



# GREEN JOBS FOR WOMEN IN AFRICA: GHANA COUNTRY REPORT

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# Acknowledgement

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## Executive summary

As economies resume growth after the shock of the pandemic, will countries take the opportunity to accelerate their transformation to a green economy by creating more green jobs? And will they also use the moment to lift up one of the most disadvantaged sectors of societies and ensure women participate equitably in any new green jobs? Women will not share in new green jobs automatically: it will depend on setting and implanting the right policies, which put environmental resilience and gender equality at the core of national strategies. Promoting green jobs for women is now essential. This report on the potential for green jobs for women in Ghana is one of six country reports<sup>1</sup> prepared as part of a larger study Green jobs for women in Africa that uses regional and country-level data to identify the opportunities which exist for women's participation in green jobs. Such jobs are at the nexus of three transformations: to drive growth in sub-Saharan Africa, green the economy and drive equality and empowerment for women. With green jobs they can be achieved together.

### Key findings

- I. The COVID-19 crisis slowed Ghana's economic growth and the partial lockdown cost 42,000 people their jobs and reduced wages for another 770,000. Women were more likely than men to drop out of work at the beginning of the pandemic, and female workers were disproportionately affected by lockdown policies: 41.7% of males continued working throughout April 2020, compared to 25.4% of females. This is attributed to: (1) women's caring responsibilities for children and/or sick family members; and (2) women's type of employment, which is often of an informal and more vulnerable nature, as they are often self-employed and underrepresented in

<sup>1</sup>The six countries are: Botswana, Cameroon, Ghana, Senegal, South Africa and Uganda.

formal wage employment.<sup>2</sup>

- II. Ghana's institutional framework promotes gender equality and green jobs creation in line with the: (a) National Green Jobs Strategy (2021-2025)<sup>3</sup>; and (b) the National Gender Policy (2015)<sup>4</sup>.
- III. The government has identified seven sectors that can contribute to the creation of green jobs: (1) agriculture, (2) construction, (3) tourism, (4) transport, (5) waste management, (6) water and (7) renewable energy.
- IV. The main barriers preventing women from accessing green job opportunities have been identified as: limited access to land and other productive resources; the lack of formal training and limited access to information; the low availability of finance and business development services to establish and grow enterprises, and socio-cultural barriers.

## Key recommendations

- i. Promote women's access to and ownership of land among women smallholder farmers.
- ii. Increase access to finance for women-led micro and small and medium-sized enterprises (MSMEs) across all key sectors.
- iii. Enhance women's access to training opportunities and enable them to acquire relevant technical skills, such as skills required for solar panel installation.
- iv. In the services sector, create e-platforms to provide female traders with marketing information and resources.
- v. Address socio-cultural norms that limit women's access to certain male-dominated areas of the green economy, which otherwise limit their access to key productive resources and impact inequalities in the female burden of unpaid care at the household level.

<sup>2</sup>[https://www.un.org/development/desa/dspd/wp-content/uploads/sites/22/2022/06/Schotte-et-al\\_2021-Report\\_How-COVID-19-is-affecting-workers-and-their-livelihoods-in-urban-Ghana.pdf](https://www.un.org/development/desa/dspd/wp-content/uploads/sites/22/2022/06/Schotte-et-al_2021-Report_How-COVID-19-is-affecting-workers-and-their-livelihoods-in-urban-Ghana.pdf)

<sup>3</sup>[https://www.ilo.org/wcmsp5/groups/public/---africa/---ro-abidjan/---ilo-abuja/documents/publication/wcms\\_776631.pdf](https://www.ilo.org/wcmsp5/groups/public/---africa/---ro-abidjan/---ilo-abuja/documents/publication/wcms_776631.pdf)

<sup>4</sup><https://www.ilo.org/dyn/natlex/docs/ELECTRONIC/103987/126660/F-515436150/GHA103987.pdf>

## 1

## THE ECONOMIC SITUATION

Ghana's economy continued to expand in 2019 when the country's GDP grew by 6.7%. The COVID-19 epidemic, however, lowered oil prices and weakened global economic activity and GDP growth dropped to 1.7% in 2020. Supply chain disruptions have largely hurt people and businesses connected to external supply chains and imported goods and services. Surveys show that the partial lockdown due to the pandemic cost 42,000 people their jobs and reduced wages for another 770,000 in a working population of almost 13 million.<sup>5</sup>

Between 2011-2021, the services and industry sectors made a large contribution to Ghana's GDP, while agriculture's contribution somewhat decreased, with similar trends reflected in employment.<sup>6</sup> In 2019, 29.8% of Ghana's employees were active in the agricultural sector, with 21.1% in industry, and 49.2% in the services sector.<sup>7</sup> The shift in employment from agriculture to services may not necessarily reflect a structural and productive transformation of the Ghanaian economy, but may rather be attributed to a growth in services due to the informal nature of the sector.

## 2

## GREEN GROWTH IN GHANA

### 2.1 Strategies, policies, and programmes to promote green growth

Ghana's economy largely relies on climate-sensitive sectors, such as agriculture, energy and forestry. Close to 70% of the population depends directly or indirectly on the agriculture sector (crops, fisheries, and animal farming, etc.)<sup>8</sup> or ecosystem goods and services that contribute to food security, sustainable livelihood, and health.<sup>9</sup> Ghana's inclusive green growth strategy and policies include:

- Ghana's National Green Jobs Strategy (2021-2025)<sup>10</sup> which identifies women as a priority group and focuses on developing employable skills particularly for women to take advantage of

<sup>5</sup>AfDB. 2021. African Economic Outlook 2021. <https://www.afdb.org/en/knowledge/publications/african-economic-outlook>

<sup>6</sup> <https://www.statista.com/statistics/447524/share-of-economic-sectors-in-the-gdp-in-ghana/>.

<sup>7</sup>World Bank. <https://data.worldbank.org/indicator/SL.AGR.EMPL.ZS?locations=GH>.

<sup>8</sup>Ghana - Climate (globalsecurity.org)

<sup>9</sup>UNICEF. 2016. The Ghana poverty and inequality report. <https://www.unicef.org/ghana/media/531/file/The%20Ghana%20Poverty%20and%20Inequality%20Report.pdf>.

<sup>10</sup>[https://www.ilo.org/wcmsp5/groups/public/---africa/---ro-abidjan/---ilo-abuja/documents/publication/wcms\\_776631.pdf](https://www.ilo.org/wcmsp5/groups/public/---africa/---ro-abidjan/---ilo-abuja/documents/publication/wcms_776631.pdf)

existing and emerging green jobs potential. The strategy's matrix monitors the number of green skills training programmes targeting women and calls for sex-disaggregated data collection and analysis. It also introduces quotas for women engaged in green training opportunities. While the strategy could have established more ambitious objectives for women's participation in green jobs and might have also promoted measures to address some of the structural obstacles that women encounter in access green jobs, the prioritization of women to benefit from the green jobs' strategy is a good practice and can serve as a reference for other countries developing similar strategies.

- Ghana's National Gender Policy (2015)<sup>11</sup> includes policy commitments across these key sectors (food, agriculture, fisheries, energy, trade and industry) and calls for engendering climate change processes and facilitating the participation of CSOs and farmer-based organisations to ensure that agricultural practices and other livelihood practices comply with acceptable standards.

## 2.2 Key sectors with green jobs potential

Seven key sectors constitute Ghana's engines of green growth: (1) agriculture, (2) construction, (3) tourism, (4) transport, (5) waste management, (6) water and (7) renewable energy. The United Nations Environment Programme's Green Economy Scoping Study for Ghana (2013)<sup>12</sup> identified agriculture (crops and agro-processing), land use (forestry and logging), and energy as the key sectors for inclusive green growth. Sectors with the highest potential for women's participation in green growth include agriculture (value chains in cash food crops, agriculture and fisheries), forestry and energy, which are also those sectors that contribute significantly to Ghana's GDP, economic welfare and its transition to a green economy.

### 2.2.1 Agriculture

The crops subsector accounts for 66.2% of agricultural sector productivity. A large percentage of its products undergo some form of processing.<sup>13</sup> Major crops include cocoa, rice, cassava (manioc, tapioca), peanuts, corn, bananas, and timber. Other cereals (for example, maize, sorghum, etc.), vegetables, fruits, and nuts could also create employment for women. Roots and tubers, which include cassava, yam, cocoyam, and sweet potato, contribute about 50% of Ghana's agricultural GDP.

### 2.2.2 Forestry

While cocoa remains the main source of agricultural export earnings, a number of other tree crops, including shea nuts, cashew, coffee, coconut, oil palm, mangos, and rubber, have seen promising harvests over the past few years. Ghana is currently implementing the Reducing Emissions from Deforestation and Forest Degradation Plus (REDD+) programme, which has the potential to create

<sup>11</sup><https://www.ilo.org/dyn/natlex/docs/ELECTRONIC/103987/126660/F-515436150/GHA103987.pdf>

<sup>12</sup>[https://wedocs.unep.org/xmlui/bitstream/handle/20.500.11822/25910/GE\\_Scoping\\_Ghana.pdf?sequence=1&isAllowed=y](https://wedocs.unep.org/xmlui/bitstream/handle/20.500.11822/25910/GE_Scoping_Ghana.pdf?sequence=1&isAllowed=y)

<sup>13</sup>Ministry of Food and Agriculture. 2018.

significant employment opportunities for women and enhance their livelihood options. It also helps promote biodiversity conservation, as well as increase the capacity of the forest to absorb carbon dioxide. Revenue from carbon credits sales in voluntary carbon markets can be channelled back to women. According to the Food and Agriculture Organization of the United Nations, 41.0% of land in Ghana (equivalent to 9,337,000 hectares) is covered by forest.

### 2.2.3 Tourism

In 2015, it was estimated that there were 405,658 people working in the accommodation and food service activities sector - of whom 88.1% were women.<sup>14</sup> The COVID-19 pandemic had a significant impact on reducing the size of the tourism and hospitality workforce, with 275,000 jobs put at risk. The Tourism Development Plan (2013) assumes that total employment (direct plus indirect) will rise from 231,000 in 2010 to 487,000 in 2027 when the plan is due to be completed.

### 2.2.4 Energy

In 2017 petroleum accounted for 44% of the country's total energy use, while biomass accounted for 41%, followed by other energy sources (hydro, thermal, solar and wind). In 2016–2017 about 73% of households depended on firewood or charcoal as their major energy source for cooking, while 26% used gas. Wood fuels are obtained mainly from woodlands, resulting in the loss of vegetation cover but the government aims to promote liquid petroleum gas (LPG) as the dominant cooking fuel.<sup>15</sup>

Renewable energy sources such as bioenergy (biofuel/biogas), solar, wind, and biogas, remain largely untapped in Ghana. Solar photovoltaic (PV) technology creates a relatively high number of jobs due to the large workforce required for installation, sales, and operations and maintenance. Ghana's National Energy Policy (2010) aims at transforming waste into energy through various technological approaches, offering various green economy opportunities for investments in the renewable energy subsector.<sup>16</sup>

<sup>14</sup> ilo.org/wcmsp5/groups/public/---ed\_emp/---ifp\_skills/documents/publication/wcms\_754218.pdf

<sup>15</sup>Pelizan L, Rahnema A. (2019) The cooking fuel sector in Ghana. University of Navarra. EISE Business School. <https://media.iese.edu/research/pdfs/OP-0321-E.pdf>.

<sup>16</sup>GHANA ENERGY POLICY 2010 | The Energy Rights Project



**TABLE 1**

Suggested Sectors for Green Enterprise Development and Job Creation

<b>Renewable Energy</b>	Improved cooking stoves portable solar photovoltaic appliances (2-12 watt) for lighting and mobile phone charging solar home systems micro hydro pico hydro micro wind biogas eco-charcoal solar water heater incentives to invest in renewable energy	
<b>Agriculture</b>	Organic fertilizers organic pesticides eco-labelling and export water harvesting and drip irrigation	forestry tree planting erosion control soil management
<b>Waste Management &amp; Recycling</b>	Collection, sorting and retail processing into raw materials and products production of handicraft and consumer goods transforming organic waste into energy and fertilizer	
<b>Construction</b>	Natural building materials energy-efficient construction techniques	
<b>Ecotourism &amp; Nature-based Tourism</b>	Tour provider environmentally friendly hotels and homestays organic and local food sellers and restaurants occupations in eco-tourism energy, water and material efficiency in all types of enterprises	

Source: Ghana National Green Jobs Strategy 2021-2025. Available [here](#)

## GREEN JOB OPPORTUNITIES FOR WOMEN IN GHANA

Overall, women in Ghana are about as likely as men to be employed (Table 2), but jobs held by women tend to be low-skilled and lower-paid. Moreover, women are less likely than men to hold professional, technical, and managerial jobs in green growth sectors and less likely to own and run businesses. Women are mostly self-employed and work informally, mainly in catering and lodging, food services, textiles, garments, and beauty.

**TABLE 2**

Key gender and inclusion data for employment in Ghana

Labour force participation (ages 15–79 years)	Women: 65.5; men 74.1%
Unemployment rate (ages 15–)	Women 4.56%; men: 4.21%
Part-time employment	Women: 33.3%; men: 27.4%;
Informal economy	86.1% of employment (90.9% among women; 81% among men)
Entrepreneurship	85% of businesses are micro, small-, or medium-scale enterprises
Women business owners	37.9% of all business owners
Management (% of firms)	Firms with female managers: 14.9%; with male managers: 85.1%
Women's unpaid work	Women do almost 3.4 times more unpaid work than men (ratio of 15.5 to 4.6 hours/week)
<b>Education</b>	
Science, technology, engineering, mathematics	Women: 7.9%; men: 22.3%

Source: World Economic Forum. 2020. The Global Gender Gap Report 2020. <https://www.weforum.org/reports/gender-gap-2020-report-100-years-pay-equality>

Ghanaian women are employed mainly in agriculture and allied fields, sales work, and to a lesser extent, in manufacturing and the energy sector. Women's participation in the labour force is mostly in the lower echelons of economic activity, especially in the private informal sector, where women are predominantly entrepreneurs of micro and small-scale businesses. While there is a high potential to create employment and entrepreneurial opportunities in green sectors in Ghana, efforts are required to ensure that women can have equitable access to the opportunities created.

As Table 3 shows, women's employment is roughly equal to men's in certain sectors, such as agriculture, but it is very limited in mining, utilities, construction, transport, communication, finance and business.

**TABLE 3:**

Gender segmentation of the Ghanaian labour force (%) by industry

Sectors	Women	Men
Agriculture, forestry, fishing	48.6	51.4
Mining	3.0	97.0
Manufacturing	64.5	35.5
Utilities ( Electricity and Water)	13.9	86.1
Construction	6.6	93.4
Trade	81.8	18.2
Transport and Communication	2.7	97.3
Finance and Business Services	12.9	87.1

- Note: The apparently high levels of women in manufacturing reflects the definition of manufacturing used in Ghana, which includes various forms of agroprocessing activities carried out largely by women in informally self-employed or unpaid family work capacity.

Source: Ghana Statistical Service.

### 3.1 Agriculture

Women constitute about 46% of the agriculture workforce in Ghana,<sup>17</sup> mainly engaged in food crop production, food processing and marketing of agricultural produce, whereas men are more engaged in cash crops production. Women's prominent role in the sector rarely translates into economic gains for them, however, as women are employed mostly in informal, vulnerable jobs at the early, low-productivity stages of agricultural value chains.<sup>18</sup>

It is estimated that, while women in Ghana produce about 70-80% of the food consumed, they have limited opportunities to overcome gender and economic barriers in expanding their businesses and increasing their incomes.<sup>19</sup> Agroprocessing may vary from simple preservation operations such as drying products in the sun to more complex, capital-intensive processes such as gari processing, fish smoking, flour making, nut palm oil processing and fruit and juice processing. Conservation agriculture and organic farming may offer quick-win opportunities for female smallholder farmers to move into green jobs, as women are already well-positioned in terms of labour force participation in the sector, and the transition to green jobs can be realized in a short time with relatively small investments for training and other skills-enhancement strategies.

### 3.2. Forestry

Women play a key role in forest conservation in Ghana, holding over 40% of forestry jobs.<sup>20</sup> The green economy offers an opportunity to translate women's knowledge, expertise and their unofficial role as the community managers of natural resources into paying jobs. Opportunities in remunerated reforestation schemes as well as indirect jobs as a result of the industrialization of sustainable forestry could be accessed by women-led cooperatives and micro, small and medium-sized enterprises. Remuneration of women's unpaid work through carbon credits (via the United Nations Environment Programme's REDD+)<sup>21</sup> also constitutes opportunities to support women's participation in the sector. Overall, there is evidence to suggest that sustainable forestry working conditions are better and the quality of jobs is higher than in conventional forestry, and women are well positioned in niche markets and as community forestry managers.

<sup>17</sup> Calculated based on national survey data available from ILO. 2020a. "Employment by sex and economic activity - ISIC level 2(thousands) - Annual (based on national surveys)." ILOSTAT database. [https://www.ilo.org/shinyapps/bulkexplorer53/?lang=en&segment=indicator&id=EMP\\_TEMP\\_SEX\\_EC2\\_NB\\_A](https://www.ilo.org/shinyapps/bulkexplorer53/?lang=en&segment=indicator&id=EMP_TEMP_SEX_EC2_NB_A)

<sup>18</sup> ILO. 2020b. Africa's employment landscape. ILOSTAT. <https://ilostat.ilo.org/africas-changing-employment-landscape/>.

<sup>19</sup> [https://mastercardfdn.org/wp-content/uploads/2021/06/Taking-a-Systems-Approach\\_Ghana\\_06.pdf](https://mastercardfdn.org/wp-content/uploads/2021/06/Taking-a-Systems-Approach_Ghana_06.pdf)

<sup>20</sup> Calculated based on national survey data available from ILO. 2020a. "Employment by sex and economic activity - ISIC level 2 (thousands) - Annual. (based on national surveys)." ILOSTAT database. [https://www.ilo.org/shinyapps/bulkexplorer53/?lang=en&segment=indicator&id=EMP\\_TEMP\\_SEX\\_EC2\\_NB\\_A](https://www.ilo.org/shinyapps/bulkexplorer53/?lang=en&segment=indicator&id=EMP_TEMP_SEX_EC2_NB_A).

<sup>21</sup> <https://www.unep.org/explore-topics/climate-action/what-we-do/redd>

### 3.3 Tourism

Women constitute 88% of the tourism workforce in Ghana.<sup>22</sup> The majority of operational roles are held by women, but career progress into managerial roles is challenging due to women's unpaid care responsibilities and the many calls made on their time by others. At the same time, the tourism sector offers multiple opportunities for self-employment. However, informality and poor working conditions in conventional tourism may indicate that new jobs for women arising from the greening of the tourist industry may be of low quality. The substantial potential for entrepreneurship, including for women, may mitigate poor working conditions to some extent.

### 3.4 Renewable energy

In Ghana, women hold 21% of energy jobs.<sup>23</sup> Solar PV technology could create green energy jobs that can be accessed by women at all stages of the supply chain, due to the substantial workforce required for installation, sales, operations and maintenance. This provides opportunities for women, from entrepreneurship and business development to installation and maintenance, sales and distribution, manufacturing, construction, and operation of solar energy plants, research and development, and software development.

**TABLE 4:**

Good practices and examples of women's green jobs in Ghana

Sector	Good practices/examples
Agriculture	To overcome the fluctuating demand for shea nut products, Sekaf Ghana Ltd from Tamale in Northern Ghana, committed to buying from women farmers with a guaranteed price 15% higher than the market price. This practice ensures a steady supply for Sekaf's processing plants and, at the same time, guarantees income for women farmers engaged in shea butter processing and trade. The company also provides interest-free loans to women and accepts shea nuts in exchange for these loans in some instances, indicating the presence of some pre-financing schemes. <sup>24</sup>
	Tree Aid, a Sahel-based NGO, implements a project supporting support women and men using forest resources as a source of income in Ghana's three northernmost regions. Over 900 members from ten villages organized themselves into 42 "enterprise units", aggregating, selling, and buying shea nuts, with women in leadership roles. Tree Aid established an enterprise-development revolving fund to provide small loans, giving priority to women's groups active in the shea sector. <sup>25</sup>

<sup>22</sup>Calculated based on national survey data available from ILO. 2020a. "Employment by sex and economic activity - ISIC level 2 (thousands) - Annual. (based on national surveys)." ILOSTAT database. [https://www.ilo.org/shinyapps/bulkexplorer53/?lang=en&segment=indicator&id=EMP\\_TEMP\\_SEX\\_EC2\\_NB\\_A](https://www.ilo.org/shinyapps/bulkexplorer53/?lang=en&segment=indicator&id=EMP_TEMP_SEX_EC2_NB_A).

<sup>23</sup>Calculated based on national survey data available from ILO. 2020a. "Employment by sex and economic activity - ISIC level 2 (thousands) - Annual." (based on national surveys)." ILOSTAT database. [https://www.ilo.org/shinyapps/bulkexplorer53/?lang=en&segment=indicator&id=EMP\\_TEMP\\_SEX\\_EC2\\_NB\\_A](https://www.ilo.org/shinyapps/bulkexplorer53/?lang=en&segment=indicator&id=EMP_TEMP_SEX_EC2_NB_A).

<sup>24</sup>Sekaf Ghana. <http://sekafghana.com/aboutus.html>

<sup>25</sup><https://www.treeaid.org/projects/ghana>

Agriprocessing	A total of 150,321 farmers (about 31% of whom were women) received improved planting materials for cassava, yam, cocoyam and sweet potato roots cultivation through the Root & Tuber Improvement & Marketing Programme (RTIMP). RTIMP facilitated the acquisition of equipment and training to ensure the production of high-quality products and enhance sanitation, hygiene, and process flow. This effort increased productivity per hectare and, indirectly, reduced land clearing for agriculture. <sup>26</sup>
	Ghana Bamboo Bikes initiative is a women-led social enterprise that employs women to transform bamboo into sustainable bicycles. According to its founder and CEO, Bernice Dapaah, one of the World Economic Forum's Young Global Leaders, "There were no existing bamboo bike builders in our country, so we were the first people trying to see how best we could utilize the abundant bamboo in Ghana". The enterprise provides local jobs and teaches young people, mainly women, to build bikes. In addition, for every bamboo plant that is cut down to make a bike, the Initiative plants 10 more. <sup>27</sup>
Aquaculture	Global Farmers' Wives Association has over 500 women members who are involved in cluster farming in the central, northern, and Volta regions of Ghana. The Association applies innovative clean environmental techniques to farming with the view to increasing yields, reducing dependency on the weather, and producing healthy farm produce. The Association introduced simple and sustainable aquaponics systems, a closed agriculture system that combines hydroponics and aquaculture (water-based gardening and fish cultivation). This system requires no soil, it is three to nine times more productive than traditional farming practices and requires around one third labour hours compared to traditional farming systems.
Energy	Blue Power Energy, is a woman-founded renewable energy service company which has created numerous jobs for women and has provided them with educational opportunities. It aims to create a sustainable energy pathway in Ghana and other sub-Saharan African countries. Blue Power Energy developed a 100MW solar PV farm in early 2019 in Northern Ghana and another 100 MW of capacity is to be online by 2023. <sup>28</sup>

## 4

# ENABLING FACTORS FOR AND BOTTLENECKS TO WOMEN'S PARTICIPATION IN THE GREEN ECONOMY

## 4.1 Enabling factors

- The 1992 Constitution of Ghana, as well as several national legal and policy frameworks, prohibit discrimination on the basis of gender.
- The Gender Equality Policy which includes policy commitments across these key sectors (food, agriculture, fisheries, energy, trade and industry) and calls for engendering climate change

<sup>26</sup>Ghana. Ministry of Food and Agriculture. <https://www.mofa.gov.gh/site/programmes/42-root-tuber-improvement-marketing-programme-rtimp>

<sup>27</sup>Ghana Bamboo Bikes. <http://ghanabamboobikes.org/>

<sup>28</sup>Power Technology. <https://www.power-technology.com/marketdata/blue-power-energy-solar-pv-park-ghana/>.

processes and facilitating the participation of CSOs and farmer-based organisations to ensure that agricultural practices and other livelihood practices comply with acceptable standards.

- The 2007 Domestic Violence Act criminalizes all forms of violence and addresses economic abuse, taking a broader perspective by acknowledging that perpetrators and survivors do not have to be married or related by blood ties.
- The 1998 Affirmative Action Policy sets a 40% quota for women's representation in all government and other public bodies.
- The National Green Jobs Strategy which identifies women as a priority group and focuses on developing employable skills particularly for women to take advantage of existing and emerging green jobs potential.

## 4.2 Bottlenecks

- Women have limited access to land and other productive agricultural resources. Customary law governs the land tenure system for about 80% of the land in Ghana and favours ownership by men, creating a significant impediment to women's equitable economic opportunities.
- About 70% of the total agricultural value chain and domestic processing activities are undertaken by women. However, women agricultural workers tend to be illiterate and lack formal training and women predominate in the most vulnerable forms of employment.
- Women often have limited access to finance and ownership of assets to use as collateral for credit. They also lack skills in entrepreneurship and business management that could help them grow their businesses.
- Limited knowledge and skills in modern technologies leads to poor and inconsistent product quality, putting women at a competitive disadvantage and leading to low market competitiveness, reduced bargaining power and absence of guaranteed buyers.
- Structural gender biases, such as forced marriage and inheritance practices, further restrict women's access to economic opportunities. Cultural norms make it acceptable for men, rather than women, to have multiple partners.<sup>29</sup> Moreover, women spend on average 15% of their time daily on unpaid domestic and care work, compared to men who only spend 5%.<sup>30</sup>
- According to the 2022 Women, Business and the Law report, discriminatory legal provisions restricting women's participation in the economy still exist: the law does not mandate equal remuneration for work of equal value, in factories women cannot work in the same way as men, there is no paid paternity leave, and the law does not clearly prohibit discrimination in access to credit on the basis of gender.<sup>31</sup>

<sup>29</sup><https://banyanglobal.com/wp-content/uploads/2020/05/USAID-Ghana-Gender-Analysis-Report.pdf>

<sup>30</sup> <https://data.worldbank.org/indicator/SG.TIM.UWRK.FE?locations=GH>

<sup>31</sup><https://wbl.worldbank.org/en/data/exploreeconomies/ghana/2022>

## 5

## SUMMARY OF GREENING OPPORTUNITIES, WOMEN'S CURRENT PARTICIPATION IN GREEN JOBS, OBSTACLES TO GREATER PARTICIPATION, AND RECOMMENDATIONS

TABLE 5:

Greening opportunities matrix for women in Ghana

Sector	Green opportunities	Women's current participation in green jobs (examples)	Obstacles to greater participation	Recommendation
Sustainable agriculture	<p>Crop production: rice, cassava (manioc, tapioca), peanuts, corn, bananas, timber.</p> <p>Cereals (for example, maize, sorghum), vegetables, fruits, nuts.</p> <p>Roots and tubers, for example, cassava, yam, cocoyam, sweet potato.</p>	<p>About 52% of the adult female population is engaged in agriculture.</p> <p>Women are largely self-employed in food crop cultivation, where earnings are lower as compared to men who are engaged in cash-crop.</p> <p>Women are more engaged in tasks such as planting, weeding, watering, harvesting, processing, transportation and marketing of farm produce.</p>	<p>Lack of access to and ownership of land due to traditional/cultural factors.</p> <p>Limited access to credit due to lack of collateral.</p> <p>Limited access to business information.</p> <p>Limited access to other agricultural inputs and technology: fertilizer, extension services, technology.</p> <p>Power asymmetries in negotiating fair prices with middlemen traders.</p> <p>Low level of participation in agri-business and seed multiplication activities, including improved or certified seeds.</p> <p>Lack of opportunity for technical assistance and funding to take a business concept to the implementation level.</p>	<p>Improve women's access to land and property rights by eliminating discrimination against women in property ownership and inheritance, strengthening women's legal rights, and raising women's awareness about their rights.</p> <p>Design instruments to allocate more land to women, especially in rural areas, and systems to allocate more land/spaces for women entrepreneurs (such as in incubators, technology parks, and industrial zones).</p> <p>Improve women's access to credit and training.</p> <p>Provide funding and technical training for women's better integration in value-added activities across the value chain.</p> <p>Raise awareness among traditional leaders, village elders, and male household heads of women's key role in agriculture and resulting benefits for households.</p>

**TABLE 4 (CONTINUED):**

Greening opportunities matrix for women in Ghana

Sector	Green opportunities	Women's current participation in green jobs (examples)	Obstacles to greater participation	Recommendation
Agri-processing	Value chain focus: shea butter processing, gari processing, fish smoking, nut palm oil processing, and fruit and juice processing.	<p>Women predominate in processed foods; meat/fish/dairy, fruit, and vegetable processing; grain milling; beverages.</p> <p>Women have the larger share of responsibility (87.6%) for processing agricultural produce such as shea and gari processing, fish smoking, flour making, nut palm oil processing, and fruit and juice processing.</p>	<p>Limited knowledge and skills in modern technologies; poor and inconsistent product quality, leading to low market competitiveness, low bargaining power, and absence of guaranteed buyers.</p> <p>Women's limited access to finance and ownership of assets to use as collateral.</p> <p>Lack of skills in entrepreneurship and business management that could help women grow their businesses.</p>	<p>Introduce labour-saving technologies, especially in value chains where women predominate – for example, shea nut collectors and pressers, crushers, spinning roasters.</p> <p>Support collective action/activities celebrating women's and men's successes to improve the participation and position of women in value-chain decision-making.</p> <p>Provide financial products or loan guarantees to increase women's access to credit.</p> <p>Build capacity of women in green sectors and provide them with adequate resources (for example, technology, financing, know-how).</p>
Sustainable Forestry	<p>Cocoa remains the dominant source of agricultural export earnings. Shea nuts, cashew, coffee, coconut, oil palm, mangos, rubber also provide significant revenue.</p> <p>Forestry value chains</p>	Women play a key role in forest conservation in Ghana, holding over 40% of forestry jobs.	<p>Women tend to participate in lower stages of forestry value chains, such as collection, processing and small-scale trade in forest products, while men predominate in higher-value activities and decisionmaking positions.</p> <p>Women often assume unpaid volunteer roles in the management of community forests, with no opportunity to convert these roles into paying jobs. Lack of women's</p>	<p>Translate women's knowledge, expertise and time spent as community managers of natural resources into paying jobs. Support women's participation in value chains, from collection through certification</p> <p>Opportunities in remunerated reforestation schemes as well as indirect jobs as a result of the industrialization of sustainable forestry could be accessed by women-led cooperatives and MSMEs.</p> <p>Remunerate women for their unpaid work through carbon credits.</p>



**TABLE 4 (CONTINUED):**

Greening opportunities matrix for women in Ghana

Sector	Green opportunities	Women's current participation in green jobs (examples)	Obstacles to greater participation	Recommendation
Renewable energy	<p>Green energy sources include hydro, thermal, solar, wind, wood biomass. Biomass (primarily wood and charcoal) accounts for 41% of energy used in Ghana.</p> <p>Solar PV technology could create a high number of jobs due to the large workforce required for installation, sales, operations, maintenance.</p>	For women, the solar energy sector, and particularly photovoltaic technology, can be a source of well-paid employment with strong opportunities for career advancement.	<p>involvement in all stages of design and implementation of solar energy generation.</p> <p>Lack of access to credit and training limit the possibilities for women to develop and use energy technologies.</p>	<p>Engage women more fully in the renewable energy sector, including the development of solar energy, micro- and mini-hydro, and biomass plants.</p> <p>Create incubators for green energy enterprises for women, as in Malawi and Nigeria.</p> <p>Train women in all stages of solar power implementation.</p> <p>Expand access to solar home systems and improved cook stoves.</p> <p>Provide financial products or loan guarantees to increase women's access to credit for the purchase of green energy technologies.</p> <p>Promote women and girls' access to STEM training and education.</p> <p>Offer tax cuts for green energy enterprises.</p>
Tourism	<p>Trade: ecotourism hotels, travel agencies, transportation services, restaurants, and leisure industries.</p> <p>Cultural tourism: handcrafts, ecotourism.</p>	<p>Women constitute 88% of the tourism workforce in Ghana.</p> <p>In the services sector, trade engages the bulk of the employed women (81.8%). For example, in rural areas women operate 80% of trading businesses.</p>	<p>The majority of operational roles are held by women, but career progress into managerial roles is challenging due to women's unpaid care responsibilities and non-flexible schedule.</p> <p>Informality and poor working conditions in conventional tourism</p>	<p>Support women's trading activities through e-market platforms to provide information and resources, support, advocacy, connection, communication services.</p> <p>Stakeholders in the tourist destinations, including the tourism industry and local</p>

**TABLE 4 (CONTINUED):**

Greening opportunities matrix for women in Ghana

Sector	Green opportunities	Women's current participation in green jobs (examples)	Obstacles to greater participation	Recommendation
		<p>In contrast, 93.4% of construction workers are men and 6.6% are women.</p> <p>55% of women in services are in wholesale/retail trade, followed by hotels and restaurants, 13%, and other community services, 11%. The distribution of women in the service sector tends to follow the traditional conception of women's work.</p>	<p>may indicate that new jobs for women arising from the greening of the tourism industry may be of low quality.</p> <p>Weaknesses in trade-related institutions and services.</p> <p>Inadequate resources supporting women's trading activities.</p> <p>Women traders' limited access to credit facilities, transport services, information on market opportunities.</p>	<p>service providers, need to take a joint in capacity-development and support women to access technical green jobs in the sector.</p> <p>Improve access to credit – for example, for women's groups.</p> <p>Provide business skills training</p> <p>Explicit promotion of women's participation in sustainable tourism policy.</p>

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