

Towards a Compact for Ghana's Political
and Economic Transformation

GENDER EQUALITY: Challenges and Potential Solutions for Ghana

Technical Background Paper

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EXECUTIVE SUMMARY

There has been significant progress towards gender equality over the years. For example, under the Fourth Republic, we have witnessed women occupying key national positions such as Chief Justice, Attorney-General and Speaker of Parliament. However, on the whole, Ghana has not attained gender equality on many fronts.

Women continue to be under-represented in decision making at the national and local levels. The current composition of Parliament has the highest proportion of women representatives in the history of Ghana. However, at 14%, it falls far short of the affirmative action directive of 50%. While the levels of women's representation in the district assemblies is better, the majority of the women there are appointed. This points to the real challenges women face in the electoral process stemming largely from social norms that discourage women from vying for political office.

Access to and ownership of land is yet another challenge that women face. While women are obligated to provide labor on their husbands' farms, customary law is silent on women's ownership of land cultivated with the husband in the event of death or divorce. Ownership of gifted lands is also subject to husbands' or relatives' discretion upon divorce or death. The sharecropping system (*abunu* and *abusa*), which requires using half or one third of the produce to pay for land rents, does not favor women, especially since in most cases, the transaction is also mediated by men, who take a proportion of the produce or money.

Girls' literacy and school attendance have also increased significantly over the years. The 2021 Population and Housing Census shows that the gender gap between males and females has been largely closed at the primary and secondary levels. However, the gap widens from post-secondary education upwards and is even more severe when it comes to girls' enrollment in the fields of science, technology, engineering and mathematics (STEM). These male-dominated courses are erroneously perceived as requiring "high intellect", which females supposedly do not possess. In addition, the percentage of females with absolutely no education is much higher than the percentage of males with no education.

The education gaps have implications for women's role in the economy. Women form the majority of business owners in the informal sector, however, they lack access to the relevant services – technical, financial, etc. – that would enable them to grow their businesses successfully. As a result, very few of them will be able to take advantage of the benefits that the African Continental Free Trade Area can offer them. Similarly, women form the backbone of our agricultural value chain; they form 70% of crop producers, 95% of actors in agro-processing and 85% of food distribution (ABANTU, 2016: 4). Yet, the incomes they earn in this sector of the agricultural value chain are much lower than what is earned in the cash crop sector. Beyond incomes as well, entrepreneurs and workers in the agricultural sector often do not enjoy any of the characteristics of decent work identified by the International Labour Organisation.

Even those in the formal economy do not fare better. During the retrenchment exercises of the 1980s, a much larger percentage of women than of men lost their jobs due to the last-in-first-out principle that served as the basis for the retrenchment exercises (Haddad et al., 1995: 892). Those who remained tend to be found in the lower echelons of the formal economy work and while they are better paid, only a third of them enjoy at least one of the major components of decent work – sick leave, pensions, annual leave, and so on. In addition, the burden of addressing the social reproduction needs of our homes are unduly placed on women, with little done to ameliorate the impact on the time and energy women can then devote to productive activities. Due to this social norm, some women are therefore making choices about their productive activities with their reproductive activities in mind, a decision that affects not just the women but the rest of society robbed of the services the women could provide if they chose their career paths with no inhibitions.

Our health gaps are also worrying. Though the maternal mortality rate has dropped by half in the last 60 years, as a country, we are far from eliminating this challenge – as of 2017, for every 100,000 live births in Ghana, 308 of them ended in the death of the woman. Similarly, the adolescent pregnancy rate for girls with low levels of education is high at 138 per 1,000 births (USAID, 2020: 21). Women’s rights to reproductive health are also restricted by traditions and cultural practices that vest decision-making authority in men or husbands. While women face marginalization and discrimination based on social conventions, women with disability are confronted with twice the burden. They are unable to access public buildings and services. Their enrollment in schools is lower than that of their male counterparts and they face employment challenges in the labor market.

Domestic violence levels are also high and the stigma of leaving a relationship, whether violent or not, deters many women from leaving their abusive environments. Those who choose to do so receive very little state support for it. While there is a Domestic Violence and Victim Support Unit (DOVVSU), there are not nearly enough shelters to house women who need refuge from an abusive partner. Other cultural practices that are abusive towards women such as *trokosi* and witchcraft accusations/camps still exist – witness the daylight lynching of Akua Denteh, a 90-year-old woman in 2020.

Last but not least, the Ministry of Gender, Children and Social Protection (MoGCSP), the government machinery tasked with addressing gender issues, faces both financial and personnel challenges of its own. While its budget allocation is low to begin with, the funds actually delivered are always lower than the budgeted amount. In addition, the majority of the funds is allocated to social protection issues (USAID, 2020), which hampers the ministry’s ability to address gender issues. Furthermore, due to staff shortages, the ministry’s presence at the local level is woefully inadequate, making it difficult to identify and address gender concerns at that level. Currently as well, there is a leadership crisis in the ministry which is stalling administrative work and the implementation of programs and policies.

In the face of these challenges, we offer potential solutions for eliminating the obstacles that impede gender equality in Ghana. MoGCSP should be adequately funded and staffed at both national and local levels to ensure effective implementation of policies and programs. We ask for

the immediate resolution of the leadership crisis in the ministry. In terms of political representation, the Affirmative Action Bill should be passed and implemented with immediate effect. There should be gender parity in government appointments to high-level decision-making positions in public and corporate institutions. To ensure women's access to and ownership of land, the legislative instrument for the Land Bill should be developed immediately and an education campaign mounted on its contents to enable women to take advantage of the security provisions it contains.

The government also needs to introduce policies that will increase female enrollment and completion at the tertiary levels, especially for those pursuing STEM courses. We should aim to achieve gender parity in literacy at all levels of education in the shortest time possible. In the economic sector, government needs to restructure the banking industry to ensure easy access to affordable credit facilities. In addition, there should be accelerator programs targeted at women to ensure that as entrepreneurs, they can take full advantage of the opportunities that the African Continental Free Trade Area (AfCFTA) provides. There should also be a review of agricultural policies to protect women across the entire agricultural value chain. We also need to recognize and value unpaid care work and the state as well as corporate bodies needs to come up with innovative ways of providing decent, affordable care for children to reduce the care burden on women.

Women's healthcare needs during and after pregnancy should be a priority in order to reduce maternal and infant mortality rates. Similar to the One District, One Factory (1D1F) policy, the government should embark on One District, One fully-functioning Hospital policy to provide accessible maternal healthcare. There should also be effective implementation of the Persons with Disability Act, 2006 (Act 715) especially to ensure that all buildings and transport facilities are accessible to all. Similarly, the financial and personnel support that is required to fully implement the Domestic Violence Act, 2007 (Act 732) needs to be provided. That is the only way that an average Ghanaian woman can access the support that this Act is supposed to provide. Campaigns to address our harmful social norms are also key in this effort and the National Council on Civic Education (NCCE) should take the lead on it, working in concert with the Advertising Association of Ghana and the Ghana Education Service (GES).

To achieve these recommendations, stakeholders need to work together and reach a consensus on solutions. The stakeholders include the government, ministries, political parties, corporate bodies, NGOs, CSOs and the general public. To engage these stakeholders, especially the general public, we have provided key questions for consultation and dialogue.

1.0 INTRODUCTION

Ensuring inclusive roles for women in society, politics, and the private sector is a necessary precursor for Ghana's political and economic transformation. That transformation will not take place without women having equal access to jobs, finance, and political and private-sector careers. Although Ghana continues to make incremental progress on women's inclusion in areas such as health, education, and politics, the rate of change is simply not fast enough to keep up with peer countries. Ghana has fallen from 58th on the World Economic Forum's Gender Parity Index in 2006 to 117th in 2021. Ghana currently lags behind many African peers in achieving gender parity in employment, representation at the highest levels in politics, government and the private sector, and in science, technology, engineering and mathematics (STEM) and tertiary education, leading to a ranking of 23rd in sub-Saharan Africa.

Gender is a fundamental human right anchored on the Universal Declaration of Human Rights which was adopted in 1948. As a fundamental human right, gender equality has been enshrined in the workings of the United Nations since its inception. In addition, a number of major Conventions have been developed by the United Nations to reaffirm the importance of gender equality. Key among these is the Convention on the Elimination of all Forms of Discrimination against Women (CEDAW), adopted by the UN General Assembly in 1979. Ghana is a signatory to this treaty. In addition, and to its honor, Ghana has occupied the position of CEDAW chair twice – Ms. Hillary Gbedemah (2019 - 2021) and Dr. Charlotte Abaka (2001-2002). Other Ghanaian women that have served on CEDAW include Ms. Dorcas Coker-Appiah (2004-2010). As a country that has signed the treaty and whose citizens have held the lead position in monitoring progress on the Convention, we owe it to ourselves to heed the call of gender equality enshrined in the Convention.

At the continental and national level as well, we affirm the importance of gender equality. The African Union (AU) Agenda 2063, themed “The Africa We Want”, recognizes the importance of the contribution of African women to the development of the continent. The sixth of the seven aspirations of Agenda 2063 thus seeks to harness the potential of Africa’s women for its development (Africa Union Commission, 2015:2). Similarly, at the national level, gender equality is a fundamental human right enshrined in the 1992 Constitution of the Republic of Ghana. Article 17(2) of the Constitution clearly states that “a person shall not be discriminated against on grounds of gender, race, colour, ethnic origin, religion, creed or social or economic status.” Further commitments to gender equality are demonstrated in the development of a National Gender Policy in 2015.

This policy aims to mainstream gender equality and women’s empowerment concerns into the national development process and promote commitment throughout the government to empowering women (MoGCSP, 2015). The policy commits the government to improve the legal, social, political, cultural, and economic conditions of Ghanaians, particularly women, girls, and children. It also addresses women’s rights and access to justice, women’s empowerment and livelihoods, accountable governance structures, women’s leadership and participation, women’s economic justice, and gender roles and relations. Although the Implementation Plan was

developed in 2016, there are perceptions that it has not been implemented effectively (USAID, 2020).

There is also a moral case for gender equality which is well documented and understood. This is the argument that pursuing gender equality results in economic dividends. *The Power of Parity: Advancing women's equality in Africa* (McKinsey Global Institute, 2019) argued that Africa could get a 10% GDP bump by 2025 by driving women's equality. By bringing the idea to the country level, Ghana has a tremendous opportunity to accelerate GDP growth by pursuing policies to accelerate women's equality. However, to seize this opportunity effectively, gender equality must be mainstreamed into all of Ghana's development policies.

Ghana has made quite a number of institutional efforts to address gender equality concerns in the country. Indeed, gender activism and women's empowerment efforts on the part of women and the state predates Ghana's independence. For example, Evelyn Amarteifio's National Federation of Gold Coast Women, which was established in 1953, sought to advance the interests of women. In 1959, in recognition of the instrumental role women played in the struggle for independence, Dr. Kwame Nkrumah passed the Representation of the People (Women Members) Act. The Act, the first affirmative action policy in the country, introduced a quota system which ensured the election of 10 women to Parliament.

In 1975, after the United Nations Conference on Women, the National Council on Women and Development (NCWD) was established as a government machinery to support the government's vision for gender equality. In 1980, the Ghana government signed the UN "Bill of Rights for Women", which came off the back of CEDAW. In 1995, the Beijing Declaration and Platform for Action reinvigorated gender movements across the world. The NCWD adopted the tenets of the declaration and formulated guidelines to promote gender equality, rights and opportunities for women. In that same year, the NCWD was placed under the Office of the President to facilitate networking and cooperation with Metropolitan, Municipal and District Assemblies, government agencies, non-governmental organizations (NGOs) and civil society organizations (CSOs).

According to Tsikata (2009), one of the successes of the adoption of the Beijing Declaration was the development in 1998 by the Ghanaian government of an Affirmative Action Policy, the second of its kind. Some provisions in the policy are the establishment of an administrative framework; representation of women on boards, resourcing of the NCWD, representation of at least 40% of women in Parliament; and representation of at least 30% women in district assemblies; girls' education and public education. In 2001, by Executive Instrument, the Ministry of Women and Children Affairs (MOWAC) with Cabinet status, was established to replace the NCWD. In 2013, by Executive Instrument, MOWAC was replaced with the Ministry of Gender, Children and Social Protection to widen the ministry's mandate to cover social protection and welfare issues (MoGCSP, 2015).

Since the establishment of a full-fledged women's ministry, two gender policies have been enacted to pursue gender equity. The first is the 2004 National Gender and Children Policy and the 2015 National Gender Policy. These policies aim at mainstreaming gender equality in national development. The discourse of mainstreaming gender and women empowerment in

development recognizes the interdependencies and interconnectivity of social, economic, political and cultural factors with gender issues.

Other NGOs and CSOs have been tirelessly involved in pursuing the cause of gender equality in Ghana. Prominent among these groups is ABANTU for Development, an NGO dedicated to promoting women in all spheres of national affairs. One of its outstanding projects is coordination of the publication of the Women's Manifesto in 2004, a document that details Ghanaian women's issues of concern.

All of the strenuous efforts by various state actors and civil society organizations have resulted in the country making significant strides in addressing gender issues. For example, between 1988 and 2017, fertility decreased from 6.2 births per 1,000 women to 3.9, while the share of skilled birth attendants rose from 40 to 79, and the under-5 mortality rate declined by more than half (USAID, 2020). In addition, the country has achieved gender parity in primary and secondary education, and gross primary completion rose to more than 100 percent for boys and girls in the 2016-2017 academic year (World Bank, 2018). However, Ghana has not kept pace with many of its peers on some pertinent social outcomes, including gender parity. The 2019 Human Development Report Gender Inequality Index measures women's empowerment in health, education, and economic status. It ranks Ghana 133rd globally. And with Ghana's HDI growth rate declining from 1.39% from 2000 to 2010, to 0.91% from 2010 to 2018, the trajectory is not improving. Indeed, Ghana has significant challenges in its quest to achieve gender equity, which we outline in the ensuing section.

2.0 CHALLENGES

2.1 Ministry of Gender, Children and Social Protection (MoGCSP)

While Ghana has made great strides towards addressing gender inequality and women's empowerment over the years, women continue to face social, political, economic and cultural challenges that limit the complete attainment of equality. The gender ministry has over the years pursued programs and enacted policies – the recent one being the Gender Policy 2015 – to advance matters concerning women and children. The ministry is, however, saddled with the challenges of funding and staffing. Since the inception of the ministry in 2001, there has always been a discrepancy between budget allocations and budget disbursements. The amount of money the ministry receives is always lower than the amount allocated in the national budget, which itself is not sufficient in the first place. In assessing budget allocations and budget disbursements from 2001 to 2014, ABANTU (2016) observes that the budget allocation to the ministry keeps dropping.

Aside insufficient funds delivered to the ministry, the percentage allotted for gender issues is very low. The United States Agency for International Development's (USAID) gender analysis report (2020), indicates that 80% of the MoGCSP budget is earmarked for social protection issues, leaving only 20% to finance other projects. There is also the issue of low staffing. The personnel capacity from the head office to the district level is very low, accounting for ineffective implementation of programs and policies. The administrative framework guiding the 1998 Affirmative Action Policy instructed that the ministry be represented at the Metropolitan, Municipal and District Assemblies (MMDAs) as well as Ministries, Departments and Agencies (MDAs). Through the MMDAs and MDAs, the Ministry is to decentralize all its activities to reach the general public. However, due to inadequate staffing, the ministry does not have a strong presence in the MMDAs and MDAs. However, "in spite of the Ministry's inability to establish strong presence at the MMDAs and MDAs, ..., it is still looked upon as the sole locus for addressing all issues concerning women, thus, absolving other state actors including MMDAs and MDAs from having to deal with and account for women and gender issues" (ABANTU, 2016: 84). Last but not the least, the ministry is currently facing a leadership crisis. Since August 2021, the Minister, Ms. Sarah Adwoa Safo, has been absent from post due to personal reasons. In a statement released on 6th October, 2021 by President Nana Addo Dankwa Akufo-Addo, the minister's leave had been extended from 31st August till further notice. A caretaker minister was appointed in the person of Ms. Cecilia Abena Dapaah, the substantive Minister for Sanitation and Water Resources (Modern Ghana, 2021). The taxing work of the Ministry of Sanitation and Water Resources and MoGCSP would render ineffective anyone put in charge of the two ministries. The absence of the substantive minister will stall administrative and policy work as well as the roll-out of programs.

2.2 Political representation

Equal representation is a fair and just goal to strive for in a democratic polity that seeks inclusiveness. The under-representation of women in the legislature has economic and social repercussions for development. Women's presence in Parliament shapes the nature of

parliamentary discourse and the kinds of family friendly policies and laws that get developed and passed. Research in African countries such as Morocco, South Africa and Uganda (Muriaas et al., 2016; Wang, 2013) shows clearly that women’s interests are best represented by parliamentary members who are female.

Women’s participation in politics, occupation of political positions and institutional decision-making boards in Ghana continues to be low. During the Fourth Republic, women have been appointed to high leadership positions such as Chief Justice, Attorney-General and Minister of Justice, Minister of Education, Chief of Staff, Director of Immigration, Electoral Commissioner, Vice-Chancellor for public universities and other chief executive positions in the economic sector. In the 2020 election, we witnessed the first female running mate of one of the major political parties in Ghana, the National Democratic Congress. However, overall, women are underrepresented in leadership and decision-making positions. Ghana lags behind most of its African counterparts such as Rwanda, South Africa and Uganda, which introduced a quota system to close the gap in gender representation. The 10 women representatives in Ghana’s First Republic constituted 9% out of 114 representatives in Parliament. Almost 70 years later, the percentage of women in Parliament has not changed much, as is evident in Table 1.

Table 1: Women elected to Parliament in Ghana, 1992-2020

Election Year	Number of Women MPs	Total Number Of MPs	Women MPs (%)	Women Candidates (%)
1992	16	200	8	5.2
1996	18	200	9	7.3
2000	19	200	9.5	8.7
2004	25	230	10.9	10.9
2008	20	230	8.7	9.5
2012	30	275	10.9	10.0
2016	36	275	13.1	11.7
2020	40	275	14.5	13.8

Source: Bauer and Darkwah, 2020: 105

In 1998, the administrative directive on affirmative action set guidelines for political parties to increase women’s participation to 40%. However, the passage of this Bill into law has since been pending. An Affirmative Action Coalition has been created to push through the demands for the passage of the Affirmative Action Bill. In spite of their very best efforts and numerous calls on the President to expedite the passage of the Bill, progress on it has been very slow. While the

current Parliament has the highest percentage of women representatives so far in Ghana's history, the growth is abysmal compared to the world and African average of 23% and 24% respectively (Madsen, 2019). Rwanda crossed the 50% parliamentary representation of women mark as far back as 2008 (Markham, 2013).

Women face a great challenge in electoral participation. Factors such as the social perception of women as subordinates instead of leaders, as well as women's place as "rightfully" in the private and not public sphere limit women's participation in politics (ABANTU, 2016; Amponsah et al., 2019; Gyimah and Thompson, 2008). We have witnessed the ridiculing of some women politicians who contest in national and local elections in Ghana. The "Bloody Widow" scandal that happened in Parliament at the re-election of the Member of Parliament for Ayawaso West Wuogon, Ms. Lydia Alhassan is a case in point. Such acts intimidate other women who have the ambition to contest political positions.

Another major challenge women face is lack of economic resources. Financing political campaigns is capital intensive and most women can hardly raise the needed funds for their cause. This deters women with political interest from pursuing a career in politics. Though the two major political parties – New Patriotic Party (NPP) and National Democratic Congress (NDC) – have adopted the initiative to halve the filing fees for women candidates due to the general economic disadvantage of females, the heavy financial cost is not in filing but rather in campaigning (Madsen, 2019). Therefore, financial assistance should aim at supporting women in the entire electoral process.

Ghana's single-member district electoral system is also not conducive to women's political participation. Such a system requires a concerted effort on the part of political parties to increase the percentage of women in politics. Many African countries such as Uganda and South Africa have successfully adopted a safe seat or quota system to increase the numbers of women in parliament. In 2015, the NPP tried unsuccessfully to introduce safe seats for women. This initiative was quickly discontinued as it caused quite a bit of strife in the party. Given that response, the state should take on the responsibility of increasing women's participation in politics more actively through the introduction of a quota system.

2.3 Access to Land and Property

Access to land in Africa is crucial for livelihood. Land is the source of water, food, medicine and also the source of wealth and power. Access to land translates into social, economic and political authority and influence. Women's access to land is important in the quest to empower them to be resourced and independent. As signatory to international conventions such as the Convention on the Elimination of all Forms of Discrimination against Women (CEDAW), the African Charter on Human Rights, and the Beijing Declaration, Ghana is committed to ensuring equality of access to land and property for women. The 1992 Constitution of Ghana also affirms access to land as the legal right of all citizens where the state shall guarantee the ownership of property and the right of inheritance (Article 36(7)). Nonetheless, women's access to land and property is continually threatened. Most women farm on the land of their husbands or relatives where they are not guaranteed ownership of the land. Women are obliged to work on their husband's land,

however, most of them have no right to the land or produce. Marriage under customary law in Ghana has no consequences for spousal properties, in that, couples married under customary law are viewed as separate individuals and therefore cannot lay claim to the other's property. Though it is expected of the woman to assist her husband on his farm after marriage, she cannot lay any claim to the land or produce upon separation or demise of the husband even when there is clear evidence of the woman's effort in improving the land. Under the Matrimonial Causes Act Section 20 (1), the court is vested with the discretion to determine "what interest, if any, a spouse has in property acquired during the marriage upon the breakdown of marriage." There are, however, no any guidelines for the courts' exercise of discretion and this introduces a great deal of unpredictability in the way the courts will decide each case" (Rünger, 2006:7).

Renting land in the form of sharecropping (*abunu or abusa*) puts women at a disadvantage as well. Women complain about the arbitrariness of tenancy by land owners due to the undocumented nature of the contract (Rünger, 2006). Paying a third or half of produce for rent is also expensive (ABANTU, 2016: 15) especially since in many cases for women, this transaction is also mediated by a man who expects payment in cash or kind. In the case of gifted land or inherited land from husband or relatives, the transfer of ownership of property is at the goodwill of the spouse or the relatives. According to Rünger (2006:6),

"...evidence on the extent to which families take advantage of this option to give women control of the land is lacking...it appears that in most cases it is the contribution that the wife or female relative has made to the benefactor's wealth that prompts the gift of the land, which supports that fact this option is not generally available to everybody."

With the increasing interest in large scale land acquisitions, migrant women as well as women working on family lands increasingly find that their interest in land is abandoned in favour of individuals able and willing to pay large sums of money to acquire the lands they are farming. Often, family heads sell this land without prior discussion with the women involved. These women therefore increasingly find themselves farming on smaller and smaller bits of land yet to be acquired by others. A basic land lease model such as that developed by the Community Land and Development Foundation (COLANDEF) would greatly help to prevent such occurrences.

The Land Administration Project (LAP) is a project developed to ensure that land and information about land can be managed effectively for the interest of all. LAP is a 20-25 year program funded by the World Bank. It is divided into three phases and the first phase officially took off in 2003 (Karikari, 2006). It is to "develop a decentralized, fair, efficient and transparent land administration system in Ghana to reduce poverty" (MoGCSP, 2015: 13-14). While LAP has helped improve land title, access and ownership, there are concerns about how it could "worsen the tenure uncertainties experienced by women, tenants, pastoralists and young people whose interests in lands are already not very secure" (ABANTU, 2016: 15). According to the MoGCSP Gender Policy 2015 report, after the review of the first phase of LAP, the subsequent LAP II "aimed at increasing women's ownership of land in addition to user right" (MoGCSP, 2015:41). Gender issues were to be mainstreamed in the program to ensure gender equality in land access and ownership (ABANTU, 2016). While this was a good initiative, there are structural issues that

hindered the effective implementation of the project. Thus, discrimination in the acquisition and succession of land and property persists. In 2020, the Land Act (Act 1036) was passed. This Act consolidates all the previous enactments on land into a single law. The law has three goals: to ensure an effective and efficient land tenure system; to administer and manage land sustainably in the country; to enhance transparency and accountability in the various land governance institutions. If it is implemented to the letter, women’s land rights will improve dramatically.

2.4 Education and literacy

After over 25 years of commitment to the Beijing Declaration, Ghana has made significant improvement in girls’ education. The adoption of other international conventions such as the Millennium Development Goals and its successor, the Sustainable Development Goals, has kept Ghana focused on achieving gender parity in education. Acting in accordance with Article 25(1) of the Ghana Constitution that guarantees education for all, national policies such as the Free Compulsory Universal Basic Education (FCUBE) and the Free Senior High School program have catalyzed the process of inclusiveness and equal access to education. By 2010, the literacy rate for girls had increased from 66% in 2000 to 79.9% (MoGCSP, 2015: 11; GSS 2021: 38). In terms of school attendance, the 2021 Population and Housing Census data show that in urban areas, 54.3% of females and 45.7% of males 25 years and older had completed junior secondary school. In rural areas, the figures are 50.6% for females and 49.4% for males. These statistics are encouraging because it suggests that location does not matter much in determining whether or not a girl finishes junior secondary school. However, the transition from junior secondary school to senior secondary school and from senior secondary school to tertiary level continues to be a major challenge for more females than for males, as is evident in Table 2.

Table 2: Completion rates for males and females at different levels of education

	Males	Females
Junior Secondary School	47.65	52.45%
Senior Secondary School	56.95%	38.05%
University	65.5%	34.5%

Source: GSS 2021: 38

While proportionately more females complete junior secondary than males, by tertiary level, the male completion rate is nearly twice as much as the female completion rate. In other words, males who complete junior secondary school level tend to proceed to senior secondary and then tertiary level while females are more likely to truncate their education at junior secondary school level (Ghana Statistical Service, 2021: 38). As the level of education progresses, the gender gap widens. Second, though significant improvements have been made, illiteracy continues to be much higher among females aged three years and above (34.4%) than among males (25.9%) (Ghana Statistical Service, 2021: 25).

Lower educational attainment has implications for the girls themselves and their unborn children. There is a large body of work globally that shows the direct link between a mother’s

education and survival rates of children under the age of 5. Lower proportions of females at tertiary level have significant economic implications. Post-secondary and tertiary education greatly improves an individual's access to opportunities in the economic sector. With low levels of enrollment in post-secondary and tertiary education, females are disadvantaged in the job market, making it difficult for them to be economically independent adults.

The lower presence of girls in tertiary education is even more obvious in the sciences. There is a clear bias towards boys' education when it comes to the science, technology, engineering and mathematics (STEM) fields. The cultural perception of "science as a male-dominated field" and the mentality that STEM courses are meant for males because they are difficult subjects discourage many girls from pursuing these subjects (AIMS, 2022). The USAID 2020 Gender Report shows that only 22.5% of graduates from STEM courses are females. Women's absence in STEM fields makes it difficult for them to take advantage of the many opportunities in the world of science, particularly data science and artificial intelligence. Skills in this area are important for full participation in the Fourth Industrial Revolution and it is important that we give our girls the opportunity to train for jobs in this area.

The government has worked on improving female enrollment in STEM by introducing STEM clinics and seeks to "intensify female access to apprenticeship areas of technical education and training in order to increase female involvement in Technical and Vocational Education and Training (TVET) in Ghana" (Amponsah and Mohammed, 2019:143). While these efforts are making a positive impact on the numbers of women in STEM, the pace is rather slow.

2.5 Employment

Over 30 years of implementing neoliberal reforms have not yielded significant gains for Ghanaian women. Job opportunities that pay a living wage and provide conditions of work that the International Labour Organisation will consider decent continues to elude the majority of Ghanaian workers. Women work predominantly in the agricultural value chain; they represent 70% of food crop growers, 95% of actors in agro-processing and 85% of food distributors (ABANTU, 2016: 4). Most women's crop farming is subsistence since they work on portions of their husbands' cultivated lands or gifted lands. They thus realize little economic gains from crop farming (Barrientos and Bobie, 2016). Additionally, our agro-processing industries are by and large small cottage industries that rely predominantly on manual labor and do little by way of packaging. Huge opportunities exist for growing this sector and for targeting a regional and/or continental market given the African Continental Free Trade Area (AfCFTA). However, women are unable to access the opportunities that AfCFTA provides given their limited knowledge of its provisions, inadequate financial resources to upgrade their businesses and lack of easy inter-country bank payment facilities.

In the supposedly male-dominated farming sectors such as cashcrop and livestock farming, women do most of the labor-intensive work (USAID, 2021). In cocoa farming, which is deemed a "male crop", only approximately 20% of recognized farmers are women, however, women contribute more than 45% of labor input on the cocoa farms (Barrientos and Bobie, 2016). It has been observed that "within the gender division of labor women play an important role in certain

activities – particularly early crop care and post-harvest fermentation and drying. It is increasingly recognized in the cocoa-chocolate industry that these specific activities are critical to enhancing future crop yields and final production of quality beans” (Barrientos and Bobie, 2016: 3). In spite of their critical role, women are the least remunerated in the cocoa production value chain (ibid).

Similarly, women have very high levels of entrepreneurial activity. In 2019, “Ghana ranked second in the world for the highest percentage of women’s business ownership, with women owning nearly four out of every ten businesses (37.9%)” (USAID, 2020: 18). However, the majority of these businesses are small scale. These women tend not to have proper record keeping and documentation, which makes it difficult for them to access credit facilities from banking institutions. Microfinance institutions that are willing to provide facilities for informal sector businesses charge higher interest rates, which puts constraints on the growth of businesses. Thus, although there are opportunities for business growth with the opportunities presented by first the African Growth and Opportunity Act (AGOA) and more recently, the AfCFTA, very few women have been able to take advantage of the opportunities that these two agreements present.

In the formal economy, the situation is no better. Ghanaian women are very poorly represented in the formal economy and this limited presence can be attributed in part to the colonial officers who put in place policies that prevented married women from continuing with their jobs in the formal economy. Although these discriminatory policies were removed in the early years of independence, Ghanaian men’s head-start in the formal economy, particularly the civil service, persists to date. Women are fewer than men in the civil service. They also tend to be concentrated at the lower echelons of the workforce where they make less money than those at the higher echelons of the workforce. Yet, women contribute 33% to household expenditure in areas such as feeding and school fees (USAID, 2020). A constraint on women’s income therefore affects household management and children’s welfare.

2.6 Health

The maternal mortality ratio in Ghana is one of the most significant challenges facing women. There has been significant reduction in the maternal mortality ratio over the years. From 760 per 100,000 live births in the 1960s to 308 per 100,000 live births in 2017 (MacroTrends, 2022), the statistics show a clear decrease over time. Nonetheless, Ghana falls far short of the average maternal mortality ratio of 10 out of 100,000 live births in developed countries as of 2016 (ABANTU, 2016). The introduction of a National Health Insurance Scheme and free Maternal Healthcare Policy has increased women’s access to basic health and supervised deliveries (MoGCSP, 2015). Improved access to health care ensures that the biological causes of maternal mortality such as pre-eclampsia, hemorrhaging, obstructed labor and infections can be addressed. However, there are social factors that also militate against safe deliveries. These include delays in identifying a problem that requires medical attention often caused by societal beliefs about pregnancy, delays in taking the decision to seek healthcare due largely to lack of financial resources or decision-making power, delays in accessing healthcare caused by the poor road networks and lack of facilities in many communities, and finally the delays in the health

facilities caused by inadequate personnel (Senah, 2003). Our efforts must be doubled, if not tripled, to address both the biological and social causes of maternal mortality to achieve a much lower maternal mortality ratio in Ghana. Each death of a woman because of a pregnancy is a loss obviously to the woman who died, but also to the child left without a mother, the father left without a partner, the loss of a daughter, sibling, niece, aunt as well as the loss of a productive working member of the larger society. We cannot afford to continue to lose so many women to childbirth.

Another challenge is the rather high adolescent birth rate for low-income or poorly educated girls. The birth rate for adolescent girls between the ages of 15-19 stands at “138 per 1000 births for people with little education and 18 for those with advanced education and 106 compared to 17 for adolescent girls in the poorest and richest economic wealth quintiles” (USAID, 2020:21). Adolescent pregnancy leads to a higher risk of maternal mortality, infant mortality, and childbirth-related health issues. In 2000, the National Adolescent Reproductive Health Policy was adopted to mitigate adolescent pregnancy and early marriage. However, a USAID report (2020) shows that progress has been slow.

Women are constrained in making decisions concerning reproductive health. Some cultural practices prevent women from taking measures to prevent birth or spacing childbirth. In some instances, the decision to adopt family planning measures is not at the liberty of the woman, therefore, women who adopt family planning “may have to keep their National Health Insurance Scheme identification card at the facility for safe keeping or opt for injectables, so their partner does not find out” (USAID, 2020:22). Women need to own their reproductive health and be given the opportunity to take decisions because women are the ones primarily responsible for childcare and reproductive responsibilities impinge on the productive activities of women.

2.7 Disabilities

Women with disabilities face several forms of discrimination and unequal treatment. The Persons with Disability Act, 2006 (Act 715) technically ensures the inclusiveness of schools so that girls with disabilities can attend and benefit from the tuition in regular schools, while 2% of the District Assemblies Common Fund is allocated to women and girls with disabilities (ABANTU, 2016). However, women with disabilities encounter double marginalization in Ghanaian society; marginalization because of their disabilities and marginalization because of their sex. Many public facilities are not built in a disability friendly manner, which further restricts access to women with disabilities. Neither are service providers attuned to the specific needs of people with disabilities. In general, people with disabilities in Ghana have challenges accessing education and health facilities as well as employment. While female enrollment in schools is lower than that of males, the rate is even lower for females with disabilities (USAID, 2020). Similarly, in a labor market that already discriminates against women, those with disabilities are further marginalized due to the erroneous perception that disability is a sign of inability. Social stigma and sometimes lack of family support hinder the ability of women with disabilities to pursue their goals and reach their full potential. The Persons with Disability Act passed in 2006 lacks “the legislative instrument that is needed to activate and operationalize aspects of the Act” (GCAP, 2020: i). This has greatly limited the goal of eliminating discrimination against women

with disabilities and achieving equality for all. The Global Call to Action against Poverty (GCAP) 2020 report on women with disabilities states succinctly that, “Ghana’s sustainable growth is contingent on implementing gender equality measure[s] with [a] disabilities perspective” (GCAP, 2020: i).

2.8 Violence and abuse

Violence against women and children continues to be a global social canker that needs urgent attention. A press release by UNICEF on 4th March, 2020 indicated that, “in 2016...women and girls accounted for 70% of detected trafficking victims globally, most for sexual exploitation. An astonishing 1 in every 20 girls aged 15-19 - around 13 million - has experienced rape in their lifetime, one of the most violent sexual abuse women and girls can suffer.” (UNICEF, 2020). Data from Ghana are equally worrying. A survey report from 2016 showed that more than a quarter of women (27.7%) had experienced at least one type of domestic violence in the 12 months prior to the survey (IDS, GSS, and Associates, 2016: 17). When the age range is widened to between 18 and 60 and the types of violence broadened, the rate is as high as 43% (ISSER, 2016). Support for survivors of domestic violence is woefully inadequate. There is a great deal of stigma associated with leaving relationships – be they abusive or not – which limits women’s ability to break free of these relationships. Those who take the bold step to leave such relationships get little support for it. The state has a one-stop, state-of-the-art facility that provides integrated services (psychological, legal, etc.) to those experiencing violence (*Daily Graphic*, 2021) but there is only one such facility in the whole country and it is located in Accra, the capital city. Women and girls experiencing domestic violence outside Accra cannot access this facility easily. Efforts on the part of the Domestic Violence Coalition – including a visit to the Presidency – to get the state to provide more basic facilities across the nation have so far proved futile. Yet, violence is costly, and impacts not just the individuals experiencing the violence but the rest of society as well. Research by the Institute of Statistical, Social and Economic Research in 2016 demonstrated that violence against women and girls cost the nation \$18.9 million in just one year (ISSER, 2016).

There are other cultural practices that dehumanize Ghanaian women and girls and deny them a right to living dignified lives. Witchcraft accusations are not an uncommon occurrence in Ghana and can lead to violence, including death. Such was the fate of 90-year-old Akua Denteh who was beaten to death in broad daylight in July 2020 (*Daily Graphic*, 2020). In the aftermath of that lynching, a foundation was set up in her honor to lead a campaign against the practice, numerous webinars were held to discuss the matter including calls for the disbandment of “witches camps” and so on. To date, nothing significant has been done to deal with the problem of not just witchcraft accusations but also witches camps. And so it is that women in northern Ghana primarily continue to face the real likelihood of being branded a witch and/or thrown into a witches camp. Ritual servitude (*trokosi*) is yet another practice that denies young women the right to an education and social integration in their formative years. In the late 1990s, a lot of work was done by International Needs (Ghana) to address this issue once and for all, with attempts made to buy the freedom of some of the young women and set them up in vocational school. The practice persists, nonetheless.

2.9 Socio-cultural norms

Both temporally and spatially, women have been cast in the role of caregivers with inadequate attention paid to their roles in productive activities and the benefits thereof for themselves and their families. In Ghana, colonial policies that favored men's access to jobs in the formal economy compounded the normative assumptions that productive activities, especially high-powered ones, are the domain of men. This subordinate status of women is reinforced by the speeches of our traditional and religious leaders, the advertisements on radio and television and the subtle messaging in children's textbooks and school assignments. It is also linked to the socio-cultural perception that education is more important for boys than for girls, which partly accounts for the lower levels of girls' enrollment in schools, particularly at the post-secondary level. Faced with limited financial opportunities for education, boys will be favored over girls.

These societal norms about women's role in the productive economy and therefore their need for education, particularly post-secondary education, hinder the average Ghanaian woman's ability to dream big and thus stifles her ability to live her life to the fullest of her ability. Low-income Ghanaian girls might find that their education is sacrificed for that of their brothers. Indeed, a father hard-pressed for finances may betroth his daughter to an adult in the community for a bride price. A woman who is able to get an education might choose an economic activity that best enables her to undertake the disproportionate childminding burden placed on her rather than choose an economic activity shaped by her interest. In so doing, the rest of society is denied the benefits of this woman's full potential. Both the woman and society in general are the worse off for it. While girls who come from high socio-economic backgrounds are not likely to be constrained by these norms, they nonetheless will learn and work in environments where these normative understandings emerge in the subtle messaging evident in the jokes or sometimes outright utterances of colleagues or superiors that demonstrate a lack of respect for their abilities, as illustrated by the sex scandal at the University of Ghana in late 2019 for example (Mynewsgh, 2019).

3.0 POTENTIAL SOLUTIONS

3.1 Ministry of Gender, Children and Social Protection (MoGCSP)

Long term

1. In the long term, there should be a financially well-resourced ministry with the requisite personnel that has an undivided focus on gender issues. Children and social protection issues are broad and demanding in themselves, therefore, combining them with gender causes ineffectiveness.

Medium term

1. The ministry should recruit suitably trained personnel in the MMDAs and MDAs at the local levels. Visibility and accessibility of gender offices in communities will greatly enhance the work of the ministry.

Short term

1. The government must, with immediate effect, address the leadership crisis at the ministry. The Minister must return to post and if she cannot, a new person should be appointed.
2. The ministry needs to engage the appropriate stakeholders for the effective implementation of all aspects of the National Gender Policy which was enacted in 2015.

3.2 Political representation

Long term

1. Gender parity must be reached in representation at all political levels. From the local to the national level, there should be a conscious effort at ensuring women's equal representation on all boards and committees as well as District Assemblies and Parliament.

Medium term

1. The government should ensure that by 2030, 50% of appointees to the District Assemblies and offices of the district chief executives and district coordinating directors are women.
2. By 2030, 50% of public offices, corporation boards and institutions' appointees should be women.
3. MoGCSP and the National Commission for Civic Education (NCCE) should collaborate and sensitize the public on the importance of women's participation in Ghanaian public life. This should be an ongoing process and its effects tracked over time.

Short term

1. With immediate effect, the Affirmative Action Bill must be passed and implemented.
2. Political parties must adopt affirmative action directives in their electoral processes.

3.3 Land and property

Long term

1. Women's rights to own and control land and property should be enforced and protected.

Medium term

1. Passage of the Spousal and Property Rights Bill by 2030.

2. Women's contributions to family farmlands should be recognized and compensated at divorce or on the death of their spouses.
3. Standard land tenancy agreements that ensure equal access and affordable rents for both women and men such as those developed by COLANDEF should be utilized all across the country.
4. The Lands Commission should be reconstituted to achieve equal representation of women and men by 2030.

Short term

1. The Lands Commission should collaborate with the NCCE to educate women on land titling and registration processes and the opportunity for joint registration in conjugal family farm or property lands to ensure women's security in marriage.
2. Immediate steps must be taken to develop the legislative instrument for the Land Act, 2020 (Act 1036) so it can be implemented fully.

3.4 Education and literacy

Long term

1. All girls should complete primary and secondary school education.

Medium term

1. Gender parity must be achieved in post-secondary and tertiary education by 2040.
2. The gap in basic and secondary education between urban and rural dwellers should be closed by 2040.

Short term

1. The government should offer incentives for female participants in the National Science and Mathematics Quiz as well as the National Robotics Competition.
2. Corporate bodies should be encouraged to provide full scholarships to females who enroll in STEM programs at the tertiary level.
3. MoGCSP should work with the Ministry of Education and NCCE to sensitize rural dwellers on the importance of girls' education.

3.5 Employment

Long term

1. The country should achieve gender parity at all levels in the civil service.
2. Decent work conditions should prevail in both the formal and informal economy.

Medium term

1. The government must restructure the banking industry to ensure that women entrepreneurs have easy access to affordable credit facilities and other business assistance.
2. The government should review agricultural policies and strengthen the implementation of policies that protect crop farmers and female farmers in general.
3. In accordance with the Beijing Declaration, the government should recognize and value unpaid care work.
4. One-stop centers to fulfill all entrepreneurial obligations to the state should be set up.

5. All annual regulatory requirements such as operating permits, business licenses, tax payments and annual tax returns should be digitalized.
6. Computerize district courts and advertise their superiority over informal mediation for entrepreneurs.
7. Maternity leave regulation should be extended to six months in conformity with the exclusive breastfeeding policy.

Short term

1. Industrial hubs should be created for the cosmetics and food industry in Tamale, Kumasi and Accra.
2. An accelerator coaching program such as TechnoServe's ENGINE program or DFID's SheTrades Initiative should be developed and implemented to increase the number of female entrepreneurs that can take advantage of the possibilities that AfCFTA offers.
3. There should be a national campaign to enroll individuals on informal pension schemes.
4. A safe and affordable childcare system should be instituted at marketplaces and corporate institutions to ease the burden of childcare on women.
5. The NCCE should be tasked with running a campaign to inform Ghanaians about the services that the Business Resource Centers of the Ministry of Trade and Industry offer to entrepreneurs.

3.6 Health

Long term

1. There should be a single-digit maternal and infant mortality rate in Ghana by 2040.
2. Pregnancies in girls below the age of 16 must be eradicated by 2040.
3. There should be a Community Health Planning and Services compounds within every 25 km radius all across the rural parts of the country by 2040.
4. All components of the Persons with Disability Act should be fully implemented by 2040.

Medium term

1. The government must enforce the policy of mandatory return of adolescent mothers to school after delivery.
2. There should be one fully equipped hospital in every district by 2030.

Short term

1. Expand access to the National Health Insurance Scheme and improve its service delivery.
2. The government must implement measures to protect women's sexual health and reproductive rights.
3. Run a nationwide campaign on the use, benefits and effects of family planning methods.
4. Strengthen the judicial system to ensure swift and severe punishment of perpetrators of child sexual abuse.
5. The Ministry of Health, Ministry of Education and NCCE should collaborate to educate girls and the general public on the negative impact of adolescent pregnancy.

3.7 Disability

Long term

1. All components of the Persons with Disability Act should be fully implemented by 2040.

Medium term

1. Effective implementation of an affirmative action policy on the employment of persons with disability to ensure inclusiveness in workplaces by 2030.
2. All existing buildings and transportation facilities must be disability friendly by 2030.

Short term

1. With immediate effect, no building permits should be granted for the construction of buildings that are not disability friendly.
2. The NCCE should lead a “disability is not inability” campaign.

3.8 Violence and abuse

Long term

1. Fully functioning domestic violence courts should exist in every district of the country to deal swiftly with domestic violence cases by 2040.
2. By 2040, the Ghana Education Service must have a policy that deals with the perpetrators of sexual abuse in schools that is implemented without fear or favor.

Medium term

1. The Domestic Violence and Victim Support Unit should be equipped with enough staff and resources to ensure effective delivery of its mandate in all the regions of the country.
2. The Domestic Violence Act, 2007 (Act 732 article 24 (1))¹ should be reviewed to avoid alternative dispute settlement of domestic violence cases. The possibility of out-of-court settlement is an escape route for perpetrators who seek to go unpunished.
3. Adopt the preventive approach to domestic violence developed by the Gender Studies and Human Rights Documentation Centre that has been scientifically proven to be a cost-effective approach (Ogum Alangea et al., 2020; Ferrari et al., 2022).

Short term

1. The existing laws on *trokosi* and female genital mutilation must be enforced to sanction perpetrators and solicitors of such cultural and religious practices.
2. Laws on defilement should be strengthened.
3. A law should be drafted and passed to criminalize witchcraft accusations and abolish “witches’ camps”.
4. The Domestic Violence Law must be implemented with immediate effect.
5. All teachers in the Ghana Education Service must be trained and required to adhere to the contents of the Positive Discipline Toolkit adopted by the Ghana Education Service in 2019.

3.9 Socio-cultural norms

Long term

1. Elimination of child marriages by 2040.

¹ [https://evaw-global-database.unwomen.org/-/media/files/un%20women/vaw/full%20text/africa/ghana%20-%20domestic%20violence%20act%20\(2007\).pdf?vs=3618](https://evaw-global-database.unwomen.org/-/media/files/un%20women/vaw/full%20text/africa/ghana%20-%20domestic%20violence%20act%20(2007).pdf?vs=3618)

Medium term

1. The Ministry of Chieftaincy and Traditional Affairs should work in concert with chiefs and queenmothers to discourage traditions and cultural practices that discriminate against girls and hinder the development of their full potential.
2. The sanctions on perpetrators of early and forced marriages should be reviewed upwards.

Short term

1. A campaign against child marriages should be rolled out in the communities where the practice is rampant.
2. A campaign should be rolled out to encourage shared domestic responsibilities among girls and boys in the home.
3. The Advertising Association of Ghana should review all members' advertisements to ensure that they do not provide messaging that supports gender inequality.
4. The Ghana Education Service should review textbooks to ensure that they do not provide messaging that supports gender inequality.

4.0 PRINCIPLES OF ENGAGEMENT

Implementing the various activities, policies and laws to ensure gender equality requires a concerted and sustained effort on the part of all stakeholders – citizens, political office holders, religious and traditional leaders. Stakeholder engagement is key to understanding the different perspectives on the challenges of the task and the resources required to effect change.

Second, gender equality concerns should be mainstreamed in all MMDAs as well as MDAs with MoGCSP serving a coordination function. The responsibility of ensuring that Ghana becomes a gender-equal society cannot be shouldered by MoGCSP alone.

Political parties must embrace the concept of gender equality and effectively incorporate gender equality tenets into their party constitutions not simply as a formulaic exercise but as a demonstration of their commitment to this core ideal and as a first step to taking the measures to demonstrate gender equality in practices at all party levels.

NGOs and CSOs that are working on women's issues should commit to sharing knowledge and working collaboratively with the relevant ministries and/or donor organizations that aim at solving some of the challenges outlined.

The corporate social responsibility (CSR) wings of corporate organizations should devote a percentage of their resources to the implementation of programs that enhance the gender equality efforts of the state.

Media houses should commit to donating airtime to discuss the importance of gender equality for both individuals and the nation as a whole and to educate the public on policies, laws, and plans developed to ensure gender equality.

Religious and traditional leaders should also commit to using their platforms to spread the message of gender equality and commit to demonstrating gender equality in the policies and activities that they enact/implement.

Ghanaians should commit to the creation of a just and equal society for the generations to come and to doing all in their power to ensure that this society is created for our children.

5.0. KEY QUESTIONS FOR CONSULTATION AND DIALOGUE

These are semi-structured interview questions that will guide conversations on gender equality.

1. What is our understanding of gender equality?
2. What are some of the challenges to attaining gender equality in Ghana?
3. How can these be addressed?
4. What are some of the successful strategies that have been adopted to ensure gender equality in Ghana or other African countries?
5. What are the strategies that are essential to achieving gender equality in Ghana?
6. Who are our potential allies in this effort?

6.0 CONCLUSION

We have spent years fighting gender inequality with not much success so far. There are many challenges to achieving the goal of gender equality in Ghana but we need to press ahead with determination. Many other countries on the African continent have made strides on this front and we can too. The state must take a leading role in this effort by developing the appropriate policies, actively implementing laws when passed and leading by example both in word and in actions so that together we can make Ghana a gender-equal society for the generations to come. The efforts of the state must be complemented by corporate organizations as well as civil society organizations and individuals committed to building an equal and just society for all. Ghana can and should be a country where each individual, male or female, can live their lives to the fullest potential. Let us take cues from the many countries that have successfully implemented gender policies and shape our development strategies to achieve similar or better results. It is imperative that we reform or repeal policies and laws that hinder the cause and enact laws that reflect the current global consensus on gender equality.

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