

# Ghana in Brief

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Africa Gender Innovation Lab

## Gender Smart Policy Making in Ghana

Women in Ghana face many of the same constraints to economic participation that affect millions of women across the continent. These constraints include large gender gaps in access to productive inputs, time spent on domestic chores, and the quality and number of jobs and other opportunities available. This is harmful to not only women but also families, communities, and economies.

Limited access to resources has a negative impact on women's agricultural productivity. For example, recent analysis from the World Bank's Gender Innovation Lab (GIL) finds that women's relatively weaker land tenure security in Ghana makes them reluctant to leave their land fallow for as long as men, resulting in less-fertile land and, ultimately, significantly lower yields.<sup>1</sup> In maize and cassava production alone, these productivity costs add up to about 2 percent of GDP. Women are also limited in their access to financial resources. For example, women in Ghana are less likely to hold an account in a formal financial institution compared with their male counterparts (27 percent of women vs. 32 percent of men).<sup>2</sup>

Women's overall subordinate role in society negatively impacts their time-use and household decision-making. Women carry an uneven burden for domestic activities, reducing the amount of time they have available for income generation. While 65 percent of men allocate 0–10 hours per week for domestic activities, 89 percent of women allocate 10 hours or more.<sup>3</sup> Despite their greater domestic responsibilities, women appear to have less of a say in key

household decisions, though this is slowly changing; in 2003, only 29 percent of married women reported making decisions on daily household purchases compared with 44 percent in 2008.<sup>4</sup>

Addressing these gender constraints effectively could have a transformational impact on women's empowerment and the economy as a whole. However, there are gaps in our knowledge that we need to address if we are to support more effective policy making. To address this situation, the GIL is conducting a substantial amount of rigorous research in Ghana, with 7 impact evaluations currently under way that are focused on agriculture, land, and private sector development.

The impact evaluations in Ghana address critical policy questions based on identified constraints to women's economic productivity:

- *Access to finance:* How can we maximize the impact of profits and growth of female-owned businesses? Which method of disbursing cash grants works best to achieve this goal?
- *Formal savings:* How do women adjust their finances in response to regular, automated savings withdrawals? Are there positive long-term impacts of participating in commitments savings programs on income, savings, or spending behavior?
- *Financial inclusion:* How does access to new banking products and services, including mobile money, affect women's other financial behaviors (types of savings, borrowing, lending, spending, investment, and income-generating activities)?

<sup>1</sup> Goldstein and Udry, *The Profits of Power: Land Rights and Agricultural Investment in Ghana*.

<sup>2</sup> Ghana Living Standard Survey 6.

<sup>3</sup> The Food and Agriculture Organization's 2012 report *Gender Inequalities in Rural Employment*.

<sup>4</sup> Ghana Statistical Service (GSS), Ghana Health Service (GHS), and ICF Macro. 2009. *Ghana Demographic and Health Survey 2008*.

- *Agricultural productivity*: Do contract farming arrangements that provide access to inputs, markets, land, and irrigation services increase female farmers' productivity levels? What are the economic and social impacts of participation in an out-grower scheme on smallholder farmers?
- *Land rights*: Do improved property rights for women lead to increased productive investments? What are the impacts on household welfare?

By answering these research questions, the GIL impact evaluations will provide rigorous evidence to support the design of innovative, effective, and scalable interventions to address gender inequality in Ghana.

### Ghana Commercial Agricultural Project

As part of the Ghana Commercial Agricultural Project, the GIL is working with the task team and the government to conduct multiple impact evaluations. These evaluations aim to address the fact that rural households in Sub-Saharan Africa face a number of binding constraints in agricultural production,

including access to quality land, irrigation, and complementary inputs, such as improved seeds and fertilizer. Where households do not cooperate fully in their productive decisions, women may be further constrained in their agricultural activities by less access to inputs, services, and credit relative to their husbands. To address the needs of female and male smallholder farmers, the Ghana Commercial Agriculture Project (GCAP) supports a number of contract farming arrangements that partner small-scale farmers with larger entities that are able to provide access to inputs, markets, land, and irrigation services. One impact evaluation of this project is being conducted in partnership with the project team and Ariku farms in the Upper East region of Ghana. This evaluation will provide evidence on the impact of access to irrigated land rental in a region where irrigation is relatively uncommon. It will also offer evidence of whether direct access for women alters production or consumption patterns in households, including whether or not aggregate output increases.

