Gender Inequalities in Rural Employment in Ghana An Overview





Prepared by the Gender, Equity and Rural Employment Division of FAO 2012



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List of Acronyms

ESW Gender, Equity and Rural Employment

Division of FAO

FAO Food and Agriculture Organization of

the United Nations

FHH Female-headed household

FHoH Female head of household

GDP Gross Domestic Product

GLSS Ghana Living Standard Survey

GNI Gross National Income

GPRS Growth and Poverty Reduction Strategy

GSS Ghana Statistical Service

HND Higher National Diploma

HPI Human Poverty Index

ILO International Labour Organization

MDG Millennium Development Goal

MHH Male-headed household

MHoH Male head of household

NER Net Enrolment Ratio

NGO Non-Governmental Organization

RIGA Rural Income Generating Activities

Project

SADC Southern African Development

Community

SSA Sub-Saharan Africa

UN United Nations

Executive Summary

Despite Ghana's great progress in poverty reduction, an important share of rural men and women in the country still lack decent work opportunities. The Northern part of the country and rural areas in general are of major concern. Rural women in particular face greater difficulties in transforming their labour into more productive employment activities and their paid work into higher and more secure incomes. Similarly, the young rural population faces barriers in joining the labour market and migration is often a livelihood strategy.

Efforts to promote gender equity in labour markets and income generating activities, as well as to support decent employment initiatives in rural areas, are hampered by the lack of comprehensive information on the multiple dimensions of social and gender inequalities, particularly in rural areas. This country profile developed by the Gender, Equity and Rural Employment Division (ESW) of the Food and Agriculture Organization of the United Nations (FAO) addresses the lack of statistics and contributes to a better understanding of the types and the degree of existing gender inequalities in rural settings. The profile serves as a policy support tool for integrating and monitoring gender equity and decent rural employment in agriculture, food security, and rural development policies and programs.

The profile of Ghana is part of a policy kit that contains two additional items: 1) an overview of the main incountry legislations and policies related to gender and rural employment; and 2) a policy brief summarizing key gender inequality issues and policy recommendations. The quantitative analysis is based on the Ghana Living Standard Survey (GLSS 5) and the Rural Income Generating Activities database (RIGA). Specific methodological considerations are provided throughout the profile and in the methodological note at the end of the report.

KEY FINDINGS

Our analysis sheds light on the following issues where policy action is most needed, particularly in rural areas:

- 1. The northern regions need closer attention. Similarly to other previous assessments of Ghana, we find that the Northern, Upper West and Upper East regions remain the most affected by extreme poverty. In 2005-2006, poverty rates in the Upper West reached 84 percent, in the Upper East, 64 percent, and in Northern 42 percent. According to the Ghana Growth and Poverty Reduction Strategy (GPRS) 2006-2009 report, low productivity and poorly functioning markets for agricultural outputs are among the main causes of rural poverty, particularly in the Northern regions. The Northern regions also have the lowest literacy rates, well below the national average and with discernible gender differences. In the Upper East, for example, 22 percent of women are literate compared to 50 percent of men.
- 2. **The youth population** (referred here as those between 15 and 24 years of age) **undergo a concerning shortage of employment opportunities.** While youth have a high employment rate (94 percent) and represent 19 percent of the total working population in Ghana, they are primarily employed as unpaid agricultural family workers. They also engage in self-employment activities, but with clear gender differences that parallel the prevalence observed among adults, particularly in the higher proportion of young women engaged in non-farm self-employment activities.

Moreover, higher education levels do not always guarantee an entry to higher-paid jobs, and as a matter of fact, there is a higher proportion of unemployed youth with secondary education than with no education achievement in both urban and rural areas (unemployment includes those individuals looking to work). The youth find it hard to compete with the adult population while more skilled jobs are not available. Withal, among the urban unemployed, the prevalence of young women with primary levels of education is lower than that of young men. This may be explained either by education achievement having a higher impact in young female employment or by the gender division of labor favoring urban young women more than urban men.

3. **Gender inequalities in rural employment persist**. The agricultural sector is the main employer for both rural women and men; nevertheless, rural women also have high employment participation in wholesale retail, marketing and tourism, as well as in the manufacturing sector. The majority of rural Ghanaians are self-employed, either in agriculture or not, and 56 percent of the rural working population has a second job or more. Overall, very few of them engage in paid labour and when opportunities exist, women are at disadvantage: in rural areas, men take part five times more in wage-employment than women. To the contrary, rural women are more likely to be engaged in unpaid family work and in non-agricultural self-employment activities than rural men.

Self-employed workers are more likely to fall under the low earnings classification, suggesting that self-employment in rural Ghana, as it is, may not be conducive to higher earnings and thus is not a way of overcoming poverty and food insecurity. Of those engaged in rural self-employment activities, 45 percent of men and 57 percent of women described their earnings as "low". These percentages are even greater among the self-employed in agriculture, particular for females: 72 percent of self-employed women in agriculture are within the low income classification, compared to 48 percent of their male counterparts. Nevertheless, some categories of self-employment work may be more productive. Education plays a key role for transforming low-income self-employment activities into higher-income ones, and as for 2005, the majority of workers engaged in self-employment as a main job had not achieved primary education.

- 4. There is a significant share of female-headed households in Ghana. Female-headed households make 29 percent of the overall households in urban areas and 20 percent of those in rural areas. Poverty rates among female-headed households are lower than those of their male counterparts, and this is particularly true within households in a severe poverty condition. More in-depth analysis is needed to understand this, which might be due to smaller household size and income from remittances. However, female-headed households, particularly those in rural areas, have higher dependency rates. A high dependency rate hampers household capacity to allocate labour to on-farm actitivies or other income-generating activities. Furthermore, female heads of household in rural Ghana tend to be older and have fewer years of education than male heads of household. This is an issue that requires attention from policy makers as households might adopt negative coping strategies, such as an increased participation of children in productive activities and time burden for women leading to poor health, aspects which are not always factored in poverty analysis.
- 5. In Ghana, poor access to land and finance hampers agriculture and rural livelihoods. Agricultural production in Ghana is characterized by small farms. Due to the small size of most farms, market-oriented activities are limited and the majority of farmers, 77 percent, are involved in subsistence farming. Interestingly, female-led farms, especially those that are of medium or large size, are more likely to be market-oriented than those held by men of similar size. This fact once again suggests Ghanaian women's disposition to market activities. Unfortunately, this characteristic is hampered by great gender inequalities in access to land. Men hold 3.2 times more of the total farms than women, and 8.1 times more of the medium and large-sized farms (of 5 acres or more).

The data analysis show that rural women are land holders at an older age than men, a fact that may be linked to inheritance customs in some regions in Ghana. In practice, male chiefs and heads of the family are common decisions-makers in regards to land tenure. Even among matrilineal communities, it is male descendants from the matriliny who make these decisions, which often result in lower access to and use of land for women.

Another important factor hindering farmers' potential is their limited access to finance. For both males and female farmers, the main source of credit is that financed by relative and friends; however, female farmers rely more heavily on the informal networks (family, friends, other farmers, and moneylenders) while male farmers, especially those carrying out market oriented activities, have more access to formal credit from the public sector.

6. Low educational attainment and gender and rural-urban inequalities in education are concerning. Despite education playing a fundamental role in determining individuals' ability to access better labour opportunities and escaping poverty, education attainment in the country is extremely low, and with large gender and rural-urban inequalities. In rural areas, only 29 percent of women are literate compared to 52 percent of men. In addition, an exceptionally high percentage of rural women, but also men, in the country have no primary education (71 and 59 percent respectively). Access to secondary education for women and men remains low, particularly in rural areas, where the share of men and women with secondary education is 13 percent and 3 percent respectively. Notwithstanding substantial progress achieved in terms of primary education for girls and boys, the secondary enrollment rates in rural areas for males and females is just over 30 percent.

Consequently, the Ghanaian workforce is not a skilled one: about 53 percent of the rural workforce in Ghana has no primary education. Urban-to-rural disparities within the working population are also alarming as 30 percent of employed urban women have a secondary or higher education level, compared to only 3 percent of employed rural females. These differences are concerning as low educational levels hinder access to better job opportunities in the labour market, and hamper more profitable entrepreneurship.

That said, other forms of education have greater uptake especially among the time-constraint. A clear example is vocational training which is popular among the rural self-employed. Rural self-employed women are major users as 81 percent acquire some type of vocational training, compared to 25 percent of self-employed males. However, vocational training for women often consists in an adaptation of domestic activities in agricultural processing, and not in an increased access to agricultural extension or other initiatives that increase their literacy and marketing skills.

7. **Unbalanced distribution of domestic work between men and women**. In Ghana, both men and women engage in a number of productive and domestic activities. Our findings reveal that there is a wide gender gap in the time allocated to domestic activities. The average amount of time that women spend in domestic activities is greater than that of men, even if women spend as much as them in productive activities. While 65 percent of men spend from 0 to 10 hours per week on domestic activities, 89 percent of women spend 10 hours per week or more. The most time-engaging activities for women are cooking and taking care of household members.

The young rural population, between 15 and 24 years of age, parallel the overall trends as young women combine greater domestic and productive workloads compared to their male counterparts: 63 percent of young rural males spend between 0 and 10 weekly hours on domestic work, whereas 88 percent of young rural females spend 10 hours per week or more on domestic work. This bespeaks that the major gender inequalities in labor allocation in the household are not changing at all. For this reason, women are less likely to be able to take full advantage of economic opportunities, to respond to changing market opportunities, and to participate in income-generating activities. Time constraints also hamper women's ability to develop their capabilities through education and skills development, which could enhance economic returns and wellbeing.

Child work remains a pressing issue in Ghana, particularly in the informal rural sector. An estimated 35 percent of children of ages 7-11 work for 30 or more hours per week, while the share of children of ages 11 to 14 that work for this amount of hours is higher, about 40 percent. In addition, children often work in their households, where they engage in activities that are often not considered as "work", taking care of younger siblings, fetching water, collecting firewood, cooking, cleaning and performing other household activities.

Parallel to the trends among adults and the youth, the analysis finds that there is a striking gender disparity in the amount that rural children dedicated to domestic activities. While 80 percent of boys aged 7-11 dedicate 10 or less weekly hours to household chores, more than half of girls of this age range dedicate more than 10, up to 50 weekly hours or more in these activities. Greater gender disparities are observed among older children of 12-

14 years of age. It is clear that girls remain noticeably more involved in housekeeping chores, indicating how gender determines the allocation of roles and responsibilities, even at a young age.

In terms of child labor the prevalence for children aged 7 to 14 is 13 percent, but data on the rural and urban shares of child labour underline a significant rural-urban gap: the prevalence of urban child labour is 4 percent, while the prevalence of rural child labour is 17 percent.

CONCLUSION

The recent discovery of offshore oil represents a potential new source of income as well as an opportunity to overcome persisting structural weaknesses in the Ghanaian economy. Reduced aid as a consequence of having achieved middle-income status in 2011 will press Ghana to focus on key poverty issues. Given the key findings of this profile, some policy actions could be the following:

- Specific policies and mechanisms need to be put in place in order to address the regional differences in Ghana, aiming to agricultural and industrial sector investments to offset the impacts of low levels of productivity. These plans should not fail to recognize the importance of female agricultural producers and how their limited access to productive assets and land hamper their ability to undertake long-term investments in agricultural modernization.
- There is an urgent need for increasing male and female farmers' access to credit and savings through more accessible and affordable public and private finance mechanisms, which would allow them more access to land markets, seeds, fertilizers, and machinery. An innovative program should be put in place with focus on the rural areas and the farming communities.
- Rural women should have the same rights and opportunities than men in accessing and using natural resources, land in particular. Local awareness and support, and women's participation in decision-making, are crucial for the realization of these rights.
- The high levels of dependency rates that characterize female-headed households speak of a de facto headship situation, produced by adult male migration. Addressing female-headed households' vulnerability through cash transfer programs alleviate some of their dependency burden and help decrease child labor.
- Similarly, promoting women's participation in **farmer organizations and women's groups** are necessary to develop women's skills, broaden their networks, and boost their self-confidence. Policy makers should recognize women's high participation in non-agricultural self-employment activities as an opportunity to increase rural employment and for strengthening collective action, specifically within women's groups.
- **Communication campaigns** should be put in place in order to address the gender disparities in domestic work allocation within households. With support from civil society groups, attitudes towards men and female roles need to be challenged and changed.
- Greater emphasis should be devoted to **building capacity and providing employment for the youth**, particularly in rural areas where income-generating activities are less available. In this regard, two strategies to employ the growing young population could be: (1) a more productive agricultural sector, and; (2) the development of other sectors in rural areas.
- Low education attainment needs to be addressed. A more in-depth understanding of rural-urban differences is needed, such as the different constraints that men and women face for studying. Incentives to keep children in school include better schooling services and the provision of meals in

schools. The uptake of vocational training shows that a great opportunity exist for policy makers to increase the adult population's education.

- Child work and child labor can be reduced by supporting households' incomes and the adoption of time-saving technologies in agriculture. Higher paying employment and social protection mechanisms in rural areas can effectively reduce children's time in productive activities. At the same time, time saving technologies can reduce the demand of children's time in productive activities.
- To reduce the risk of accidents and illness, policies and programs should **address the working conditions** in agricultural labor, particularly those in the mineral extraction, timber, and cocoa industries, and of other major export crops that employ the rural population.

Introduction

Despite Ghana's great progress in reducing poverty, an important share of rural men and women in the country still lack decent work¹ opportunities. Rural women in particular face greater difficulties in transforming their labour into more productive self-employment activities and their paid work into higher and more secure incomes. Similarly, the young rural population faces barriers in joining the labour market and migration is often a livelihoods strategy.

Efforts to promote gender equity in labour markets and income generating activities, as well as to support decent employment initiatives in rural areas, are hampered by the lack of comprehensive information on the multiple dimensions of social and gender inequalities, particularly in rural areas. The following country profile developed by the Gender, Equity and Rural Employment Division (ESW) of the Food and Agriculture Organization of the United Nations (FAO) fills this gap and contributes to a better understanding of the types and degree of existing gender inequalities in rural settings. Furthermore, it serves as a policy support tool to better integrate gender equity and decent rural employment in agriculture, food security and rural development policies and programs. If updated as new data becomes available, it can be used for monitoring and evaluating agricultural and labor policies and programs.

This profile of Ghana forms part of a policy kit that contains two additional items: 1) an overview of the main incountry legislations and policies related to gender and rural employment; and 2) a policy brief summarizing key gender inequality issues and policy recommendations.

Based on available qualitative information and nationally representative data, the country profile assesses existing gender and age disparities in employment and income in rural areas. In addition to information regarding labour markets and employment, the profile provides basic information on gender and age inequalities in education, recognizing its close association and supportive role for increasing labour productivity and income generating capacity. The profile is divided into two parts. Part I provides an overview of the national, economic, social and demographic contexts, with a close look at education and the agricultural sector. Part II looks in detail at gender differences and inequalities in rural employment.

The quantitative analysis is based on the Ghana Living Standard Survey (GLSS5) carried out by the National Statistical Office and the Rural Income Generating Activities (RIGA) dataset of Ghana's income aggregates constructed by the ESA division of the FAO. Specific methodological considerations are provided throughout the profile and in the methodological note at the end of the report.

Part I: Country Overview

Since 2000, Ghana has emerged as one of the leading countries in the Western and Central Africa region for achieving remarkable economic growth. A boost in its economy enabled it to meet the first Millennium Development Goal (MDG 1) – reduce by half extreme poverty and hunger- before 2015. Such economic growth is reflected in a rapidly decreasing poverty rate in both urban and rural areas. However, inequalities remain: between urban and rural areas, between the northern regions and the southern regions, and between women and men.

Part I of the country profile provides a snapshot analysis of rural employment in Ghana, with a focus on the rural areas and gender inequalities. The first sections cover important demographic characteristics, poverty and income inequalities, and education. The last section provides a brief description of the agricultural sector. An important missing element in this part, due to problems with the data analysis, is a section on migration. Given the relevance of phenomenon in Ghana, future profiles should at it closely.

1.1 Demographic Context

The last census in 2000 counts a total population of 18.9 million people; however, the current total population is estimated as large as 24.4 million². Ghana has experienced continuous population growth, with an average annual growth rate of 2.5 percent over the past 30 years. After reaching its highest peak between 1980 and 1985, population growth rates have experienced an uninterrupted downward trend³ that is on average lower than the Sub-Saharan African average rate, 2.1 versus 2.5 percent respectively.⁴

There are significant differences in terms of distribution of the population across regions. Ashanti is the most populous region, containing roughly 19 percent of the population, followed by Greater Accra with 15.4 percent. There are also substantial disparities in terms of population density across regions: the Greater Accra Region (GAR) is the most densely populated region with 895.5 persons per square kilometer, while the Northern Region has the lowest density with 25.9 persons per square kilometer.

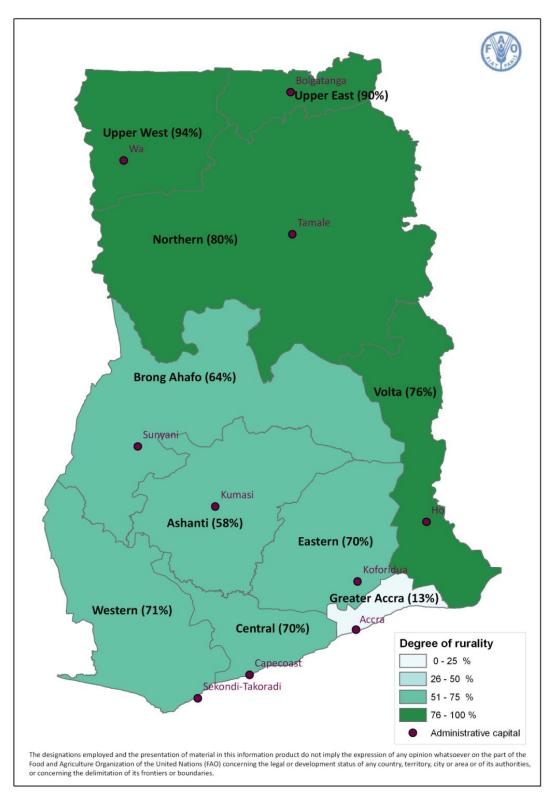
Demographic Context in Ghana: Did you know?

- Ghana's population is predominantly rural, particularly in the northern regions, and very young with half of the population under 18 years of age.
- Rural areas have a slightly higher adult female population over 25 years of age, and a proportionally lower share of girls, relative to boys. The share of female-headed households is quite significant, as they constitute 25 percent of the total households in the country. In most regions, the prevalence is higher in urban areas, and lower in rural areas, where FHHs account for 20 percent of the total households.
- FHHs in Ghana are smaller in size than male headed households, yet have higher dependency rates of children and the elderly than MHHs.

1.1.1 Ghana is predominantly a rural country.

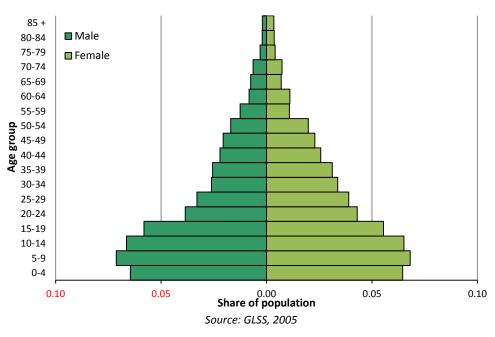
Although rural-to-urban migration has been an important phenomenon in Ghana since the 1960s, the country is still predominantly rural, 62 percent, most notably in northern regions. The percentage of people living in rural areas varies from region to region, from 58 percent in Ashanti to 94 percent in the Upper West. In the northern part of the country, 80 to 90 percent of the population is classified as rural. Greater Accra is the exception, with only 13 percent of its population classified as rural.⁵ *Rurality*, however, is a dynamic phenomenon and as infrastructure and accessibility of rural areas improve, the distinction between rural and non-rural areas becomes more difficult to define.⁶

Map 1: Rurality index across regions in Ghana: highest in the northern parts.



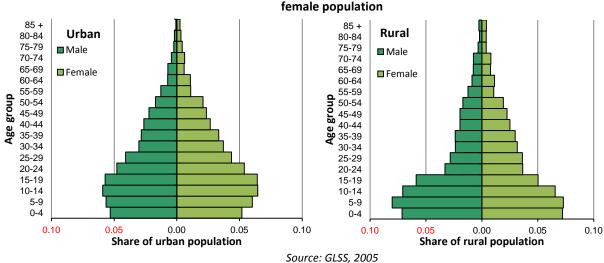
1.1.2 Ghana is characterized by a young population, notably in rural areas, and with clear differences between its female and male population composition.

In 2005, 50 percent of the overall population was younger than 18 years of age. Ghana has a young population age structure graphically represented by an almost *perfect pyramid*, typical for developing countries in early stages of the demographic transition. It is also observed that the female population is more numerous in all the age categories above 20 years of age. The "missing men" may be a result of migration overseas or misreporting in the data also due to migration.



Graph 1. National population structure in Ghana: A young population structure

There are notable urban-rural differences within younger age groupings (graph 2), as there are more children in rural areas due to higher fertility rates. There is also a rural-urban disparity for the working age population, especially among young adults, as rural areas have proportionally fewer individuals between the ages of 20 and 35. This again could be the result of male rural to urban labour migration.



Graph 2. Urban and rural population structure in Ghana: rural areas with smaller working age population and larger

The gender composition of the rural population also points to a significant paucity of men in the 25 and older age group (graph 3). This may indicate that more adult males migrate to urban areas than adult females. This is also observed within the urban population as it is characterized by a slightly larger adult population. Graph 3 also shows a slight lower proportion of girls and young women in rural areas.

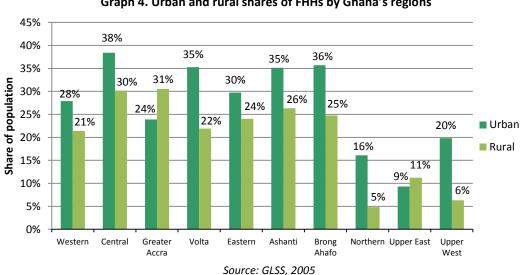
45% 42% 40% 36% 36% Share of rural households 35% 32% 28% 30% 26% 25% Male 20% Female 15% 10% 5% 0% 0-8 9-24 Over 25 Age groups Source: GLSS, 2005

Graph 3. Rural population figures by age cohorts and gender in Ghana

1.1.3 Ghana has an significant share of female-headed households in both urban and rural areas.

Female-headed households represented nearly one quarter of Ghanaian households in 2005. As shown below in graph 4, FHHs constitute one third or more of total households in some areas. There is a higher share of FHHs in urban areas, where they constitute 29 percent of households, compared to 20 percent in rural areas. This holds true across regions except for Greater Accra and the Upper East, where the rural shares are greater. In the north of the country (Northern, Upper East and Upper West regions), the share of FHHs is lower with respect to maleheaded households (MHHs) in the same region and with respect to the share of FHHs in the other regions.

A better understanding of the divergence between male and female-headed households is essential for policy design and the targeting of interventions. There are important differences between the MHHs and FHHs in terms of needs, contraints and opportunities for accessing and managing productive resources, services, and income-generating opportunities.



Graph 4. Urban and rural shares of FHHs by Ghana's regions

1.1.4 Female-headed households, particularly those in rural areas, are smaller in size but have higher dependency rates.⁷

Overall, MHHs were 1.4 times larger than FHHs in 2005; this is partly explained by the lower proportion of adult males in female-headed households. In rural areas, MHHs are 1.5 times larger than FHHs. Also, FHHs in both urban and rural areas have higher dependency rates (i.e. there is a higher proportion of children and elderly relative to working-age adults in the household).

High dependency rates hamper household capacity to allocate labour to on-farm actitivies or other incomegenerating activities. This is an issue that requires attention from policy makers as households might adopt negative coping strategies, such as an increased child labor and time burden for women.

Table 1: Average household size and total dependency rates by locality and sex of the head in Ghana: female-headed households are smaller and with higher total dependency rates

	Average household size			Total Dependency Rates			
	МНН	FHH	Ratio (MHH/FHH)	МНН	FHH	Ratio (MHH/FHH)	
Urban	5.4	4.4	1.2	35 %	46 %	0.8	
Rural	6.7	4.4	1.5	50 %	67 %	0.7	
National	6.3	4.4	1.4	45 %	56 %	0.8	

Source: GLSS, 2005

1.2 Poverty and Income Inequalities in Rural Ghana

Since 2000, Ghana has enjoyed steady and increasing economic growth, averaged at 3.5 percent per year⁸ and has a GDP per capita of US\$343⁹. Important milestones have been attained in terms of poverty reduction, as the proportion of the population below the national poverty line (below US\$2 a day) fell from 40 percent in 1998-99 to 29 percent in 2005-2006¹⁰. In addition, the average annual growth of Gross National Income (GNI) since 2000 has been 21.7 percent, significantly above sub-Saharan Africa's average of 15 percent.¹¹ In 2008, the Gross Domestic Product (GDP) was estimated at US\$ 16,123,436,501 while the GNI per capita at current US\$ measured 670.0 in the same year.¹² Although the relative importance of agriculture has been declining, it is still an important sector driving the economy. In 2007, agriculture contributed to 29.3 percent of the GDP and employed 55 percent of the economic active population.¹³

Nevertheless, inequalities are still significant between urban and rural areas, between regions,¹⁴ and between genders. With a Human Development Index (HDI) of 0.467, Ghana ranks 130 out of 160, and is above the sub-Saharan Africa average (0.389).¹⁵ The Gender Inequality Index for Ghana is 0.729, ranking 130 out of the 169 countries considered.¹⁶

Urban-rural inequalities persist in the availability of basic infrastructure, such as water and sanitation, two measurements of wellbeing. In 2009, 90 percent of the population in urban areas had access to an improved water source, compared to only 74 percent of the population in rural areas. Access to improved sanitation in the same year was 18 percent in urban areas, and only 7 percent in rural areas.¹⁷

In terms of regional inequalities, the Northern, Upper West and Upper East remain the most affected by extreme poverty. In 2005-2006, the incidence of poverty in the Upper West region reached 88 percent, and in the Upper East region 70 percent. Poor rural conditions encouraged migration from the north to the south, for jobs or education, leaving the Upper West, East and Northern regions with lower human development capacity. 19

High food prices, inflation and low household income hamper food security in Ghana. The northern and rural coastal regions are the most vulnerable to food insecurity, where distance from ports makes imported food very expensive in comparison to local staples.²⁰

Poverty and Income Inequalities in Rural Ghana: Did you know?

- Ghana has made great progress in poverty reduction during the past ten years attaining one of the highest levels in sub-Saharan Africa during the past 15 years. In 2011, Ghana reached middle-income status.
- Despite progress, there is a significant gap between urban and rural areas, and between the northern and the southern regions, with regard to poverty levels. Low productivity and poorly functioning markets for agricultural outputs are among the main causes of rural poverty.
- Household characteristics, such as the sex and years of education of the household head, as well as number of female working-age members are associated with wellbeing status.
- In rural Ghana, land access is not necessarily associated with higher expenditures. Rural landless households are concentrated in the higher quintiles, regardless of the gender of the household head. Landless households are wealthier as more education and off-farm employment is associated with upward mobility from agriculture. Nevertheless, land is a fundamental asset for poorer households.
- Despite low productivity, farm activities in rural Ghana still play a critical role in household income for both male and female households, especially for the poorest households.
- For MHHs, wage-employment, in both agriculture and non-agricultural activities, is an important source of income, whereas self-employment is an important source of income for FHHs. This suggests that FHHs face gender-specific constraints in accessing higher-paying jobs, explained partly by the head's lower level of education and age, but also by higher dependency rates that these household have.

1.2.1 Ghana has made valuable progress in poverty reduction but rural areas continue to lag behind, particularly in the North.

In recent years, Ghana has emerged as one of the leading countries in the Western and Central Africa region with a boost in its economy that enabled it to meet MDG 1²¹ before 2015. Such economic growth is reflected in a rapidly decreasing poverty rate, which declined from approximately 50 percent in 1991 to 28.5 percent in 2006.²² This level of poverty reduction is one of the highest in sub-Saharan Africa in the past 15 years.²³ Nevertheless, table 2 shows that important inequalities still exist between urban and rural areas: the rural population is 3.3 times poorer than the urban population. Also, inequalities in income distribution still exist as indicated by the Gini coefficient of income: 43 percent (with 0% indicating perfect equality and 100% maximal inequality).

Table 2. Poverty and Inequality Indicators in Ghana: with income inequalities and rural areas are poorer

Indicators	
National Poverty Headcount -2006	28.5%
Rural Poverty Headcount – 2006	39.3%
Urban Poverty Headcount – 2006	10.8%
Gini Coefficient of Income – 2006	43.0%

FAO - Ghana Food Security Indicators

1.2.2 Ghana's poor are concentrated in rural areas and in the north.

The great income inequality in Ghana is a major concern, as seen in rural areas where the severely poor exceed the non-severely poor (table 3).

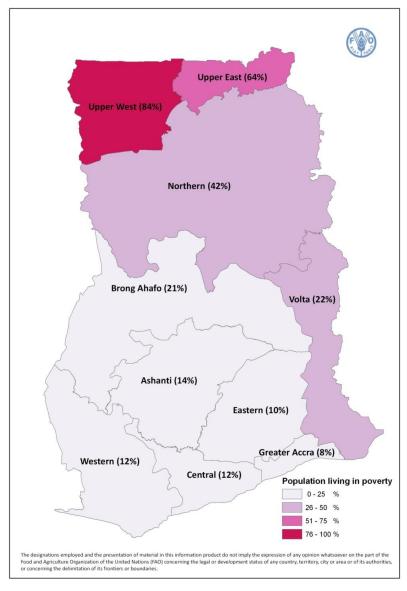
Table 3: Poverty rate per capita, by location in Ghana: urban-rural differences are still significant.

	Urban	Rural
Severe poverty rate	5%	25%
Poverty rate (excluding the severely poor)	5%	13%
Total poverty rate	10%	39%

Poverty distribution in Ghana is shown in map 2. The poorest regions are in the northern and predominantly rural parts of the country, where geographic conditions (drought-prone plains) put them at a disadvantage. In comparison, the south has two agricultural growing seasons and greater economic opportunities.

According to the Ghana Growth and Poverty Reduction Strategy (GPRS) 2006-2009 report,²⁴ low productivity and poorly functioning markets for agricultural outputs are among the main causes of rural poverty, particularly in the Northern regions.

Map 2. Poverty rates across regions in Ghana: the northern plains are the poorest regions.



Source: GLSS, 2005

1.2.2 Larger households, particularly those with more female working-age members, tend to be poorer in Ghana.

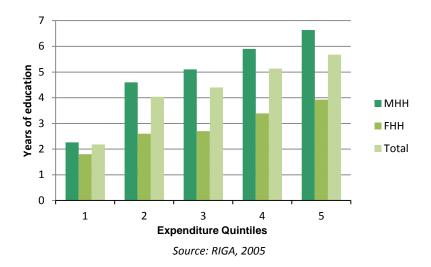
Poor households in Ghana are on average larger than non-poor households (GLSS 5, data not disclosed). While the average household size for non-poor rural households is approximately five members, poorer households have on average eight members (adults and children).

Furthermore, analysis shows that rural households with a higher share of working-age female members are poorer. For instance preliminary analysis shows that in households with the lowest expenditures, 51 percent of working age members are female, while in the highest quintile only 30 percent of them are female. This is nonexistent when looking at the share of working-age males in rural households (GLSS 5, data not disclosed). These results may be an indication of the greater difficulties for females access better-paid jobs. This sets limitations on households with a higher share of working-age women to move out of poverty and food insecurity.

1.2.3 Wealth is associated with higher levels of education of the household head, and female heads have a lower educational level than their male counterparts.

Graph 5 shows that a more educated head of household means higher levels of household consumption (measured by expenditures), especially within MHHs. However, the same graph shows great inequalities between male and female heads of household in years of education received. Interestingly, despite this, FHHs reach the highest quintiles, which could be explained amount of remittances received.

Graph 5. Number of years of education of the household head by expenditure quintiles in rural Ghana: Higher education of head is correlated with higher expenditures, but education remains low for female heads.



1.2.4 In rural Ghana, land access is not necessarily correlated with a higher wealth status, although this trend is less clear among female-led holdings.

Graph 6 illustrates the relationship between land access and wealth (measured by household expenditures). The analysis shows that more landless households are concentrated within the higher quintiles, regardless of the gender of the household head. Therefore, being landless may not necessarily be a disadvantage for rural households. In some cases, *landlessness* may signal a transition out of agriculture into higher return activities, such as wage and self-employment in non-agriculture activities. The trend could also be explained by higher levels of remittances among landless households. However further research is needed to understand better existing linkages among being landless and high levels of expenditure.

For MHHs with access to land, the percentage of households in each quintile declines from the lowest (poorer) to the highest (wealthier), regardless of farm size. Thus, land access in rural Ghana may not necessarily increase

welfare for MHHs, even if larger quantities of land may give some advantages and remains crucial for the poorest households' livelihoods.

As for FHHs, the majority of landless households are also within the wealthier quintiles; however, the correlation between land access and wealth is less clear than the trends observed within MHHs. Nevertheless, when comparing wealthier MHHs and FHHs within the fourth and fifth quintiles, landholdings and especially those higher than 5 acres seem to be more present among FHHs. Further analysis is needed to determine whether land access has a higher impact to overcome poverty among FHHs, or if it is remittances or other income from self-employment activities that allow FHHs reach a higher welfare status.

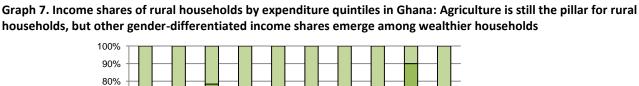
40% 40% MHH **FHH** Distribution 30% 30% 20% 20% I andless 10% 10% 1-5 0% 0% 5+ 1st 5th 1st 2nd 3rd **Expenditure Quintiles Expenditure Quintiles**

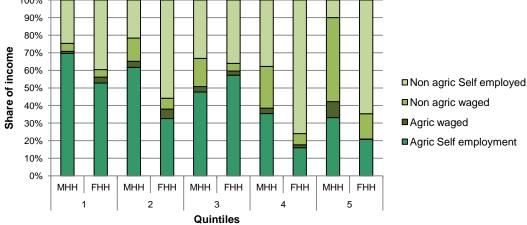
Graph 6. Rural household distribution across expenditure quintiles by land holding and gender of the holder

Source: GLSS, 2005 and RIGA.

1.2.5 Farm activities in rural Ghana play a critical role in household income.

Ghanaian rural households are predominantly *farming households*, ²⁵ as shown in graph 7. This is particularly true for FHHs, of which 65 percent are farming households; less than half, 44 percent, of MHHs are farming households. The graph also shows that non-agricultural households reach the highest quintiles and with clear gender differences: for wealthier MHHs, wage-employment in both agricultural and non-agricultural activities is an important source of income, whereas for all FHHs, self-employment outside agriculture is key. While MHHs have more access to wage employment, self-employment outside agriculture is FHHs' most recurrent source of livelihoods. More research needs to look into the causes of these differentiated patterns, as rural women face additional constraints in joining the labour market, such as lower education levels. Furthermore, the fact that FHHs have higher dependency rates, and thus a higher burden of care, make self-employment opportunities more attractive for these households as these activities tend to me more time flexible than wage employment.





Source: RIGA, 2005

We end this section with a summary of rural households' characteristics in Ghana, disaggregated by sex of the household head and expenditure quintiles. The table shows that FHoHs in rural Ghana tend to be older and with fewer years of education than male heads of households. FHHs are also more active in on-farm activities and less in off-farm paid activities, which are the sources of higher income and may provide better labour status.

Table 4. Summary characteristics of rural households by expenditure quintiles

Table 4. Summary characteristics	Expenditure quintile s					
				Ab.		
	1 st	2 nd	3 rd	4 th	5 th	
Average age of the head	49	46	47	45	45	
МНН	48	45	45	43	43	
FHH	53	50	52	50	47	
Members of working age	4	3	3	3	2	
МНН	4	3	3	3	2	
FHH	4	3	3	3	3	
Average years of education of the head	2	4	4	5	6	
МНН	2	5	5	6	7	
FHH	2	3	3	3	4	
Participation in agricultural self employment	64%	72%	76%	77%	85%	
МНН	63%	67%	71%	76%	83%	
FHH	70%	84%	89%	80%	90%	
Participation in agricultural wage employment	1%	3%	3%	3%	5%	
МНН	1%	2%	3%	3%	7%	
FHH	3%	4%	2%	1%	1%	
Participation in non-agricultural wage employment	3%	6%	6%	13%	19%	
мнн	2%	7%	8%	15%	24%	
FHH	6%	5%	3%	6%	8%	
Participation in non-agricultural self-employment	21%	24%	30%	35%	36%	
МНН	15%	17%	22%	23%	22%	
FHH	27%	32%	38%	47%	50%	
Share of agricultural self-employment income	66%	52%	46%	28%	26%	
МНН	68%	59%	45%	34%	30%	
FHH	50%	27%	49%	13%	18%	
Share of agricultural wage income	1%	3%	3%	2%	6%	
МНН	1%	3%	3%	3%	8%	
FHH	3%	4%	2%	1%	0.30%	
Share of non-agricultural wage income	4%	11%	12%	18%	33%	
мнн	4%	12%	15%	23%	44%	
FHH	4%	5%	4%	5%	13%	
Share of non-agricultural self-employment income	26%	27%	32%	44%	24%	
мнн	24%	21%	32%	36%	9%	
FHH	38%	47%	31%	66%	59%	

Notes: As a result of round off percentages and of the averaging operation, the total sum of rows may not be 100 percent.

Source: RIGA, 2004/05

1.3 Inequalities in Education

Education is a key component of human capital and plays a fundamental role in determining household ability to access better labour opportunities and escape poverty. In this section, we look at a few indicators of education disaggregated by gender of the household head and of individuals.

Inequalities in Education: Did you know?

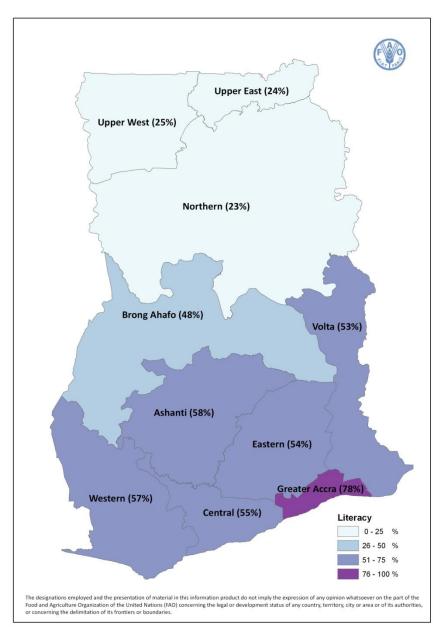
- In Ghana, half of the population of 15 years of age and above is illiterate. Literacy rates in the northernmost regions (Upper East, Upper West, Northern) are well below the national average and rural areas have significantly lower rates compared to urban areas.
- The overall literacy rate for women is 46 percent, compared to 67 percent for men. Northern regions show the most accentuated gender differences in adult literacy, and gender differences in literacy are more significant in rural areas.
- Gender disparities in literacy rates are greater within older populations, while there is relative gender equality for younger populations. Gender parity in enrolment rates is not far from being achieved at both the primary and secondary levels in rural areas.
- An extremely high percentage of women and men in the country have not completed primary education and the situation is particularly critical for women.
- Access to secondary education for women and men remains low, particularly in rural areas, where the share of men and women with secondary education is 13 percent and 3 percent respectively.
- Vocational education constituted 27 percent of the population enrolled in 2005 and it is popular among adults, especially females. However, training in teaching and preparation for obtaining the Higher National Diploma, needs to be more accessible for women.

1.3.1 Literacy is low, and even lower in rural areas and the northern regions of the country. Disparities between men and women exist, although progress towards parity is apparent among the younger generation. In Ghana, the adult literacy rate for the population aged 15 and above is nearly 52 percent. Not only is this low, but there are also significant geographical and gender disparities.

Regional differences in literacy rates are illustrated in Map 3, which shows a clear north-to-south rise in rates: in the northernmost regions (Upper East, Upper West, Northern), literacy rates are well below the national average.

There is also an urban-rural divide, with significantly higher literacy rates in urban districts compared to rural districts – nearly 73 percent versus roughly 44 percent (GLSS 5, table not shown).

Map 3: Literacy rates of the population aged 15 years and above: rates are lower in the north compared to the south.



The overall literacy rate for women is 46 percent compared to 67 percent for men. The gaps are wider in rural areas and in the north: in rural areas, 29 percent of women are literate compared to 52 percent of men. The northern regions show accentuated gender differences in adult literacy; 27 percent of women are literate in Upper East, compared to 46 percent of men (GLSS 5, table not shown).

Literacy rates also vary across age groups and gender: higher male literacy is consistent throughout all age groups. However, gender differentials decrease within lower age groups, implying that there is progress towards gender parity among younger generations, both in rural and urban areas. The highest gendered disparities in rural literacy rates are among those aged 45-64; it is a difference of 32 percentage points (table 5).

Table 5. Adult literacy rates by age-groups, sex of the individual and locality: progress towards gender parity among the youth.

Age groups	Rural			Urban		
	Male	Female	Differential	Male	Female	Differential
15-24	64%	54%	11%	88%	79%	9%
25-44	48%	22%	26%	79%	57%	22%
45-64	51%	19%	32%	77%	49%	28%
Over 65	25%	7%	18%	54%	20%	34%
Total	52%	29%	23%	80%	60%	20%

1.3.2 Educational attainment among the adult rural population is significantly lower compared to that of the urban adult population, and with great differentials between genders.

In terms of educational attainment²⁷, trends are similar to those of literacy rates in respect to geographical location and gender. Nearly 71 percent of adult rural women and 59 percent of adult rural men had not completed primary schooling in 2005. The share of men and women in urban areas with no primary education (referred as "none" in graph 8) is also high, and the gender differential is more pronounced; 51 percent for urban women compared to 22 percent for urban men.

At higher levels of education, the difference in educational attainment between adult men and women widens. While approximately a quarter of women obtain primary education in both urban and rural areas, fewer numbers reach the secondary and post-secondary levels. This is particularly true for those in rural areas. Women with a secondary education are less than three percent of the total population, and women with post-secondary education represent less than one percent.

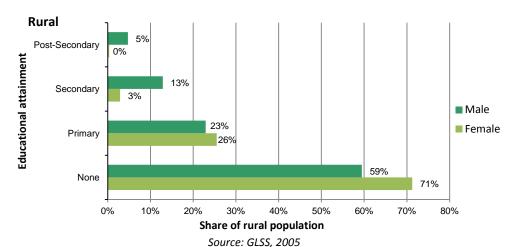
Urban-rural differences are also observed between individuals of the same sex. Compared to their urban counterparts, the secondary-school attainment rate for rural men is three times lower. The disparity among urban and rural women is even starker. Almost six times more urban women have completed secondary education than their rural counterparts.

Urban 20% Post-Secondary **Educational attainment** 41% Secondary 20% ■ Male ■ Female Primary 24% None 51% 0% 10% 20% 30% 40% 50% 60% 70% 80% Share of urban population

Source: GLSS, 2005

Graph 8. Educational attainment level for rural and urban adults (25+) and gender in Ghana:

Graph 8. Cont'

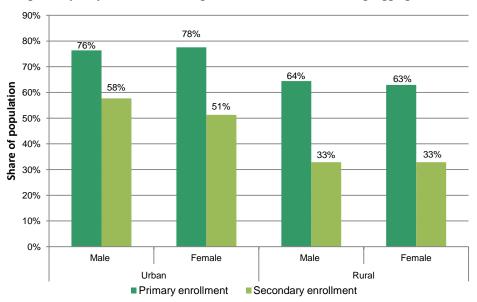


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1.3.3 Gender parity in net enrolment ratios²⁸ is not far from being achieved in both primary and secondary schooling in rural areas, but remain lower in rural areas.

Similar net enrolment ratios (NER) between men and women reinforce the aforementioned trend towards gender parity in educational attainment among the youth (graph 9). However, there seems to be a higher tendency for urban girls than boys to drop out of school during secondary schooling. The analysis also indicates that urban areas have higher NERs for primary schooling than rural areas.

Graph 9. Net Enrolment Ratios for primary and secondary schooling in Ghana: gender parity not far from being achieved, but rural schooling lagging behind.



Source: GLSS, 2005

1.3.4 Vocational education is great opportunity to heighten adult capacities, but more needs to be done in order to make Teacher Training and Higher Diploma's preparation more accessible.

Vocational education was received by 27 percent of those enrolled in school in 2005, making evident its popularity in Ghana, especially among adults. Vocational education and training provide people with specialized and practical knowledge and can be critical to the long-term socio-economic development of a country. Its flexible format is attractive, and therefore popular. With proper quality and relevant training, this mode of education could be an excellent alternative for adult females with time constraints, such as in a household with

many dependents; it enables them to become entrepreneurs or service providers. However, vocational schools should not be seen as a substitute of formal education, as they rarely provide the skills needed to generate more profitable businesses and to reach higher-paying jobs. Further work is needed in order to make the higher national diploma (HND) more accessible for men and women, particularly in rural areas. Furthermore, gender disparities in educational attainment for teacher training also exist, with a bias towards men.

Table 6. Adult education: highest educational attainment of adults (25+) by gender in Ghana

		Urba	n	Rural			
	Male	ale Female Ratio (M/F)			Female	Ratio (M/F)	
Vocational	19%	45%	0.4	12%	50%	0.2	
Teacher Training	65%	46%	1.4	82%	45%	1.8	
HND*	16%	9%	1.8	6%	5%	1.2	

^{*}HND denotes Higher National Diploma; Source: GLSS, 2005

1.4 Agricultural Context

Agriculture is the backbone of the Ghanaian economy, playing a critical role in ensuring food security, as well as socio-economic development. The sector is the main contributor to GDP, accounting for 34.4 percent in 2009, compared to 26.1 and 30.5 percent for the industrial sector and services respectively.²⁹ Agriculture also employs 50 percent of the Ghanaian population.³⁰ Raw material exports such as cocoa, minerals and timber accounted for three-quarters of the national export revenue in 2007.

While the country's agricultural potential is high, uncertain rainfall patterns, limited use of high-yielding seed varieties or irrigation technology, and public underinvestment keep food crop production below potential.³¹ Additionally, 65% of the total land area in Ghana is suitable for agricultural production, yet only 28 percent was cultivated in 2007. Poorly functioning markets for agricultural outputs are another limiting factor.

Agricultural Context in Ghana: Did you know?

- Agriculture is the backbone of Ghana's economy, playing an important role in ensuring food security and socio-economic development.
- Agriculture is composed mainly by small farms, which account for 82 percent of the total amount of land dedicated to farming activities and 80 percent of the country's agricultural production. Animal traction is practiced in most areas, as there is little mechanized farming.
- Market-oriented farming activities are mostly concentrated in areas with higher cocoa production, such as the Western, Ashanti, Brong, Ahafo and Central regions.
- A greater share of female-held farms is market-oriented than of their male counterparts. This is interesting considering that women are more likely to hold smaller farms compared to men.
- Men hold 3.2 times more of the total farms than women do, and 8.1 times more of the medium and large-sized farms (of 5 acres or more).
- Rural women are land holders at an older age. This may be linked to inheritance practices in Ghana. Subsistence farms held by women are less diverse in terms of crops and depend largely on maize.
- Female farmers' production is less diverse than their male counterparts in terms of crops. This is also true across different regions and age groups.
- The main source of credit for Ghanaian farmers is that financed by relatives and friends. Nonetheless female farmers rely more heavily on the informal networks (family, friends, other farmers, moneylenders). On the other hand, male farmers especially those carrying out market oriented activities, have more access to formal credit from the public sector.

1.4.1 Agricultural production in Ghana is mostly led by small farms.

Agricultural production is characterized by small farms: about 2.7 million holders own farms with an average holding of 1.2 hectares; these farms account for 80 percent of the total agricultural production³² and 82 percent of land is dedicated to farming activities. Due to the small size of most farms, market-oriented activities are limited; approximately 77 percent of farmers are involved in subsistence farming.

1.4.2 Women hold fewer and smaller farms.

Although small farms and subsistence agriculture characterize most Ghanaian farms, there are some gender and regional differences. Table 7 shows significant gender disparities in land holdings in Ghana, with men holding 3.2 times more of the total farms than women and 8.1 times more of the medium-large farms (of 5 acres and more). Table 8 shows that the majority of female holders mostly manage small farms (of less than 5 acres).

Table 7. Farm holdings by size³³ and gender of the holder in Ghana: women hold a smaller share of the total farms.

	Male holding	Female holding	Total	Ratio (M/F)
Small farms (<5 Acres)	73%	27%	100%	2.7
Medium/large farms (5+ Acres)	89%	11%	100%	8.1
Total farms	76%	24%	100%	3.2

Source: GLSS, 2005

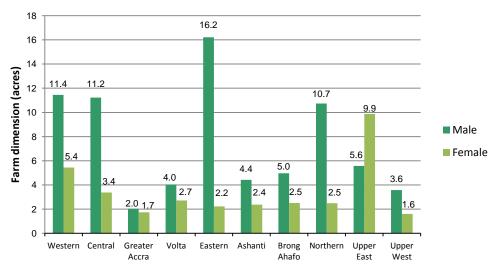
Table 8. Gender distribution of landholders in rural areas: females hold mostly small farms.

	Male holder	Female holder
Small farm (<5 Acres)	79%	92%
Medium/Large farm (5+ Acres)	21%	8%
Total	100%	100%
Ratio (S/ML)	3.7	11.5

Source: GLSS, 2005

Small farms prevail across all regions, and in most cases, females are more likely to engage in small farming than their male counterparts. Graph 10 shows that in all regions except the Upper-East, the average dimension of the farms held by males are greater than those of females. Eastern, Western, Northern and Central regions present a larger average farm dimension, though this is only observable among male held farms. In these four regions, the gender disparities are more evident than in the others. Interestingly, these same regions are those in which cocoa cultivation is more prevalent. Finally, a different trend is observed for the Upper East region, where female-held farms are larger than those held by males.

Graph 10. Average farm dimension (acres) by regions and sex of the holder: in Western, Central and Eastern regions disparities are more evident.



1.4.3 Subsistence farms form the majority of the total farms, although regions like Western and Ashanti show a larger share of market-oriented farms. Female-led production is proportionally more market-oriented than that of males.

Subsistence farms make up the majority of both male and female-held total farms, respectively 78 percent and 73 percent. This leaves the percentage of market-oriented farms at 22 percent for male-held farms and 27 percent for female-held farms. Female-led farms, especially those that are medium or large, appear to be more market-oriented than those held by men.

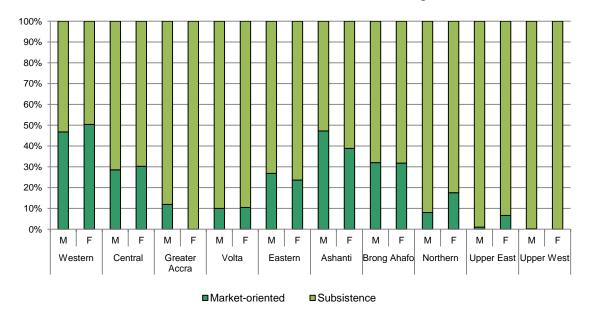
Table 9. Farm orientation by land dimension and sex of the holder: Female-led production is more market-oriented, especially that of larger farms

	Male Holdings			Fe	Female Holdings			Total Holdings		
	Small	Medium/ large	Total	Small	Medium/ large	Total	Small	Medium/ large	Total	
Market-oriented	21%	23%	22%	26%	35%	27%	23%	24%	23%	
Subsistence	79%	77%	78%	74%	65%	73%	77%	76%	77%	

Source: GLSS, 2005

Subsistence farming dominates overall, especially within the northern regions and the Greater Accra region. A relatively larger share of market-oriented farms operates in the Western region followed by Ashanti, Brong Ahafo, Central and Eastern. Differences between male and female-led farms are observed in the Ashanti region where there is a larger share of female subsistence farms; within the northern parts of the country, the Northern and Upper East regions have a larger share of female-led market-oriented farms; and within the Western and Central regions, where cocoa is produced, there is a slightly larger share of female-led market-oriented farms.

Graph 11. Shares of market-oriented and subsistence farmers by region and sex of the holder: a larger share of market oriented farms is observed in Western and Ashanti with small gender differences.



1.4.4 Rural women access land at a later stage in life which is likely linked to customary practices in land transfer in Ghana.

It is estimated that about 80 percent of rural land in Ghana is regulated under customary law. It is the responsibility of lineage chiefs to lead community decision-making with regard to the distribution of land plots.³⁴ According to customary law, all members of lineage are entitled to use rights or customary³⁵ freehold³⁶ regardless of their sex. In practice, however, male heads of family are in charge of setting up land tenure arrangements,³⁷ sometimes even in matrilineal societies. The result is that women's access to and use of land is through their male counterparts.³⁸ Such practices may limit women's direct access to land -owned or used- until they reach an older age (i.e. when becoming widows, see table 10).

Table 10. Land holders in rural areas by gender and age cohorts in Ghana: rural women gain holdings later in life.

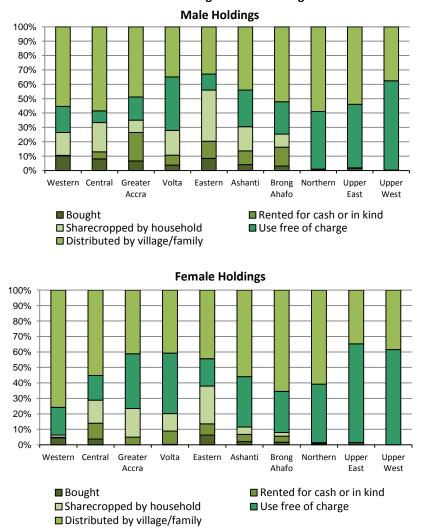
	Male	Female	Ratios (M/F)
18- 25	5%	4%	1.2
25-35	27%	19%	1.4
35-45	27%	25%	1.1
45-55	24%	31%	0.8
55-65	17%	21%	0.8
Total	100%	100%	

Source: GLSS, 2005

1.4.5 Most of the land of farming households is distributed by the village or the family, or is used free of charge. Only a small share of land is accessed through the market by renting or buying, which is also consistent with customary law.

Nevertheless, graph 12 shows that men's access to land through the market is greater than women's, especially in the Volta and Greater Accra regions. Men are also more likely to have bought their land in the Western, Central and Eastern regions, where cocoa is produced; these are also the regions where women's land access through the market is highest. Access to finance is important for allowing farmers to participate in land markets.

Graph 12. Access to land in rural areas by region and gender of land holder: although overall access through the market is small, the share of men's land access through the market is greater than that of women.

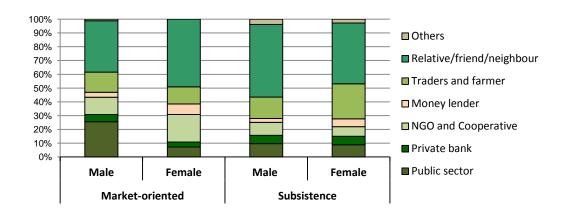


1.4.6 Farmers' poor access to formal credit partly explains their constraint for renting and buying land and other productive inputs, such as seeds.

In Ghana, up to 97 percent of rural loans are in support of the acquisition of agricultural inputs, while only 3 percent finance the purchasing of land or agricultural equipment. Unreliable credit access —such as that from family, friends, and informal network in general- which could be unreliable as they may find similar income constraints at similar periods through the year limits the participation of poor farmers in land markets. Nonetheless, male-led market-oriented farms proportionally obtain more credit from the public sector than female-led market-oriented farms. Conversely, females receive more loans from NGOs and cooperatives. After relatives' and friends' financial support, subsistence-oriented farms, particularly female-led ones, obtain credit from traders and farmers. Female-led farms also rely more heavily on money lenders than the male-oriented farms.

Graph 13: Source of credit by type of farming activity and sex of the holder in rural areas: with poor credit access.

Male farmers, especially those that are market-oriented, have more access to formal sources of credit.



1.4.7 Farms mainly produce maize and cocoa, and those held by women are less crop-diverse.

There are differences in crop diversity depending on the gender of the holder and type of farming activity. Among subsistence farms held by women, there is less diversity in crop type as most harvest maize (50 percent compared to 35 percent in male-led farms). On the other hand, market-oriented farms mainly produce maize, as well as cocoa, with fewer gender differences in terms of types of crop harvested. Groundnuts also seem to be a relevant crop for both female and male-led subsistence farms, while for female market-oriented farms, this crop may be an attractive crop for sale. Moreover, coconut seems to be a more attractive crop for sale among male holdings.

Table 11. Crops harvested by landholder's according to farm type and gender in Ghana.

	Market-oriented farms				farms	
	Male- holder	Female- holder	Ratio (M/F)	Male- holder	Female- holder	Ratio (M/F)
Beans/peas	5%	4%	1.2	10%	7%	1.4
Cashew nut	2%	2%	1.0	0%	0%	-
Cocoa	33%	30%	1.1	7%	7%	1.0
Coconut	4%	1%	4.0	2%	2%	1.0
Groundnut/peanut	5%	9%	0.5	13%	12%	1.1
Guinea corn/sorghum	1%	2%	0.5	11%	5%	2.2
Maize	44%	45%	1.0	35%	50%	0.7
Millet	1%	0%	-	10%	5%	2.0
Rice	1%	2%	0.5	7%	6%	1.2
Other crops	2%	3%	0.7	2%	4%	0.5

Source: GLSS, 2005

Over half the farms operated by women harvest one crop only, while only 19 percent of male-led farms fit in this category. Reduced crop diversification has implications for food security as dependency on one crop increases

the risk of losing total agricultural income if this crop fails. For subsistence farmers it means a less diverse diet available.

Table 12. Number of crops harvested by sex of the land-holder: half of the female-led farms grow one crop variety.

Num.	Male	Female	Ratio (M/F)
1	19%	51%	0.4
2	24%	27%	0.9
3	16%	11%	1.4
4	16%	6%	2.7
5	13%	5%	2.6
6	6%	1%	6.0
7+	6%	0%	-

Source: GLSS, 2005

Although crop diversification is low overall, all regions show a lower average for female-led farms. Regional differences are also observed, especially in the northern regions where the degree of crop diversification is notably higher than the rest. This might be due to farmers' need for diversifying the household diet as they may find higher constraints to access markets.

Table 13. Average number of crops cultivated by region and the sex of land-holder: higher diversity within male crops, although higher diversity is found within subsistence farming regions.

	Male	Female	Ratio (M/F)
Western	2.2	1.7	1.3
Central	1.8	1.3	1.4
Greater Accra	1.3	1.1	1.2
Volta	2.2	1.4	1.6
Eastern	1.8	1.5	1.2
Ashanti	1.8	1.4	1.3
Brong Ahafo	2.2	1.7	1.3
Northern	4.0	2.4	1.7
Upper East	4.8	3.7	1.3
Upper West	5.2	4.0	1.3

Source: GLSS, 2005

Box 1: Gender inequalities hinder women's role as producers in Ghana

The role of women in Ghanaian agricultural production is significant: 50% of women and 30% of female-headed households are employed in the agricultural sector. However, as their male counterparts, most of them rely on rain-fed intercropping, poor technology and agricultural inputs, as well as limited access to land for cultivation which limits their productivity and their products' added value. Gender disparities in agriculture emerge: according to Doss and Morris (2001) only 39 percent of female farmers adopt improved crop varieties, compared with 59 percent of male farmers, because they have less access to land, family labour and extension services. Ghanaian women also own less livestock, use less fertilizers, own less mechanical equipment, have less years of education and school attendance rates than men.

Market-oriented farming has great potential for helping farming women to overcome poverty. Ghanaian women seem to have more entrepreneurship skills than their male counterparts and their farms are proportionally more market-oriented. The literature points to cocoa production as particularly good for female farmers for two reasons: i) it can provide women a more secure way to gain rights to land; and ii) it provides economic security as it can provide over 75 percent of income to its smallholder producers (Teal et al., 2006; Vigneri, 2005). Vigneri and Holmes (2009) found that despite their restrictions, women cocoa farmers in Ghana are able to achieve similar yields to those of men. Similarly, in Goldstein and Udry's study (2008), women in Ghana were found to be as efficient as men in maize and cassava production, but they achieved lower yields and earned lower profits because they could not maintain the fertility of their land.

For this reason, if women enjoyed the same level of inputs as men, this would lead to higher yields and to potential benefits for themselves and for Ghana's rural economy. If these gender inequalities are addressed, women's economic and social benefits from cocoa and other market-oriented crops may increase substantially, a necessary condition for Ghana's poverty reduction efforts (Vigner, Holmes 2009). The as yet untapped nature of this potential is an opportunity cost and demonstrates the importance of gender equity measures not only for women's welfare, but also for developing rural economies at large.

(Extracted from: SOFA, 2011)

Part II: Gender Inequalities in Rural Employment

The full integration of women into the global economy has become one of the most important goals of development efforts. Despite increasing participation of women in labour markets they are disadvantaged compared to their male counterparts. Women constitute a significant proportion of contributing family workers. They are less likely to engage in wage employment than men, and when they do, they are more likely to hold part-time, seasonal and/or low-paying jobs in the informal economy. In many developing countries, economic liberalization has led to a rise in informal employment, which has affected women disproportionately (UNRISD, 2011). Women also tend to be paid less for equivalent jobs and comparable levels of education and experience (FAO, 2011a). Finally, women have larger work burdens overall due to competing demands of care responsibility and productive work, which limits the time and energy they can dedicate to higher earning economic activities.

Part II of the country profile provides an analysis of rural labour markets across sex, age, regional, rural and urban indicators, based on available nationally representative data. It provides a picture of the nature and magnitude of gender inequalities in rural employment as in labour participation, industry of employment, employment status, seasonality, quality of employment and time use patterns. Bringing into light existing inequalities in rural employment will help to inform policy makers to adopt sound interventions. At the same time this country profile can be used as a baseline for monitoring progress in terms of gender equality in the labour market if this type of analysis is regularly conducted.

"Rural employment is a critical means for poverty and hunger reduction, as labour is often the only asset that poor people own. The main problem with employment in rural areas, however, is that many jobs do not ensure decent levels of income and sustainable livelihoods. Rural workers are at the heart of the food production system but are disadvantaged in many respects. They are among the most socially vulnerable, the least organized into trade unions, and the least likely to have gender equality in opportunities and pay, and access to effective forms of social security and protection. Many of them are employed under poor health, safety and environmental conditions."

(FAO-ILO, Food, Agriculture & Decent Work)

2.1 Labour Force Participation Rate

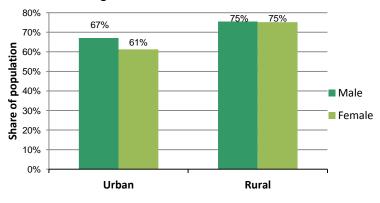
Inequalities in Employment: Did you know?

- In Ghana the overall labour force participation rate is 71 percent and it is higher in rural areas than in urban areas for both men and women. Furthermore, the rate for urban men is six percent higher than for urban women.
- Employment rates are high and similar for both women and men, and across regions. Except for the Upper West region where the female rate is higher, for both urban and rural areas.
- Men enter the labour market at a younger age than women, demonstrated by the higher employment rate of men between the ages of 15 and 24.
- More than half (53 percent) of the rural workforce in Ghana has not completed primary education. The gender education gap is more evident in urban areas as more than half of urban working men reach secondary and higher levels of education, while nearly half of employed urban women obtain no education diploma at all.
- Agriculture is the main sector of employment for both rural women and men, though rural women also have high employment participation in wholesale retail, marketing and tourism, as well as the manufacturing sector.

2.1.1 The labour force participation rate is higher in rural areas than in urban areas for both men and women.

In Ghana, the estimated total labour force participation rate³⁹ is 71 percent of the total population (GLSS 5). While in rural areas there is gender parity in terms of labour force participation, in urban areas the male rate exceeds the female rate by six percentage points.

Graph 14. Labour force participation rate in urban and rural areas in Ghana by sex: overall higher in rural areas and with gender differences in urban areas.



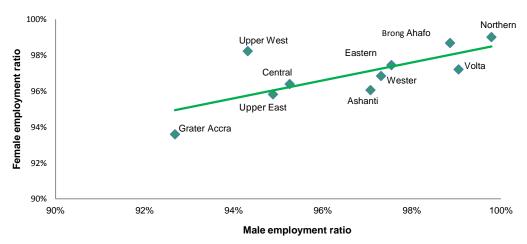
Source: GLSS, 2005

2.2 Employment

2.2.1 Both male and female employment rates are similar in all regions except in the Upper West.

As a general trend, in regions where the male employment rate is high, the female rate also tends to be high, resulting in lower gender inequality. This kind of association is more fragile when jobs are scarce, making gender disparities more evident. Graph 15 shows that in all ten regions of Ghana, except for the Upper West, there are minimal gender differences in employment rates. Nevertheless, further information regarding the different occupation and labour conditions of men and women is needed.

Graph 15. Male vs. female employment rate in Ghana: male and female employment rates are proportional in all regions except in the Upper West.

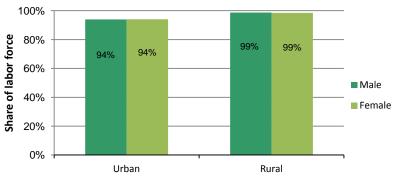


Source: GLSS, 2005

2.2.2 Male and Female employment rates follow a similar trend in both urban and rural areas.

In this analysis, "employed" includes those individuals engaged in both formal and informal work, in paid and unpaid work, including work on the agricultural holding of the owner, as well as family members helping out without pay. Given the similarities, a graph of the overall employment ratio is not shown in this profile. According to this definition, most of the rural working-age population was employed in 2005.

Graph 16. Employment rates in urban and rural areas in Ghana: similar trends observed for men and women are likely due to an overall high rate of employment.



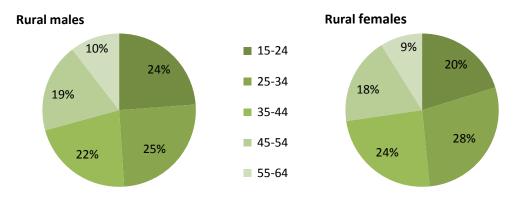
Source: GLSS, 2005

The following sections further explore the employment figures in order to provide a better understanding of the structure and characteristics of the rural labour market. The sections also identify age and gender disparities in rural areas by occupation or industry, as well as type of work arrangement and contract.⁴⁰

2.2.3 Young men enter the rural labour market earlier than young women.

Rural women enter employment between the ages of 25 and 34, while men enter earlier, ages 15-24. In rural areas, the delay of women entering the labour force does not seem to be due to higher engagement in education or training. Rather it may be a result of higher involvement in domestic activities. Young men may be joining the labour force earlier due to greater access to land and other productive resources. Education, access to assets and cultural bias may be some determinant factors of this phenomenon which have implications in terms of future employment.

Graph 17. Age structure of the rural employed population in Ghana: rural men start working at a younger age.



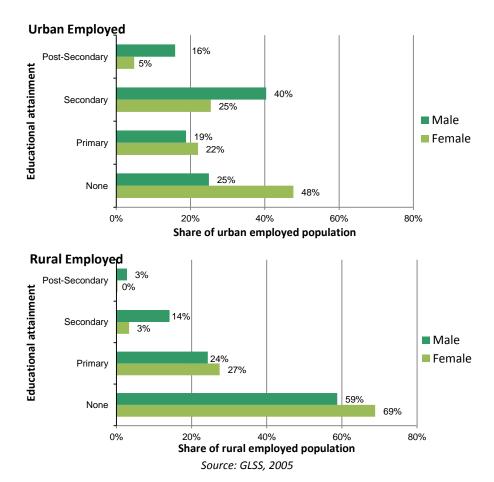
Source: GLSS, 2005.

2.2.4 Formal education levels in Ghana are low, and with gender inequalities.

About 53 percent of the rural workforce in Ghana had not completed primary education in 2005.⁴¹ Gender inequalities in education, however, are more evident in urban areas. Men working in urban areas have higher levels of education; more than half had received a secondary and post-secondary education. In contrast, nearly

half of employed urban women had not completed primary education. Urban to rural disparities are alarming: 30 percent of employed urban women have a secondary or higher education level, compared to only 3 percent of employed rural females. These differences are a source of concern as low educational levels hinder access to better job opportunities and entrepreneurship. A more in-depth understanding of these differences is needed, such as the different constraints that men and women face in school attendance.

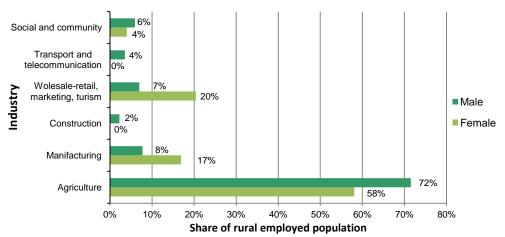
Graph 18. Employed population by education level in Ghana: the majority of people employed in rural areas have no education and there are gender gaps in secondary education and higher.



2.2.5 Agriculture is the main sector of employment for both rural women and men, though the sector is more important for rural men.

The agriculture sector employs 72 percent of employed rural men, compared to 58 percent of rural women. Rural women employment rate in wholesale retail, marketing and tourism sector is also considerable (20 percent), as well as in the manufacturing sector (17 percent); most of which may be agriculture-related products.

Graph 19. Rural employment by sector of economic activity in Ghana: women engage in more sectors.



*Sectors with representation below 2% have been omitted; Source: GLSS, 2005

2.3 Employment Status

Rural employment consists of various categories including paid employees, self-employed (with and without employees) and unpaid family workers, in and outside the agricultural sector. The "other" category includes apprentices, domestic employees and others occupations not mentioned in the GLSS 5 survey.

Inequalities in Employment Status: Did you know?

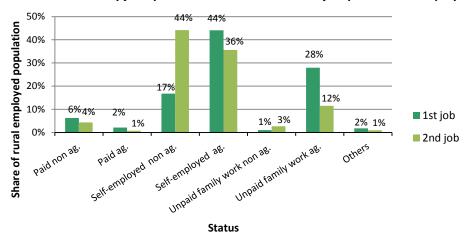
- The majority of rural Ghanaians are self-employed in both agricultural and non-agricultural activities, and 56 percent has a second job or more.
- Overall, very few engage in paid labour and when opportunities exist, women are at a disadvantage. In rural areas, men participate five times more in wage-employment than women. Rural women are more likely to be engaged in unpaid family work and in non-agricultural self-employment activities than rural men.
- Self-employed workers in both agricultural and non agricultural sectors are more likely to fall under the low earnings classification, suggesting that self-employment in rural Ghana is neither conducive to higher earnings, nor a way of overcoming poverty and food insecurity. Nevertheless, some categories of self-employment work may be more productive, especially for FHHs, as seen in part I.
- The majority of workers engaged in self-employment as a main job have no education. Vocational training has a greater uptake in the self-employed category and rural self-employed females seem to be the major beneficiaries.
- The informal private sector represents the most important sector of employment in rural Ghana, especially for women.

2.3.1 The majority of people in Ghana are self-employed and almost three-fifths of the rural working population has more than one job.

In rural Ghana, 56 percent of the working population has a second job⁴² or more. Graph 20 provides a breakdown of the main and second jobs in terms of status.

Unpaid family work in agriculture and self employment in agriculture are important sources of employment, notably as main jobs. For secondary jobs, the majority of employed Ghanaians are engaged in self-employment activities, in and outside of agriculture. This raises important challenges for policy makers as rural self-employment seems to suffer from decent work deficits in terms of low and irregular pay, occupational safety and health hazards, and lack of coverage by social security.

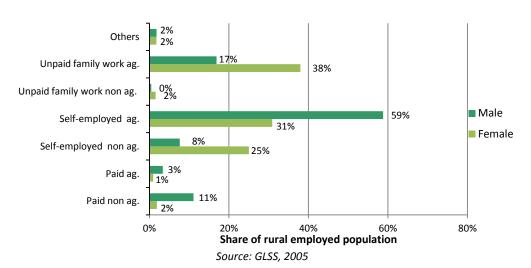
Graph 20. Main and secondary job by status in rural Ghana: the majority with a self-employed status.



2.3.2 In rural Ghana, there are five times more men than women engaged in waged-employment activities.

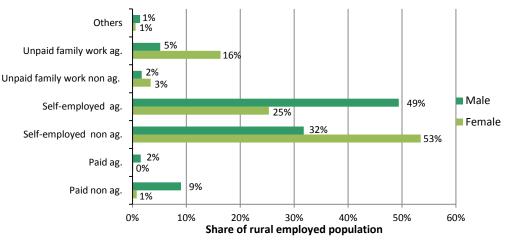
While rural males are more likely to be wage-employed, rural women are more likely to be unpaid family workers and non-agricultural self-employed.

Graph 21. Rural employment status in main job in rural Ghana: women are mostly employed as unpaid family workers in agriculture.



2.3.3 More than half of rural women with secondary jobs engage in non-agricultural self-employment activities, while almost half of men with secondary jobs engage in agricultural self-employment activities.

Graph 22. Employment status in secondary job in rural Ghana: more than half of women with secondary jobs are employed in self-employment outside agriculture while men engage in self-employment in agriculture.



2.3.4 Self-employed workers are more likely to fall under the low earnings classification.

Self-employment in rural Ghana is neither conducive to higher earnings, nor a way of overcoming poverty and food insecurity. Of those engaged in rural self-employment activities, 45 percent of men and 57 percent of women described their earnings as "low". These percentages are even greater when looking at the self employed in agricultural activities, in particular for females: 72 percent of self-employed women in agriculture are within the low income classification, compared to 48 percent of their male counterparts. It is essential to determine the types and conditions of work that men and women engage in when self-employed.

Table 14. Participation in rural self-employment as the main job according to self-assessed earning levels: the majority reports low incomes, particularly women.

					-,	, -	_		
	Overall			li	In agriculture			In non agriculture	
	Male	Female	Ratio (M/F)	Male	Female	Ratio (M/F)	Male	Female	Ratio (M/F)
"Low"	45%	57%	0.8	48%	72%	0.7	36%	47%	0.8
"Medium"	32%	24%	1.3	32%	20%	1.6	32%	26%	1.2
"High"	23%	19%	1.2	20%	8%	2.5	32%	27%	1.2

Source: GLSS, 2005

2.3.5 The education levels are low for the majority of workers engaged in self-employment as a main job.

However, the educational attainment of self-employed workers (ages 15 to 64) is not significantly different from the attainment of the whole employed population.

Graph 23. Educational attainment level of the rural self-employed (main job, ages 15 to 64) in Ghana: the majority has not achieved primary schooling.



2.3.6 Vocational training has greater uptake in the self-employed category.

Twice as many self-employed males have acquired some kind of vocational training compared to employees in other employment categories. The difference for women is even more accentuated – 81 percent of the self-employed compared to 56 percent in other forms of employment. Rural self-employed females thus seem to be major beneficiaries of vocational training. Nonetheless, vocational training in Ghana often consists of an adaptation of female domestic activities in agricultural processing and not in an increased access to agricultural extension and technology or others that can increase their literacy and marketing skills. Hence, vocational training curricula should be reviewed and adapted to the needs of its major users.

Table 15. Employment type and other education alternatives: self employed have acquired more vocational training than other employment categories

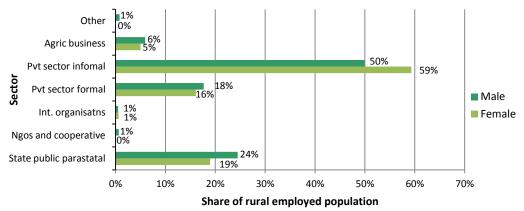
	Male			Female		
	Voc/Comm	Teacher Tr.	HND	Voc/Comm	Teacher Tr.	HND
Self-employed	25%	70%	4%	81%	15%	5%
Other employment	13%	81%	6%	56%	37%	7%

HND* denotes Higher National Diploma; Source: GLSS, 2005

2.3.7 The informal private sector employs more than half of the rural population in Ghana.

The informal private sector⁴³ represents the most important sector in rural employment in rural Ghana, 52 percent fall under this category. Once more, gender disparities are found as proportionally more women than men are employed in the informal private sector.

Graph 24. Rural employment by sector (main job) in Ghana: more than half of jobs in the informal sector.



2.3.8 There are clear gender differences within informal jobs according to employing industry.

While rural men are predominantly employed by the transport, telecommunications and construction sectors, rural women are mainly employed by social and community activities, followed by the manufacturing sector.

Table 16. Informal employment by industry in Ghana (main job): gender differences are observed across sectors.

	Male	Female	Ratio(M/F)
Agriculture	21%	17%	1.2
Mining	3%	5%	0.6
Manufacturing	15%	32%	0.5
Electricity -water supply	0%	0%	-
Construction	13%	1%	13.0
Wholesale-retail, marketing, tourism	13%	4%	3.2
Transport and telecommunication	29%	2%	14.5
Finance and business	1%	1%	1.0
Social and community	5%	39%	0.1

Source: GLSS, 2005

2.4 Youth Employment

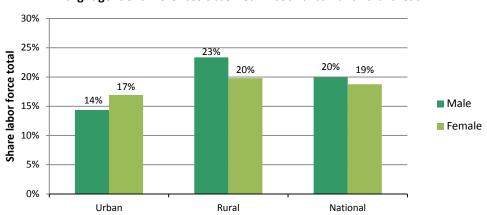
Youth comprise the population aged between 15 and 24 and represent almost 20 percent of the total population. Overall, a large number of youth are unemployed or underemployed. Inability to find decent employment opportunities often leads them to find employment in the informal sector, with poor working conditions and low earnings. Moreover, given the lack of opportunities rural youth often migrate to urban centers. However, without training in skills suited to the urban labour market, they have few opportunities in urban areas.

About 38 percent of Ghanaian youth can be classified as economically active with no significant gender differences, and youth represent around 19 percent of the economically active population. The figures suggest that poverty and food security strategies need to pay greater attention to youth employment issues.

Inequalities in Youth Employment: Did you know?

- The national youth employment rate is 94 percent, with significant rural-urban differences. In urban areas the share of working youth is 87 percent, compared to 97 percent in rural areas.
- Youth represent 19 percent of the total working population in Ghana and while young women constitute a higher share of the urban labour force, more young men do in rural areas.
- The youth unemployment rate is proportionally higher (6 percent) than the national unemployment rate (3 percent); this is of particular concern in Ghana where the youth population is high.
- Rural youth are primarily employed as agricultural unpaid family workers. They also engage in self-employment activities, but with clear gender differences, with a higher proportion of women as off-farm self-employment workers.
- In Ghana, higher education levels may not lead directly to improved employment status for the younger population.
- There is a higher percentage of unemployed youth with a secondary education level than those with no education, in both urban and rural areas. However, young urban women with primary and secondary school are less prevalent among the unemployed when compared to young men.

2.4.1 Youth represent 19 percent of the total working population in Ghana. Graph 25 shows slight gender differences in both urban and rural areas.



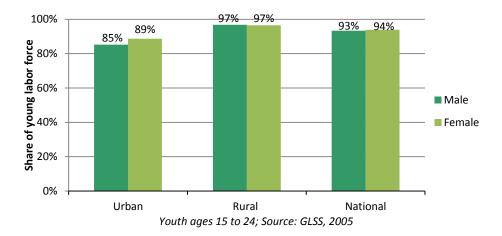
Graph 25. Employed youth as a share of the total employed population in Ghana: slight gender differences observed in both urban and rural areas.

Ages 15-24; Source: GLSS, 2005.

2.4.2 The national youth employment rate is 94 percent, with rural-urban differences.

In urban areas, the share of working youth is 87 percent compared to 97 percent in rural areas. While there is no gender employment gap among youth in rural areas, the male youth employment rate is four percentage points lower than the female one in urban areas. However, this difference is not significant.

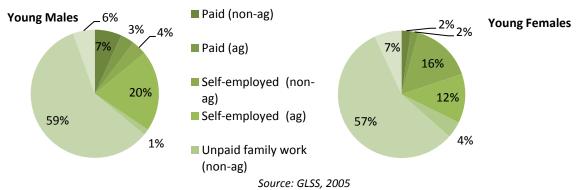
Graph 26. Youth employment rate in Ghana: higher for young women than young men in urban areas.



2.4.3 Rural youth are primarily employed as agricultural unpaid family workers.

Gender differences are observed in the rural youth labour force; females' participation in non-agricultural self-employment is 16 percent, compared to only 4 percent for males. Conversely, male youth participate more in non-agricultural wage employment than female youth do. These trends echo those observed among the adult population.

Graph 27. Rural youth labour participation by employment by status: mostly employed in unpaid family work.



2.4.4 The youth unemployment rate is higher than the national unemployment rate.

The youth unemployment rate (6 percent) is proportionally higher than the national unemployment rate (3 percent). Youth experience more difficulties in finding jobs, as they compete with more experienced adults and thus are often overrepresented in low-paying jobs. This is of particular concern in Africa, Ghana in particular, where the youth population is largest.

2.4.5 In Ghana, higher education levels in rural areas may not lead directly to better employment status for the youth population and urban youth may face additional constraints in accessing employment opportunities.

Table 17 shows that a higher percentage of unemployed youth have a secondary education level in both urban and rural areas respectively. There are gender differences in this respect as well, in both urban and rural areas. Urban young women with primary and secondary levels of education are less prevalent than young men among the unemployed; either primary education has a higher impact in helping young women to be employed or "female jobs" are more available. Pursuing higher levels of schooling is discarded as an explanation here as the unemployment rate does not include those individuals not looking for employment.

In rural areas, where three-fifths of the total youth population has not received formal education (GLSS 5, table not shown), higher education seems to have a lower impact for young women and for those with secondary schooling in general. Jobs which reward the investment in education are certainly less available in rural areas. More research should be done on this to assess how the education system responds to the specific needs of the rural labour markets (agricultural skills, entrepreneurial skills, vocational and technical training, etc.) and how education influences the quality of employment for the more skilled.

Table 17. Youth unemployment rates by education level in Ghana: in rural areas more women with primary and secondary schooling are unemployed; whereas in urban areas, primary school has a higher impact for women's employment.

	Unemployment Urban			Unemployment Urban Unemployment Rural		
Education Level	Male	Female	Ratio (M/F)	Male	Female	Ratio (M/F)
None	7%	14%	0.5	2%	1%	2.0
Primary	21%	3%	7.0	1%	5%	0.2
Secondary	22%	18%	1.2	6%	9%	0.7

Source: GLSS, 2005.

Unemployment might not be the best indicator to measure economic stress or the lack of employment opportunities in rural areas. Other indicators may be more relevant, such as engagement in subsistence activities (often not reported as "employment"), as well as underemployment, which is often hidden within employment rates. Women and youth are often overrepresented among the underemployed, working fewer hours or engaged in low-paying jobs. This issue will be explored further in the following section.

2.5 Time use patterns in rural Ghana: The relative importance of Productive and Domestic Work

Time use studies are useful in understanding the gender division of labour, including the care and domestic activities of the household. In Ghana, both men and women engage in a number of productive and domestic activities. Based on data available from GLSS 5, we compare time use in productive activities to time use in domestic activities.⁴⁴ This section highlights that compared to male workers, female workers face more constraints in allocating their time between the two types of activities.

Statistics traditionally reveal that domestic tasks are primarily carried out by women. This means that women are less likely to be able to take full advantage of economic opportunities, to respond to changing market opportunities, and to participate in income-generating activities. Time constraints also hamper women's ability to develop their capabilities through education and skills development, which could enhance economic returns and wellbeing.⁴⁵

Addressing time use constraints is highly important for lowering gender disparities, and in turn, reducing poverty and enhancing food security. Hence, further research needs to be devoted to this issue. More specifically, it is essential to understand how gender-differentiated time use patterns are affected by or linked to the following: household composition and life cycle issues (age and gender composition of household members); intrahousehold bargaining power; seasonality and farm system considerations; migration patterns; regional and geographic factors, including access to water and fuel; availability of infrastructure, and; accessibility and proximity to key economic and social services such as schools, health centers, financial institutions and markets⁴⁶. In addition, time use analysis contributes to a better understanding of underemployment, which is highly relevant for rural areas.

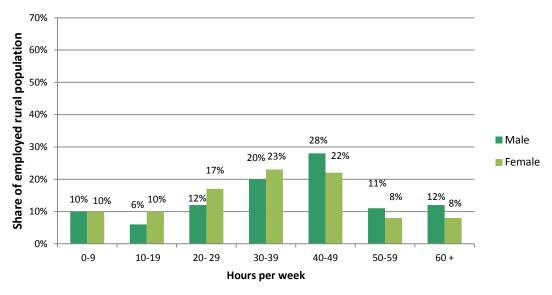
Inequalities in Productive and Domestic Work: Did you know?

- In Ghana, there is a wide gender gap in the time allocated to domestic activities: While 65 percent of men spend from 0 to 10 hours per week on domestic activities, 89 percent of women spend 10 hours per week or more.
- The average amount of time that women spend per week on domestic activities is greater than that of men, even if women spend almost the same amount of time as men on productive activities.
- The most time-consuming activities for women are cooking and taking care of household members: 11 and 10 weekly hours on average, respectively.
- Young rural women, between 15 and 24 years of age, assume a greater domestic and productive workload, compared to their male counterparts. Nearly two thirds of young rural males spend between 0 and 10 weekly hours on domestic work, whereas over a quarter of young rural females spend 50 hours or more on domestic work.
- The allocation of roles and responsibilities in the household is determined from childhood as girls work more hours than boys in domestic activities and are also more active in productive activities especially between 12 and 14 years of age.

2.5.1 In Ghana, there is a wide gender gap in the time allocated to domestic activities.

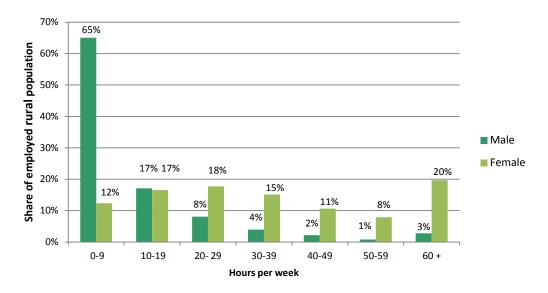
While women spend almost the same amount of time as men in productive activities, females are substantially more involved than their male counterparts in domestic activities. Graph 28 illustrates only subtle differences between men and women in the allocation of time for productive activities, although more men work full time than women. However, Graph 29 shows that there is a wide gender gap in the time allocated to domestic activities: 65 percent of men spend on average from 0 to 10 hours per week in domestic activities, while 89 percent of women spend more than 10 hours a week, and about 20 percent allocate more than 60 hours per week to domestic activities.

Graph 28. Time use of rural population in productive activities (hours per week) in Ghana: more males than females work full time.



Source: GLSS, 2005

Graph 29. Time use of rural population in domestic activities (hours per week) in Ghana: great disparities observed between men and women.



2.5.2 The average weekly time spent by women on domestic activities is greater than that of men.

In fact the average time dedicated by women to domestic activities is more than three times the average time allocated by men to these types of activities. The magnitude of the gender gap shows the urgency of adopting measures for reducing the female time-burden of domestic and care work to enable them to engage in more productive activities. Further evidence would assess whether such a double burden on women also influences the time use of children in terms of productive and – in particular for young girls – domestic work.

Table 18. Average weekly hours spent on productive and domestic work in Ghana: women's double burden is concerning.

		Activity	
	Productive	Domestic	Diff P-D
Male	45.0	11.3	33.7
Female	43.0	39.5	3.5
Ratio (M/F)	1.1	0.3	-

Source: GLSS, 2005

2.5.3 Cooking and taking care of household members are highly time-consuming activities in which women engage the most.

Food preparation and caregivingappear to be the most time consuming activities in which rural women are involved. Men seem to be only marginally involved in all domestic activities, taking more of a support role rather than actually being responsible for any of them.

Table 19. Average weekly hours spent on domestic activities in Ghana: with significant gender differences.

	Collecting fire wood	Collecting water	Cooking	Taking care of household members	Other Domestic*
Male	0.8	0.8	1.3	2.3	6.2
Female	2.7	3.2	11.2	10.0	12.5
Ratio (M/F)	0.3	0.3	0.1	0.2	0.5

Source: GLSS, 2005; "Other domestic" refers to ironing, shopping, cleaning, washing clothes, running errands, and others.

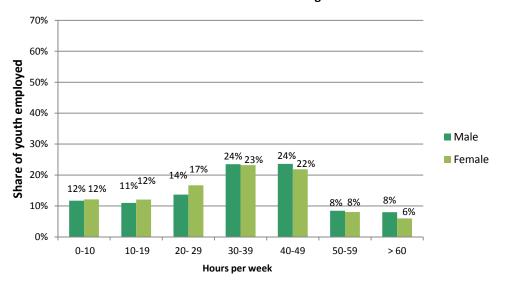
Rural women in Ghana face significant time limitations and until these are adequately addressed, gender inequalities in rural labour markets are likely to persist. Unfortunately the situation does not seem to improve for younger generations as time constraints are also evident among young female workers. While there is no a significant gender gap in time allocation to productive work important gender inequalities emerge in the time allocated to domestic work.

2.5.4 Nearly two thirds of young rural men spend between 0 and 10 weekly hours on domestic work, whereas over a quarter of young rural women spend 50 or more hours on domestic work.

Compared to their male counterparts, young rural women between 15 and 24 years of age combine a greater domestic and productive workload. As a result of time constraints, young women encounter more difficulties in undertaking productive work. Policies oriented towards promoting rural female youth employment should therefore pay particular attention to integrating these issues within policy formulation and implementation. Such time constraints may also limit the possibilities for young women to pursue higher levels of studies, further limiting their ability to find well-paid jobs. More in-depth analysis could determine the impact of time constraints on educational attainment for young girls in rural areas.

Graph 30. Time use of rural youth in productive work in Ghana (hours per week):

With small differences between genders.



Source: GLSS, 2005

70% 63% 60% Share of youth employed 50% 40% Male 30% 19% 19% Female 18% 18% 20% 12% 15% 10% 8% 10% 3% 2% 1% 0% 0-10 10-19 20-29 30-39 40-49 50-59 > 60 Hours per week

Graph 31. Time use of rural youth on domestic work in Ghana (hours per week):

With major gender inequalities.

2.5.5 Children in rural Ghana are involved in both productive and domestic activities, but the type and degree of involvement differ between girls and boys.

Despite legal provisions, child labour still remains a pressing issue in the Ghana⁴⁷, particularly in the informal rural sector. According to the GLSS 5, the overall child labour rate is 13 percent.⁴⁸ Data on the rural and urban shares of child labour underline a significant rural-urban gap. Urban child labour measures 4 percent, while the share of rural child labour measures 17 percent. In addition, children often work in their households, where they are engaged in activities that are usually not considered as work and thus it is not reported as such – e.g. taking care of younger siblings, fetching water, collecting firewood, cooking, cleaning and other household activities. When children are required to work long hours

"Child labour is defined based on a child's age, hours and conditions of work, activities performed and the hazards involved. Child labour is work that interferes with compulsory schooling and damages health and personal development. Especially in the context of family farming and other rural family endeavours, it is important to recognize that some participation of children in non-hazardous activities can be positive as it contributes to the inter-generational transfer of skills and children's food security".

(FAO IFAD-ILO ,Gender and rural Employment- Policy brief #7)

(both in the fields and in their households), their ability to attend school or skills training is limited, which prevents them from gaining an education that could help lift them out of poverty in the future. Devoting long hours to productive and domestic works chores has a negative impact on children's development. Child labour also exhibits gender patterns that are perpetuated later in children's working lives.

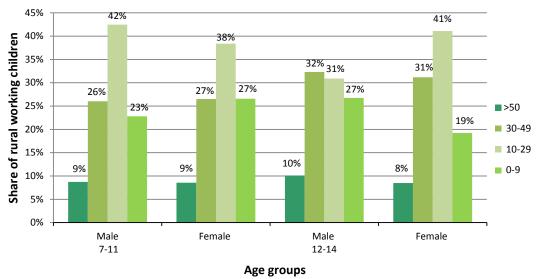
The analysis in this section refers to child work only, as the GLSS 5 did not collect data that would allow the analysis of child labor (for example, by asking questions regarding hazardous work and working conditions). Table 20 presents average weekly working hours disaggregated by sex, age and type of activities in rural areas. Although the average weekly working hours devoted to productive work are fairly similar for boys and girls in both age groups, there is a striking gender disparity in the amount of time dedicated to domestic activities. Though rural boys dedicate, on average, around 10 weekly hours to household chores, girls dedicate on average about 17 hours. The most prominent gender disparity is within the 12-14 age group, for which the average weekly hours in household activities reach 21.8 hours for girls, doubling that of boys.

Table 20. Time Use (average hours per week) of Rural Working Children by Activity

		7-11 years	12-14 years	7-14 years
Boys	Productive activities	23.6	25	24.2
	Domestic activities	9.6	11.4	10.2
Girls	Productive activities	22.9	25.6	24.3
	Domestic activities	14.2	21.8	17.0

Graphs 32 and 33 provide additional detail about the time use of working children in both the 7-11 and the 12-14 age groups. Graph 32 shows gender differences for time use in productive activities. Most boys and girls in the 7-11 age categories work between 10 and 29 hours per week. The same holds true for young girls between 12 and 14 years old. On the other hand boys of 12-14 are more likely to work more hours, probably as they join the labor force at an earlier stage than girls.

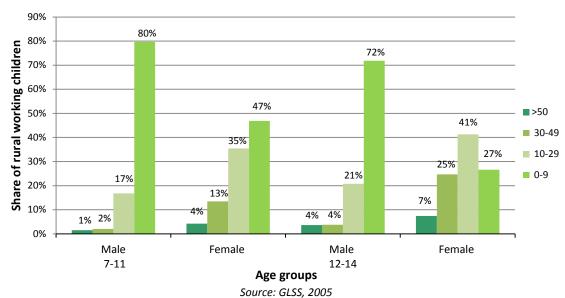
Graph 32. Time use of working rural children in productive activities in Ghana (hours per week)



Source: GLSS, 2005

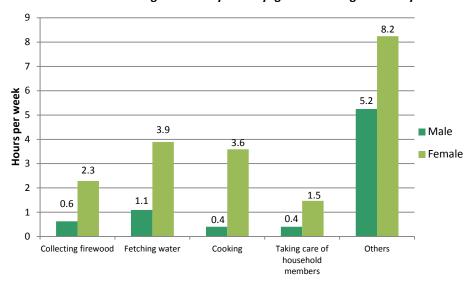
Graph 33 illustrates the gap existing between the amount of time working boys and girls devote to household activities in rural areas. The most salient finding is that, in both age groups, working girls involved in domestic activities dedicate much longer hours per week to these activities than the boys do. Moreover, the gap widens with age. While hours per week dedicated to household work increase with age for both boys and girls, the tendency is even more evident for girls. While 73 percent of girls of 12-14 years of age work more than 10 hours per week in domestic activities, only 28 percent of boys of the same age range work that amount. Such gender differences result in a substantial gap in the time-use distribution between working boys and girls.

Graph 33. Time use of working rural children in domestic activities in Ghana (weekly hours)



Although not strictly seen as economic activities, household work includes demanding and sometimes hazardous tasks. Graph 34 shows the main activities, namely collecting firewood, fetching water, cooking, taking care of other households members (children, the elderly and sick), and "others", including washing clothes, ironing, cleaning, shopping, running errands, washing dishes, and so forth. The average weekly hours dedicated to domestic activities are always greater for girls than for boys. While girls (especially those aged 12-14 years) dedicate on average more time to cooking and fetching water, running errands constitutes the main activity for boys (2.1 hours per week on average).

Graph 34. Time Use of Rural Working Children by Activity: girls work longer in every domestic activity⁴⁹.



Source: GLSS, 2005

It is clear that girls remain noticeably more involved in housekeeping chores, indicating how gender determines the allocation of roles and responsibilities, even at a young age. Moreover, the fact that girls are more active than boys in the household does not exclude them from being very active in productive work. Graph 34 (above) illustrates girls' time use in productive work is just as substantial as that of boys, with the result that the double burden faced by females is already present at a young age.

Conclusion

The recent discovery of offshore oil represents a potential new source of income as well as an opportunity to overcome persisting structural weaknesses in the Ghanaian economy. Reduced aid as a consequence of having achieved middle-income status in 2011 will press Ghana to focus on key poverty issues. Given the key findings of this profile, some policy actions could be the following:

- Specific policies and mechanisms need to be put in place in order to address the regional differences in Ghana, aiming to agricultural and industrial sector investments to offset the impacts of low levels of productivity. These plans should not fail to recognize the importance of female agricultural producers and how their limited access to productive assets and land hamper their ability to undertake long-term investments in agricultural modernization.
- There is an urgent need for increasing male and female farmers' access to credit and savings through more accessible and affordable public and private finance mechanisms, which would allow them more access to land markets, seeds, fertilizers, and machinery. An innovative program should be put in place with focus on the rural areas and the farming communities.
- Rural women should have the same rights and opportunities than men in accessing and using natural resources, land in particular. Local awareness and support, and women's participation in decision-making, are crucial for the realization of these rights.
- The high levels of dependency rates that characterize female-headed households speak of a de facto headship situation, produced by adult male migration. Addressing female-headed households' vulnerability through cash transfer programs alleviate some of their dependency burden and help decrease child labor.
- Similarly, promoting women's participation in **farmer organizations and women's groups** are necessary to develop women's skills, broaden their networks, and boost their self-confidence. Policy makers should recognize women's high participation in non-agricultural self-employment activities as an opportunity to increase rural employment and for strengthening collective action, specifically within women's groups.
- Communication campaigns should be put in place in order to address the gender disparities in domestic work allocation within households. With support from civil society groups, attitudes towards men and female roles need to be challenged and changed. Time-saving technologies and better rural infrastructure would also reduce the number of hours allocated to domestic activities.
- Greater emphasis should be devoted to **building capacity and providing employment for the youth**, particularly in rural areas where income-generating activities are less available. In this regard, two strategies to employ the growing young population could be: (1) a more productive agricultural sector, and (2) the development of other sectors in rural areas. A more efficient sector could make use of the already agriculturally-skilled population through wage-employment and outgrower schemes. Further developing the agriculture value chains, such as further establishing processing and packaging plants, could also absorb a significant part of the labor force and decrease migration. In addition, the barriers for employment of both women and men must be addressed to ensure that both genders benefit of new income opportunities at the same time they develop their educational attainment.
- Low education attainment needs to be addressed. A more in-depth understanding of rural-urban differences is needed, such as the different constraints that men and women face for studying. Incentives to keep children in school include better schooling services and the provision of meals in

schools. The uptake of vocational training shows that a great opportunity exist for policy makers to increase the adult population's education. Furthermore, training in teaching needs to be more accessible for women, as it can provide higher paid employment. The preparation for obtaining the Higher National Diploma should be promoted and made more accessible among the rural adult population.

- Child work and child labor can be reduced by supporting households' incomes and the adoption of time-saving technologies in agriculture. Higher paying employment and social protection mechanisms in rural areas can effectively reduce children's time in productive activities. At the same time, time saving technologies can reduce the demand of children's time in productive activities.
- To reduce the risk of accidents and illness, policies and programs should **address the working conditions** in agricultural labor, particularly those in the mineral extraction, timber, and cocoa industries, and of other major export crops that employ the rural population.

Endnotes

¹ According to the ILO definition *decent work* involves opportunities for work that are: productive and deliver a fair income; provide security in the workplace and social protection for workers and their families; offer better prospects for personal development and encourages social integration; give people the freedom to express their concerns, to organize and to participate in decisions that affect their lives; and guarantees equal opportunities and equal treatment for all (ILO 2007:ii).

² World Development Indicators, online source available at: http://data.worldbank.org/country/ghana

³ United Nations Population Division

⁴ WDI 2010

⁵ The *rurality index* is measured by the percentage of people living in rural areas for a given region divided by the total population of that region.

⁶ In this profile, the definition of *rurality* is based on data provided by the GLSS questionnaire on rural and urban areas.

⁷ The *Total Dependency Rate* is defined as the ratio between not active population (children between 0 and 14 and old people over 64) and population in working age (aged between 15 and 64).

⁸ World Development Indicators 2010 (provisional)

⁹ Idem.

¹⁰ GLSS5 (2005-2006)

¹¹ Idem.

¹² Country Stat. Country Stat: Ghana. (available at http://countrystat.org/gha/cont/pages/page/indicators/en).

¹³ CEDAW. 18 April 2005. Combined third, fourth and fifth periodic reports of States parties: Ghana. p.10.

¹⁴ FAO (2009

¹⁵ UNDP. Human Development Report 2010. Human Development Index and its Components (available at http://hdr.undp.org/en/media/HDR 2010 EN Table1.pdf).

¹⁶ UNDP. International Human Development Indicators: Gender Inequality Index Indicators updated September 2010. (available at http://hdrstats.undp.org/en/indicators/89106.html).

¹⁷ WDI 2010

¹⁸ Azeem, V. et al. (2006)

¹⁹ DFID (2006)

²⁰ FAO (2009)

²¹ MGD 1: "Eradicate extreme poverty and hunger"

²² In order to compute the number of individuals living below the poverty line, we counted the number of members of poor households. Following RIGA methodology, a household is considered poor if its welfare index (which is the aggregate household's expenditure adjusted for inflation and Ghana's equivalence scale) is lower than 90,0000 GHc. Moreover a household is considered to live in severe poverty condition if its welfare index is lower than 70,0000 GHc.

²³ IFAD (see references)

²⁴ National Development Planning Commission of Ghana (2005)

Using the RIGA methodology, a farm household is one when the participation rate of household members in farming activities is grater or equal than 75 percent. The participation of household members is given by the ratio between the number of members participating in on-farm activities and the number of working members of the household.

http://www.unicef.org/infobycountry/ghana statistics.html; UNESCO Education for All report 2010.

²⁹ ODI (2009), p.10

³¹ FAO (2009)

http://www.ruralpovertyportal.org/web/guest/country/home/tags/ghana).

- ³³ Given the difficulties in the conversion of some of the units of measure reported in the survey into acres, and considering that units of measure different from the acre accounts for a very limited number of cases, farms' dimensions were computed using only measures reported in acres, which constitute the 77 percent of the overall land reported. Although this procedure assures comparability and homogeneity, this data should not be taken as representative from the country as we are underestimating the amount of land held by farmers. Moreover the farm dimension classifications have been made using as threshold 5 acres, which is coherent both with the distribution of our sample and with the methodology used by RIGA.
- ³⁴ African Development Fund (2008), p15
- 35 Referring to unwritten practice rather than through written or codified law
- ³⁶ In English law, refers to the full ownership of land, providing the owner with the largest 'bundle of rights' of ownership.
- ³⁷ African Development Fund (2008), p15
- ³⁸ FAO, Gender and Land Rights Database (2010)
- ³⁹ Labour Force Participation Rate includes all the individuals of active age (15 to 64 years of age) that are either employed or actively seeking for a job.
- ⁴⁰ Employment rate is equivalent to: Employed population/Labour force population
- ⁴¹ Education level has been computed on the basis of highest qualification attained and of highest grade completed. An individual is considered as having attained primary education if he/she has completed the 6th grade of primary school; individuals who have not completed the 6th year of primary school are classified as having no education attainment. In terms of secondary education level, this includes all those who have attained either a BECE or a GCE A level qualification, while individuals with a Bachelor, Master or Doctoral qualification are considered to have a tertiary education level. For the computation of the level of attainment, vocational education has not been taken into account.
- ⁴² Individuals may have more jobs, but only the main and secondary jobs were reported in the GLSS 5 survey.
- ⁴³ The GLSS 5 documentation describes informal enterprises as those owned and controlled by private persons. They are informal in the sense that they have no established procedures for keeping records, recruitment, promotion and dismissals. ⁴⁴ The reference population is the employed workforce.
- ⁴⁵ See also: FAO-ILO-IFAD (2010), pp. 85-86
- ⁴⁶ World Bank (2006)

⁴⁷ Although ILO standards and definitions of child labour refer to children between 5 and 17 years of age the analysis in this section of the profile focuses on children aged between 7 and 14 years (for the purposes of this country profile, those aged between 15 and 17 are included in the 15-24 age). This is because, unfortunately the labour data from the GLSS 2005/2006 survey are only available for persons aged 7 and above. The indicator used for the analysis of child labour refers to "any work for pay, profit, family gain, or production for barter or for home use, during the seven days prior to the survey.

⁴⁸Caution has to be taken with this figure as it might seriously underestimate/overestimate child labour, as the data used to produce these estimates took as reference period the week prior to the survey. Given that the majority of the children work in agriculture, their involvement in productive activities might have a high degree of seasonality. In addition, there may be an undercounting of children involved in productive activities given that the respondent to the GLSS survey is typically an adult who may underreport the time/activities in which the child is involved. According to the ILO (Ghana Child Labour Data

²⁶ UNICEF and UNESCO indicate that the average national literacy rate is estimated at 65 percent, based on the most recent observed national data (from 2007). Sources: UNICEF Statistics:

²⁷ The educational attainment has been computed on the basis of the highest qualification attained and of the highest grade completed for the individuals aged 25 and above. We consider an individual having attained primary education if he has completed the 6th grade of primary school; the individuals who did not complete the 6th year of primary school are classified as having no education attainment. In secondary education attainment group are included all those who have attained either a BECE or a GCE A level qualification, while an individual having a bachelor, a master or a doctorate qualification is considered to have attained tertiary education. For the computation of the level of attainment vocational education has not been taken into account.

²⁸ The Net Enrolment Ratio (NER) for primary and secondary education is the number of pupils in the theoretical age group who are enrolled, expressed as a percentage of the same population. The age ranges in Ghana are 6-12 for primary school, and 13-18 for the secondary level.

³⁰ FAO (Country Stat: Ghana)

³² IFAD: Rural Poverty Portal: Ghana (available at

Country Brief, 2007), specific child labour survey that was conducted, the overall child labour rate is 27 percent. Although those data are not comparable (due to methodological and temporal reasons), it is reasonable to expect a more accurate picture from this type of survey as they have being specifically designed to capture this phenomenon.

⁴⁹ The "Others" category includes washing clothes, ironing, cleaning, shopping running errands, washing dishes and pots, and others.

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Appendix: Methodological Note

This country profile provides information about social and gender inequalities associated with rural employment issues. It has a descriptive orientation to provide general guidance for more specific and in-depth analysis. It uses the most recent nationally representative data available in the country. The selection of the datasets and indicators was conditioned to a significant extent to frame the analysis around social and gender inequalities, taking into account some of the pillars of the decent work framework (namely job creation and quality of employment).

After appraising the most recent available data that could be disaggregated by age and sex, the following databases were used to develop the Ghana Country Profile:

- GLSS 5: for all sections
- RIGA (Ghana 2005): for the income aggregate calculations, based on the GLSS 5

The databases have been used in a complementary way to cover the different sections of the country profile. At the bottom of each table, graph and map, the corresponding source is indicated.

A. Definitions and Key Concepts

A. Definiti	ons and Key Concepts
Age structure of the population	The population pyramids represent the age structure of the population from 0 to 85 years old and above. A top age of 85 years has been adopted in this country profile following a number of preliminary assessments. Every Ghanaian reported older than this age has been grouped in the age group "85+".
Age structure of the working population	The working population includes individuals between 15 and 64 years of age. Five age groups have been defined and each group is characterized by a ten-year range.
Child labor	The term "child labour" is often defined as work that deprives children of their childhood, their potential and their dignity, and that is harmful to physical and mental development. It refers to work that: is mentally, physically, socially or morally dangerous and harmful to children; and interferes with their schooling by: depriving them of the opportunity to attend school; obliging them to leave school prematurely; or requiring them to attempt to combine school attendance with excessively long and heavy work. In its most extreme forms, child labour involves children being enslaved, separated from their families, exposed to serious hazards and illnesses and/or left to fend for themselves on the streets
	of large cities – often at a very early age. Whether or not particular forms of "work" can be called "child labour" depends on the child's age, the type and hours of work performed, the conditions under which it is performed and the objectives pursued by individual countries. The answer varies from country to country, as well as among sectors within countries.
Crop harvested	This includes all types of crops harvested by the farmer during the past 12 months prior to the interview, regardless of the land on which they were cultivated.
Disaggregation	Data that has been displayed or analyzed by sex, age, location (rural-urban), geographic area (by region) or other variables of interest.
Education groups	Four education groups have been defined in terms of educational attainment (derived from the variable "highest educational qualification attained" and from "highest grade completed"): i) none (those with no educational qualification); ii) primary (those who completed the 6th year of primary education); iii) secondary (those holding the SSCE or the GCE A level); and iv) post-secondary (holders of bachelor or masters degrees and doctorate). The use of the highest level of education attained as an indicator for educational achievement requires some caution in the interpretation. It does not adequately capture those individuals who have started but not completed a certain stage of education. It is nonetheless a good indicator to gather evidence about the education system in terms of quantity of schooling.
Employment	The GLSS 5 questionnaire classifies all the individuals who "did any work for pay, profit or family gain or produced anything for barter or home use during the last seven days" as being employed. In other words people that are employed are those who participate in the labour force and have a job, independent of its frequency and/or duration. Employment includes both formal and informal

	work, paid (in cash, in kind, or barter) and unpaid work contributing to the livelihood of the
	household, including work on the agricultural holding of the owner, as well as family members
	helping out without pay.
Farm dimension	Farms' dimensions are measured in acres and are classified as small farms (less than five acres) and
	medium/large farms (more than five acres).
Farmer's activity	The farmer's activity is classified as market—oriented if more than 75 percent of its total harvest is sold at the market, otherwise it is classified as subsistence. For compatibility among the agricultural-related databases comprising the GLSS 5, the classification of the activity is centralized
	at the farmer level. It is based on the total harvest obtained from all the farms held but it is not
	then reattached to each single farm: the database remains at the farmer level in this case, because information of the activities carried out in each single plot are not provided. It should be made clear that a single farmer can practice different activities on different farms, however, this information is not available given the structure of the files.
Income activities	In the income section, the income aggregates from the RIGA dataset are used. In particular,
	"participation in" and "share of income from" – are used as complementary indicators to assess the diversification of income sources and the nature of the jobs from which the income is derived. The income aggregates constructed for RIGA contain seven principal income sources (crop, livestock, agricultural wages, non-agricultural wages, non-farm enterprises, transfers, other non-labour activities), which are grouped into four basic categories: i) on-farm activities (self-employed farming, income being the sum of crop and livestock production; in this category only agricultural production activities are included); ii) agricultural wage activities; iii) non-agricultural waged activities; and iv) self-employment (income from non-farm business; it should be noted that this category includes self-employment in the agriculture sector only if the activity consists in processing activities).
Industry	Industry was reported using the ISIC code and has been grouped into ten classes: agriculture,
,	mining, manufacturing, services (electricity, water and others), construction, wholesale-retail marketing, transport and telecommunication, finance and business, social and community, and others.
Labour force	Population aged 15 years and above who are currently working or actively looking for a job.
participation	Students and the "other" category are not considered as labour force participants. The minimum age used in the country profile (15 years) is line with the Ghana Children's Act 1998, which states that "the minimum age for admission of a child to employment shall be fifteen years".
Youth	Those between the age of 15 and 24 years old, according to international standards. This definition was drafted during preparations for the International Youth Year (1985), and was then endorsed by the United Nations General Assembly (see A/36/215 and resolution 36/28, 1981). This country profile places emphasis on youth given the particular issues and challenges that they face due to their age, relative to adult workers.
Rural	Rurality is defined by applying the disaggregation provided in the GLSS questionnaire.
Sex Ratio	This common demographic indicator is calculated as follows: (number of males/number of females) x100.
Sector of	This includes the public sector (civil service, other public service and parastatal), NGOs and
employment	cooperatives, international organizations, formal and informal private sector, agricultural business and others.
Status of	This includes various categories: paid employees, self-employed (with and without employees) and
employment	unpaid family workers. Each category is split into agriculture and non-agriculture related jobs. The
	"other" category includes apprentice, domestic employees and other occupations not mentioned in the GLSS05 survey.
Time use	An assessment of time allocation between productive and domestic activities has been done for the working population, youth and children. Time spent on productive activities is measured in hours
	per week dedicated to the main job, whereas non-economic or domestic activities refer to cooking, water and firewood collection, washing clothes and dishes, ironing, cleaning, shopping, running errands, taking care of children and/or the elderly and others.
Type of land access	The way in which farmers access land has been classified into five groups: bought, rented for cash or in kind, sharecropped by household, used free of charge, and distributed by village or family.
Unemployment	Those who participate in the labour force but do not have a job, and are looking for one are considered as unemployed.

Vocational	Vocational education is classified into vocational/commercial, HND (spell out) and teacher training
education	(including all teacher training, teacher/professor certificates and diplomas). It is defined in terms of
	highest educational attainment (derived from the variable "highest educational qualification
	attained")

B. Programs Used for Data Analysis

For the realization of the statistical/technical part of this Country Profile, three main software packages have been used, namely: Stata v.10, SPSS v.17 and Microsoft Excel 2007.