

Ghana

WBL 2.0 legal frameworks score	WBL 2.0 supportive frameworks score	WBL 2.0 expert opinions score
55.0	35.8	56.3

Women, Business and the Law 2024 (WBL 2024) identifies barriers for women's economic empowerment in three areas: women's legal rights, policy instruments designed to support the implementation of these rights, and how these rights are realized in practice. For that purpose, three new *Women, Business and the Law 2.0* indexes are presented for ten indicators: (1) legal frameworks, (2) supportive frameworks, and (3) expert opinions. For the WBL 2.0 legal frameworks index, 40 questions are scored across the ten indicators for 190 economies. For the WBL 2.0 supportive frameworks index, 30 questions are scored across the ten indicators for 190 economies. Overall economy level legal and supportive frameworks scores are then calculated by taking the average of each indicator, with 100 representing the highest possible score. The WBL 2.0 expert opinions index is created for a total of 164 economies. Expert opinion scores are not available for 26 economies due to an insufficient number of responses received from those economies during data collection. Individual responses at the economy level for 15 expert opinions questions across the ten indicators are scored by taking the median value of all responses per question. The economy level expert opinions index is equal to the simple unweighted average of the ten indicator scores.

For Ghana, data refer to the legal frameworks, supportive frameworks, and expert opinions that are applicable to the main business city (Accra). The scores for Ghana are shown in the table below.

Women, Business and the Law 2024 2.0 indicator scores

										
WBL 2.0	Safety	Mobility	Workplace	Pay	Marriage	Parenthood	Childcare	Entrepreneurship	Assets	Pension
Legal frameworks score	25.0	75.0	50.0	50.0	100.0	25.0	50.0	25.0	75.0	75.0
Supportive frameworks score	25.0	66.7	0.0	50.0	66.7	0.0	0.0	66.7	33.3	50.0
Expert opinions score	25.0	75.0	56.3	62.5	37.5	56.3	25.0	62.5	75.0	87.5

In summary, the **WBL 2.0 legal frameworks score** for Ghana (55.0 out of 100.0) is lower than the global average (64.2) and lower than the Sub-Saharan Africa regional average (57.4). When it comes to constraints related to marriage, Ghana obtains a perfect score (100.0 out of 100.0). As an example, one of the lowest scores for Ghana is on the indicator measuring laws affecting women's safety. To improve on the Safety indicator, Ghana may wish to consider introducing legislation on femicide, adopting comprehensive legislation on sexual harassment and introducing legislation on child marriage.

The **WBL 2.0 supportive frameworks score** for Ghana (35.8 out of 100.0) is lower than the global average (39.5) and higher than the Sub-Saharan Africa regional average (24.5). Ghana does not attain a perfect score on any of the WBL 2.0 supportive frameworks indicators. There is room for improvement across all ten indicators. As an example, one of the lowest scores for Ghana is on the indicator measuring supportive frameworks affecting women's decisions to work. To improve on the Workplace indicator, Ghana may wish to consider publishing guidelines on non-discrimination based on gender in

recruitment, publishing guidelines on flexible work arrangements and establishing a specialized body that receives complaints about gender discrimination in employment.

The **WBL 2.0 expert opinions score** for Ghana (56.3 out of 100.0) is lower than the global average (65.7) and higher than the Sub-Saharan Africa regional average (54.6). Ghana does not attain a perfect score on any of the WBL 2.0 expert opinion indicators. There is room for improvement across all ten indicators. As an example, one of the lowest scores for Ghana is on the indicator measuring expert opinions on women's safety.

WBL 2.0 legal frameworks data

QUESTION	ANSWER	LEGAL BASIS
Safety		
Does the law address child marriage?	No	No applicable provisions could be located
Does the law address sexual harassment?	No	No applicable provisions could be located
Does the law address domestic violence?	Yes	Domestic Violence Act, Secs. 1(b)(i)-(iv), 3(2), and 11-22; Criminal Offences Act, Sec. 97
Does the law address femicide?	No	No applicable provisions could be located
Mobility		
Can a woman choose where to live in the same way as a man?	Yes	Matrimonial Causes Act, Art. 32
Can a woman travel internationally in the same way as a man?	Yes	Passport and Travel Certificate Decree
Can a woman travel outside her home in the same way as a man?	Yes	No restrictions could be located
Do a woman and a man have equal rights to confer citizenship on their spouses and their children?	No	Constitution of Ghana, Arts. 6(2) and 7(1-6); Citizenship Act, Secs. 6 and 10(2)
Workplace		
Can a woman get a job in the same way as a man?	Yes	No restrictions could be located
Does the law explicitly prohibit discrimination in recruitment based on marital status, parental status, and age?	No	No applicable provisions could be located
Does the law prohibit discrimination in employment based on gender?	Yes	Labour Act, Sec. 14(e)
Does the law allow employees to request flexible work?	No	No applicable provisions could be located
Pay		
Does the law mandate equal remuneration for work of equal value?	No	No applicable provisions could be located
Can a woman work at night in the same way as a man?	Yes	No restrictions could be located
Can a woman work in a job deemed dangerous in the same way as a man?	Yes	No restrictions could be located
Can a woman work in an industrial job in the same way as a man?	No	Factories, Offices and Shops Act, Sec. 37
Marriage		
Is the law free of legal provisions that require a married woman to obey her husband?	Yes	No applicable provisions could be located
Can a woman be "head of household" or "head of family" in the same way as a man?	Yes	The Head of Family Accountability Act of 1985, Sec. 1
Can a woman obtain a judgment of divorce in the same way as a man?	Yes	Matrimonial Causes Act, Sec. 1(i)
Does a woman have the same rights to remarry as a man?	Yes	No restrictions could be located
Parenthood		
Is paid leave of at least 14 weeks available to mothers?	No	Labour Act, Sec. 57
Are leave benefits for mothers paid solely by the government?	No	Labour Act, Sec. 57
Is paid leave available to fathers?	No	No applicable provisions could be located
Is dismissal of pregnant workers prohibited?	Yes	Labour Act, Sec. 63(2)(e)
Childcare		



Does the law establish the provision of center-based childcare services?	Yes	Children's Act 1998, Secs. 115 and 124; Official Website of the Ministry of Gender, Children and Social Protection
Does the law establish any form of support for families for childcare services?	No	No applicable provisions could be located
Does the law establish any form of support for nonstate childcare providers?	No	No applicable provisions could be located
Does the law establish quality standards for the provision of center-based childcare services?	Yes	Day Care Centers Regulations 1979, Sec. 8(1)(4); Children's Act 1998, Sec. 116(1) and Schedule
Entrepreneurship		
Can a woman undertake entrepreneurial activities in the same way as a man?	Yes	No restrictions could be located
Does the law prohibit discrimination in access to credit based on gender?	No	No applicable provisions could be located
Does the law prescribe a gender quota for corporate boards?	No	No applicable provisions could be located
Does the law include gender-sensitive procurement provisions for public procurement processes?	No	No applicable provisions could be located
Assets		
Do a woman and a man have equal administrative power and ownership rights to immovable property, including land?	Yes	Matrimonial Causes Act, Arts. 20 and 21
Do sons and daughters have equal rights to inherit assets?	Yes	Intestate Succession Law, Secs. 3-5 and 7
Do male and female surviving spouses have equal rights to inherit assets?	Yes	Intestate Succession Law, Secs. 3, 4 and 6
Does the law provide for the valuation of nonmonetary contributions?	No	No applicable provisions could be located
Pension		
Are the ages at which a woman and a man can retire with full pension benefits the same?	Yes	National Pensions Act, Sec. 76
Are the ages at which a woman and a man can retire with partial pension benefits the same?	Yes	National Pensions Act, Sec. 76
Is the mandatory retirement age for a woman and a man the same?	Yes	No applicable provisions could be located
Are periods of absence due to childcare accounted for in pension benefits?	No	No applicable provisions could be located

WBL 2.0 supportive frameworks data

QUESTION	ANSWER	SOURCE
Safety		
Has the government developed comprehensive mechanisms to address violence against women?	No	Insufficient evidence located
Are special procedures in place for cases of sexual harassment?	No	Insufficient evidence located
Is a government entity responsible for monitoring and implementing national services, plans and programs addressing violence against women?	Yes	Domestic Violence Secretariat (DV) of the Ministry of Gender, Children and Social Protection
Is an annual budgetary allocation devoted to violence against women risk mitigation, prevention, and response programs?	No	Insufficient evidence located
Mobility		
Are passport application processes the same for a woman and a man?	Yes	Passport application form
Are the application processes for official identity documents the same for a woman and a man?	Yes	ID application procedures
Does a current policy or plan explicitly consider the specific mobility needs of women in public transportation?	No	Insufficient evidence located

Workplace

Does a specialized body receive complaints about gender discrimination in employment?	No	Insufficient evidence located
Has the government published guidelines on nondiscrimination based on gender in recruitment?	No	Insufficient evidence located
Has the government published guidelines on flexible work arrangements?	No	Insufficient evidence located

Pay

Are pay transparency measures or enforcement mechanisms in place to address the pay gap?	Yes	Ghana Annual Household Income and Expenditure Survey
Have sex-disaggregated data on employment in different industries or sectors been published?	No	Insufficient evidence located

Marriage

Is there a fast-track process or procedure for family law disputes?	No	Insufficient evidence located
Are there specialized family courts?	Yes	Court Act; Family Law division
Is legal aid available for family law disputes?	Yes	Legal Aid Commission

Parenthood

Is it possible to apply for maternity benefits through a single government application process?	No	Insufficient evidence located
Are incentives in place to encourage fathers to take paternity leave on the birth of a child?	No	Insufficient evidence located
Have sex-disaggregated data on unpaid care work been published?	No	Insufficient evidence located

Childcare

Is there a publicly available registry or database of childcare providers?	No	Insufficient evidence located
Is there a clearly outlined application procedure to request financial support from the government for childcare services by parents?	No	Insufficient evidence located
Is there a clearly outlined application procedure to request financial support from the government for childcare services by nonstate childcare providers?	No	Insufficient evidence located
Has the government published any reports on the quality of childcare services?	No	Insufficient evidence located

Entrepreneurship

Have sex-disaggregated data on business activities, entrepreneurship, or women-owned businesses been published?	No	Insufficient evidence located
Are government-led programs supporting female entrepreneurs providing access to finance and training, coaching, or business development?	Yes	Women-MSMEs Programme (W-MSMEP); Program on Affirmative Finance Action for Women in Africa (AFAWA); Women Entrepreneurs Rise (WeRise)
Does a current national government plan or strategy focus on women's access to financial services?	Yes	National Financial Inclusion and Development Strategy (NFIDS) (2018-2023)

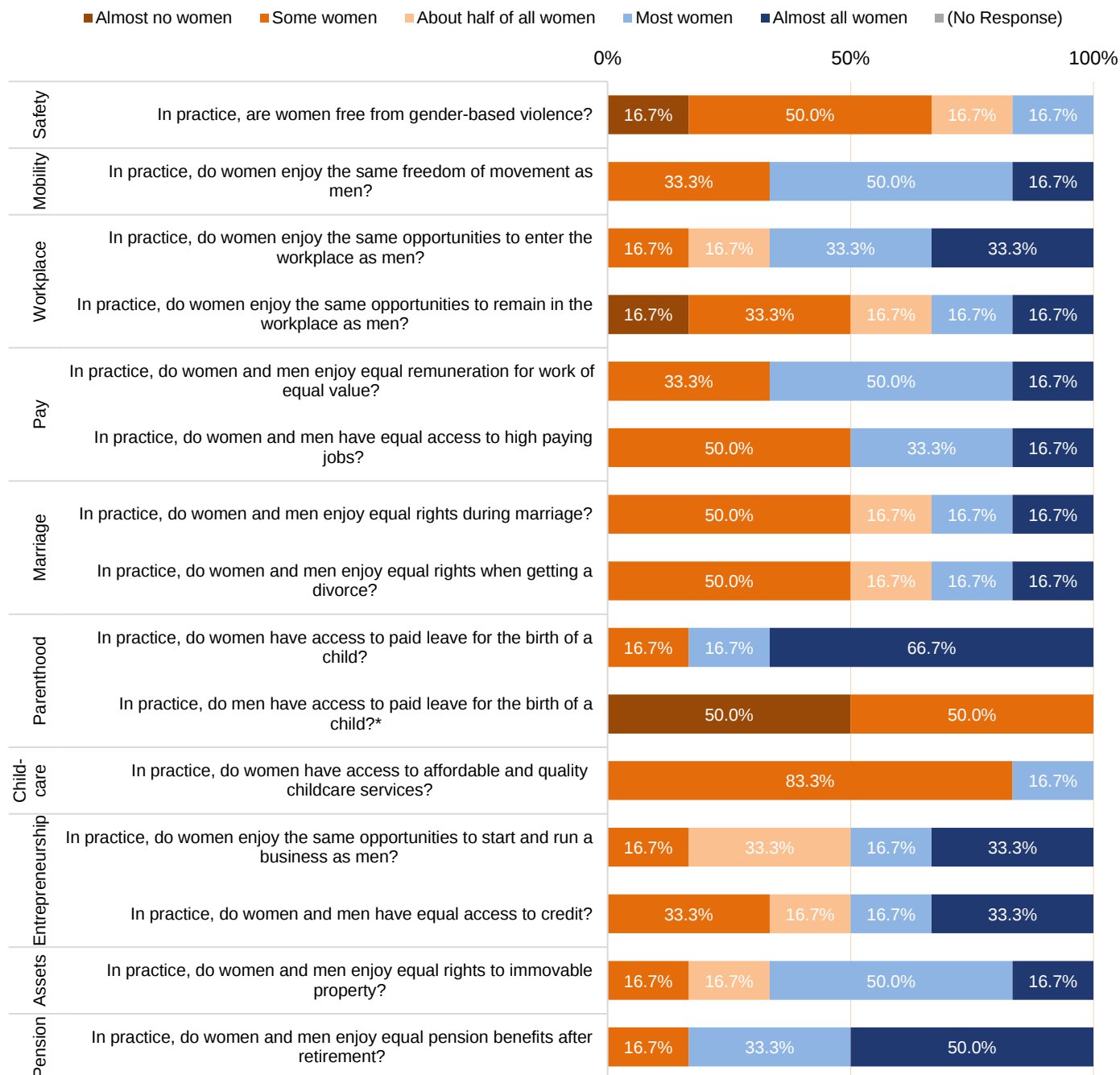
Assets

Are mechanisms or incentives in place to encourage women to register immovable property (including joint titling)?	Yes	Land Bill, Sec. 97(4)
Are awareness measures in place to improve women's access to information about marital and inheritance rights?	No	Insufficient evidence located
Have anonymized sex-disaggregated data on property ownership been published?	No	Insufficient evidence located

Pension

Are incentives in place to increase women's retirement benefits?	No	Insufficient evidence located
Is a procedure in place for pension beneficiaries to challenge the decisions of the competent authority regarding their benefits?	Yes	National Pensions Act 2008, Sec. 205

WBL 2.0 distribution of expert opinion responses



*Note: The response options for the second Parenthood question above are formatted as almost no men, some men, about half of all men, most men, almost all men.