices in the areas of health, education, agriculture, economics and infrastructural

resources. Moreover partnerships should be built with traditional leaders as they play a crucial role in society.

7.1.7 There is the need to implement (enforce) existing legislation, affirmative action and other gender mainstreaming commitments. Where necessary such laws should be reviewed to reflect current trends. Public appointments, representations and decisions should be guided by these commitments.

7.1.8 While mainstreaming a gender perspective into sectoral interventions is important, the significance of supporting targeted programs for women in the areas of health, economics, agriculture, education, governance and decision-making, population, HIV/AIDS and infrastructure should not be overlooked.

7.1.9 While investing in productive ventures the government and MDAs should also spend money on programs that cater for reproduction such as early childhood care programs, crèche, day care, nurseries and kindergarten and edutainment avenues for children and youth in community programs. The latter can include such programs to support playgrounds, youth centers and children's libraries in residential, commercial and industrial areas.

Education and Training

7.1.10 Ghana's success in reaching gender parity in primary education can be replicated in the senior secondary and beyond levels. The country needs to explore ways of expanding the investments in girls education and the activities of the GEU to the secondary and tertiary levels. This would require a rigorous analysis of the various socio-economic and cultural constraints that limit girls' enrollment at senior secondary and tertiary levels. Further examination is also needed to identify the reasons behind women's low participation in vocational education, science and technology. Based on the analysis, a comprehensive strategy should be developed and resources channeled to move the country towards reaching gender parity at all levels.

7.1.11 Most of the vocational and skills training offered to women and girls are concentrated on the traditional women's roles of domestic care such as home economics, catering, hair dressing and others. While important orienting the training towards employment opportunities and engaging girls with non-traditional (male dominated) skills for women such as wood work, auto-mechanics, computer design and others would increase the employability of young women in the country.

Health

7.1.12 Finalizing the revision of the Gender and Health Policy will provide a foundation for mainstreaming a gender perspective into the health care system. Furthermore it will be necessary to build the capacity of the institutions that provide health services to take gender issues into account. A gender sensitive monitoring and evaluation mechanism will provide a means to measure progress of equal access to health care services by different groups of people in the communities.

Agriculture

7.1.13 Women's limited access to and control over land is not economically sound in a country where 70 percent of the food is produced by women. The efforts of the Land Administration Project, which seek to dialogue with traditional leaders to increase women's access to land is commendable and perhaps the most practical approach at the moment. However further measures should be taken to ensure the security of tenure for female farmers. In this regard it is recommended that MOWAC revisit the draft Spousal Property Rights Law and open dialogue and discussion with communities about the draft law and prepare it for Parliament approval. Efforts should also be accelerated to enhance women's access to both domestic and international markets.

Micro and Small Enterprise Development

7.1.14 The growth of women owned MSEs depends on various factors, but common to all are access to financial resources, markets, Business Development Services and having an enabling environment for growing their businesses. In order to respond to the needs of the women managed micro and small businesses, data are needed as to the type of businesses operated by women, their scope, their capital needs and the capacity of the institutions that interact and support them.

7.1.15 Although the significance of women operated livelihoods is recognized as critical family income source, investments to promote growth among these small businesses is minimal. Support to the informal sector should be strategically oriented to identify those that have the potential to grow and graduate them to that level through a step-by-step process. In addition the capacity of the institutions that provide financial and non-financial services to them should be examined and strengthened.

Infrastructure

7.1.16 Women's participation in the planning of infrastructure projects such as transport, energy and water and sanitation should be encouraged as the success and sustainability of such projects depend on the level of participation of key actors in the communities. The energy needs of women food processors need to be recognized as an issue that affects economic productivity, and alternative solutions need to be found. The country's expertise in the use of alternative and affordable energy use for food processing and domestic use should be the target of further examination and good practices should be scaled up for national coverage.

7.2 To Development Partners

7.2.1. Conditions for donor support should define and articulate clearly gender equality and women's rights requirements, and this should be reflected and incorporated into monitoring and evaluation tools such as periodic reviews, project evaluation and project reports. A demonstrable capacity and goodwill for gender equality can be a condition for donor support.

7.2.2 Donor support in gender equality needs to be also directed toward capacity-building and technical skills development in gender analysis, planning, programming and budgeting. This kind of support should be extended to sectoral ministries and district assemblies to improve their professionals' analytical skills and promote gender sensitive planning, implementation and monitoring and evaluation.

7.3 To The African Development Bank

7.3.1 In line with the Bank priorities to spearhead the development of the infrastructure sector, the AfDB has the potential and comparative advantage to explore developing alternative and affordable energy sources to address the energy needs of women in Ghana, to reduce the drudgery of labor and time for women and increase their productivity.

7.3.2 Given the important role women play in micro and small enterprise development in Ghana, it is recommended that the Bank support the GoG in scaling up investment in supporting women's owned business and livelihood activities.

7.3.3 The Bank needs to continue strengthening the capacity of Project Implementation Units in order to enhance gender mainstreaming into the implementation, monitoring and evaluation of on-going projects.

7.3.4 The Bank's new country office opens up an opportunity to play an active role in support of the GoG to promote its gender agenda. Moreover the office will enable the Bank to closely participate in the gender discussions at the Gender Equality Sector Team (GEST) and attend regular monthly meetings.

7.3.5 The AfDB presence will enhance its participation in dialogue and decision-making of various development related issues with partners for improved effectiveness and harmonization programs. It is recommended that the Bank actively monitor and enter gender issues into the MDBS discussions and dialogue.

Annex 1

Other Donors' Support for Promoting Gender Equality and Women's Empowerment

Donor Organization	Areas of Support/Intervention
World Bank	Key player in relation to GPRS, poverty reduction, the Multi Donor Budget Support (MDBS). The World Bank Group conducted the Gender and Economic Growth Assessment for Ghana in 2007.
UNICEF	UNICEF works towards achieving universal primary education especially for girls, the reduction of the child mortality rate, reduction of the maternal (pregnancy and childbirth) mortality rate, and the combating of HIV/AIDS, malaria and tuberculosis.
UNFPA	Focuses on sexual and reproductive health and rights in the light of the International Conference on Population and Development in Cairo in 1994. Under the UN System Gender Program, UNFPA interventions cover promoting and protecting the Reproductive Rights and Health of Women and Men and also the promotion of male involvement in reproductive health and family planning. Currently UNFPA co-chairs (along with MOWAC) the Gender Equality Sector Team (GEST) meetings.
UNIFEM	<p>UNIFEM's main focus is ensuring that gender equality is central to all aid and development strategies especially within the new aid architecture created by the Paris Declaration on Aid Effectiveness. This program is being implemented in collaboration with the European Commission and the International Training Centre of the ILO under the EC/UN Partnership on Gender Equality for Development and Peace.</p> <p>In addition UNIFEM leads a Joint UN Team with the Government of Ghana (MoWAC and GAC) on gender and HIV and AIDS to conduct research into the gender dimensions of HIV and AIDS. UNIFEM works with UNDP, the Government, electoral bodies, and civil society to improve the participation of women in governance and to uphold women's human rights. This includes electoral support for the 2008 general elections. UNIFEM also supports government and civil society initiatives to put an end to violence against women through institutional strengthening/capacity building of the Ministry of Women and Children's Affairs in collaboration with UNDP and UNFPA..</p>
DANIDA	Supported MOWAC in institutional strengthening in 2002-2004. Amount involved is approximately \$300,000 US. Part of the funds went into capacity building for GDOs at the district level. DANIDA has also given support in the area of eliminating discrimination such as violence against women (Domestic Violence Act), Female Genital Mutilation,

Donor Organization	Areas of Support/Intervention
	reproductive and sexual rights, assistance in amending, implementing and enforcing legislation, for example, concerning inheritance and property rights and support to the judiciary system and women's access to justice, assistance for women's access to increased political influence locally and nationally. It also supported advocacy groups for awareness raising and educational campaigns. Currently most program support includes support to gender mainstreaming activities.
DFID	DFID Ghana provides direct budget support to the Government of Ghana and currently has no projects.
European Commission	The EC focuses on a twin-track approach of gender-mainstreaming and support to specific projects / programmes on women's equality and empowerment. In Ghana, the EC provides support to UNIFEM under the EC/UN Partnership on Gender Equality for Development and Peace, a global program with 12 participating countries. In addition, the EC provides general budget support to the Government of Ghana.
UNDP	UNDP has in the past supported building the capacity of the gender machinery and provided support to female candidates during the recent elections. Currently, it supports the implementation of the Domestic Violence Act and the piloting of the gender responsive budgets.
CIDA	CIDA's project the District Capacity Building Project (DISCAP) which included building the capacity of districts in mainstreaming gender in the three northern regions ended in 2007. CIDA has a small responsive strategic fund for gender equality interventions \$500,000 running for the next 18 months. In addition, CIDA puts funds directly in the MDBS pool for the national budget, the sector budget for Food and Agriculture and into the District budgets of the 38 districts in the 3 Northern Regions. Policy dialogue is thus one of the key instruments through which CIDA influences gender equality results.
The Royal Netherlands Embassy	The Royal Netherlands Embassy is one of the major financial contributors to the implementation of the Domestic Violence Act among its support on other areas.
FAO	FAO supported the Ministry of Food and Agriculture (MOFA) develop the national Gender and Agricultural Development Strategy and collaborated with the Women in Agriculture Department of MOFA in

Donor Organization	Areas of Support/Intervention
	adapting and implementing Socio-Economic Gender Analysis training of MOFA staff in selected Districts.
USAID	USAID's programs provide technical and financial resources to address family planning/reproductive health, HIV/AIDS, maternal and child health. Moreover, the education project promotes gender equality in education. USAID projects also seek to improve women's economic status through skills training and technology transfer. In Northern Ghana, USAID introduced improved beekeeping (a trade exclusively dominated by men) to women leading to increase women's income by 50%.

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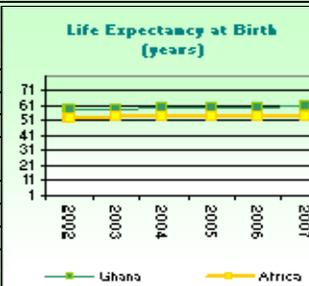
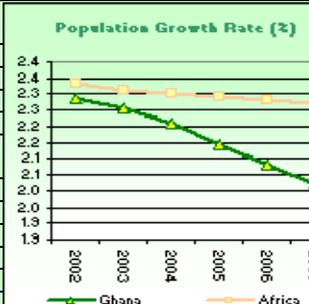
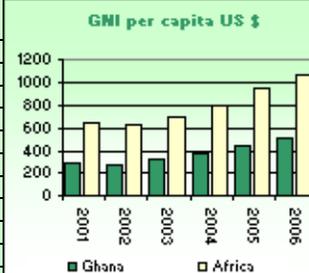
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SOCIO-ECONOMIC INDICATORS

	Year	Ghana	Africa	Developing Countries	Developed Countries
Basic Indicators					
Area ('000 Km ²)		239	30 307	80 976	54 658
Total Population (millions)	2007	23.5	963.7	5 448.2	1 223.0
Urban Population (% of Total)	2007	49.3	39.8	43.5	74.2
Population Density (per Km ²)	2007	98.4	31.8	65.7	23.0
GNI per Capita (US \$)	2006	520	1 071	2 000	36 487
Labor Force Participation - Total (%)	2005	50.1	42.3	45.6	54.6
Labor Force Participation - Female (%)	2005	50.1	41.1	39.7	44.9
Gender -Related Development Index Value	2005	0.549	0.486	0.694	0.911
Human Develop. Index (Rank among 174 countries)	2005	135	n.a.	n.a.	n.a.
Popul. Living Below \$1 a Day (% of Population)	2000-5	42.6	34.3
Demographic Indicators					
Population Growth Rate - Total (%)	2007	2.0	2.3	1.4	0.3
Population Growth Rate - Urban (%)	2007	2.9	3.5	2.6	0.5
Population < 15 years (%)	2007	38.2	41.0	30.2	16.7
Population >= 65 years (%)	2007	4.0	3.5	5.6	16.4
Dependency Ratio (%)	2007	72.2	80.1	56.0	47.7
Sex Ratio (per 100 female)	2007	102.8	99.3	103.2	94.3
Female Population 15-49 years (% of total population)	2007	24.8	24.2	24.5	31.4
Life Expectancy at Birth - Total (years)	2007	60.0	54.2	65.4	76.5
Life Expectancy at Birth - Female (years)	2007	60.5	55.3	67.2	80.2
Crude Birth Rate (per 1,000)	2007	29.6	36.1	22.4	11.1
Crude Death Rate (per 1,000)	2007	9.3	13.2	8.3	10.4
Infant Mortality Rate (per 1,000)	2007	56.6	85.3	57.3	7.4
Child Mortality Rate (per 1,000)	2007	89.6	130.2	80.8	8.9
Total Fertility Rate (per woman)	2007	3.8	4.7	2.8	1.6
Maternal Mortality Rate (per 100,000)	2005	560	724	450	8
Women Using Contraception (%)	2003-06	25.2	29.9	61.0	75.0
Health & Nutrition Indicators					
Physicians (per 100,000 people)	2004	14.7	39.6	78.0	287.0
Nurses (per 100,000 people)	2004	89.3	120.4	98.0	782.0
Births attended by Trained Health Personnel (%)	2006	50.0	50.4	59.0	99.0
Access to Safe Water (% of Population)	2006	80.0	62.3	80.0	100.0
Access to Health Services (% of Population)	2004	76.0	61.7	80.0	100.0
Access to Sanitation (% of Population)	2004	18.0	45.8	50.0	100.0
Percent. of Adults (aged 15-49) Living with HIV/AIDS	2005	2.3	4.7	1.3	0.3
Incidence of Tuberculosis (per 100,000)	2005	205.0	300.7	275.0	18.0
Child Immunization Against Tuberculosis (%)	2006	99.0	83.7	85.0	93.0
Child Immunization Against Measles (%)	2006	85.0	75.4	78.0	93.2
Underweight Children (% of children under 5 years)	2006	36.0	28.6	27.0	0.1
Daily Calorie Supply per Capita	2004	2 723	2 436	2 675	3 285
Public Expenditure on Health (as % of GDP)	2005	2.1	2.4	1.8	6.3
Education Indicators					
Gross Enrolment Ratio (%)					
Primary School - Total	2007	98.0	96.4	91.0	102.3
Primary School - Female	2006	91.1	92.1	105.0	102.0
Secondary School - Total	2007	47.0	44.5	88.0	99.5
Secondary School - Female	2006	42.0	41.8	45.8	100.8
Primary School Female Teaching Staff (% of Total)	2006	43.7	47.5	51.0	82.0
Adult Illiteracy Rate - Total (%)	2007	21.1	33.3	26.6	1.2
Adult Illiteracy Rate - Male (%)	2007	14.5	25.6	19.0	0.8
Adult Illiteracy Rate - Female (%)	2007	27.6	40.8	34.2	1.6
Percentage of GDP Spent on Education	2006	5.4	4.5	3.9	5.9
Environmental Indicators					
Land Use (Arable Land as % of Total Land Area)	2005-07	15.8	6.0	9.9	11.6
Annual Rate of Deforestation (%)	2000-07	1.7	0.7	0.4	-0.2
Annual Rate of Reforestation (%)	2000-07	2.0	10.9
Per Capita CO ₂ Emissions (metric tons)	2005-07	0.3	1.0	1.9	12.3



Sources : ADB Statistics Department Databases; World Bank: World Development Indicators; UNAIDS; UNSD; WHO, UNICEF, WRI, UNDP; Country Reports
 Note : n.a. : Not Applicable ; ... : Data Not Available;

MAP OF GHANA



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