

CLIMATE-RESILIENT LANDSCAPES FOR SUSTAINABLE LIVELIHOODS IN NORTHERN GHANA

ANNEX 8

GENDER ASSESSMENT AND ACTION PLAN (GAAP)

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Part one: Gender assessment

1. Introduction

The overall objective of the 'Climate Resilient Landscapes for Sustainable Livelihoods' project is to contribute to improved resilience of local small-holder farmers and vulnerable communities in the Upper East, Upper West and Northern regions of Ghana.

Experience and evidence indicate that women, youth, children and disabled individuals are among the most vulnerable to the impacts of climate change, and that a large proportion of vulnerable people who are highly dependent on local natural resources for their survival are women and children. The Government of Ghana (GOG) has therefore established that gender-responsive planning, resource-allocation and implementation in the context of the proposed project will be a priority. Supporting transformational change both in the lives of female beneficiaries and in prompting gender mainstreaming in national climate change policymaking and implementation was therefore considered a priority during stakeholder consultations.

To fulfil the project's design requirements, this Gender Assessment (GA) was undertaken in accordance with GCF guidelines to inform the project design on gender barriers, constraints and opportunities for women to benefit from the project's activities. In addition, the Gender Action Plan (GAP) will ensure women, Indigenous Peoples (IPs) and other marginalised groups are included in the project's activities. The GAP is based on the proposed project's logical framework and is focused on avoiding and minimising the negative impacts of the project's activities on the local communities and maximising the positive impacts and social benefits, particularly on women, IPs and marginalised groups.

2. Methodology

This GA primarily used qualitative data collection methods, including informant interviews with multiple stakeholders and partners (See Annex 7h: stakeholder engagement plan) as well as mixed community consultations in seven local communities across four districts, namely Jirapa, Lawra, East Mamprusi and Yunyoo-Nasuan (Figure 1). The method involving open community meetings proved particularly effective as it allowed for the provision of information by individuals through open discussions, accompanied by immediate expressions of approval or disapproval and corroborated by testimonies or cases from other group members. This facilitated an accurate representation of the gender-related challenges faced by their respective communities. The GA has also made use of: i) a desktop review of available literature; ii) gender equality studies conducted by research institutions and donor agencies; and iii) details made available by the GOG.

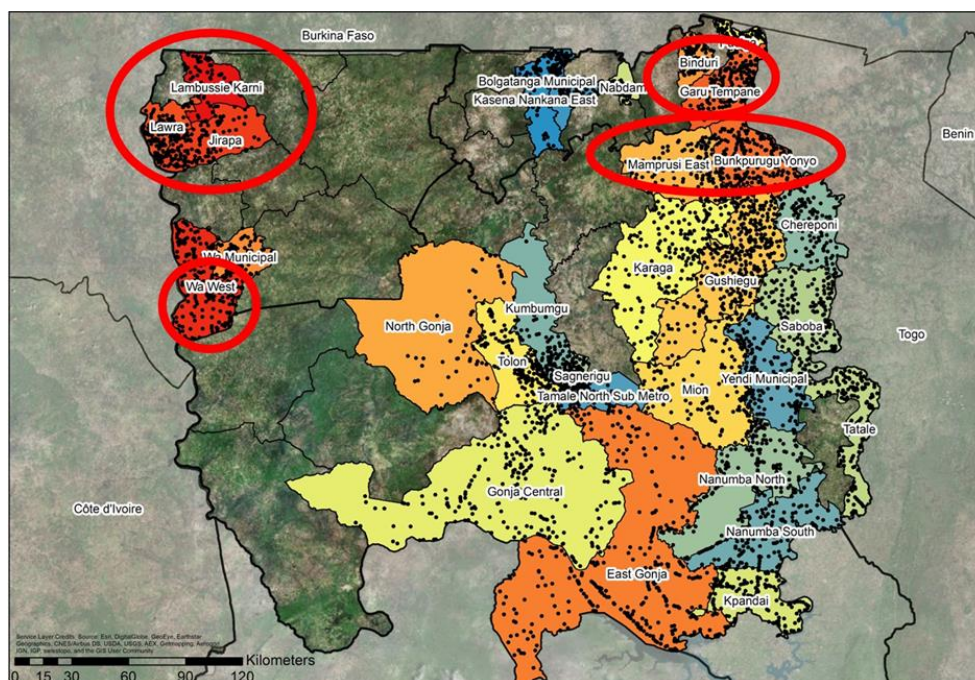


Figure 1. Map of the project sites and consultation locations.

To elicit informed and relevant responses from community members, a brief overview of the project's components, objectives and anticipated outcomes was shared with participants prior to engaging in discussions. The questions posed to the community members focused on the lived experiences of individuals and communities regarding the effects of climate change and their gendered responses to these challenges. This data collection method was preceded and supplemented by a review of existing literature on gender dynamics and equality in Ghana — particularly within the rural and agricultural sectors — to establish a framework aligned with the project's objectives and anticipated impact. The findings of the GA form the basis of the GAP (part two).

3. The Northern Ghana Context

The three northern regions of Ghana — the Upper East, Upper West and Northern regions — are threatened by harsh agro-climatic conditions, resulting in limited agricultural outputs per capita. Communities in these regions have limited livelihood options besides smallholder farming, with less service provision and urbanisation than in the south of the country. Approximately 70% of the ~4 million people living in northern Ghana depend on traditional, small-scale¹, rainfed agricultural systems to generate household incomes and maintain food security². These agricultural systems are vulnerable to changes in rainfall patterns and extreme climate events.

Furthermore, a large proportion of northern Ghanaians rely on climate-dependent ecosystem goods produced in the agro-ecological landscapes in which their livelihoods are embedded. This reliance on climate-sensitive livelihoods makes rural communities in Ghana vulnerable to the effects of current and future climate change. Ghanaian women are considered particularly vulnerable to climate change because of their limited access to education, land resources and credit³. However, given that they account for approximately half the population, women play a

¹ Farms < 2 hectares in size.

² Ministry of Food and Agriculture – 2012 – Agriculture in Ghana: Facts and Figures.

³ FAO. 2012. Gender Inequalities in Rural Employment in Ghana – Policy and Legislation. Gender, Equality and Rural Employment Division of FAO.

substantial role in socio-economic development. Therefore, by building the capacity of women to adapt, the project will substantially improve the overall resilience of rural communities in northern Ghana.

This GA examines the gender situation in Ghana, focusing on women from rural communities within the Upper East, Upper West and Northern regions. The objectives of the GA are to: i) identify relevant cultural and policy matters that contribute to gender inequality in Ghana; and ii) determine potential opportunities for addressing gender inequality through project interventions. Addressing gender inequality is necessary to addressing climate change, because of the substantial role women play in the adoption of climate change adaptation practices. Lessons learned from the implementation and evaluation of similar projects in the region have also been incorporated into the GA. The findings have been integrated into a GAP to ensure adequate consideration of gender issues in the design of project activities, targets, indicators, monitoring and evaluation protocols.

3.1. *Existing gender inequality in northern Ghana*

Ghana has a long history of commitment to gender equality, dating back over 50 years to the establishment of the Affirmative Action Act — shortly after achieving independence in 1957. Gender equality is further embedded in Ghana's constitution, which states that “all persons shall be equal before the law” and “a person shall not be discriminated against on the grounds of gender, race, colour, ethnic origin, religion, creed, social or economic status”. More recently, Ghana has highlighted the importance of empowering women and promoting gender equality as part of their commitment to the Sustainable Development Goals (SDGs). Despite these efforts to ensure gender equality, women in the northern regions of Ghana still face several gender-specific barriers limiting the capacity of communities to adapt to climate change.

The ability of men and women to adapt to climate change is dependent on their: i) involvement in policy development and decision-making; ii) integration into local committees that are focused on climate change adaptation; and iii) capacity to implement Ecosystem-based Adaptation (EbA) practices⁴. Building the capacity of both men and women will lead to increased adaptive capacity at the household and community levels.

Barriers to achieving gender equality and building the adaptive capacity of women in Ghana include, *inter alia*: i) strong patriarchal family structures; ii) limited influence in decision making; iii) increased out-migration of men leaving women with an increased labour burden⁵; iv) greater difficulty translating labour into secure incomes⁶; and v) limited financial independence. Approximately 68% of women in rural Ghana are employed in the agricultural sector⁷. However, less than 20% of northern households are headed by women⁸ and, therefore, the role of women in farming decision-making is limited. These challenges are compounded by a lack of policy frameworks directed at integrating social and gender equality in rural labour markets⁹. This makes women particularly vulnerable to the impacts of climate change. Addressing these barriers to gender equality would lead to numerous advantages to rural communities, building their resilience. For example, through stakeholder consultations (see Annex 7h: Stakeholder

⁴ Gaye I. 2009. Gender and climate change: Women matter. UN Economic Commission for Africa.

⁵ Baden S, Green C, Otoo-Oyortey N & Peasgood T. 1994. Background paper on gender issues in Ghana. Bridge Development – Gender Report No 19.

⁶ FAO. 2012. Gender Inequalities in Rural Employment in Ghana – Policy and Legislation. Gender, Equality and Rural Employment Division of FAO.

⁷ Ghana Statistical Service. 2014. Ghana Living Standards Survey Round 6.

⁸ Ibid.

⁹ FAO. 2012. Gender Inequalities in Rural Employment in Ghana – Policy and Legislation. Gender, Equality and Rural Employment Division of FAO.

Engagement Plan) it was noted that if women are provided access to fertile land, improved technologies and financial services, they are likely to invest in the land, leading to increased production — and potential increased income — which benefits not only themselves, but their families and communities too. Furthermore, women are most likely to invest in health and education which will improve the overall situation within households and communities.

The following sections detail the gender dynamics currently experienced in Ghana and their implications for building the adaptive capacity of women — and their communities — to the effects of climate change.

3.1.1. Gender Inequality Index

The Global Gender Gap Report¹⁰ published in 2024 ranks Ghana 88th out of 149 countries in terms of gender equality, with an overall parity score of 0.701 (Table 1). This is based on four criteria including: i) economic participation and opportunity; ii) education attainment; iii) health and survival; and iv) political empowerment. Of these criteria, Ghana ranks 30th in terms of economic participation and opportunity, with a parity score of 0.750. Political empowerment scores the lowest at only 0.101, ranking 119th.

Table 1. Gender Gap Report for Ghana¹¹

Focus Area	Parity Score	Ranking (out of 144)
Economic participation and opportunity	0.805	30
Education attainment	0.972	103
Health and survival	0.978	36
Political empowerment	0.101	119
Overall	0.701	88

3.2. *Poverty and employment*

There is a considerable disparity in depth and severity of poverty across Ghana, with greater poverty rates in the northern than southern regions. In addition to lower economic activity and development^{12,13}, northern Ghana underperforms relative to the south in terms of social development. Child mortality is relatively high in the north^{14,15}, while data on indicators relating to education, sanitation, water, health, security and governance suggest that the northern regions have experienced less development compared with the southern regions¹⁶. In addition to the north-south development gap, there is a notable gap in poverty levels between rural and urban areas. Poverty levels in rural areas (38%) are far higher than those in urban areas (11%), with the gap growing over the past two decades¹⁷. There is also a gendered pattern between poverty levels and employment in Ghana. Although the unemployment rates in Ghana are only marginally higher for women than men (~6% compared to ~5%)¹⁸, women's employment is often

¹⁰ WEF. 2024. Global Gender Gap Report. Available at: https://www3.weforum.org/docs/WEF_GGGR_2024.pdf

¹¹ Ibid.

¹² Indicated by night light intensity.

¹³ Mellander C, Lobo J, Stolarick K, Matheson Z. 2015. Night-time light data: a good proxy measure for economic activity? Available at: <http://dx.doi.org/10.1371/journal.pone.0139779>.

¹⁴ Burke M, Heft-Neal S and Bendavid E. 2016. Understanding variation in child mortality across Sub-Saharan Africa: A spatial analysis. The Lancet Global Health, 2016, Volume 4, Issue 12, e936-e945.

¹⁵ ICF International (2004–2015) Demographic and Health Surveys (various) [Datasets]. Calverton, Maryland: ICF International [Distributor], 2015.

¹⁶ UNICEF. 2015. Ghana's District League Table 2015.

¹⁷ Cooke E., Hague. & McKay A. 2016. The Ghana Poverty and Inequality Report. Available at: [https://www.unicef.org/ghana/Ghana_Poverty_and_Inequality_Analysis_FINAL_Match_2016\(1\).pdf](https://www.unicef.org/ghana/Ghana_Poverty_and_Inequality_Analysis_FINAL_Match_2016(1).pdf)

¹⁸ World Bank. Ghana – Gender Data Portal. Available at: <http://datatopics.worldbank.org/gender/country/ghana>

concentrated in low-income activities¹⁹, including unpaid family labour and small household farms. As a result, women's control over their income is precarious and poverty rates among working women are generally higher than those of working men. This challenge is compounded by the gender wage gap of 0.75, with women earning 75 cents to the dollar compared with men²⁰. This ranks Ghana at 26th out of 144 countries in terms of the gender wage gap. However, in terms of overall economic participation and opportunity, Ghana ranks much higher at 30th place, with a gender gap index of 0.805.

3.3. *Access to and control over resources*

A major factor influencing the economic and social status of a group of people is their access to and control over assets. In rural communities such as those in northern Ghana, this often centres on the land tenure. Approximately 70% of the northern population of Ghana are reliant on small-scale subsistence farming for their livelihoods. Therefore, control over the natural resources and land-use practices strongly influences income potential, social status and power²¹. In Ghana, ~80% of the total land is controlled under a customary land tenure system, meaning that land is largely vested in male-centred kinship institutions and customary authorities²². The customary authority then grants community members access to customary lands. In the patriarchal culture, which dominates most of northern Ghana, the land-use rights are passed through the male lineage. Women's customary rights to access land are therefore restricted in favour of men's, despite women's rights to own and inherit land being protected under The Constitution²³. As of 2014, ~80 of women aged 15-49 did not own land²⁴. Furthermore, the social status of women and the stability of their marriage can influence their access to agricultural and natural resources from family-owned land, with divorcees and widows often facing discrimination when trying to access land²⁵.

3.4. *Education*

Access to education is fundamental to social and economic development. Ghana's Education Sector Strategic Plan (ESP 2010–2020) aims to provide equitable access to quality basic education²⁶. Access to primary education is relatively high, with a 92% net enrolment ratio in 2016 and an equal gender ratio²⁷. Overall enrolment begins to decrease at the junior high school level — dropping to 50%²⁸ — and continues to decrease at the tertiary level, with the progression to senior high school declining to only 25%. Gender disparity is, however, still great among secondary education, with a ratio of 0.98. The Northern region has the highest level of gender disparity at the senior high school level, with 42% female enrolment. It is only at the tertiary

¹⁹ Heintz J. 2005. Employment, Poverty and Gender in Ghana. Practical Economy Research Institute. Working Paper Series 92.

²⁰ Schwab K, Samans R, Zahidi S, Leopold T.A, Ratcheva V, Hausmann R & Tyson L.D. 2016. The Global Gender Gap Report. World Economic Forum, Geneva.

²¹ Kuusaana E.D, Kidido J.K & Halidu-Adam E. 2013. Customary Land ownership and Gender Disparity – Evidence from the Wa Municipality of Ghana. GJDS 10(1&2). Pg 63-80.

²² USAID 2013. Ghana Commercial Agriculture Project. Available at: <https://www.land-links.org/country-profile/ghana/>

²³ Kuusaana E.D, Kidido J.K & Halidu-Adam E. 2013. Customary Land ownership and Gender Disparity – Evidence from the Wa Municipality of Ghana. GJDS 10(1&2). Pg 63-80.

²⁴ The World Bank Group. 2024. Ghana gender landscape. Available at: <https://documents1.worldbank.org/curated/en/099024506302242863/pdf/IDU05017dff90e8da047a70964d0d0b553ab2f02.pdf>

²⁵ Kuusaana E.D, Kidido J.K & Halidu-Adam E. 2013. Customary Land ownership and Gender Disparity – Evidence from the Wa Municipality of Ghana. GJDS 10(1&2). Pg 63-80.

²⁶ Ghana Ministry of Education. 2016. Education Sector Performance Report. Available at: http://www.moe.gov.gh/assets/media/docs/ESPR2016_Final_Version_Final.pdf

²⁷ Schwab K, Samans R, Zahidi S, Leopold T.A, Ratcheva V, Hausmann R, & Tyson L.D. 2016. The Global Gender Gap Report. World Economic Forum, Geneva.

²⁸ Ghana Ministry of Education. 2016. Education Sector Performance Report.

education level that gender disparity is notable, dropping to a ratio of 0.67, ranking 122nd out of 144 countries²⁹.

3.5. Political participation

Women's political participation is considered a catalyst for gender equality and sustainable development in Ghana³⁰. Since achieving independence in 1957, Ghanaian women have been afforded equal rights to participate in political activities and decision-making at every level. Despite this, cultural structures and traditional practices involving male dominance and patriarchy still impede women's participation in decision making^{31,32}. Cultural perceptions of women being inferior to men have long been used to rationalise the differential roles between men and women in society³³. Consequently, women are underrepresented across all government structures. Currently, only 14.5% of parliamentary seats are held by women, with less than 30% of those holding ministerial or chief executive roles³⁴. Ghana, therefore, ranks 95th out of 144 countries in terms of political empowerment, with a parity score of 0.112³⁵. However, despite women's political representation following a positive trajectory — increasing by 0.4 over the past decade — women remain underrepresented at the highest levels of political participation³⁶.

As part of their commitment to the Sustainable Development Goals Agenda 2030, Ghanaian gender advocates have set forward a gender checklist to measure their progress towards achieving gender equality in decision-making. The checklist sets targets for women's representation across various sectors, including *inter alia*: i) 60% of parliamentary seats; ii) 60% of ministerial portfolios; iii) 60% of metropolitan, municipal and district Chief Executive posts; iv) 50% of vice chancellorships and university professorships; and v) 60% of state corporations Chief Executive Officer positions^{37,38}. The Minister of Gender, Children and Social Protection has officially called on all state institutions and non-governmental organisations to support Agenda 2030.

3.6. Gender and climate change

The gender inequalities described above disproportionately affect the adaptive capacity of women to current and future climate change, as opposed to men. The effects of climate change on households and communities will be exacerbated if the adaptive capacity of both men and women are not strengthened in parallel. Overlooking either gender will affect production and income within a household, having knock-on effects on families, children and the community. Although traditional knowledge has established coping mechanisms within communities to the harsh

²⁹ Schwab K, Samans R, Zahidi S, Leopold T.A, Ratcheva V, Hausmann R, & Tyson L.D. 2016. The Global Gender Gap Report. World Economic Forum, Geneva.

³⁰ Asuako J. 2017. Women's political participation – a catalyst for gender equality and women empowerment in Ghana. UNDP Ghana.

³¹ Ibid.

³² FAO. 2012. Gender Inequalities in Rural Employment in Ghana – Policy and Legislation. Gender, Equality and Rural Employment Division of FAO.

³³ Asuako J. 2017. Women's political participation – a catalyst for gender equality and women empowerment in Ghana. UNDP Ghana.

³⁴ The World Bank Group. 2024. Ghana gender landscape. Available at: <https://documents1.worldbank.org/curated/en/099024506302242863/pdf/IDU05017dff90e8da047a70964d0d0b553ab2f02.pdf>

³⁵ Schwab K, Samans R, Zahidi S, Leopold T.A, Ratcheva V, Hausmann R, & Tyson L.D. 2016. The Global Gender Gap Report. World Economic Forum, Geneva.

³⁶ Ameyibor F. Agenda 2030: Women in Power and Decision-Making. Government of Ghana. Available at: www.ghana.gov.gh

³⁷ Government of Ghana. Ghana women set dramatic 2030 gender equality target. Available at: www.ghana.gov.gh

³⁸ Ameyibor F. Agenda 2030: Women in Power and Decision-Making. Government of Ghana. Available at: www.ghana.gov.gh

climatic conditions experienced in northern Ghana, it is unlikely to adapt quickly enough to overcome the effects of future climate change³⁹.

Women — along with children and the elderly — are among the most vulnerable groups to the effects of climate change. This is largely because women and female-headed households have fewer resources to cope with reductions in food and water security and the effects of extreme weather events such as droughts and floods. This is particularly pertinent in rural communities, where people are often reliant on climate-sensitive natural resources for their livelihoods. Several factors contribute to the vulnerability of women to climate change including, *inter alia*, the effects of: i) migration; ii) water availability; iii) decreased agricultural yields; and iv) reliance on climate-sensitive livelihoods. These are described in more detail below.

- When climatic conditions become less favourable for agricultural practices, men often migrate out of rural areas in search of work in other sectors. Women are left behind to not only continue with their domestic duties but also to continue the agricultural work on their land. Much of this agricultural work comes in the form of subsistence farming, with little or no pay, leaving women without the financial resources to adapt to climate change.
- Women have limited rights to own or control land. Without ownership of the land they are working on, women are unable to make the necessary decisions or access the necessary funds to improve agricultural practices, leading to reduced agricultural productivity and food security. This affects not only the women themselves but also their households and potentially the wider community.
- Water scarcity associated with shifting rainfall patterns and drought can have a substantial impact on women, most of whom are responsible for the collection of water for household uses such as drinking, cooking and cleaning. When water security is threatened, extra effort is required for women to collect water — with women having to travel further to collect water. Similar pressures are observed with regards to the collection of fuelwood which will become scarce as climate conditions worsen. This compounds the additional workload placed on women maintaining both domestic duties and agricultural responsibilities, with little capacity to adapt to growing climatic pressures.
- Many rural Ghanaian women are reliant on natural resource-based livelihoods that are climate-sensitive. As the availability of natural resources becomes threatened by climate change, so do income generation and food security.

The intersection of the vulnerabilities highlighted above further exacerbates gender inequality in Ghana. Rural women with disabilities face physical, social and institutional barriers — such as limited mobility, unstable income and stigma — that restrict their economic participation. Young women in informal labour are more likely to have lower levels of financial literacy, making them more likely to be under-paid, while gender norms combined with household hierarchy may constrain their ability to participate in training or capacity-building initiatives. These overlapping forms of marginalisation exacerbate existing gender inequalities, further restricting access to land, finance and decision-making opportunities. As climate change increasingly threatens natural resource-based livelihoods, the ability of women with intersecting vulnerabilities to maintain food security and support household well-being becomes increasingly strained.

3.7. Gender-based violence (GBV)

Despite being considerably underreported, rape and domestic violence are considered to be a widespread problem in Ghana⁴⁰, particularly when married women are thought to be unfaithful.

³⁹ Dampney T.M. & Essel A.K. 2012. Gender perspectives of climate change coping and adaptive strategies in Ghana. UN Women.

⁴⁰ US DoS. 2016. Country Reports on Human Rights Practices for 2016 - Ghana.

As many as 27% of Ghanaian women experienced some form of domestic violence in 2016⁴¹. There is also evidence of women being targeted for not conforming to expected submissive roles. In cases of domestic violence and rape, Ghanaian women are often faced with obstacles when reporting and receiving justice for abuse. This is largely rooted in the cultural belief that domestic violence is a private matter that should be settled outside of the criminal justice system⁴². Magistrates may block women's attempts to pursue cases of domestic violence through the courts, advocating instead for family unity and encouraging settlements between the parties⁴³. Women face similar hurdles when reporting cases of sexual abuse, often being unable to complete formal complaints because of fees associated with physicians' documentation needed for police medical forms. Any instances of GBV or sexual exploitation and harassment (SEAH) during the project's implementation will be reported through the Domestic Violence and Victim Support Unit (DOVVSU) as elaborated in the project's grievance redress mechanism (GRM). For further details on this process, see Annex 6c: ESAMF.

4. Legal and policy framework for gender equality

Ghana has a long history of commitment to gender equality, dating back to its independence in 1957. The basic rights of women are outlined in the Constitution and have been incorporated into legislature and policy across all levels of government. The legal framework for gender equality is, however, complicated by the inclusion of customary laws which vary between regions and ethnicities.

Matters of gender equality currently fall under the portfolio of the Ministry of Gender, Children and Social Protection (MoGCSP), established in 2013 as a successor to the Ministry of Women and Children's Affairs. The mission of the MoGCSP is to "contribute to the development of the nation by achieving gender equality and equity, facilitate the enforcement of the rights of children and promote the integration and protection of the vulnerable, excluded and persons with disabilities in the development process through appropriate policies and strategies with adequate resources." It is the ministry's responsibility to guide the formulation of gender, child and social protection-related policies — taking the lead role in the coordination, monitoring and evaluation of matters relating to these target areas. The primary gender-related policies and development frameworks are summarised below.

4.1. *National Gender Policy*

The National Gender Policy⁴⁴ (NGP) established in 2015 is central to Ghana's efforts to promote the empowerment of women and gender equality. Through the NGP, the Government of Ghana seeks to emphasise the objectives set out in their commitment to the SDGs and Ghana's National Development Frameworks (see Section 4.2). The overarching goal for the NGP is to mainstream gender equality and women's empowerment into Ghana's development efforts by improving social, legal, civic, political, economic and socio-cultural conditions for the people of Ghana. Through the empowerment of women, Ghana aims to: i) reduce poverty levels and social injustice; ii) improve health standards; and iii) enhance the efficiency of public and private sector investments. This will be achieved by focusing on five policy commitments, namely:

- women's empowerment and livelihoods;
- women's rights and access to justice;

⁴¹ Ibid.

⁴² Campbell J. 2016. Violence against women in Ghana: Unsafe in the second safest country in Africa. Council on Foreign Relations – Africa in Transition.

⁴³ Annex 7h: stakeholder engagement plan.

⁴⁴ MoGCSP. 2015. National Gender Policy – Mainstreaming Gender Equality and Women's Empowerment into Ghana's Development Efforts.

- women's leadership and accountable governance;
- economic opportunities for women; and
- gender roles and relations

4.2. *Ghana's National Development Frameworks and the Sustainable Development Goals*

Social development forms one of the four pillars of national development in Ghana, along with economic, environmental and institutional development. The long-term National Development Frameworks (NDFs) guide the preparation and implementation of medium- and short-term development plans, setting targets and indicators for national development. The long-term framework is binding to all successive governments but flexible to allow for each government to prepare their own medium-term plans that align with the overarching vision, goals and objectives of the framework⁴⁵. Among the focal areas of the NDFs are the targets committed to by Ghana through the SDGs. These targets, as defined under Goal 5⁴⁶ of the SDGs, include:

- ending all forms of discrimination against women and girls;
- eliminating all forms of violence against women and girls;
- eliminating all harmful practices, including early forced marriage and female genital mutilation;
- recognising and valuing unpaid domestic work and care;
- promoting shared responsibility within the household;
- ensuring all women's full and effective participation and equal opportunities for leadership at all levels of decision-making in political, economic and public life;
- ensuring universal access to sexual and reproductive health and reproductive rights;
- undertaking reforms to give women equal rights to economic resources and control over land, financial services, inheritance and natural resources;
- enhancing the use of enabling technologies to promote empowerment of women; and
- adopting and strengthening sound policies and enforceable legislation for the promotion of gender equality and the empowerment of all women and girls at all levels.

4.3. *Shared Growth and Development Agenda.*

Gender equality and women empowerment are listed as a focus area for the medium-term priorities in the Shared Growth and Development Agenda (GSGDA) II⁴⁷. The objectives of the policy are to:

- promote gender equality in political, social and economic development systems;
- safeguard the rights, safety and security of vulnerable groups including girls and women;
- promote women's equal access to economic opportunities and resources; and
- integrate gender considerations at all stages and in all dimensions of data production.

Through these objectives, the GSGDA II will address the slow progress made in solving gender inequality and increase the recognition of gender equality in the public sector.

4.4. *International commitments*

Ghana is a signatory to several regional, continental and international commitments aimed specifically at empowering women and promoting gender equality and equity. These commitments include the Protocol on the African Charter on Human and Peoples' (ACHPR) on

⁴⁵ National Development Planning Commission. 2015. The basis for a long-term National Development Plan for Ghana. Available at: <https://s3.amazonaws.com/ndpc-static/CACHES/PUBLICATIONS/2016/03/24/TheBasisforaLong.pdf>

⁴⁶ Sustainable Development Goals. 2016. Goal 5: Achieve gender equality and empower all women and girls. Available at: <http://www.un.org/sustainabledevelopment/gender-equality/>

⁴⁷ Government of Ghana. 2015. Ghana Shared Growth and Development Agenda II. National Development Planning Commission.

the Rights of Women in Africa and the United Nations (UN) Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW). Further details on international and regional commitments on gender are provided in Table 2 below.

Table 2. International and regional agreements Ghana has ratified.

Commitment	Overview
2030 Agenda for Sustainable Development (2015) ⁴⁸	The agenda provides a shared framework aimed at eradicating poverty, combating inequalities and promoting prosperity by 2030. Of the 17 SDGs and targets, SDG 5 speaks specifically to achieving gender equality and empowering all women and girls by 2030. SDG 5 is further supported by 37 gender-related targets across nine other goals.
Beijing Declaration and Platform for Action (1995) ⁴⁹	The Beijing Declaration and Platform for Action serves as an agenda plan for the empowerment of women and provides appropriate actions required by, <i>inter alia</i> , multilateral development institutions, governments, intergovernmental organisations and public and private institutions, as well as communities and women's and youth organisations. The Platform for Action provides several strategic objectives targeted towards addressing, <i>inter alia</i> , gender inequalities in the access to education and healthcare, insufficient mechanisms to promote the advancement of women and gender inequalities in the management and protection of the natural environment and resources.
United Nations (UN) Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW, 1979) ⁵⁰	CEDAW emphasises that discrimination against women: i) undermines the principles of equality of rights and respect for human dignity; ii) hinders the participation of women as equal to their male counterparts in the social, political, economic and cultural spheres of their countries; iii) inhibits the development and prosperity of societies; and iv) challenges the empowerment of women in the service of their countries and humanity. Therefore, CEDAW provides measures required by state parties to enable and ensure the elimination of all forms of discrimination against women, such as developing appropriate legislation to ensure equality of men and women, promoting and supporting women empowerment and modifying social and cultural patterns that perpetuate gender inequality.
Convention on the Rights of Persons with Disabilities ⁵¹ (CRPD, 2006)	Ghana ratified the CRPD in 2012, a treaty aimed at promoting, protecting, and ensuring the full and equal enjoyment of all human rights by persons with disabilities. It emphasises principles such as dignity, non-discrimination, equality, accessibility and full participation in society. The convention covers various rights, including access to education, healthcare, employment and the justice system, while also promoting awareness, independent living and social inclusion. It calls on governments to implement legislative, administrative, and other measures to uphold these rights.
Protocol to the African Charter on Human and Peoples' (ACHPR) on the Rights of Women in Africa	This protocol was developed based on the recommendation of the African Commission on Human and Peoples' Rights to provide a protocol on women's rights in Africa. The objective of the protocol addresses, <i>inter alia</i> , the elimination of discrimination against women and harmful practices, women's rights to participate in political and decision-making processes, as well as their rights to education, training, economic and social welfare. The protocol ensures that the rights of

⁴⁸ UN. 2022 History of the Sustainable Development Goals. Available at: <https://sdgs.un.org/goals#history>

⁴⁹ UN Women. 1995. Beijing Declaration and Platform for Action. Available at: <https://www.icsspe.org/system/files/Beijing%20Declaration%20and%20Platform%20for%20Action.pdf>

⁵⁰ UN General Assembly. 1981. Convention on the Elimination of All Forms of Discrimination against Women. Available at: <https://www.ohchr.org/sites/default/files/Documents/ProfessionalInterest/cedaw.pdf>

⁵¹ UN General Assembly. 2006. Convention on the Rights of Persons with Disabilities. Available at: <https://www.ohchr.org/en/instruments-mechanisms/instruments/convention-rights-persons-disabilities>

5. Situational analysis — Northern Ghana target areas

5.1. *Gender and agriculture*

In the agricultural sector of Ghana, gender dynamics shape the responsibilities and contributions of men and women across numerous communities in northern Ghana. These dynamics are evident in the distinct division of labour, access to resources and the economic roles that men and women occupy within their respective communities. For example, in the Upper West Region, agricultural work in the Tuggoh community is divided along gender lines, with men taking on physically demanding tasks such as land preparation, while women focus on planting, sowing and compost production. Women also support men's work by collecting water and preparing food during land preparation activities. However, their involvement in certain types of crop cultivation, such as yams, is limited due to the physical demands of the task. Additionally, women are often responsible for selling agricultural produce at local markets, but they must first seek permission from their husbands or elders, highlighting the influence of gender norms on economic activities⁵³.

Similarly, in the Ping community, gender roles are clearly defined, with men leading in the cultivation of major crops such as maize and groundnuts and engaging in tasks such as pesticide application, which is reserved exclusively for them. This is primarily because of the belief that pesticides can bring harm to women's reproductive capacity. Nevertheless, both men and women participate equally in livestock farming, and women extend their involvement beyond agriculture into petty trading and shea butter processing. Despite these contributions, women face challenges in sustaining dry season gardening due to unreliable water sources, demonstrating how environmental factors can exacerbate existing gender inequalities in agriculture⁵⁴.

The challenge of land ownership further complicates gender dynamics in agriculture, as seen in the Bagri community. Historically, women have had limited ownership rights over farmland, restricting their ability to fully engage in agricultural activities. However, initiatives such as the Women in Agriculture Programme (WAP) have begun to address these disparities by enabling women to form farmer-based organisations (FBOs) and purchase land. While this has empowered women to take greater control over their agricultural activities, challenges remain, such as the reallocation of land that women have maintained and improved to others male smallholder farmers, which discourages long-term investment. These obstacles underscore the ongoing struggle for gender equality in the agricultural sector⁵⁵.

In communities like Sumniboma 1 in the Upper East region of Ghana, the division of labour between men and women reflects both collaboration and the persistence of gendered responsibilities in agriculture. While some tasks, such as ploughing, are performed by men, women take on cooking and planting, often working alongside men in the fields. Specific tasks, such as groundnut farming, are divided, with women overseeing the plucking and men digging up the plants. Despite these shared responsibilities, certain roles, such as pesticide application, remain reserved for men, although some women also participate, depending on their physical condition⁵⁶.

⁵² African Union. 2003. Protocol to the African Charter on Human and People's Rights on the Rights of women in Africa. Available at:

<https://www.ohchr.org/sites/default/files/Documents/Issues/Women/WG/ProtocolontheRightsofWomen.pdf>

⁵³ Annex 7h: stakeholder engagement plan.

⁵⁴ Ibid.

⁵⁵ Annex 7h: stakeholder engagement plan.

⁵⁶ Annex 7h: stakeholder engagement plan.

In Fulani herding communities, gendered responsibilities are defined by specific roles. For example, men primarily manage herding, migration in search for grazing land, and cattle trade, along with ensuring the protection of livestock. Women are responsible for processing dairy products, caring for young livestock and performing household tasks such as cooking and gathering firewood. Additionally, Fulani women often sell milk and other dairy products in local markets, contributing economically to the household. This division of labour aligns with cultural norms, where men focus on external tasks, while women manage domestic and economic activities within the household⁵⁷.

5.2. *Alternative livelihoods*

In rural communities across northern Ghana, alternative livelihoods are necessary for diversifying income sources and sustaining families, particularly during the dry-season when farming activities are limited. For example, the Bogni community relies on dry season farming as an alternative livelihood strategy. However, limited reliable water sources and electricity presents considerable challenges, forcing some residents to migrate to southern regions, cities, or mining sites in search of additional income. Despite these difficulties, women's traditional practices such as beekeeping, wild honey harvesting, and brewing Poitou⁵⁸ remain viable alternative livelihoods that supplement household incomes during the dry season⁵⁹.

Similarly, in the Sumniboma 1 community, a variety of alternative livelihoods support both men and women. For example, women participate in shea butter production, while men and women participate in livestock rearing. Charcoal production and firewood sales also provide income, with the community ensuring wood is sourced from private farming land rather than the community forests, which is reserved for gathering medicinal plants. Women also engage in food preparation, trading, and local fowl rearing, though they face barriers to expanding these activities due to limited capital. Dry season gardening is also practiced, but water access challenges makes it less viable⁶⁰.

In the Ping and Bagri communities, alternative livelihoods are similarly diverse. The proximity of the Volta River to the Bagri community makes fishing a predominant activity, while in the Ping community, women engage in petty trading and shea butter processing. Similar to other communities, dry season gardening is practiced, but it is hindered by unreliable water sources, leading to a reliance on boreholes and wells. Additionally, some young men in the Ping community participate in informal gold mining during the dry season. While this provides temporary income, it poses considerable safety risks and contributes to environmental degradation⁶¹.

5.3. *Access to and control over land*

Within this context, various communities in the Upper West, Upper East and Northern regions of Ghana exhibit differing levels of access to land for women, often shaped by local customs and initiatives aimed at improving equity. For example, in the Lawra district, women have begun to form farmer-based organisations (FBOs) through the Women in Agriculture Programme (WAP) and Rural Women in Agriculture (RWA) facilitated by each District Agricultural Office. These FBOs can purchase and manage land collectively, offering women greater control over their agricultural

⁵⁷ Setrana, M. 2021. Citizenship, Indigeneity, and the Experiences of 1.5- and Second-Generation Fulani Herders in Ghana. *African Spectrum*.

⁵⁸ Poitou is a traditional beer brewed by the local populations in Ghana.

⁵⁹ Annex 7h: stakeholder engagement plan.

⁶⁰ Ibid.

⁶¹ Ibid.

activities, although challenges remain, such as the reallocation of improved land to other community members. In the Zambo Baagangn community, women have access to farming land without specific restrictions on their agricultural activities but are still denied formal ownership as a result of the Customary Land tenure favouring patriarchal ownership (see Section 3.3: Access to and control over resources). Similarly, in the East Mamprusi district, women are heavily involved in the labour-intensive aspects of farming but lack control over land ownership, underscoring ongoing gender disparities associated with the Customary Land tenure systems. The Nyagu community presents another dimension to the land access challenge, where women, although not given formal ownership, have access to land because their farming activities benefit the household. Men in this community have recognised the higher productivity of women's farms and are therefore supportive of women's access to land. These examples highlight the complexities of land access in rural northern Ghana and the need for more equitable practices to ensure that women, who are substantial contributors to agriculture, have secure and fair access to land and its resources⁶².

5.4. Access to finance

Access to finance in the northern region of Ghana plays a substantial role in supporting household livelihoods, farming activities, and overall community well-being. Although only ~30% of women and ~50% of men in Ghana have bank accounts⁶³, Village Savings and Loan Associations (VSLAs) are a common financial mechanism for local communities in the Upper West, Upper East and Northern regions of Ghana that enables community members to save, borrow, and invest in a way that supports both individual and collective needs⁶⁴. These community-driven savings groups are necessary in areas where formal financial services are limited or inaccessible. By pooling resources and offering loans, VSLAs empower individuals, particularly women, to manage their finances, invest in agriculture, and contribute to household expenses⁶⁵.

For example, in the Tuggoh community, VSLAs provide a platform for farmers, traders, and students to access necessary funds for farming inputs and other needs. Profits from market sales are divided, with portions allocated to household expenses and farming reinvestments. Women receive a share of the proceeds for personal use, but much of the money is reinvested into sustaining household operations. In contrast, the Ping community has tailored its VSLAs to cater to different demographics and needs, with groups that are women-led or mixed. These VSLAs not only support farming and health-related expenses but also foster social unity through co-management and collaboration. Meanwhile, in the Sumniboma 1 community, financial management is more independent, with men and women managing their own incomes based on their roles in farming and household responsibilities. These examples highlight the diverse ways in which VSLAs and access to finance can be adapted to meet the unique needs of local communities, ultimately contributing to their economic resilience and social cohesion⁶⁶.

6. Recommendations

⁶² Annex 7h: stakeholder engagement plan.

⁶³ The World Bank Group. 2024. Ghana gender landscape. Available at: <https://documents1.worldbank.org/curated/en/099024506302242863/pdf/IDU05017dff90e8da047a70964d0d0b553ab2f02.pdf>

⁶⁴ The World Bank Group. 2024. Ghana gender landscape. Available at: <https://documents1.worldbank.org/curated/en/099024506302242863/pdf/IDU05017dff90e8da047a70964d0d0b553ab2f02.pdf>

⁶⁵ Ibid.

⁶⁶ Ibid.

6.1. Project design and implementation

Climate change affects men and women differently, with cultural practices making women more vulnerable than men. Mainstreaming gender into the climate resilient and sustainable livelihoods project design – including conceptualisation, implementation, monitoring and evaluation – is therefore necessary to build the adaptive capacity of households and communities in the Upper West, Upper East and Northern regions. The results from this gender assessment will guide the design of project activities, ensuring that women (including divorcees and widows), the youth, elderly and other vulnerable groups are not only included in the project, but that the relationships between the cultural roles of men and women are considered. The proposed project interventions will, therefore, address gender equality through several pathways, including:

- incorporating a gender action plan into the development of the development plans and community climate action plans, based on the specific gaps identified within each community;
- integrating women into the project specific institutional structures and involving them in the project's decision-making process;
- ensuring women's participation in all climate change adaptation training;
- ensuring equal opportunity and access to women farmers for on-the-ground adaptation interventions;
- targeting women for specific adaptation interventions, with a particular focus on climate-resilient additional livelihoods;
- providing women with business and financial training;
- raising awareness of the importance of equal opportunity for all people and the role women play in climate change adaptation across a community;
- establishing long-term monitoring and evaluation programs to assess the effectiveness of interventions for achieving gender equality; and
- sharing lessons learned through project interventions to help create a paradigm shift in the approach to gender equality in climate change adaptation projects.

It is also essential to avoid exposing women to greater risks of sexual exploitation and harassment (SEAH), GBV and intimate partner violence as a result of their empowerment through project activities that increase their income accessibility. Project interventions should be sensitive to these dynamics, ensuring that women can exercise their agency and empowerment, while also engaging male community members in women empowerment.

The gender assessment and problem analysis identified gaps in access and control over resources and opportunities. Mainstreaming gender in the project design is achieved by using sex-disaggregated data, facilitating awareness raising on grievance redress mechanisms (GRM) for SEAH and GBV, developing strategies and actions to close those gaps, allocating resources and expertise for implementing equality strategies, and monitoring results using gender-sensitive indicators. A SEAH risk assessment will be undertaken during the project's inception phase of implementation (see Annex 6B: ESMF for additional details).

6.2. Monitoring and evaluation

Gender will be considered throughout the planning, implementation, monitoring and evaluation of the project. Gender-specific indicators defined in the gender action plan (GAP) below will be used to quantitatively assess the gender-specific benefits of project interventions on an ongoing basis. These indicators will ensure that the monitoring and evaluation process is gender-responsive and that project interventions are effectively promoting gender equality in climate change adaptation. The results of these assessments will be incorporated into the annual Project Implementation

Reports, Mid-term Report and Terminal Evaluation and will serve as information communication products produced by the project.

7. Part two: Gender Action Plan

7.1. Introduction

The Environmental Protection Agency (EPA) and the Ministry of Food and Agriculture (MoFA) are leading the preparation of a GCF funding proposal titled *Climate-resilient landscapes for sustainable livelihoods in Northern Ghana* with United Nations Environment Programme (UNEP) as its international accredited entity. Agroecological systems in northern Ghana, on which the livelihoods of smallholder farmers rely, are under considerable stress because of among other things: i) unfavourable climate conditions; ii) extensive environmental degradation; and iii) outdated and unsustainable farming methods. Therefore, this proposed project will be implemented in eight districts in northern Ghana that have been specifically chosen because of their high vulnerability to climate change impacts. The project will directly support at least 120,000 males and females of different age groups. These direct beneficiaries represent ~15% of the total population of the eight districts and 1.5% of the people in Ghana.

The Gender Action Plan (GAP) has two primary objectives: i) to guide the project in understanding and addressing the differential impacts of climate change on women and men; and ii) identify gender entry points for actions that ensure equitable benefits for women, men, and vulnerable populations in the target areas. The GAP serves as the main strategy for integrating gender metrics into the proposed project's implementation. Building on the gender assessment (Part One), the GAP ensures targeted actions to address existing gender gaps and inequalities faced by women, people with disabilities and the youth.

7.2. Impact Statement

Research and anecdotal evidence indicate that women, children and youth are among the groups most vulnerable to the impacts of climate change. In addition, a large number of vulnerable people in communities that are highly dependent on local natural resources for their survival are women and children. Therefore, the Government of Ghana (GOG) has established that gender-responsive planning, resource-allocation and implementation in the context of this proposed project will be a priority. Supporting transformational change both in the lives of women beneficiaries and in prompting gender mainstreaming in national climate change policy-making and implementation was therefore seen as a priority in stakeholder consultations.

Expected total numbers of direct and indirect beneficiaries (reduced vulnerability or increased resilience) are:

- 691,125 people directly benefit from project interventions (331,743 men and 359,385 women); and
- 2,861,674 people indirectly benefit from the project interventions (1,459,474 women and 1,402,200 men).

The project will also:

- ensure that all reviewed policies, recommended policy revisions, and economic development planning frameworks and guidelines promote gender inclusion and responsiveness.;
- ensure sustainability and long-term impact of gender-responsive outcomes, outputs and actions;

- build capacity for government institutions, traditional authorities and faith-based institutions in acknowledging gender differentials in responding to climate risks;
- ensure that women and youth take leadership with regards to project components related to them, however, without the marginalisation of men with the intent to avoid their resistance and negative influence; and
- increase social accountability.

7.3. Outcome Statement

The project aims to enhance the climate resilience of at least 124,410 women directly, and approximately 2.2 million women indirectly, by improving their access to resources for agricultural practices and/or grant facilities.

The GAP outlined in Table 3 serves as a framework for integrating gender considerations into the climate resilient and sustainable livelihoods project in northern Ghana. It will be used to ensure that both men and women — including divorcees and widows — are actively involved in planning, decision-making and the implementation of climate-resilient agricultural practices, early warning systems and livelihood interventions. The EPA, MoFA, WRC and other governmental bodies will collaborate closely with the project management unit's (PMU) ESS/Gender Specialist, who holds primary responsibility for overseeing gender mainstreaming efforts. The plan will be monitored through gender-disaggregated indicators such as participation rates and consultation outcomes, with reporting scheduled at intervals throughout the project's implementation. Regular workshops, focus group discussions, and training sessions will be used to ensure continuous feedback and adaptation of the plan. During the 2024 mission, women in the target district local communities indicated that they have previously been unable to attend workshops or training sessions in the afternoon and early evening as a result of their household responsibilities. Therefore, all workshops, consultations and meetings within the local communities will take place during weekdays in the morning hours. The implementation status of the GAP will be a recurring agenda item for all project steering committee (PSC) meetings.

Table 3. Gender Action Plan

Project management activities	Gender activity	Baseline	Indicators	Targets	Indicative timeline	Responsibility	Budget
	Ensure a gender balance in establishing the Project Management Unit (PMU) and in managing its human resources.	No PMU established	Documentation of contracting process — such as vacancy announcements, shortlisting, interview notes — and proportion of women employed in unskilled, technical,	Demonstrable efforts to recruit at least 50% women, including in positions with project responsibilities	Year 1	UNEP Task Manager	N/A

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⁶⁷ Measurability will be improved in the implementation stage by tracking and reporting % of female hires in the APR , including any challenges encountered.

		management, or supervisory roles.				
Recruit a ESS/Gender specialist in the PMU to support and monitor the effective implementation of the Gender Action Plan (50%) and oversee any grievances related to gender-based violence (GBV) or sexual exploitation and harassment (SEAH).	No Gender Specialist in the PMU	ToRs to recruit for the position	85% of their time is dedicated to supporting the gender-integrated implementation of the project. 15% of their time is allocated to support grievances for SEAH or GBV.	Year 1	UNEP Task Manager	N/A
Gender Training for the PMU. Training materials will include topics of, <i>inter alia</i> : i) SEAH and GBV; understanding how to analyse the differential impacts of projects on men and women; iii) strategies to promote equitable access to project benefits for all social groups; and iv) familiarisation with national, regional and international gender policies and conventions.	No training for the PMU	Online and in-situ training provided to team members (certificates, modules), knowledge assessed through interviews	100% of PMU team members are knowledgeable on gender challenges and able to report on gender-responsive indicators of the project such as certificates, modules and knowledge assessments.	Year 1	PMU ESS/Gender Specialist	
Develop and implement mandatory SEAH prevention training for project staff, CCAGs, FBOs and communities	No SEAH prevention training	Percentage of project staff, CCAGs, FBOs and community members who have completed the mandatory SEAH prevention training.	100% of project staff, CCAGs, FBOs, and 80% of community members trained in SEAH prevention within the first	Year 1	PMU ESS/Gender Specialist	N/A

				six months of the programme's implementation.			
	Integrate SEAH prevention measures in the financial credit line development programmes for the local financial institutions (LFIs) engaged under Output 4 to adhere to SEAH free policies and to ensure women have direct access to financial services without intermediaries.	No SEAH integration	Number of LFIs engaged under Output 4 that have integrated SEAH prevention measures and adopted SEAH-free policies, ensuring direct access to financial services for women.	100% of LFIs engaged under Output 4 integrate SEAH prevention measures and SEAH-free policies, with 80% of women accessing financial services directly, without intermediaries, within the first two years of programme implementation.	Year 1–2	PMU ESS/Gender Specialist	N/A
Project output	Gender activity		Indicators	Targets	Indicative timeline	Responsibilities	Budget
Component 1: Early warning systems							
Output 1: Improved climate data and early warnings made available to facilitate proactive drought and flood management.	<ul style="list-style-type: none"> Ensure gender-sensitive training for technical staff at national, regional, and district levels, including GMet, HYDRO, and WRC, focusing on the unique needs and vulnerabilities of women in flood and drought management. Integrate gender-specific data and information into the 	0% of technical staff have received training in gender-responsive flood and drought management practices; Less than 5% of women report having access to or understanding of flood and	<ul style="list-style-type: none"> Percentage of technical staff trained in gender-responsive flood and drought management practices. Percentage of women in each community reporting increased access to and understanding of flood and drought warnings. Number of women actively involved in consultations and 	<ul style="list-style-type: none"> At least 40% of trained technical staff (national, regional, district) are women, and 100% of staff trained receive gender-sensitive training by the end of 	Year 1	Water Resource Commission (WRC), DHI and project ESS/Gender Specialist	<ul style="list-style-type: none"> National consultant (gender expert) procured to undertake the FGDs, develop the report and collaborate with system developers: US\$12,000 Travel to each target district and DSA: US\$18,400.

<p>new early warning system, ensuring that women's access to flood and drought early warning information is prioritized, especially in vulnerable farming communities.</p> <ul style="list-style-type: none"> Facilitate women's active participation in the development of the national framework for disseminating DSS and climate-related hazard management information to ensure their specific concerns and priorities are addressed. 	<p>drought early warning information.</p>	<p>decision-making processes for the development of the national framework on drought and flood hazard management.</p>	<p>the second year of implementation.</p> <ul style="list-style-type: none"> 80% of all women across all the communities report an increase in access to early warning messages by the third year of implementation. Women represent at least 50%⁶⁸ of the participants in consultations for the development of the national framework by the second year of implementation. 	<ul style="list-style-type: none"> The PMU ESS/Gender Specialist salary collaborating with system developers to integrate gender-responsive features into the early warning system.
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Component 2: Climate resilient livelihoods

⁶⁸ 50% has been selected as a target for this activity based on the 2024 mission where there was considerably high female attendance. See Annex 7h: stakeholder engagement plan.

Output 2: Climate- resilient agricultural practices implemented in beneficiary communities.	<ul style="list-style-type: none"> Establish mentorship and capacity-building programmes specifically designed to enhance women's entrepreneurial skills in climate-resilient livelihoods, including market access, value chain development and business management, to increase their economic independence and long-term resilience. Ensure women-led cooperatives in the local communities lead climate-resilient agricultural practices and EbA initiatives, enhancing women's leadership, decision-making power and economic resilience. 	No women entrepreneurs have received training or mentorship in climate-resilient livelihood development or business management.	<ul style="list-style-type: none"> Number of women entrepreneurs trained and mentored in climate-resilient livelihood development and business management. Number of women-led cooperatives facilitating in climate-resilient agriculture and EbA practices. 	<ul style="list-style-type: none"> At least 80% of women in each community report increased financial literacy and profit margins on products sold as a result of the training. At least 50 women in each beneficiary district are mentored and supported to launch or expand climate-resilient businesses by the third year of the project, with specific strategies to improve their access to markets and value chains. At least one women-led cooperative 	Year 1–7	District Agricultural Offices and project ESS/Gender Specialist	<ul style="list-style-type: none"> Costs of the mentorship and capacity building programmes are embedded in the activity costs (US\$192,000). The PMU ESS/Gender Specialist salary
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					or group is established in 75% of beneficiary communities by the second year of the project, with ongoing support provided for their leadership development and access to resources.			
Output 3: Restoration of landscape to reduce drought and flood risk	<ul style="list-style-type: none">Facilitate the active participation of women in planning and implementing land restoration activities, including training women in nurseries mgmt, agroforestry and flood-based farming techniques.	Women are minimally involved in communal land restoration activities and have limited access to training in nursery operations, agroforestry or flood-based farming practices.	<ul style="list-style-type: none">Number of women trained and actively participating in land restoration and agroforestry interventions in the 120 target communities.	<ul style="list-style-type: none">At least 3,600 women (30 per community) trained and actively engaged in land restoration and agroforestry activities by the end of the project.	Year 1–7	District Agricultural Offices and project ESS/Gender Specialist	<ul style="list-style-type: none">The PMU ESS/Gender Specialist salary	
Output 4: Increased access of smallholder farmers to financial resources and	<ul style="list-style-type: none">Prioritise the formation of women-led Farmer-Based Organisations (FBOs) and Village Savings and Loan	0 women report having access to or using formal financial products such as credit and	<ul style="list-style-type: none">Percentage of women-led FBOs and VSLAs established and actively accessing financial	<ul style="list-style-type: none">At least 50% of all newly established FBOs and VSLAs are women-led	Year 1–5	District Agricultural Offices and project ESS/Gender Specialist	<ul style="list-style-type: none">National consultant (gender expert) to prepare materials for and facilitate the training	

engagement with the private sector.	<p>Associations (VSLAs), ensuring that women have leadership roles and decision-making authority in these groups to directly influence access to credit and insurance for both farming and non-farming livelihood activities.</p> <ul style="list-style-type: none"> • Develop tailored financial products and insurance packages that address the specific needs and risks experienced by women smallholder farmers and entrepreneurs, ensuring that women have equal access to financial services and are not excluded due to collateral or credit history requirements. • Establish mentorship and financial literacy programmes for women farmers and entrepreneurs to build their capacity to manage credit, 	<p>insurance; Women smallholder farmers and entrepreneurs have received minimal to no training in financial literacy or mentorship on engaging with private sector actors.</p>	<p>resources for climate-resilient farming and alternative livelihoods.</p> <ul style="list-style-type: none"> • Number of women who report increased access to financial products such as credit and insurance. • Number of women smallholder farmers and entrepreneurs trained in financial literacy and mentored in engaging with private sector actors⁶⁹. 	<p>by the second year of the project, and 100% of these groups have access to credit and insurance products by the end of the third year.</p> <ul style="list-style-type: none"> • 60% of women smallholder farmers in beneficiary communities accessing these products by the third year of the project. This will be measured through surveys capturing the number of women who self-report improved access to financial 	<p>sessions (US\$16,000).</p> <ul style="list-style-type: none"> • National consultant (gender expert) to engage with the BAC on facilitating mentorship and financial literacy programmes in each target district (\$1,600). • Travel and DSA for the national consult to travel to each target district to facilitate the training and engage with the BAC (US\$22,400). • The cost for the training workshop is covered under the training costs for sub-activity 4.1.2 (US\$286,000). • The PMU ESS/Gender Specialist salary
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⁶⁹ Engagement with the private sector refers to collaboration with businesses and financial institutions to leverage their resources, expertise, and services.

		understand insurance products, and engage with private sector actors, fostering long-term financial empowerment and business resilience.			<ul style="list-style-type: none">products compared to the baseline.At least 100 women in each beneficiary district are trained in financial literacy and business skills by the second year of the project, with at least 50% of them actively engaging with private sector actors for climate-resilient agriculture by the end of the third year.			
Output 5: Knowledge and awareness of climate threats to agricultural livelihoods and available adaptation options	<ul style="list-style-type: none">Establish and support women-led knowledge hubs in beneficiary communities where women farmers and entrepreneurs can lead the dissemination of climate adaptation	0 women-led knowledge hubs currently exist or are operational for sharing climate adaptation information and best	<ul style="list-style-type: none">Number of women-led knowledge hubs established and operational in sharing climate adaptation information and best practices.Percentage of knowledge-sharing and awareness-	<ul style="list-style-type: none">At least one women-led knowledge hub is established in each target communities by the end of the fourth	Year 1–4	District Agricultural Offices and project ESS/Gender Specialist	<ul style="list-style-type: none">National consultant (gender expert) to facilitate the establishment of women-led knowledge hubs in each target district (\$8,000)	

increased to inform the upscaling of climate change adaptation across northern Ghana.	<ul style="list-style-type: none"> information, share best practices, and provide peer-to-peer learning on climate-resilient agricultural practices and adaptation options. Facilitate women's leadership in knowledge-sharing and awareness-raising events, ensuring that women climate champions and leaders from various sectors — such as farming, small businesses and community leadership — are given platforms to share their experiences, insights, and success stories in climate-resilient agriculture and adaptation. 	practices; Women are underrepresented as key speakers or facilitators, with less than 10% of events featuring women in these roles.	raising events where women serve as key speakers or facilitators.	<p>year of the project, with these hubs actively engaged in generating and disseminating climate-resilient agricultural knowledge.</p> <ul style="list-style-type: none"> Women are key speakers or facilitators in at least 50% of knowledge-sharing and awareness-raising events by the second year, with these events specifically targeting at least 70% female attendance to ensure broader outreach to women farmers and entrepreneurs. 	<ul style="list-style-type: none"> Travel and DSA for national consultant to go to each community (\$14,400). The PMU ESS/Gender Specialist salary
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Table 4. Summary of GAAP budget

Output number	Gender activity description	Budget
Output 1	<ul style="list-style-type: none"> • Ensure gender-sensitive training for technical staff at national, regional, and district levels, including GMet, HYDRO, and WRC, focusing on the unique needs and vulnerabilities of women in flood and drought management. • Integrate gender-specific data and information into the new early warning system, ensuring that women's access to flood and drought early warning information is prioritized, especially in vulnerable farming communities. • Facilitate women's active participation in the development of the national framework for disseminating DSS and climate-related hazard management information to ensure their specific concerns and priorities are addressed • Undertake the FGDs, develop the report and collaborate with system developers 	<ul style="list-style-type: none"> • National consultant (gender expert): US\$12,000 • Travel and DSA: US\$18,400.
Output 2	<ul style="list-style-type: none"> • Establish mentorship and capacity-building programmes specifically designed to enhance women's entrepreneurial skills in climate-resilient livelihoods, including market access, value chain development and business management, to increase their economic independence and long-term resilience. • Ensure women-led cooperatives in the local communities lead climate-resilient agricultural practices and EbA initiatives, enhancing women's leadership, decision-making power and economic resilience. 	<ul style="list-style-type: none"> • National consultant (gender expert): USD 4,000 • Travel and DSA: USD 13,000
Output 3	<ul style="list-style-type: none"> • Facilitate the active participation of women in planning and implementing land restoration activities, including training women in nurseries mgmt, agroforestry and flood-based farming techniques. 	<ul style="list-style-type: none"> • National consultant (gender expert): US\$12,000 • Travel and DSA: US\$18,400.
Output 4	<ul style="list-style-type: none"> • Engage with the Business Advisory Centre (BAC) on facilitating mentorship and financial literacy programmes in each target district. • Prepare materials for and facilitate the training sessions. 	<ul style="list-style-type: none"> • National consultant (gender expert): US\$17,600 • Travel and DSA: US\$22,400
Output 5	<ul style="list-style-type: none"> • Facilitate the establishment of women-led knowledge hubs in each target district 	<ul style="list-style-type: none"> • National consultant (gender expert): US\$8,000 • Travel and DSA: US\$14,400
Monitoring & Safeguards	<ul style="list-style-type: none"> • Environmental and Social Safeguards and Gender Specialist 	<ul style="list-style-type: none"> • Remuneration over 7 years (USD 327,957)
GAP total budget		US\$468,157