

Gender Assessment

FP114: Program on Affirmative Finance Action for Women in Africa (AFAWA): Financing Climate Resilient Agricultural Practices in Ghana

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GENDER ANALYSIS AND SOCIAL INCLUSION IN GHANA

I. GENERAL GENDER ANALYSIS

The Gender Africa Index 2019 ranked Ghana 20th out of 51 countries, reflecting the discrimination embedded in customary laws, social norms and practices and by inappropriate legal protection against gender discrimination in all dimensions of social institutions. Restrictive social norms and stereotypes continue to be the biggest barriers to gender equality and women's empowerment in the country.

I.1. Legal framework and institutional mechanisms for gender machinery in Ghana

The Government of Ghana has made great progress in improving the legal frameworks for promoting gender equality and women's empowerment through the 1992 Constitution and other national laws. The Government of Ghana has also ratified various international conventions, protocols and agreements, but considerable gaps remain. Particularly in areas such as women's access to finance, land and other productive resources, participation in decision-making and harmful traditional practises. Also, the main challenges in implementation of the international laws and treaties on gender equality and women's empowerment include: competing government priorities and political will; weak gender mainstreaming coordinating role of the Ministry; conceptual clarification of gender equality in the public sector, lack of effective monitoring and evaluation systems and practice within the sector machinery and weak accountable governance.

In Ghana, one of the main challenges to the effectiveness of sector policies and plans is that they are not strictly linked to budget allocations. The National Gender Policy (2015) is an example, as the main challenge to the implementation seems to be the lack of funds. Another challenge is the absence of any multi-sector coordination mechanism to ensure that this policy is implemented within all sectors. This process should be coordinated by the Ministry of Gender, Children and Social Protection (MoGCSP) and monitored by the Gender Desks appointed in all Ministries, but these gender desks do not have the necessary capacities, budget and position decisional power to mainstream gender in their sectors. Further, the MoGCSP Department of Gender (responsible for coordinating and monitoring them) is unable to ensure the necessary follow-up because of its institutional weakness. As such, the contribution of sector policies and plans to gender equality is not adequately monitored and evaluated.

I.2 Governance and participation of women in decision-making positions

Few women participate in politics, public life and formal decision-making and this has further diminished the voice and interests of women in public governance. Ghana is currently ranked 72nd on the most recent Global Gender Gap Index (2017) and 112th when it comes to Political Empowerment. The proportion of women's seats in parliament is currently 12.7% (35 seats out of 275) as of 2018, showing a very modest progress in the last 30 years (as of 1996 the proportion was 9%). The Affirmative Action policy that was formulated by Government in 1998 set a target of 40% representation of women at all levels of governance, but it has lacked the necessary legal 'force'. The Affirmative Action Bill was subsequently drafted to promote gender equality at all levels of governance and redress the imbalance in society, but it is yet to be passed into law. Strong political will is needed for this.

I.3 Gender Statistics in Ghana

The availability and use of quality sex-disaggregated data and statistics is critical in tracking progress on gender equality, analysing the situation of women and girls, and informing advocacy, policy planning and implementation. Findings of an Assessment of Gender Statistics at National and District Levels in 2017 observed gaps in most of the operational areas across institutions and sectors; identifying that the National Statistical System (NSS) including the Research, Statistics and Information Management Directorates/Units of most Ministries, Departments and Agencies make limited consideration of gender in the production and utilization of statistics for development. The institutional gaps are attributed to the lack of universal methodology, know-how, and limited understanding of the added value of having rich gender statistics. In addition, the gender statistics collected by the GSS is collected in various surveys, with no periodic comprehensive report on the general outlook of gender statistics and the gaps.

I.4 In health

The main indicators are the following (2017): (i) the maternal mortality ratio was estimated at 310 maternal deaths per 100,000 live births; (ii) infant and under-5 mortality rates in the 5-year were 37 and 52 deaths per 1,000 live births, respectively; (iii) the total fertility rate in Ghana in 2017 is 3.9 children per woman in 2014 and 14% of women age 15-19 have begun childbearing; and (iv) one in four married women age 15-49 use a modern method of contraception (25%).

Despite Ghana being food sufficient, the primary diets are carbohydrate heavy. The UN reports that one of every five children is stunted and two of every three children have anaemia, which results in part from micronutrient deficiencies. Rates of undernutrition and anaemia are highest in the northern region with stunting at 33% and anaemia in children at 79%. National rates of anaemia in adolescent girls and women of reproductive age are 48 and 42 per cent respectively, with higher rates in rural areas.

I.5 Access to water and sanitation

Nearly 9 in 10 households (89%) have access to an improved source of drinking water and eight in 10 households (82%) have unimproved toilet facilities.

I.6 Education

The literacy rate for women has increased considerably from 66% in 2000 to 83.23% in 2010 according to UNESCO. There are however great disparities across the regions in Ghana. Female adult literacy rates in the Northern Region and the Upper West Regions stand at 30.4% and 39.9% respectively, while that in greater Accra stood at 85.3%. There has been a marginal improvement in school enrolment rates for girls at all levels. Gender parity has now been reached in primary education and junior high school but at senior high school and TVET education, it is still yet to be achieved. While access to formal education has increased in Ghana, the quality of education remains a problem. Transition from school into productive jobs is too slow, especially for women who bear the burden of family duties. The incomplete transition of girls into working life is related to early pregnancies and family formation, especially in rural areas, and particularly for girls from low-income families.

According to the 2015 Ghana Labour Force Survey, 1.7% of young men (15-35 years old) are apprentices, compared with 1% of young women. The EU reports that a “gender segregation” is noticed in the main trades learnt from apprenticeship training, reproducing a gender division of labour in trade areas: girls and women (11 years and older) are concentrated in two kinds of trades: textile, apparel and furnishing (54%) and personal/ground services (36%),

while boys and men are concentrated in building (29%), transportation and material moving (19%), automotive (14%) and textile, apparel and furnishing (14%). In addition, fewer than 5% of those who undertake TVET in ‘male-dominated’ areas such as Electrical, Mechanical, and Building are women, while areas such as Hospitality, Tourism, Business and Secretarial contain relatively few men. The dearth of women studying in these fields has the predictable knock-on effect of limiting the number of women who ultimately teach in these areas. This contributes to a self-perpetuating cycle that limits girls’ access to role models who might otherwise inspire and guide them to study in less traditional but potentially more lucrative fields. In 2011/12, there were approximately four male teachers in TVET institutions for every woman teacher.

I.7. Participation in the economy

Women have less access to productive jobs than men do. First, women are more likely to be inactive than men, largely because of family or household responsibilities that claim much of their time (when these unremunerated activities are counted as “work,” women work more hours than men). A recent time use survey by the World Bank indicates that adult women are in charge of fetching water and firewood in 70 percent and 60 percent of Ghana’s households, respectively. On average, women spend more than three times as many hours a week on domestic work than men (39.5 hours compared to 11.3 hours respectively), yet women spend virtually the same amount of time as men on productive work (43 hours per week and 45 hours per week respectively)¹.



Figure 1: Rice Processing Company in Ghana with Women as Predominant Labour Force

I.8 Employment

Women dominate Ghana’s large sector of self-employment outside of farm activities. This self-employment is mostly in the informal sector, where they benefit little from the benefits of existing labour laws as shown in Table 2. Less than 10 percent of women work in wage jobs, compared to one-third of men. Whether as self-employed or wage workers, women tend to work in less productive activities and earn less than men across different levels of education. There is gender division of labour in employment in different sectors as evidenced by the following: there are more males (45%) than females (31%) in Agriculture, forestry and fishing industry. The reverse is the case for Wholesale and Retail Trade (29% females and 12% males) and Manufacturing industry (18% females and 9% males). This gender division

of labour is different for urban and rural areas: in urban areas, women employed in the informal sector in wholesale and retail trade are the double than men (40,5% compared with 19,5% of men); on the contrary, urban men are almost the double of women in agriculture, forestry and fishing industry (16% and 8,9%). The “gender division of labour” is also reproduced in female and male membership of Trade Associations, where women are a little minority in all trade associations except for traditionally “female” trades, such as garment and cosmetology. With regards to the access to the highest qualified occupations and leadership positions, the proportion of professionals is 6.6% for males and 3.4% for females, and those of technician and associate professionals is respectively 3,0% and 0,7%. Only 15% of firms include women in top management and there is only one woman out of five members of research and development staff.



Figure 2: Women Engaged in Agriculture in the Savannah Zone (Maize Processing)

I.9 Vulnerability in Urban Versus Rural Areas

Women in rural areas have higher incidence of poverty than their counterparts in urban areas. Rural areas continue to have a much higher average rate of poverty than those in urban areas (37.9% versus 10.6%). At the regional level, the Northern, Upper East, and Upper West regions continue to have the highest poverty rates. Rural poverty is now almost 4 times as high as urban poverty compared to twice as high in the 1990s. Gender inequality hinders poverty reduction and endangers the prospects of economic and human development. Data from the World Bank shows that 84% of the Ghanaian active female population are engaged in vulnerable employment, meaning unpaid family work or own account work (MoGCSP, 2015). There is better access for urban women than rural women to non-agriculture wage employment with 31.4% of urban non-agriculture wage employees being women compared to 27.1% in rural areas. The trend is better for those with secondary education, which indicates the potential that access to secondary education has to improve access to non-agriculture wage employment, improve income levels and promote empowerment.

I.10 Entrepreneurship

Women are mostly involved in self-employment in informal businesses in the textile, garment and beauty industries. The European Union reports that Household enterprises (HHEs) are the major source of employment in Ghana, engaging 3.6 million households (43% of all households in the country) that run a microenterprise. The majority of HHEs (54%) engage in

wholesale and retail trading activities, but also catering and lodging, food services (making and selling snacks or meals), transport, and personal services such as barbering and hairdressing. In Ghana, women run 70% of household enterprises (HHE). Women face higher constraints than men to expand their HHEs. They are more likely to operate and remain operating one- or two-person enterprises sometimes for years, with no prospect (and intention) to grow. The main challenges that these women face include lack of skills in business management and entrepreneurship, access to finance and assets to grow their working capital, poor quality of products, lack of standardization and poor branding of products. The biggest barrier to access to finance for women is due to lack of collateral. In the northern region, men dominate control of household assets including those owned by women. The Institute of Economic Affairs reports that men have absolute control over land (87.7%), motorbike (86.3%), residential buildings (81.4%) and farmland (67.5%).



Figure 3: Example of Women-led Farmer Based Organizations (FBAs) in Ghana

I.11. Trade

Women tend to be over-proportionately represented in informal cross border trade as a means of earning an income and sustaining their families. A majority of women tend to use the income earned from such trade to meet basic household needs, particularly for food, rent, school fees and healthcare needs. There is also a gendered dimension on goods traded through informal cross border trade and this varies from country and region. Women are more vulnerable to exploitation, sexual harassment and sexual violence when it comes to cross border trade and usually need more security and information on taxes and their legal rights to trade and move.

II. GENDER ANALYSIS OF CLIMATE SENSITIVE AGRICULTURAL SECTOR AND ACCESS TO FINANCE

II.1 Gender analysis of agriculture value chain in Ghana

The Government of Ghana has made progress and strong political commitment to gender Equality. For example, the 1992 Constitution of the Republic of Ghana makes clear provision for improving the legal frameworks for promoting gender equality and women's empowerment. Other national laws have also made provision for the domestication of various

international conventions, protocols and agreements on gender equality and women's empowerment in Ghana. For instance, in the Agriculture sector, to ensure gender mainstreaming, the Government of Ghana **has elaborated the Gender and Agricultural Development Strategy (GADS I)** in 2001 and GADS II, in 2015 to address the gender inequities in the agricultural sector, and empowering women involved in the agricultural value chain. The GADS provided the framework for achieving a gender-sensitive, equitable and efficient agricultural sector, but still efforts need to be done for ensuring the real gender mainstreaming in the sector. The Government has also created the **Women in Agricultural Development Directorate (WIAD)**, as one of the seven Technical Directorates of the Ministry of Food and Agriculture (MOFA). The WIAD is responsible for Policy formulation – developing and ensuring the implementation of policies which are beneficial to especially women farmers and processors in the rural, suburban and urban communities.

In Ghana, women constitute 52% of the national Agricultural labour force, contributing over 46% to the total GDP and also producing more than 70% of all subsistence crops in the country (MOFA, 2002). Women play a major role in agriculture: farming and food processing. Women are involved in the agricultural processing and contribute more than 70% of agriculture transformation. Also, about 70% of the labour force in agricultural activities is carried out by women. Women are engaged in planting, weeding, harvesting, processing and marketing of agricultural produce in most regions across the country as exemplified in figure 4. Women guarantee livelihoods, especially in rural areas. As a result of their great efforts in agriculture, women's production helps to guarantee their self-sustenance. However, women continue to face persistent gender inequalities that limit their full participation in the nation's development. Women are disadvantaged compared to men in terms of access and control over land and along the value chain of agriculture.



Figure 4: Women Engaged in Shea processing in the Savannah Zone

Socio-cultural practices that assign and confine women, especially rural women, to be responsible for triple role (production, reproduction and community role), limit the participation of women in decision-making processes and their exposure to other economic opportunities. In many areas, the role of women in agriculture is considered just to be a "*support*" given to their husbands and not as an important economic contribution to the agricultural production.

II. 2. Gender analysis of agricultural finance in Ghana

Women play a major role in the agriculture value chain, from farming to food processing and marketing. However, women face obstacles to access funding for agribusinesses due to the limited access to and ownership of land, as an essential collateral, limited knowledge and capacity in elaborating bankable business plans, limited access to information on how and where to access finance, lack of guarantee for climate change related risks, mindsets about the agriculture; considered as for households needs; etc.

Access to credit and other financial services is a serious constraint to many actors in the agriculture sector especially the smallholder farmers, who are mostly women, for whom funding from the banks is simply out of reach.

According to the Ghana National Institute of Statistics¹, women have limited access to bank's account, compared to men, especially in rural areas. Only 30.8% of women compared to 69.2% of men have an individual saving account. Furthermore, the main source of financing for women in agriculture comes from the traditional Susu Scheme (71.6%) compared to their male counterparts (28.4%). With respect formal credit channels such as Banks, less than 43.9% of women have access to formal credit facilities.

Regarding the purpose of loan, the overall percentage of credit from the Financial Institutions for agriculture's sector is less than 4%. With only 13.7% targeting women lending for land, 27.9% for agriculture's equipment's to women and less than 23.5% lending to women for agriculture's inputs. In addition to this, women received the largest number of loans refusal with urban/rural disparities of 61.3% to 65.9% respectively. This is attributed to the lack of collateral and also due to the limited capacity in producing high quality proposals. Female-led agribusinesses women exhibit weak financial record of accomplishment and knowledge gaps that negatively affect their ability to prepare bankable business plans.

III. IMPACT OF WOMEN'S ACCESS TO FINANCE FOR THE CLIMATE RESILIENCE AGRICULTURE PURPOSES

Women play a large number of roles in the agriculture sector, along the value chain. Women play significant roles in production and post-harvest processing that are often key determinants of the size and quality of the final commodities produced. In general, access to credit affects household welfare. Better access to credit reduces household consumption volatility, improves investment opportunities, eases the constraints on small and family businesses, and diversifies household and financial sector assets. Women's activities have the potential to grow and become even more significant with access to knowledge, credit and relieving time constraints.

If women had the same access to productive resources as men, they could increase yields on their farms by 20–30%. This could raise total agricultural output in developing countries by 2.5–4.0% (FAO, The State of Food and Agriculture 2010–11). However, gaps between men and women in ownership and control of physical assets plus gaps in human capital, influence women's ability to access finances.

IV. CHALLENGES OF WOMEN'S ACCESS TO FINANCING FOR AGRICULTURE

¹ National Institute of Statistics, Women and men in Ghana, a Statistical compendium 2014, Ghana Statistics services, Accra, 2014

Property rights and control over assets: women are less likely to have land and other assets like houses, titled under their name, which in most cases is used as collateral. This is a big challenge for them to apply and receive the loan without collateral.

Lack of awareness of finance: Women generally lack knowledge on the financial options available to them. Furthermore, the cost of getting this information (measured in money, time, and energy) may be high due to family responsibilities.

Cultural norms and family responsibilities: Socially accepted norms and expected family roles have a profound effect on the type of economic activities that women can engage in. Women are most likely to engage in subsistence agriculture, just for households needs on a daily basis. The crops they are involved in within the households demonstrate this. In Ghana, cash and export crops are frequently regarded as "men's crops" and subsistence crops as "women's crops". The standard explanation for this division of labour is that women are responsible for feeding the family and thus prefer to grow subsistence crops for the household, whereas men are responsible for providing cash income and thus raise cash and export crops.

Limited capacity of women to develop qualified proposals: women compared to men have a high level of illiteracy (35% for women compared to 22% for men)². In addition, women have limited access to information and knowledge sharing to boost their capacity to elaborate and submit eligible proposals to financial institutions.

Biased attitude of Banks: Women's access to financial resources is also limited by biased lending practices that emerge when financial institutions consider them inexperienced and therefore less attractive clients, or when institutions lack the knowledge to offer products tailored to women's preferences and constraints.

²Idem