



Ghana

SHETRADES OUTLOOK | 2024



International
Trade
Centre

SheTrades



UK International
Development

Partnership | Progress | Prosperity



TIMEFRAME

March
2018

March
2025

OBJECTIVE

To increase economic growth and job creation in Commonwealth countries by enabling the increased participation of women-owned businesses in international trade. The project is funded by the United Kingdom Foreign, Commonwealth and Development Office, and implemented by ITC under the framework of the SheTrades Initiative.

Table of Contents

INTRODUCTION 04

THE RESULTS 07

Trade Policy 08

Legal & Regulatory Framework 12

Business Environment 16

Access to Skills 20

Access to Finance 24

Work & Society 28

CONCLUSION 30

ACTIVITIES

- Provide governments with the tools, information and capacity to implement gender-responsive policies. Also offer a platform for governments to work collectively and share best practices, including through SheTrades Outlook and in-country technical assistance on policy reform.
- Provide direct support to women-owned businesses. Build their competitiveness and their capacity to participate in trade through intensive training, mentoring and coaching.
- Work with business support organizations to improve the service offering for women entrepreneurs.
- Engage private sector partners to adopt business practices that create economic opportunities for women-owned businesses.



SHETRADES OUTLOOK

SheTrades Outlook: Creating Trade Opportunities for Women in Ghana

This policy brief presents analysis and recommendations for Ghana to unlock women's participation in trade by improving the policy ecosystem. It is based on the results of the SheTrades Outlook tool in Ghana, which collected and analysed data from 11 national institutions and five private sector organizations.



WHY DOES WOMEN'S ECONOMIC EMPOWERMENT MATTER?

Ghana's [Long-term National Development Plan 2018–2057](#) aims to build an industrialized and inclusive economy and strengthen institutions to boost the country's standing in international affairs. The African Continental Free Trade Area (AfCFTA) presents a huge opportunity for Ghana to achieve this goal through greater intra-African trade. Exporting within the AfCFTA can help accelerate the growth of Ghana's gross domestic product. To facilitate this, the government has launched the National AfCFTA Policy Framework and Action Plan, which aims to increase market access and demand for new products from Ghana.

Building an inclusive economy cannot be achieved without women. Women can help drive economic growth through their participation in business and trade. Specifically, Ghanaian women can take advantage of the trade opportunities in the AfCFTA and contribute to export diversification.

In 2022, labour-force participation rates in Ghana were 65% among women and 73% among men. Women dominate Ghana's agricultural sector and are heavily involved in cross-border trade. The only way to realize women's economic potential is by supporting them to participate in labour, entrepreneurship and trade. Hence, gender-responsive policies, tailored support and incentives are needed.

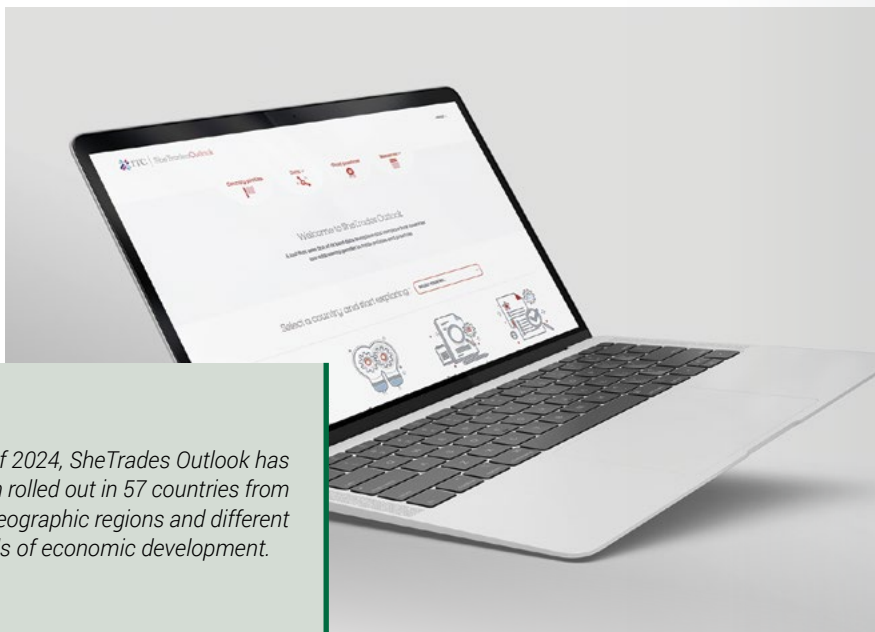
SheTrades Outlook provides critical data to help policymakers build on good practices and prioritize areas for improvement. This can help identify opportunities to improve women's economic empowerment and accelerate progress towards achieving Ghana's national development goals.

WHAT IS SHETRADES OUTLOOK?

SheTrades Outlook is an innovative, evidence-based policy tool designed by the International Trade Centre (ITC). It identifies policies, laws or programmes that contribute to or prevent women's participation in the economy and trade. This first-of-its-kind tool is based on 55 indicators. These are grouped under six interlinked pillars – Trade Policy, Business Environment, Legal and Regulatory Framework, Access to Skills, Access to Finance and Work and Society.

SheTrades Outlook is based on data collected by national consultants from an average of 20 national institutions and organizations per country. Data is collected through interviews based on semi-structured questionnaires. Examples of institutions surveyed include ministries of trade, education, finance, technology and women's affairs; public procurement authorities; Customs authorities; central banks; national statistics offices; business associations; chambers of commerce; and other trade support institutions.

SheTrades Outlook also makes use of reliable, publicly available and recently updated databases from the Inter-Parliamentary Union; the United Nations Educational, Scientific and Cultural Organization; the United Nations Statistics Division; the World Bank and the World Economic Forum. Additionally, an average of three good practices are identified per country by national experts.



As of 2024, SheTrades Outlook has been rolled out in 57 countries from all geographic regions and different levels of economic development.

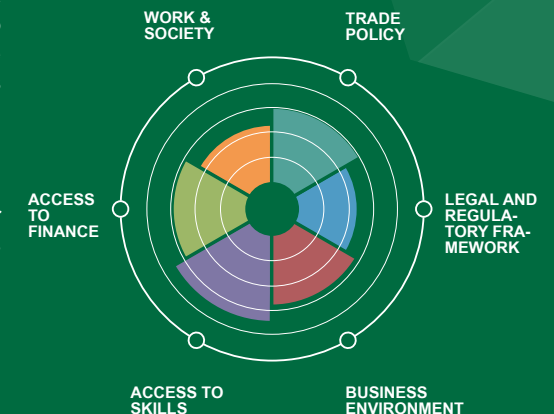
RESULTS

SheTrades Outlook – results

Sixteen organizations – 11 national institutions and five private sector organizations – were interviewed to collect data. Institutions were chosen based on their strategic objectives and relevance in relation to the six pillars of the initiative. The institutional survey was conducted in 2019. This policy brief presents the latest available data.

The SheTrades Outlook indicator scores range from zero to one. Ghana performed the highest in Access to Skills. This was followed by Trade Policy, Access to Finance and Business Environment. It performed the lowest in Legal and Regulatory Framework and Work and Society.

Detailed information on the scores under each pillar is presented below. This includes strengths and bottlenecks, as well as gaps identified in the data.



TRADE POLICY



Consultation process	
Initiatives or mechanisms are in place to include women's associations/organizations in consultation processes	
Women's associations/organizations participate in consultation processes	
Trade and gender-related concerns are included in policies and agreements	
Policy or action plan on gender equality and women's empowerment includes trade-related concerns	
Trade agreements or regional economic integration agreements include gender provisions	
Assessment, monitoring and evaluation	
Ex-ante and ex-post gender impact assessments of trade agreements are carried out	
Trade policy uses gender indicators	
Gender-disaggregated data	
Law or regulation mandates the collection of gender-disaggregated data	
Gender-disaggregated data is collected on companies	
Women's participation in strategic roles	
Women are represented in ministerial and parliamentary positions	
Capacity building on gender issues	
Trade Ministry staff receive training on gender issues	
A gender focal point focusing on trade and gender issues has been established	



The Trade Policy pillar focuses on the inclusiveness of trade policies, agreements and practices. It also includes the adoption of gender-responsive practices in trade and trade-related institutions.

Ghana exhibits medium performance in this pillar. This is mainly attributed to:

- The inclusion of women in consultations on trade policy
- Incorporating trade and women's economic empowerment issues in national gender policies
- Mainstreaming gender in trade policy and agreements
- Using gender indicators in projects and programmes
- Establishing a trade and gender desk
- Conducting ex-post gender impact assessments of trade agreements.

However, there are opportunities for improvements, such as undertaking ex-ante impact assessments of trade agreements, mandating the collection of gender-disaggregated data, and conducting training for the Ministry of Trade and Industry (MOTI) staff on gender issues.

WHAT WORKS?

MOTI includes women in policymaking. Prior to approving a policy, it sets up consultations with relevant stakeholders. Stakeholders provide inputs on the draft policy and participate in stakeholder consultations and validation workshops before the draft is submitted to the Cabinet. In 2019, MOTI, supported by the ITC SheTrades Initiative, consulted women's business associations to develop the [National Micro, Small and Medium-Sized Enterprise \(MSME\) and Entrepreneurship Policy](#). In 2020, Ghana also launched a [National Export Development Strategy \(NEDS\)](#) with gender mainstreaming that was developed in collaboration with ITC. There is a 'Gender Strategy' component within the framework of NEDS. The Ghanaian Association of Women Entrepreneurs (GAWE) also regularly takes part in national consultations to ensure gender mainstreaming. There is an opportunity for MOTI to collect gender-disaggregated data on participants in such consultations.

The National Gender Policy 2015 includes trade-related concerns such as building on the government's commitment to connect gender to regional and international trade policies, bringing Ghanaian women entrepreneurs to the negotiation tables on African market issues and market links, and working with appropriate agencies to facilitate a business environment that is favourable for women and men traders alike.

In SheTrades Outlook, trade agreements can receive three ratings: 'limited', 'evolving' or 'advanced' levels of gender responsiveness. Ghana is party to four free trade agreements. Two have an evolving level of gender responsiveness: the Economic Community of West African States and the AfCFTA.

To improve monitoring and evaluation of trade policies and agreements, it is crucial to collect gender-disaggregated data and use gender indicators to track the outcomes of trade policies and programmes. Ghana conducted an ex-post impact assessment of the United States of America's African Growth and Opportunity Act, with a focus on women and youth. Ghana can also consider conducting gender impact assessments before signing trade agreements. An impact assessment of Ghana's trade policy was undertaken in 2016. It included an evaluation of gender objectives in the policy and how they could be improved moving forward. Gender indicators are also included in both policies and programmes. For example, the National MSME Policy includes an entire thematic section on gender.

MOTI has a dedicated gender desk that focuses on trade and gender issues.

WHERE IS MORE PROGRESS NEEDED?

Ghana has a law on the collection of data across all agencies and departments, the Ghana Statistical Service Law 1985. However, there is an opportunity to include within this law the mandate to collect gender-disaggregated data. Ghana can also consider collecting gender-disaggregated data on exporting companies to map women's participation in international trade.

To build institutional capacity, MOTI can provide its staff with training on gender issues in addition to the trainings currently offered on trade facilitation and business support measures.

Lastly, the government could adopt an internationally recognized definition of a women-led or women-owned business as prescribed by the International Organization for Standardization (ISO) [International Workshop Agreement 34: Women's entrepreneurship – Key definitions and general criteria](#). This can improve the targeting of beneficiaries of women's economic empowerment programmes, collection of comparable data on women's entrepreneurship worldwide, and monitoring of the impacts of programmes and policies on women-led businesses.



LEGAL AND REGULATORY FRAMEWORK



Signing, ratification and enforcement of key international conventions	
Country has ratified the CEDAW and CEDAW optional protocol	
Country has ratified and enforced ILO Conventions 100, 111, and 183	
Gender-responsive budgeting approach	
Government uses gender-responsive budgeting approach	
Laws that facilitate access to productive resources	
Law provides women and men with equal rights to property and access to financial services	
Laws that facilitate access to the labour market	
Law mandates non-discrimination in employment based on gender, protection from sexual harassment and equal remuneration for work of equal value	
Paid parental leave policies	
Maternity leave benefit is mandated	
Paternity leave benefit is mandated	
Childcare and education support and facilities	
Parents receive childcare and education support	



This pillar assesses a country's adoption of laws and regulations that protect and promote women's rights. It also covers laws and policies that encourage women's entry into, and continuity and advancement in, labour markets. An example would be laws that support women to combine work with childcare responsibilities. More than 50% of the data for this pillar was sourced from World Bank

Women, Business and the Law; the Office of the High Commissioner for Human Rights; and the International Labour Organization (ILO) Information System on International Labour Standards.

Ghana has medium-low performance in this pillar. This is linked to the ratification of international conventions and the establishment of national laws that provide men and women with equal rights to inheritance and ownership. There are also laws against gender-based discrimination in employment and sexual harassment at the workplace. The government provides childcare benefits.

WHAT WORKS?

Internationally, Ghana has demonstrated its commitment to gender equality by ratifying the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), the CEDAW Optional Protocol, and ILO Conventions 100 (equal remuneration) and 111 (non-discrimination in employment and occupation).

Domestically, the government has legislated to ensure women and men have equal inheritance and ownership rights. Ghana also has laws on non-discrimination in employment based on gender, and protection against sexual harassment at the workplace.

Ghana provides childcare and education support for parents through tax deductions as well as through day care centres. Ghana also has an Early Childhood Care and Development programme that provides information on children's developmental milestones and recommends caregiving practices to stimulate development.

WHERE IS MORE PROGRESS NEEDED?

Ghana can consider ratifying ILO Convention 183 (maternity protection). Women currently receive 12 weeks of maternity leave with full pay but there is an opportunity to extend this to 14 weeks with full pay. There is also an opportunity to provide paternity leave benefits.

In addition, the government can establish laws to prohibit gender-based discrimination in access to credit and in opening a bank account. This can help ensure that women can access various financial instruments to support the growth of their businesses and their participation in trade. There is also an opportunity for Ghana to establish laws that provide equal remuneration to men and women for work of equal value.

The government can adopt a gender-responsive budgeting approach. This can help increase women's participation in the budgeting process. It can also help track the allocation of public funds to women's economic empowerment programmes, as well as promote transparency and accountability in government budgeting.



BUSINESS ENVIRONMENT

Representation of women business associations	
Women's business associations are represented at the national level	
Women-led businesses participate in activities conducted by chambers of commerce	
Business start-ups	
Support services are available when establishing a company	
National institutions implement incubator/accelerator programmes	
Access to trade and customs information	
Help and information desks are available at government offices to assist companies in complying with national regulations and export/import requirements	
Information on changes in customs procedures and trade regulations are announced in a timely manner	
Public procurement	
Information on public procurement process, vendors and transactions are available	
Preferential scheme on public procurement for women-led businesses is implemented	
Reporting and monitoring unfair practices in trade	
Means exist for women and men to report complaints on wrongdoing on trade regulations or procedures	
Trade facilitation and gender-responsive framework in customs	
Single-window electronic interface is available	
Gender-sensitive guidelines by the World Customs Organization or other national monitoring framework is implemented	
Border-level customs agents and officials receive training on gender-sensitive practices	



A conducive business ecosystem is essential to achieve resilient growth through the business cycle. This pillar focuses on the inclusiveness of the business ecosystem and covers industry bodies that support women's entrepreneurship. It also includes the ease and costs of establishing and running a business, trading across borders, and accessing information and public procurement markets.

Ghana has a medium score in this pillar. This is related to the existence of women's business associations in the country; the availability of business support services, incubators and accelerator programmes; and establishment of help and information desks and grievance reporting mechanisms. Information on public tenders is also published online and a single window electronic interface has been established. However, opportunities for improvement exist, such as:

- Timely publication of information about changes in Customs procedures
- Adopting gender-sensitive practices in Customs
- Adopting a preferential scheme for women-owned businesses in public procurement
- Collecting gender-disaggregated data on suppliers in public procurement
- Providing training on gender issues to Customs officials.

WHAT WORKS?

There are several women's business associations in Ghana at the national level. Some examples include GAWE and the Academy for Women Entrepreneurs. Women-led businesses also participate in activities held by the Ghana National Chamber of Commerce and Industry; however, gender-disaggregated data on participants is not collected.

Business support services are available when establishing a company in Ghana. For instance, the National Board for Small Scale Industries (NBSSI) provides support at the district level to entrepreneurs throughout the entire business registration process. In 2019, 30% of the beneficiaries were women entrepreneurs.

Incubator programmes are also available for start-ups. Under the [National Entrepreneurship and Innovation Plan](#), the government has partnered with private sector investors to provide start-up incubators and funding for young businesses to enable them to grow and become successful. The Ministry of Communications and Digitalisation set up the [Ghana Multimedia Incubator Centre](#) to promote information and communications technology (ICT) entrepreneurship development through the incubation of ICT business start-ups. The [Meltwater Entrepreneurial School of Technology Africa](#) provides internal seed funding and incubation services to technological start-ups in Ghana. The [Ghana Climate Innovation Centre](#) is a business incubator for Ghanaian entrepreneurs and ventures involved in developing profitable and locally appropriate solutions to climate change mitigation and adaptation. The Crops Research Institute, under the Council for Scientific and Industrial Research, also runs an Agrobusiness Incubator (Creating Competitive Livestock Entrepreneurs in Agribusiness). GAWE also launched a three-month incubator programme that supported 100 women entrepreneurs to launch their businesses.

The [Ghana Export Promotion Authority](#) (GEPA) has help desks to help traders comply with export and import requirements. There is also a small and medium-sized enterprise (SME) desk that supports small and medium-sized companies. In 2019, the desks were not implemented in all 16 regions.

Several trade processes can be completed electronically through a single window electronic interface. This allows electronic transactions, including:

- Submission of electronic Customs declarations
- Application for and issuance of import and export permits and sanitary and phytosanitary certificates
- Submission of sea/air cargo manifests
- Issuance of a preferential certificate of origin
- Payment of Customs duties and fees.

The Ghana Revenue Authority (GRA) is working together with the World Customs Organization (WCO) on the Anti-Corruption and Integrity Promotion Programme. The WCO also completed a gender equality organizational assessment for the GRA in 2023 with the help of the WCO Gender Equality Organizational Assessment Tool.

Information on the application and selection process for public tenders is also made available online in the [Ghana Electronic Procurement System](#).

There are grievance reporting mechanisms in place for men and women to lodge complaints about wrongdoing related to trade regulations and procedures. Complaints can be reported through the Customs Call Centre or in person at the sector commander's office at any of the ports. Complaints can also be submitted online through GEPA.



WHERE IS MORE PROGRESS NEEDED?

The government may consider collecting gender-disaggregated data on persons reporting trade malpractices. This can help assess the needs of women and track how government initiatives benefit women entrepreneurs.

The government can adopt a preferential public procurement scheme for women-led businesses. This can ensure that women-led businesses can take advantage of business opportunities in the public procurement market. The Public Procurement Authority also manages a [database of registered suppliers](#); however, the information is [not](#) gender-disaggregated. Having gender-disaggregated data on suppliers can help map women's participation in government procurement.

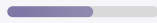
Updated information on Customs procedures and trade regulations is visible at borders and online; however, there is some delay in the dissemination. There is an opportunity to ensure that information is updated in a timely manner.

Ghana can also provide training on gender issues to Customs officials. This can help eliminate the gender-based discrimination and harassment typically faced by women in trade.

ACCESS TO SKILLS



Education and literacy



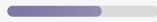
Law mandates compulsory education



Gender disaggregated data on adult literacy



Skills programmes for workers and entrepreneurs



Enrolment rate in technical and vocational programmes (female/male ratio)



Skills training programmes for workers are conducted



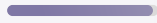
Business skills training for MSME owners are conducted



Training to facilitate access to markets are conducted



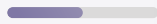
Targeted support and capacity building programmes for women



National institutions provide targeted support and capacity building programmes for women



Access to ICT and business innovation support



Policies and programmes are in place to support women's business innovation



Access to internet



Improved access to education is essential to build necessary skills and reduce inequality of opportunities between men and women. It is also vital to break the vicious cycle of poverty. This pillar focuses on measures designed to enhance women's abilities and business-related skills. One objective is to close the education gap. Another is to equip women with the capacity to compete and succeed in international markets and occupations traditionally dominated by men.

Ghana's performance in this pillar is medium-high. This is related to the availability of skills upgrading programmes for workers and entrepreneurs. Gender-disaggregated statistics on internet and mobile phone use are collected.





WHAT WORKS?

Ghana has several skills upgrading programmes for workers and entrepreneurs. The NBSSI provides face-to-face training courses at the district level every week. Some of the themes covered include food processing, cosmetics, garments and textiles, and value chain analysis. Potential candidates also receive a counselling session with a business adviser to determine their needs and the courses best suited for them. Trainers under the programme are also recruited from local areas. In 2019, 55% of beneficiaries were women. The NBSSI also provides business skills training to support entrepreneurs in areas such as access to finance and management. In 2019, 40% of beneficiaries were women.

The National MSME and Entrepreneurship Policy and Industrial Policy have provisions to support MSMEs with research and innovation. The government of Ghana can also consider putting in place business innovation policies and initiatives, specifically those targeting women.

The Ghana Statistical Service collects gender-disaggregated data on mobile phone and internet use. This data is also collected through the national population survey. In 2024, according to international sources, the male to female ratio of internet use for Ghana was 0.837 and 0.899 for mobile phone use.

WHERE IS MORE PROGRESS NEEDED?

National institutions can consider improving the participation of women in technical and vocational education and training programmes. In 2019, the female enrolment rate was only 27%.

The GRA can consider offering training and workshops on rules governing trade. This can facilitate women's knowledge of trade regulations and therefore their access to trade.

ACCESS TO FINANCE



Access to financial services	
Digital financial services are available	
There is access to formal financial resources (female/male ratio)	
Financial inclusion strategies and programmes	
Financial inclusion strategy or programme is implemented	
Financial support for women-led businesses and women's business associations	
Women-led businesses receive financial support to participate in trade fairs	
Fiscal and trade finance schemes	
Financial institutions are mandated to report gender-disaggregated data	
Fiscal schemes are available to facilitate entrepreneurial opportunities	
Trade finance schemes are available in the country to facilitate trade	
Financial instruments and other financing opportunities	
Financial instruments are available to support entrepreneurial opportunities	
Venture capital financing opportunities are available to support women entrepreneurs	



This pillar focuses on women's access to formal financial services. It also covers whether governments – alone or in partnership with the private sector – have developed innovative solutions to promote financial inclusion for women. Examples include removing or modifying bank requirements for physical collateral or verifiable cash flow so that women can access finance more easily.

Ghana has a medium performance in this pillar. This is related to several factors. These include the availability of trade finance schemes to facilitate trade, provision of financial support to women-led businesses to participate in trade fairs, and mandating financial institutions to collect and report gender-disaggregated data, among others. Areas for improvement include developing a new national financial inclusion strategy and adopting a national financial literacy programme, providing digital financial services in the country and providing venture capital financing opportunities.

WHAT WORKS?

Digital financial services include mobile banking and sending/receiving money internationally in Ghana. Ghana also launched the [Ghana Digital Financial Services Policy](#) with goals to provide access to a broad range of suitable and affordable digital financial services – including payment, credit, savings, insurance and investment – and formalize financial flows and promote transparency. There is an opportunity for Ghana to expand these services to include peer-to-peer lending and online bills payment for wider access to financial services.

Financial institutions collect gender-disaggregated data on bank account ownership, security loans and product use. However, this data is not published or publicly available. Reports on women's and men's bank account ownership can assist in developing financial inclusion strategies.

The Ghana Exim Bank has a trade finance scheme that supports international trade. The scheme provides medium/long-term finance to exporters for the purpose of setting up new export projects and acquiring additional assets for expansion. The scheme does not specifically target women traders.

The Ghana Exim Bank also offers a financial instrument to support women's entrepreneurship in the country. It provides a special interest rate for women-owned businesses of about 12%, compared with usual rates of 30%. NBSSI has a guarantee system that is provided to MSMEs in different districts. It takes between one and three months to get the loan, which can only be used for working capital and equipment. So far, 362 companies have benefited from this scheme. The Microfinance and Small Loans Centre also provides special interest rates for MSMEs. Other microloans services for MSMEs lend up to GHC 10,000 (or US\$ 2,000) with a 12% interest rate.

Lastly, financial support is also available for women-led businesses to participate in trade fairs. MOTI provides support to women entrepreneurs to participate in international trade fairs. It helps ship goods and bears the rent for the stall for women traders. The NBSSI also rents a stand and invites its members to display their products during the Ghana Trade Fair.



WHERE IS MORE PROGRESS NEEDED?

Ghana adopted the [National Financial Inclusion and Development Strategy \(2018–2023\)](#). The objective was to increase access to formal financial services from 58% to 85% of the adult population by 2023 and to focus on the rural population, women and the poor. The Strategy was structured around five mutually reinforcing pillars of financial sector development: (a) financial stability; (b) access, quality and use of financial services; (c) financial infrastructure; (d) financial consumer protection; and (e) financial capacity. There is an opportunity for Ghana to develop a new strategy to improve women's access to finance and leverage the adoption of new technologies to make the financial sector more inclusive.

Ghana can also consider implementing a financial literacy programme to further increase knowledge and access to financial services for women and other excluded groups.

The government can consider providing venture capital financing opportunities to start-ups, including those that are women-led.

WORK AND SOCIETY



Woman's opportunities in the labour market



Women are allowed to work in the same industries and perform the same tasks as men



Estimated annual earned income, US\$ PPP (female-male ratio)



Labour force participation rate (female-male ratio)



Female share of employment in managerial positions (%)



Time spent on unpaid work



Time-use on unpaid domestic chores and care work (male-female ratio)



This pillar addresses the unconscious or conscious gender biases that prevent women from participating equally in the economy. This includes existing patterns of job segregation and the interventions set up by governments to address these biases. Ghana scored the lowest in this pillar.

WHERE IS MORE PROGRESS NEEDED?

Time-use surveys are conducted in Ghana. The latest available data is for 2009. Women were spending an average of 3.6 hours per day on unpaid work while men spent only 0.98 hours. Ghana can consider undertaking this survey regularly to understand the difference between how women and men allocate their time on unpaid care and domestic work.

There is an opportunity for Ghana to facilitate more women in managerial positions in the country. In 2017, women occupied 33.7% of managerial positions.

With no law on equal remuneration of women and men for work of equal value, the gender wage gap persists in Ghana. In 2022, the female-to-male gender wage gap ratio in Ghana was 0.67. Ghana can also establish a law that enables women to work in the same industries as men.



The way forward

This policy brief presents the SheTrades Outlook results in Ghana based on data collected in 2019. Since the data was collected, Ghana has adopted and mainstreamed gender in the National MSME and Entrepreneurship Policy (2019) and the NEDS (2020). In 2023, Ghana launched a National AfCFTA Policy Framework and Action Plan and established the National AfCFTA Coordination Office to ensure implementation of the action plan.

There is scope to build on these policy measures, track implementation, monitor impacts on women, and identify areas where more progress is needed. The SheTrades Outlook validation workshop can serve as a platform for stocktaking and further collaboration between ITC and the Government of Ghana.

Based on SheTrades Outlook results, the following are specific recommendations to further mainstream gender into trade policy, support women's entrepreneurship through inclusive schemes and practices, and monitor and evaluate the gender impacts of existing programmes and policies.



01

THE WAY FORWARD: MAINSTREAMING GENDER INTO TRADE POLICY

Ghana has an opportunity to use trade policy as an instrument to promote gender equality and women's economic empowerment. Specifically, the government can:

- Incorporate gender equality issues in trade agreements
- Conduct regular ex-ante and ex-post gender impact assessments of trade agreements
- Adopt the internationally recognized definition of a women-owned business specified in ISO International Workshop Agreement 34: Women's entrepreneurship – Key definitions and general criteria
- Provide training on gender issues to Customs officials.

02

THE WAY FORWARD: INCLUSIVE FRAMEWORKS

It is important to ensure that policies, schemes and practices related to business and trade benefit both women and men. To do this, the government can:

- Adopt a preferential public procurement scheme for women-led businesses
- Adopt a gender budgeting approach
- Develop a new national financial inclusion strategy and a national financial literacy programme
- Strengthen digital financial services and ensure that women have access to these services
- Publish information on changes in Customs procedures and trade regulations both online and at the borders in a timely manner.

03

THE WAY FORWARD: MONITORING MECHANISMS

To support the monitoring and evaluation of existing gender-responsive initiatives, the government can:

- Mandate the collection of gender-disaggregated data across all of its agencies and departments
- Regularly collect gender-disaggregated national statistics on time use
- Collect gender-disaggregated data on:
 - exporting firms
 - participants of market access trainings
 - complainants of malpractices in trade regulations
 - vendors in public procurement.



04

THE WAY FORWARD: TARGETED INITIATIVES

Initiatives targeted to women are crucial to ensure that they benefit from access to skills and finance initiatives. Specifically, national institutions can:

- Provide awareness and knowledge training on trade rules, trade opportunities in the AfCFTA and how women-led businesses can export to the AfCFTA
- Develop and implement business innovation policies that support women entrepreneurs
- Provide venture capital financing opportunities, specifically to women-led start-ups.

GOOD PRACTICE: DEVELOPING INCLUSIVE TRADE POLICIES IN GHANA

Ghana was among the first countries that onboarded SheTrades Outlook in 2019. Government and private sector stakeholders in the country have actively participated in the data collection to map the policy environment for women in business and trade. The data-collection process proved to be as important as the data itself. Policymakers reported that by participating in the institutional survey, they gained greater awareness of the importance of mainstreaming gender into policy. However, they also conveyed the need for technical assistance to develop inclusive trade policies.

MOTI has shown a strong commitment to making trade policies work for women. In 2019, MOTI developed and mainstreamed gender in the National MSME and Entrepreneurship Policy, with support from the ITC SheTrades Initiative. The policy provides for the creation of an SME fund and concessionary bank loan schemes that focus on women and youth. To develop the policy, MOTI and ITC conducted stakeholder consultations in Accra, Kumasi and Tamale, in which various government and private sector representatives participated. These include NBSSI, the Ghana Standards Authority, GEPA, the GRATIS Foundation, the Rural Enterprises Programme, the Ghana Free Zones Authority, the Association of Small Scale Industries, Customs, women's business associations and private sector companies, among others.

In addition, MOTI and ITC collaborated to mainstream gender in NEDS 2020–2029. NEDS provides a framework for diversifying Ghana's exports through the promotion and exportation of non-traditional products. ITC reviewed the draft strategy and provided concrete recommendations, building on the results of SheTrades Outlook in Ghana. Recommendations include the following:

- Provide training for women exporters to address their specific challenges
- Adopt approaches to recognize women's contribution to agricultural production and ensure their participation in training and extension services
- Ensure women are part of the team to create awareness-raising activities
- Involve women's business associations in communications campaigns and provide them with resources to support their members
- Provide training on gender equality issues to Customs officials
- Identify products that women entrepreneurs can supply and new markets they can enter.

The government adopted NEDS in 2020.

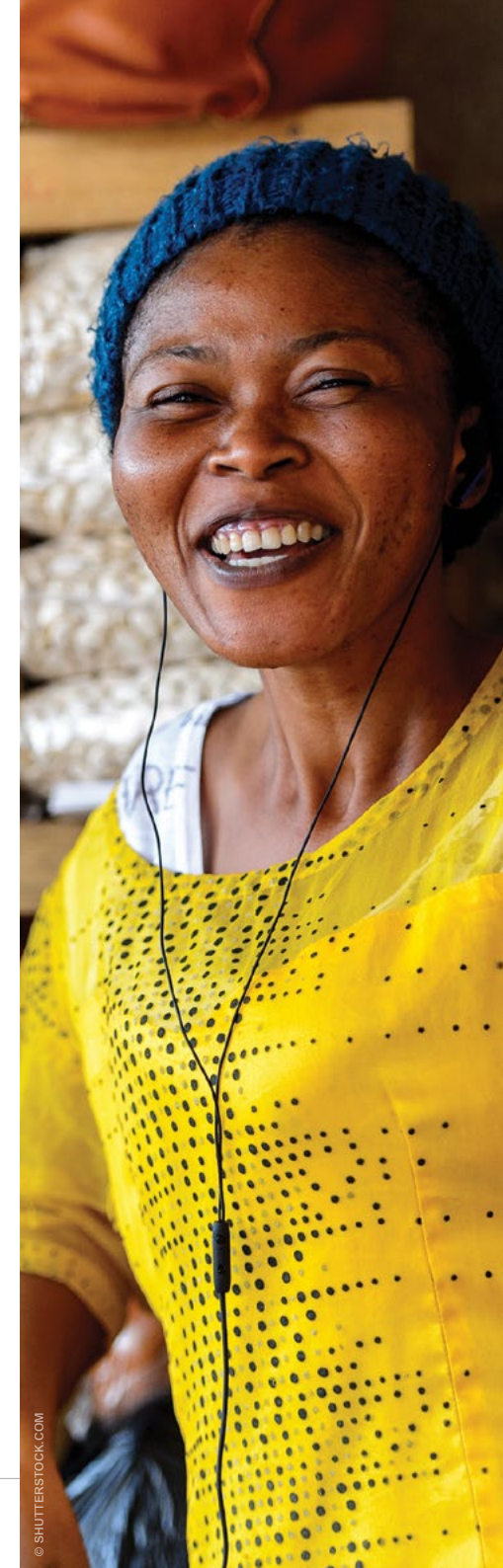
Source: ITC

FOR FURTHER INFORMATION

More information about this Policy Brief and the SheTrades Outlook project can be found at: <https://outlook.shetrades.com/home>

This policy brief was prepared by Vanika Sharma (International Consultant, SheTrades Initiative, ITC) under the guidance of Ma. Diyina Gem Arbo (Data and Policy Lead, SheTrades Initiative, ITC). Ms Regina Hammond carried out the institutional interviews.

Contribution to the United Nations Sustainable Development Goals:



#SheTrades

HER SUCCESS. OUR FUTURE.

The International Trade Centre's (ITC) SheTrades Initiative is a global platform that empowers women to engage in business, creating value for both them and their communities. The Initiative ensures that the right capacities and conditions are present to foster inclusive and sustainable trade.

SheTrades delivers activities and training that improve women traders' ability to do business successfully. At the same time, the Initiative works to remove inequalities that hinder women's participation in trade and foster a better trade environment for all.



SheTrades

International Trade Centre (ITC)

54-56 rue de Montbrillant
1202 Geneva
Switzerland