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Voices of Women Entrepreneurs in Ghana

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List of Acronyms

ADB	Agricultural Development Bank	JICA	Japanese International Cooperation Agency
AGOA	Africa Growth and Opportunity Act	LAP	Land Administration Project
APRM	African Peer Review Mechanism	M&E	Monitoring and Evaluation
BSD	Banking Supervision Department, Bank of Ghana	MASLOC	Micro and Small Loans Center
CBA	Collective Bargaining Agreement	MCA	Millennium Challenge Account
CEDAW	Convention on the Elimination of Discrimination Against Women	MFU	Microfinance Unit (MOFEP)
CHRAJ	Commission on Human Rights and Administrative Justice	MIX	Microfinance Information Exchange
CLR	Council for Law Reports	MOFEP	Ministry of Finance and Economic Planning
CU	Credit Unions	MOJ	Ministry of Justice
DANIDA	Danish International Development Agency	MOTI	Ministry of Trade and Industry
DOVVSU	Domestic Violence Victim Support Unit	MOWAC	Ministry of Women and Children's Affairs
ECOWAS	Economic Commission of West African States	NBSSI	National Board for Small-Scale Industries
EDIF	Export Development and Investment Fund	NEPAD	New Partnership for Africa's Development
FIDA	International Federation of Women Lawyers	NIB	National Investment Bank
FNGOs	Financial Non-Governmental Organization	PNDCL	Provisional National Defense Council Law
GADS	Gender and Agriculture Development Strategy	SESTRAC	Self-Employed Skills and Leadership Training Center
GAWE	Ghana Association of Women Entrepreneurs	SME	Small and Medium Enterprise
GCB	Ghana Commercial Bank	SSNIT	Social Security and National Insurance Trust
GEPC	Ghana Export Promotion Council	UNIDO	United Nations Industrial Development Organization
GDHS	Ghana Demographic and Health Surveys	WABA	Women's Assistance and Business Association
GHAMFIN	Ghana Microfinance Institutions Network	WDF	Women's Development Fund
GLR	Ghana Law Reports	WHO	World Health Organization
GLSS	Ghana Living Standards Survey	WILDAF	Women in Law and Development in Africa
GPRS	Ghana Growth and Poverty Reduction Strategy		

Listening to Women Entrepreneurs in Ghana

The *Voices of Women Entrepreneurs in Ghana* is an advocacy tool designed to complement the *Gender and Growth Assessment in Ghana* by presenting the issues, concerns and successes of women entrepreneurs in their own voice. The objective of the report is to have the voices of these women heard by policy makers so that policies can be implemented that improve the business environment for women.

THE CONTRIBUTION OF WOMEN TO ECONOMIC GROWTH

Empirical evidence on the gender-growth nexus across countries suggests a significant potential for higher economic growth if existing barriers to investment and economic participation by women, could be addressed. For example, it is estimated¹ for Kenya that giving women farmers the same level of agricultural inputs and education as men could increase yields obtained by women more than 20 percent. For Tanzania, it is estimated that reducing time burdens of women could increase household cash incomes for smallholder coffee and banana growers by 10 percent, labor productivity by 15 percent and capital productivity by 44 percent. Similarly, for Burkina Faso, it is estimated that shifting existing resources between men's and women's plots within the same household could increase output by 10-20 percent.

Empirical analysis of the gender and economic growth nexus for Ghana suggests that a significant increase in the female literacy rate could produce an increase in real output growth by about one-half. In other words, a significant improvement in gender equity, be it in terms of human capital accumulation, women's economic participation or otherwise will have significant beneficial effects on economic growth rates amounting to about 2.5 percent a year. This is significant for the quest to scale up growth rates to 8-10 percent in order to become a middle income country within 10 years and to meet the Millennium Development Goals (MDGs).

WOMEN ARE HOLDING THEIR OWN IN ECONOMIC PARTICIPATION

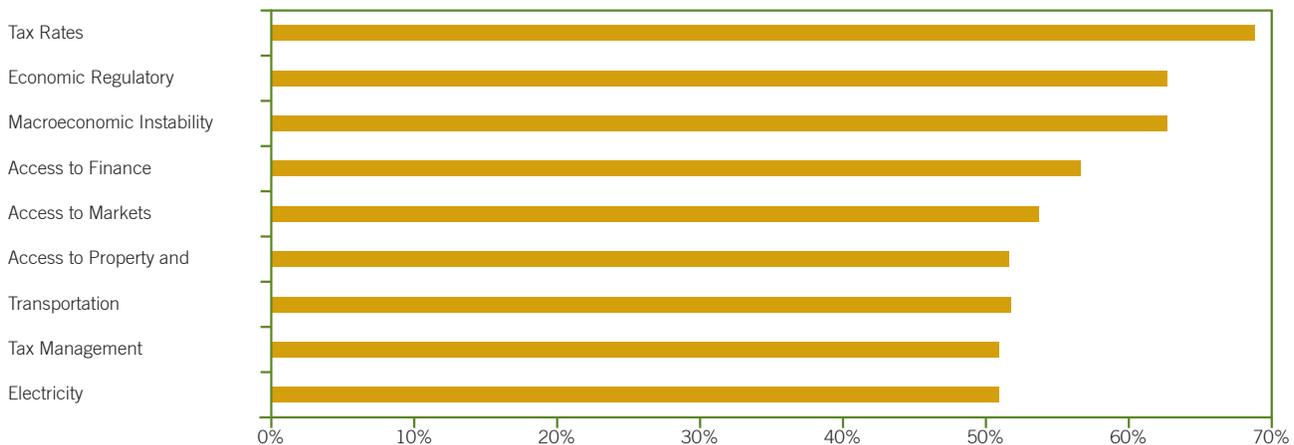
The adult female literacy rate in Ghana currently is estimated at 65.9 percent compared to 16.6 percent in 1970.

The current ratio of young literate females to males in the age range of 15-24 is also estimated at 95.7 percent and the gender parity index at the primary and secondary levels is 97 percent and 87 percent respectively. Thus the female labor force participation rate in Ghana is estimated 50.1 percent and women account for about 50.2 percent of the entire population of Ghana. This means that women in Ghana probably constitute half of the entire labor force and are contributing to national output growth even though this is often not measured. This notwithstanding, most economically active women in Ghana operate in the informal economy, where they outnumber men, and are particularly involved in various micro-enterprises and retail trade. In agriculture, women dominate in food crop production while men dominate cash crop farming. Incidentally, it is observed that food crop farmers are among the poorest in the country. This situation is compounded by difficulties in accessing land, most of which is administered under customary law and generally determined by cultural and traditional practices across the country. With the fact that inheritance systems tend to discriminate against women, one can understand the role of land as one of the range of constraints faced by women entrepreneurs.

Thus, even though women and men in Ghana play equally central roles in economic production, women, compared to their male counterparts, tend to experience greater poverty, have heavier time burdens, lower rates of utilization of productive assets, and lower literacy rates, especially at the tertiary level, where the parity index is 45 percent.

¹ Source: Blackden and Bhanu, *Gender, Growth and Poverty Reduction*.

FIGURE 1: WOMEN PERCEIVE TAXES AS THE GREATEST CHALLENGE TO BUSINESS



EXISTING BARRIERS CONSTRAIN WOMEN'S POTENTIAL

Even though the legal framework for business in Ghana does not contain explicit provisions that constrain women's economic potential, there exists a number of cultural practices regarding land and property ownership or inheritance as well as regulatory and institutional factors such as taxation and access to finance that constrain small entrepreneurs and women in particular.

"...Tax administration does not encourage small businesses to satisfy their obligations. It makes bigger companies more competitive than you."

- *Edwina Assan, Edtex*

KEY MESSAGES

The following are key messages sampled from the *Voices of Women Entrepreneurs*.

"...What is important is some level of predictability so we can be confident in making the most appropriate decisions regarding the future of our businesses. If the laws keep changing or if we cannot be sure about government policies, we lose focus and then engage in many activities so as to ensure economic profit."

- *Marjorie Abden, Jack and Jill Warehouse*

"...We get government official visits from time to time; inspectors drop in anytime. So you end up spending time explaining things to them."

- *Ellen Budu-Larbi, Megaforce Security*

"...The registration process is straightforward but it involves too many steps. You need to also register for VAT, Social Security and other licenses. The real problem lies in the need for clarity of the information needed to complete all these processes."

- *Francesca Opuku, Office Essentials*

"...Government should involve women entrepreneurs in policy making so that women can propose what is functional for them. Land and administration issues should be addressed to make it easily accessible."

- *Francesca Opuku, Office Essentials*

"...Millennium Challenge Account is coming to Ghana and the government will see how the horticulture is important for the economy. We expect that the government will take positive actions."

- *Gifty Sefa Boakye, Alpha Beta Flora*

"...The government could take a more active role in creating an enabling environment. Financial institutions could also

be more creative by coming up with packages that are suitable for women entrepreneurs.”

- Justine Naana Mensah, TMO Network

“...The justice system here is slow, but sometimes you will find that women are not well treated. Men get more attention than women. When you meet requirements you get approval. I paid a lot of taxes through VAT. With the restaurant business you don't get huge revenues. I have been audited three times – they think I am evading VAT. They know it's easy to offer service and not to issue a receipt. The tax burden is high for women.”

- Audrey Selormey, Buka Restaurant

“...Government should formulate deliberate policies to assist in improving women participation in the mainstream economic activities. Behavior change should also be encouraged mostly among men, so they are more supportive of women entrepreneurs.”

- Micronet, Tamale, Ghana

FRANCESCA OPOKU, OFFICE ESSENTIALS

Office Essentials started trading in office supplies in 2002 before venturing into printing and other business. Francesca, a former employee in corporate Ghana, wanted better flexibility and financial independence. Starting off was not easy as she was not able to secure any financing, even when she wanted to use her new equipment as collateral. The banks she approached wanted title to land. “Without land, you can not get financing and without financing, how can you grow your business.” Furthermore, “it is not the legal system that prohibits women from owning land, it's the social system.”

Office Essentials won the Ghana Market Development Place Award in 2002 and plans to use the monetary award to expand to the wider African market.



FRANCESCA OPOKU

The Business Environment - Laws and Regulations

It is now generally accepted that one of the most effective approaches to reduce poverty is to foster economic growth by improving the environment for private sector activity. The resultant effect is that firms are more profitable, thereby contributing more in the form of taxes to the government which are then used to support needed social programs. The business environment which is a set of laws and regulations, as well as the opportunities and incentives available to entrepreneurs, informs the decisions that the private sector makes on a daily basis. Anecdotal evidence suggests that the business environment in Ghana also significantly affects the way women business owners run their businesses in Ghana. Women make up about 50.1 percent of the labor force and most of them are involved in micro enterprises and retail trade.

A survey of 450 women across Ghana indicated that the gender impact of most of the business environment factors under investigation was for the most part neutral. On the average 32 percent of the women did not feel that being a woman made a difference in conducting their businesses; and 21 percent and 22 percent respectively felt they had a more positive or a more negative experience from being a businesswoman.

However, 57 percent of the respondents thought it more challenging as a woman business owner to balance business and family commitments. In addition, a third felt disadvantaged as a woman with regard to accessing formal credit and dealing with bureaucracy and corruption.

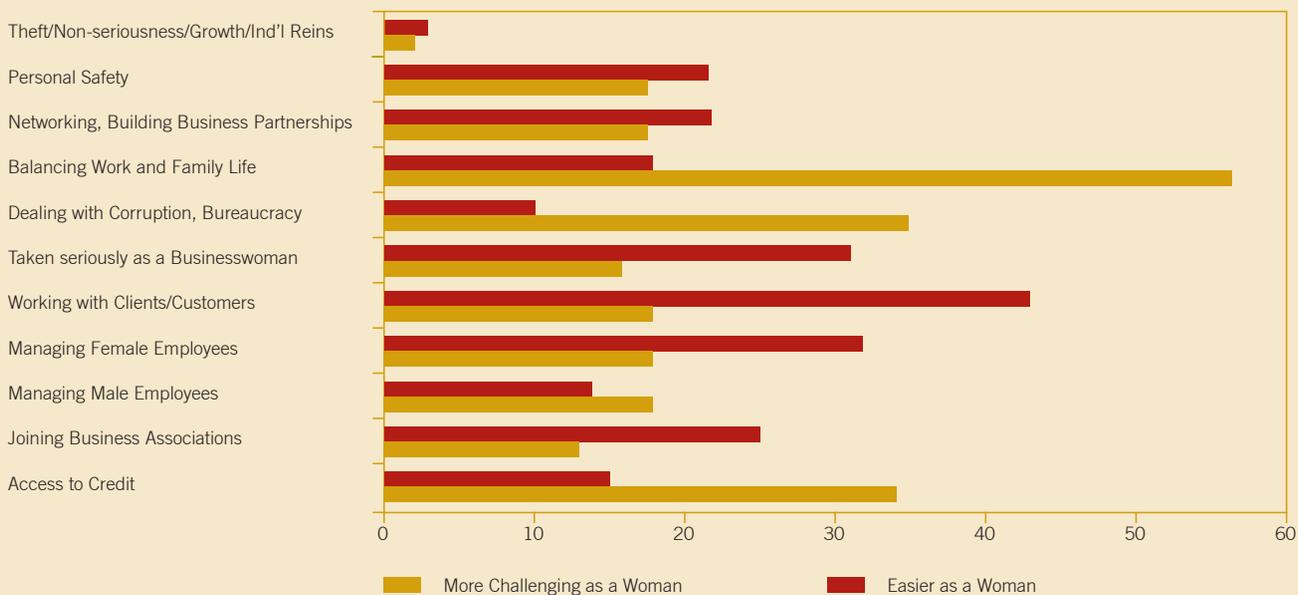


AKUA AYISI, UNIQUE FLORAL

Besides traveling the world as flight attendant for Ghana Airways, Akua also enjoyed shopping for flowers wherever she went. In 1992, she decided to turn her love for flowers into a business venture. She quit her job and went to Germany to study more about the floral business.

Today, Unique Floral is a household name in Ghana with many locations across Accra and her husband and brother have since joined the business. Managing her growing staff is a challenge. “Lack of technical skills and even lack of basic education is very problematic.” Akua advises women to “make sure you buy land in your own name and secure it by going through the registration process.”

PERCEPTIONS OF AREAS OF DIFFICULTIES IN BUSINESS AS A WOMAN



This result confirms the need to address the specific concerns that women face as entrepreneurs. Clearly, while the legal and institutional framework in the country does not overtly discriminate against women, there are nevertheless socio-cultural factors such as property ownership, land rights, land acquisition and inheritance rights that present obstacles to women's ability to take full advantage of the provisions in the legal framework. According to the World Bank's *Doing Business 2007* Indicators, it takes 12 procedures and 81 days to start a business in Ghana. However, the reality is that business registration processes are still rather cumbersome and need to be urgently streamlined. In the first place, the Registrar General's Department which is a branch of the Ministry of Justice, and responsible for business registrations needs to decentralize its operations and have one-stop registration

centers in all districts. Currently, the registration centers are mainly in the major towns (Accra, Takoradi, Kumasi, etc.) and hence potential registrants have to rely on middle men thereby increasing the cost of registration. For example, although the normal cost of registration is ₵220,000 (\$22) and an additional yearly renewal of ₵100,000 (\$10), it usually costs many times more to register a business due to the cumbersome procedures involved. Secondly, the department needs to expand its outreach programs and explain its procedures to the general public. Currently, once a business is registered, that business is given a compulsory tax identification number and it is thought that this is probably why most small entrepreneurs such as typical women-owned micro and small enterprises prefer to remain informal for fear of the 'tax implications' of registering.

MAGGIE NSIAH, MAGGIE'S GUEST HOUSE

Maggie's thirty-roomed, two-star hotel in Takoradi has grown tremendously since she opened it in 1996 with only four rooms. With clientele from the leading mining businesses in the area as well as a huge government clientele, Maggie has achieved professional and personal satisfaction. She gleams as she walks potential clients through her facility. She is particularly amazed as to how much she has accomplished without loans or credit from a formal financial institution.

DR RADHA HACKMAN, DUA CLINIC

Soon after completing medical school in 1986, Dr Hackman inherited her father's thriving practice in Adabraka, Accra. She successfully completed a move from Adabraka to the clinic's own premises in Asylum Down and managed to pay off the mortgage on the property in five years. In a

sector in which advertising is considered unethical, Dr Hackman has successfully grown her father's business through word of mouth and has a current medical staff of eight. Her aversion to the high interest rates traditionally charged by local banks has caused her to finance the business solely through internally generated funds. Dr Hackman believes her greatest strengths are the confidence she derived from her high-quality training, her adherence to business ethics and the open communication and empathy she develops with her patients. Her biggest challenges have been balancing her home/work life and spending enough time with her family, especially when her children were much younger. A member of the Ghana Medical Association and the Society of Private Medical and Dental Practitioners, she believes networking is important for informal knowledge sharing.



MAGGIE NSIAH



DR RADHA HACKMAN

Access to Land and Property

While less than half of the women surveyed owned or rented their main business building, less than a quarter actually owned the land and only 5 percent sought to purchase land in the last ten years. The low level of women owning land as reported in the survey is clearly a reflection of the lack of appropriate legal provisions to protect women's land rights.

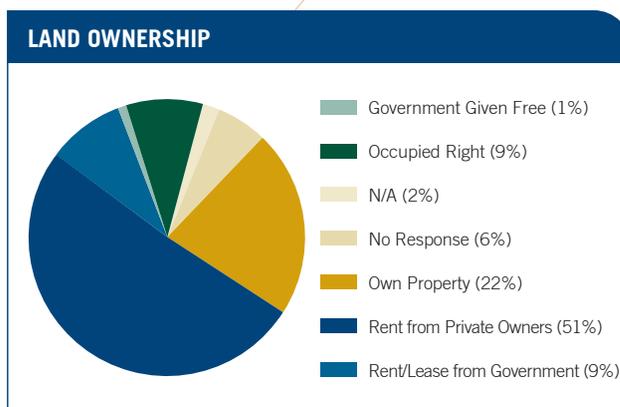
Indeed, Article 22(2) of the Constitution provides that Parliament should "as soon as practicable after coming into force of this Constitution, enact legislation regulating the property rights of spouses during and at dissolution of marriage". This has not been done, even after 14 years of the existence of the Constitution.

As a result, women's property rights in and out of marriage are unclear and this has often resulted in restricting access to land as a result of the non-registration of their title for the above-mentioned reasons.

In addition, customary law is the basis for most land holding in the country and so land matters are inextricably linked to traditional and cultural norms that often tend to discriminate against women. Fortunately, the National Land Administration Project² has identified these shortcomings, as it estimates that about 52 percent of women are involved in agriculture but whose land rights are not quite defined³. It is gratifying to note that the Ministry for Women and Children's Affairs (MOWAC) is represented on the Land Policy Steering Committee, and therefore can influence policy more directly.

ELLEN BUDU-LARBI, MEGAFORCE SECURITY SERVICES

Ellen is a woman that knows how to take on a challenge. Operating in an industry dominated by men and a staff of mostly men employees keeps her on her toes. She started her professional career working for an Italian company in Accra.



ELLEN BUDU-LARBI

² This project was established in 2003 and meant to run for 15 years. Its purpose is to implement the new National Land Policy.

³ Mahama, Sulemana; *Ghana Land Administration Project: Conception to Operationalization, Access to Justice*, Paper No.9, 2005.



Not happy with the working conditions, and dreaming of owning her own business, she was inspired by the growing number of domestic and international firms in the country. Perceiving that these firms will need private security services, she set up shop first in Accra then moved to Takoradi. At present, the company has a wide range of clients, ranging from big international and domestic firms to smaller firms in Takoradi.

The very task of starting the business was cumbersome. “The laws affecting this sector were enacted very recently here and there have been changes and an introduction of codes due to a lot of unscrupulous security firms. Government established a list of firms that should be in practice. Licenses were seized and they had to start renewing them at a fee and this procedure has to be carried out every year. So just starting up and dealing with the government officials was not easy.” That did not deter Ellen. “Tax registration was also an issue because I didn’t have a qualified accountant, and so had to do everything myself.” Unable to secure affordable financing, Megaforce started by using pre-paid payments from clients to expand. With management training from Empretec and the IFC, Ellen has been able to improve her ability to negotiate with clients and service providers so now enjoys a comfortable profit margin. In addition, the company is focusing on becoming the security company of choice for corporate Ghana and building a brand name in the sub-region by 2010.

A recent baseline study of Gender and Land Rights in Ghana⁴ under the gender component of the Land Administration Project (LAP) looked at issues relating to “...women’s security of tenure under customary law; the impact of compulsory acquisition and peri-urbanism on women’s land rights; impact of deeds and title registration on women’s land rights; women’s inheritance rights and property rights of spouses during marriage and upon the dissolution of marriage, etc.”. It was established that the principal way for women acquiring land is through their lineage, inheritance, and marriage; or by contractual arrangements. It was also noted that for women’s security in land tenure, in some cases women’s access to customary freehold was affected by “patterns of marital residence, land scarcity, production relations and gender bias in the size of land given to some women groups, the sexual division of labor and the organization of production in both patrilineal and matrilineal areas”.⁵ Further, the report noted that women lacked the necessary information to assert and enforce their land rights. Thus it was recommended that Ghana needed a gender and land framework.

It is hoped that the Land Administration Project will help address the issue of gender and land rights in Ghana by the end of its term.

⁴ This document is yet to be published.

⁵ Executive Summary of *Situational Analysis of Gender and Law in Ghana*, 2005T.

Access to Finance

The finding on access to finance is also quite revealing. In all, less than a third of respondent firms had an outstanding loan from a financial institution, most of which were short-term loans. It was also mentioned that collateral such as land and buildings, and also personal assets, were required by the financial institutions.

These findings highlight important issues regarding general credit delivery in Ghana, which require a holistic solution. In the first place, the past history of relatively high interest rates on government securities had made financial institutions to favor safe investments rather than credit delivery with the associated risks. Thus, until the last couple of years when interest rates began to decline, financial institutions consistently declared good profits even though businesses hardly got enough funding to expand their businesses. Thus, even in the current regime of economic stability where interest rates are low and exchange rates stable, banks and financial institutions favor less 'risky' and large firms that have a borrowing history. Indeed, one can appreciate the fact that banks and financial institutions mobilize funds from depositors for their operations and hence need to be cautious and ensure that their investments yield good real returns and credit advance is repaid.

The credit infrastructure in Ghana is still rudimentary. For example, there is no credit history data or rating for borrowers which will enable finance providers to assess chances of default and also address the problem of asymmetric information inherent in lending contracts. Also, the enforcement of commercial contracts in Ghana is quite difficult since it takes a long time for the courts to dispose of such cases.

AUDREY SELORMEY, BUKA RESTAURANT

Audrey Selormey started her restaurant in 2003. Buka specializes in African cuisine; specifically Ghanaian, Nigerian and Senegalese. Everything from the chairs to the rugs in the restaurant was designed or created by Audrey. The desire to go into business grew stronger after the birth of her first child. At first she started a baby clothing shop before opening Buka five years later.

Buka has a staff of 22 and is the favorite after-office hangout joint for Accra's young professionals. Audrey has a weekly television program that focuses on women entrepreneurs. The unpredictability of government policy, together with the lack of access to affordable credit is most disturbing as an entrepreneur, according to Audrey. "If you don't have land or a house, banks will ask you to have a down-payment of 50 percent of the loan value. I borrowed money at a rate of 40 percent in order to keep my business running and it took three months to get the loan approved.

However, this situation is now improving thanks to the establishment of fast-tracked commercial courts. A new credit information law has just been passed to give legal backing to the development of individual credit data processing. These would go a long way to reduce the problem of asymmetric information in credit contracts and thereby facilitate credit flow to businesses such as women-owned micro enterprises.

An innovative arrangement that is now being used in micro-financing in Ghana is the concept of group lending. Under this arrangement, a number of prospective borrowers form themselves into a homogenous group and submit a collective borrowing proposal for the entire group. They also undertake to subject themselves to peer monitoring and technical assistance to members where required in order to ensure that the loan is repaid on schedule. This concept is indeed noble, since it also addresses the collateral burden on each prospective borrower, and at the same time reduces the problem of information asymmetry that is inherent in general credit contracts.

There are currently several special loans that are being administered by MOWAC, Micro and Small Loans Center



(MASLOC), National Board for Small Scale Enterprises (NBSSI), and the Ministry for Trade and Industry (MOTI). Other facilities for SMEs also exist at a number of banks such as the SWISS government-sponsored facility for SMEs which is being administered by the Trust Bank Ltd, the African Development Fund facility for SMEs, the Danish government facility for SMEs, the SOFITEL Bank facility for SMEs that is being administered by the Ghana Commercial Bank, and other facilities that are being administered by the World Bank for SMEs through selected banks. There is the need to ensure that these facilities have gender considerations, and that women-owned firms are particularly encouraged to access them.

Empirical evidence shows that women are good credit risks and yet commercial banks in Ghana do not have programs targeted at women business owners. In Nigeria, IFC in collaboration with Access Bank has created a program that on-lends to women business owners. This program has been replicated in Tanzania. In addition, international best practice indicates that such programs are most effective when accompanied by training on business and financial management.

Micro Lending in Northern Ghana

MICRONET

Based in Tamale, in northern Ghana, Micronet was started in 2001 with funding from Oxfam and IID to facilitate the provision of small credit to women business owners. With a current membership of 21 women, Micronet works with women groups and cooperatives, mostly small scale farmers in the cottage industry. Initially the association was formed to train women to add value to their business by offering programs in management and ethics.

The agency's business center trainers go out further into the surrounding rural area, specifically in the farms and business locations to conduct programs on entrepreneurship skill enhancement. There have been tremendous results in terms of growing businesses, and an increase in the quality of products produced. Women have also been trained on financial matters, particularly

on budgeting and setting up simplified accounting systems that require them to pay themselves a salary which helps in the separation of business and personal funds.

While its mandate is strictly on improving firm performance as well as quality improvements, Micronet has had to develop other programs focusing on the specific issues facing rural women as entrepreneurs. One such issue is the role of women in the household. Workshops targeting men were created this in an attempt to educate men on the importance of allowing their wives to go into business. Men have responded well so far, they have increased their support to their wives and in some cases have supported women going into bigger businesses that required substantial investment.

On a broader scale, the programs address some of the social issues women encounter such as inheriting land from their families. In this regard, much effort has been made and what remains is addressing the issue of reducing the time and cost of registering land.

MUSIK

Musik is a micro lending institution run by the Presbyterian Church of Ghana in Tamale. It has two sources of funding: locally generated funds from its commercial farming activities and from development partners in Holland. In addition, Musik partners with Technoserve and Care International in the provision of business services to its clients. Over the last fifteen years, Musik has been providing specialized training and loans to groups of women mainly involved in farming. In addition, Musik facilitates the acquisition of material and equipment from local and international manufacturers. While a number of Musik clients do not find it hard to acquire land for farming, it is the registration of the land that is often problematic and the women would have to rely on male members of the family for assistance.

A number of Musik's activities also target husbands of women entrepreneurs to address the inclusion of women in family decision-making as well as enhancing the capacity of men to support their wives.

AFRIYIE MALDINI, ELSA FOODS

In 1994 Mrs Elizabeth Afriyie Maldini decided to diversify after gaining considerable experience in commercial pasta production and marketing. Realizing that a lot of foodstuff was wasted on farms because of lack of preservation and to minimize post-harvest losses, she started processing plantain and cassava and most local crops into flour and formulated them into traditional ethnic foods for quick cooking and food security by prolonging the shelf life of most of these perishable foods.

Some of her pioneering projects include production of fufu flour into various forms of banku mix, cassava flour, two zaafi, Hausa koko, kose flour, nokonte fortified Tom Brown and many more, including the introduction of 'Kontomire Macaroni', soya macaroni, to the Ghanaian market. Elsa Foods currently employs about 25 people, mostly women. With support from some financial institutions, Elsa Foods is building its capacity to address the increased demand for its products both locally and internationally.

Mrs Maldini is the founding member of the Ghana Association of Women Entrepreneurs (GAWE) and a member of the Association of Ghana Industries as well as a fellow of UNIDO.

EDWINA ASSAN, EDTEX

With a degree in Art, Edwina has 21 years of experience in the production of spectacular handmade textiles. She uses traditional motifs and themes for her batiks in producing wall pictures, tablecloths, uniforms, curtains, etc., for

domestic and corporate use. She has a market abroad, as her products are well received by foreigners and Ghanaians in the Diaspora. Edwina is the winner of Ghana MA' AFRIKA in 1999. She represented her country in the international competition held in South Africa that same year and won the 'Projects with Most Impact in the Community', an award bestowed on women who have excelled in their fields in community development. To finance her business, her main source is her participation in a mutual guarantee fund, Mutual Empretec Guarantee Association (MEGA) in addition to an initial saving she used as start-up capital. Even though local materials are utilized in this business, she also relies heavily on imported inputs to add value which can be very expensive.

Edwina would be able to expand and grow her business rapidly if government's policy on textiles was favorable to local industries to compete with imported brands.

BRIDGET KYEREMANTENG-DARKO, AID TO ARTISANS

Gender activist, entrepreneur and lover of the arts, Bridget applied for and got support from USAID in 1993 to promote small artisans in the design and promotion of their work. Right now, she supports over 200 artisan groups and individuals and hers is the only NGO in Ghana that focuses on artwork while also providing business development services to the artisans. Aid to Artisans now operates four regional outlets, retail shops and a third of the clientele are women. Bridget is expanding and wants to include micro-finance to aid artisans to bring their products to the market.



AFRIYIE MALDINI



EDWINA ASSAN



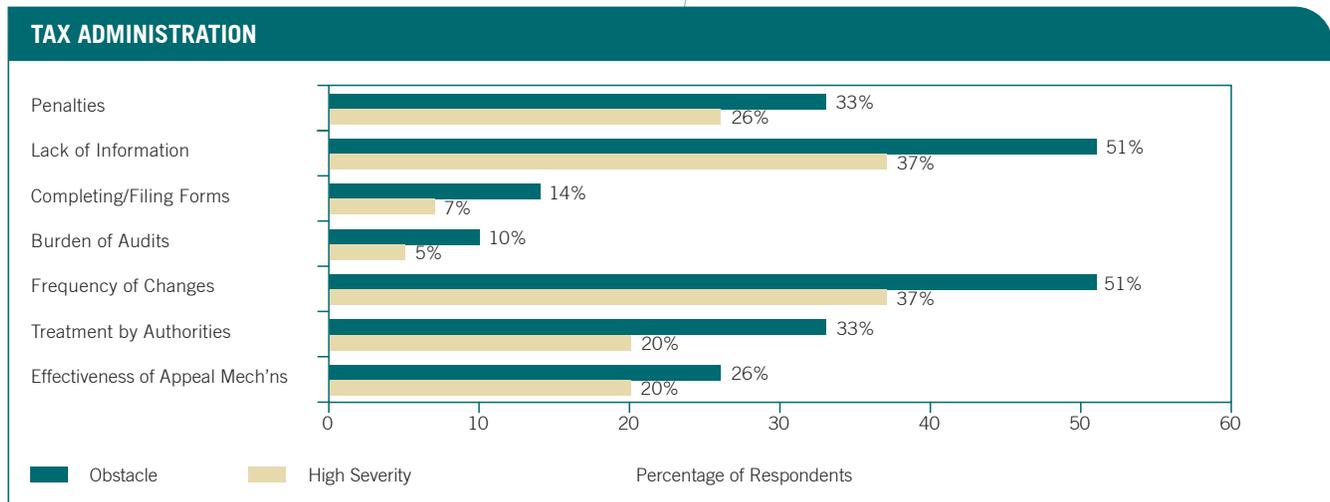
BRIDGET KYEREMANTENG-DARKO

Taxes and Permits

The survey results on taxes and permits highlight the issue of the arbitrary treatment by tax officials who harass and often intimidate women. This situation is due to the fact that for unregistered firms, the Internal Revenue Service has to estimate the tax bill on the basis of turnover. However, with the recent introduction of the flat tax for small business, there is the likelihood of a reduction in the number of harassment cases.

About 50 percent of the women surveyed stated that they did not have adequate information on taxes, particularly regarding rate changes. This situation is, however, expected to change as a result of the introduction of tax stamps that have a flat token amount as tax payable by all such small businesses across the country. There is, however, the need to educate small businesses and in particular, women-

owned micro businesses, on the tax stamps in order to prevent further abuse. For those that are registered taxpayers, staff of IRS must help them to understand the methodology for estimating their tax liabilities, and encourage them to keep basic books of accounts to help prevent over-assessments.



AUNTY ALICE, HAIR BRAIDING

If you want to have your hair braided in Accra and you want the best and most beautiful style, better head to Alice Skill Training Center. And get there very early, because at Alice Skill Training Center, the queue is long. Accra ladies go to Auntie Alice, as she is simply known, because the center provides the best service with the best trained hair braiders in the city. Auntie Alice combines both hair braiding with community development. Alice started braiding hair when she was six years old. She equates the process to creating art. So when she grew up and got married and there was the need to supplement her family income, the only thing she knew she could do well was to braid. Now, Alice trains an average of 20 young girls each month; her desire is to help these young girls develop a skill to support themselves and some become economically independent. While operating a business often found in the informal

sector, Alice's shop is registered, she pays her taxes and with the help of her adult children, she keeps accurate financial records.

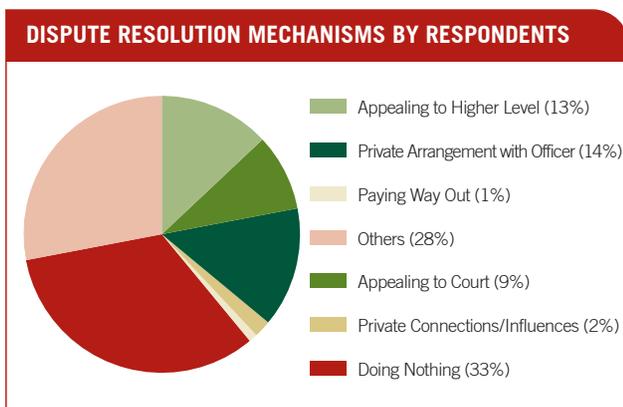
Alice's greatest asset is her focus on customer satisfaction. She is keen to make sure that every customer not only goes away very satisfied, but also inadvertently advertises the center, simply by walking around with a beautiful hairdo. Alice is an inspiration to the vast number of young girls she has trained over the years and she has helped start off their own businesses. She is currently building a modern braid training center behind the Ghana International Trade Fair Center in Accra with assistance from the African Women Development Fund (AWDF). "My greatest satisfaction is seeing these girls who come to me without any skills, and leave here as businesswomen. You see, we are hair braiders, but we are also artists and business-women and we take pride in what we do."



AUNTY ALICE

Access to Justice

Notably, about a third of respondents reported having an average of three disputes each over the last two years. Of that number the largest majority (33 percent) did nothing about the issue. Private arrangements followed at 14 percent with appeals to higher levels at 13 percent and court action at 9 percent. Verbal responses backed up by numerical data suggest that the sample norm is to avoid confrontation if possible, a position supported by explanatory reflections that such an approach can antagonize and worsen the situation.



However, the 9 percent who did appeal to Court seem to have had more disputes (at a ratio of 6:1) than others, or probably they were simply more disposed towards a tougher response. The International Federation of Women Lawyers in Ghana has a number of programs and projects to increase women access to the judicial system. Since inception in 1974, FIDA has been actively engaging legislators to review laws and traditional practices that negatively affect women. FIDA has successfully campaigned for the passage of the Succession Law which protects the rights of a woman in the eventual death of her husband.

Many of the women interviewed perceived the legal system to be complicated and slow and this further affects contractual agreements. Contracts are considered non-enforceable and so are avoided. At present, there are no alternatives to the judicial system for addressing commercial disputes.

STELLA NITORI, TUNGTEEYA SHEA BUTTER

Good quality shea butter nut is abundant in northern Ghana and so is poverty especially among the rural women. The women in northern Ghana have been extracting butter from the nut for generations, but the product is often only used to meet the family needs and so does not generate any income for the women. In 2006, Mrs Nituri brought together a number of women and divided them into groups with the clear objective of producing by-products for the international market. It was not long before Body Shop came knocking and now make a purchase three times a month, rotating between the groups. This has provided much needed finances for the women. Despite the purchase from Body Shop, the women are now seeking new markets and look to Asia where the high quality Ghanaian shea butter is well regarded.



STELLA NITORI



MARJORIE ABDEN, JACK AND JILL WAREHOUSE

Most young Ghanaians grew up wearing clothes made by Marjorie. She started the Company in 1975 making ready-to-wear children’s clothes. She is in the process of diversifying from the manufacturing business to include sectors such as construction and hotel management. An avid supporter of women empowerment, Marjorie is an inspiration to younger female entrepreneurs. “Overcome the fear to venture into new things. If you are passionate about something, such as owning your own business and you have specific skills to support that, go for it.” Marjorie encourages women to seek help in effectively managing their family and business life. “Women are more affected by psychological issues than legal issues when it comes to running their business.” This is particularly true, says Marjorie, when it comes to accessing finance. “Men obviously do better at negotiating for credit facilities than women because bankers feel more comfortable dealing with men than women. But that should not stop you. Get a coach, take a course and be prepared.”

GIFTY SEFA BOAKYE, ALPHA BETA FLORAL

After obtaining her degree in Urban Land Use Planning, Gifty worked for two years with the Government in the late 1970s. These were hard economic times for the country, when even simple working tools in the offices were hard to come by. Out of frustration at not having enough work (seemingly) in the office, she left to pursue her passion to entertain.

She opened the first authentic French Gastronomic Restaurant and ran it for fifteen years. In 1989, she branched out to set up Alpha Beta Rentals and Flora.

In 1996, in partnership with other local and foreign investors, she set up Ghana Fresh Produce, Medie Horticultural Development Co., and Perishable Air Cargo Handling Co. Ltd.

VIVIAN ADU, ROSE ALUMINIUM

Vivian started business with her very own career and profession, catering services. She graduated from the then State Hotels Catering School. She worked as a private caterer for about two years and entered into full-time

trading. Vivian sold almost everything you could find on the open market, from children’s clothing to shoes, bags, bed sheets, toffees, biscuits, etc., and finally settled on textiles. Initially she was importing them and later became a distributor for Akosombo Textiles Ltd. With her instinct and flair for designing, she started designing her own prints and cloth for ATL to print for her to distribute. This she has done for the past 20 years and she is still doing it. Vivian later moved on to the manufacturing industry where she has for the past 13 years been manufacturing aluminum pots and pans and employs over 30 workers. She also exports the larger quantity of her products to neighboring countries. While the ECOWAS regional agreement is supposed to make trading across the borders easier, Vivian finds it very cumbersome moving her wares from Ghana to the other West African countries. “I urge the government to look into the issue of trading with our neighbors very critically so as to facilitate exporting in this country.”



International Trade



As is generally true for most firms in Ghana, a significant proportion of women entrepreneurs do not participate in international trade. Survey responses on access to international trade show that most women-owned businesses are not taking advantage or are not aware of opportunities in external markets.

One reason cited for this is the lack of information on international markets. There is therefore need for MOTI to adequately disseminate information on emerging opportunities in international markets. Indeed, MOTI is currently developing a program targeting women owned businesses who are interested in marketing their products abroad. The NBSSI could also be targeted in this direction as a driver of change, for assistance in developing women-owned businesses. However, NBSSI needs to be resourced adequately to help such businesses take up some of the emerging opportunities.

MRS LATIFA SUGRU, NBORABONMU WOMEN'S GROUP

The Nborabonmu Women's Group produce Shea butter for international markets. Their activity has caught the attention of the Japanese International Corporation Agency (JICA) that is assisting them with improving product quality and packaging to suit the demanding western market.

JUSTINE NAANA MENSAB, TMO

Justine loves making movies and more importantly, she loves making educational movies and documentaries. When she established TMO Network in 2003, she was looking for an avenue to combine her passion for making good films and education to make a difference in people's lives. That is to use the company's research findings to create and develop programs and films that would motivate and empower societies and individuals, especially women and children in Africa to achieve their full potential and also to live an improved quality of life. To achieve the company's goal, TMO offers its clients diversified services in its three organizational categories, namely Research, Marketing, Communications and Film Production. Since its inception TMO has produced several documentaries and interactive dramas for its corporate clients. Notable among them are the educational films on HIV/AIDS. As a woman, getting people to notice the value of her work, it is important that she remains focused and continues to improve herself and her work. This has worked very well for Justine as her work is being appreciated across the continent. Her drama series, 'Inspector Bediako', a police detective series, is very popular in Nigeria and it is currently showing in Zimbabwe and will be on Internet in the US in September this year.



JEMIMA NARTEY, HAPPY KIDZ SCHOOL

A former teacher, Jemima wanted to stay at home and look after her own daughter. But she also wanted to provide quality day care to other mothers who are not able to stay at home, so she opened a day care with just a few kids. However, her school grew very quickly, with 250 children. Gradually, parents were asking her to expand the day care into a fully fledged school. This she did and now runs a school with over 750 children on a modern facility on 2.63 acres. All this success without ever advertising! "At first, I must say, I was very nervous because I did not have any training in business management, but I learned very quickly."

MRS ALBERTA QUARTEY, ALSYD ACADEMY

A former primary, secondary school and teacher training college teacher, Mrs Quarthey wanted to "run a small school where I would know every child by name and would be able to help them learn at their own pace." And so in 1977, Mrs Quarthey started Alsyd Academy. The school now has 440 pupils and its reputation creates a long waiting list each year. Mrs Quarthey feels a special connection to each child in the school and maintains ties with her past students. Now she is looking forward to retirement and spending more time doing voluntary work to promote the best interests of the child.

Networking and Advocacy

At the discussion group on the survey results, the businesswomen spoke of the need to form a network of business groups that would pool their synergies and help to promote the welfare of members. While there are a number of women business associations, such as the Ghana Association of Women Entrepreneurs, these groups have not been involved in advocacy. The women surveyed expressed the need to develop the capacity of women business organizations, particularly in the area of enhancing the links between firms and thereby building a strong network of women-owned enterprises, not only for sharing ideas and information, but also for the purpose of uniting to advocate for changes in the laws and regulations that affect women.

MRS ELIZABETH VILLARS, CAMELOT

Mrs Villars never thought she would be running her own business when she finished college and started working as a marketer for computer products. In 1972 she took advantage of her expertise as a computer guru and began designing and marketing computer programming packages for printing. It wasn't long before she went into the printing business and is now the largest computer programming printer in the country and has clients all over Africa. She specializes in working for the financial institutions.

Her company is now listed on the Ghana Stock Exchange. Mrs Villars is a very inspired, patient and resilient businesswoman. "If you are a woman running a business in a predominantly man's world, you need to work ten times more than you would ordinarily."

She has experienced frustration when it comes to paying taxes. "It always happens that when the business overpays, it takes a very long time to get a refund; whereas if you delay paying even for a day, there is a penalty."



MRS ELIZABETH VILLARS

Summary and Conclusions

When asked about obstacles to business growth, women were fairly consistent in their views. The tax rates ranked top on the list of obstacles to growth. It is not surprising that tax management and administration was one of the top nine issues mentioned.

It could be that the tax rate for the small businesses in which most of the women operate is high. This, together with the arbitrary nature of tax administration, could explain the high ranking of this issue. Women wanted more education on tax assessment methodologies to reduce the level of harassment they encounter.

Economy-wide uncertainty related to frequent changes in government policy as well as the lack of access to land, property and land also contributed to the challenging business environment for women.

Clearly there is the need to define an appropriate legal framework that protects women's access to land. In addition, the cumbersome land registration process inhibits the ability of women to obtain titles to land, once acquired. While the difficulty in land registration affects all businesses, evidence shows that women find it even more cumbersome.

Less than a third of the women surveyed had access to a loan from the financial institution. Access to finance could be greatly increased if commercial banks in Ghana had special on-lending programs that target women business owners. This is especially significant as empirical evidence suggest that women worldwide are good credit risk.

Addressing the issue of the administration of taxes and permits requires dissemination of information to women business owners of their obligation. The introduction of a flat tax for small business will go a long way to improve the harassment often experienced. However, more education campaigns are needed to disseminate the information.

HAJIA ZELIA, ZELIA FOOD COMPLEX

Hajia Zelia's mother was the real trailblazer. When she was a child, Zelia said her mother had realized too many women in rural northern Ghana were poor, yet possessed great cooking skills. So, her mother got the women together and started the Zelia Food Complex, named after her daughter. The company employs only women cooks and they prepare the region's best dishes. Zelia took over the business after her mother passed away, modernizing and formalizing the original complex.



HAJIA ZELIA

SYLVIA TITUS-GLOVER, FINGERTIPS INTERNATIONAL

Fingertips International sells beauty products and trains beauticians. The owner and manager operated a beauty salon in London before returning home. Each year 20 students enroll in the Fingertips Beauty School who either remain and work as beauticians for Fingertips or go on to set up their own businesses. Gaining access to credit to advertise and buy more equipment has been challenging. “The beauty business is very competitive and it’s very easy to lose customers without the right equipment and targeted advertising.”

A photograph of Sylvia Titus-Glover, a woman with dark hair, wearing a yellow top, standing outdoors in a public setting. The background shows other people and a building.

SYLVIA TITUS-GLOVER

MADAM ALIM, SUGLO RICE PROCESSORS

Madam Alima processes local rice with the knowledge she acquired from training provided by Technoserve in Tamale. She started the business to supplement her family income and now feels that her children and community have greatly benefited from her being in business. She runs the business with her daughters and her son, a college educated accountant, assists in managing the company’s finances.

Women tend to avoid entering into a contractual agreement because they are hard to enforce which is principally due to the complex and complicated nature of the legal system. Creating alternative mechanisms for addressing commercial disputes through non-government agencies could greatly improve women’s access to justice.

Finally, lack of information on international trade keeps most Ghanaian firms out of the international market. Women, in particular, do not participate in exporting of their products, largely due to lack of information about markets and quality requirements.

A photograph of Madam Alima, a woman wearing a black top and a patterned wrap, standing in front of a green building with a corrugated metal roof. She is leaning forward, possibly working with a tool.

MADAM ALIM

Annex 1: Gender and Economic Growth in Ghana: Matrix of Recommendations

ISSUE	RECOMMENDATION(S)	EXPECTED IMPACT	RESPONSIBILITY	COMMENTS	
LEGAL IMPEDIMENTS					
1	Legal illiteracy - the laws on business and investment, commerce, corporations and partnerships, etc., are often complex and intimidating.	Provide services to facilitate understanding of the multiple legal issues - such as the basic legal steps in doing business - organized by a group of lawyers working with businesswomen. Government should work out a scheme for NGOs and advocacy groups such as FIDA to provide legal assistance to women-owned small businesses that cannot afford hiring a lawyer.	Existing women entrepreneurs as well as potential ones become more comfortable with laws governing business operations. They also know where to turn for help and legal consultations.	Ministry of Women and Children's Affairs (MOWAC)/ Ministry of Justice/FIDA.	The process should be initiated by MOWAC in partnership with the Ministry of Justice, and in conjunction with legal advocacy groups such as FIDA and the women's business associations. Funding could be sought and committed to set up a 'Business Bureau' within FIDA for specific interventions on behalf of women-owned businesses. To ensure that the service is accessed, there should be a continuous program to publicize it.
2	Customary land law is the basis for most landholding in Ghana, and in the customary land sector, land matters are inextricably linked with traditional roles that, in certain circumstances, tend to discriminate against women.	Under the Land Administration project, there is the need to ascertain the extent of gender imbalances in the customary land sector in the entire country. Secondly, a reformed and gender-sensitive customary land sector needs to be integrated into mainstream statutory land title administration in a way to facilitate more efficient use of land to enhance economic growth.	A reformed and gender-sensitive national land administration framework that integrates customary land administration with statutory land title administration.	Ministry of Lands and Forestry/ MOWAC/Ministry of Justice.	There is a need for MOWAC and other women advocacy NGOs to study current land tenure reform projects and proposals such as the Land Administration Project (LAP) being implemented by the Ministry of Lands and Forestry and highlight specific areas of land acquisition and registration that directly affect women.
3	Backlog of law reporting means that there is no way to record judicial precedents, there is limited case law on judicial interpretations of laws or authoritative information on the law. This also enhances the potential of conflicting decisions.	Resource the Council for Law Reporting (CLR) to enable it to record and report on judicial decisions on a timely basis and with possible emphasis on cases involving gender equality, especially those relating to private sector development issues. Give special treatment and priority to cases filed by women or against women in order to use them as tools to educate women entrepreneurs.	Better-informed women entrepreneurs; more rapid access to judicial process; more comprehensive information for advocacy groups to use.	Ministry of Justice/MOWAC.	There is currently a reform of the judicial system and the courts being undertaken by the Ministry. It may be important to investigate the specific components of these reforms to ascertain the extent to which emphasis has been given to law reporting. Women groups should study these reforms and advocate for the prioritization of law reporting which could inform any review of this program.

ISSUE	RECOMMENDATION(S)	EXPECTED IMPACT	RESPONSIBILITY	COMMENTS	
POLICY AND INSTITUTIONAL GAPS AND WEAKNESSES					
4	<p>The Ministry of Women and Children's Affairs (MOWAC) faces some institutional capacity weaknesses because it plays multiple roles, and is overextended. While its mandate as a coordinating agency is established, it is unclear how well it liaises with other government ministries in coordinating system-wide gender equality issues.</p>	<p>Review MOWAC's programs on women and business and categorize key MOWAC initiatives by function - facilitation, coordination, implementation; to be followed by identification of strategic partnerships with other government agencies, financial institutions, and NGOs to ensure comprehensive coverage of these issues, with MOWAC in a facilitating role.</p> <p>The role of the gender focal points in key ministries working on trade and private sector development issues also needs to be properly defined.</p>	<p>More effective delivery of support programs for businesswomen.</p>	<p>Ministry of Women and Children's Affairs (MOWAC).</p>	<p>MOWAC's mandate of establishment suggest that it plays multiple roles because the issue of women should be looked at across all sectors and institutionally. The primary issue with the Ministry is that it has not been able to effectively influence all other sectors to 'automatically' generate gender sensitive interventions. Currently, their approach is more in the area of reacting to programs that are identified to be less beneficial to women only after the program/policy has taken off or is completed. They will have to 'aggressively' publicize and circulate their 'Strategic Framework' and 'Gender Policy' (and any other strategy documents they have developed) to better inform both public institutions and civil society on issues of gender equality in social and economic development.</p>
5	<p>Limited involvement of men and few partnerships with male-dominated businesses and government organizations to address women's economic empowerment. The agenda and people involved in promoting women's rights in the economic sectors are primarily female led. Yet male involvement to achieve gender equality has been strongly advocated by the United Nations Commission on the Status of Women (CSW) in 2005, and by the Commonwealth Plan of Action on Gender Equality.</p>	<p>Ensure that MOWAC documents progress that is taking place in Ghana in this area.</p>	<p>Faster dissemination of knowledge of gender issues; more effective partnerships and approaches to mainstreaming gender issues in private sector development.</p>	<p>Ministry of Women and Children's Affairs (MOWAC).</p>	<p>This issue should be handled carefully because all institutions, organizations, and associations which are considered 'general' are generally male dominated. The emphasis should rather be on gender being a development issue which aims at ensuring a level of 'equalization' of not just opportunities to both men and women, but also access to these opportunities. 'Documentation' and 'orientation' of policy-makers to realize that gender is a social issue but not necessarily a women's issue.</p>

ISSUE	RECOMMENDATION(S)	EXPECTED IMPACT	RESPONSIBILITY	COMMENTS	
6	The Investment Promotion Center Act, 1995 provides unfair advantages to foreign investors in the form of incentives such as tax holidays and other investment guarantees. There is an apparent gap in the enforcement of the provision restricting foreign investors in engaging in retail trade, leading to some undercutting of local retail traders, most of whom are women.	Conduct survey and research to ascertain the extent to which trade policy is affecting sectors in which women are concentrated, and work with the Ministry of Trade to mitigate or enhance, as relevant, such impacts.	Removal of unfair or inhibitory trade practices militating against local businesses.	Ministry of Trade and Industries (MOTI).	This should be part of the core responsibility, to protect and promote indigenous business in the cause of national economic development.
7	The GoG contracts out a significant volume of services, but it is unclear the extent to which female-owned businesses are benefitting from such contracts, and if any affirmative action is needed.	MOWAC should be authorized to monitor the letting of contracts, collect data on firm recipients of government contract awards, and propose a strategy for addressing any gender concerns raised.	Encouragement of local businesswomen; capacity-building.	Ministry of Women and Children's Affairs (MOWAC).	This issue may require a review of the Procurement Act as this piece of legislation does not give room for affirmative action in the award of government contracts.
CAPACITY, KNOWLEDGE, AND SKILLS					
8	Lack of education or skills, especially in financial transactions, business language, terminology, norms and practices.	Produce or disseminate on a wider scale, a glossary of business terms.	More competent businesswomen.	Business Associations.	This should be led by industry groups themselves with technical assistance from the relevant public institutions and agencies through MOWAC. Self-development becomes more relevant to the individuals when it is initiated and led by them.

ISSUE	RECOMMENDATION(S)	EXPECTED IMPACT	RESPONSIBILITY	COMMENTS	
9	Inadequate availability and/or appreciation of professional and business advice - as several women are in the small and micro businesses in the informal sector, most of them do not appreciate the need for professional services, such as contracting a lawyer or an accountant.	Organize support services and training programs to raise awareness of such services and their impacts on profitability and business success - this could be an appropriate role for MOWAC, if it can facilitate the process.	Better business performance.	Business Associations.	This should be led by industry groups themselves with technical advice from the relevant public institutions and agencies through MOWAC.
10	For those entrepreneurs who appreciate the need for professional business services and advice, affordability may also be a constraint.	Investigate cost-sharing/subsidy mechanisms to facilitate access. Prepare a directory of business services and their benefits, including those that are offered on a pro-bono basis or by professional associations.	Better access to professional support and better business performance.	Business Associations.	These associations can contract a team of relevant professional on retainer basis to provide services to all members as and when they require these services. This will reduce the cost of accessing these services as one may not need them all the time.
11	Complacency and/or risk aversion - most women are satisfied with small-scale income-generating endeavors, and do not aspire to scale up their businesses, transitioning from micro to small and medium scale as this usually means formalizing the business and going through formal credit and financing channels.	Partnership arrangement between women's professional and business associations, the Registrar-General, and Ministry of Trade to document benefits of formalizing businesses. Mentoring programs as some women have succeeded.	More dynamic business development; better scope, scale and competitiveness.	MOWAC and Business Associations.	
12	Limited knowledge by some women about services available for women entrepreneurs, e.g. micro-credit facilities, training programs, export promotion and support services and information, etc.	Compile an inventory of resources available, if such an inventory does not yet exist - if it does exist, provide additional resources to compilers to ensure their widespread dissemination through multiple media, especially radio in the local languages.	Improved access to business-development and support resources.	MOWAC, Ministry of Finance and Economic Planning (MOFEP) and MOTI.	These ministries will not have to only advertise these facilities and services but rather identify the right media and medium for transmitting this information so the right persons have real access to and understanding of the information in the advertisement.

ISSUE	RECOMMENDATION(S)	EXPECTED IMPACT	RESPONSIBILITY	COMMENTS	
DATA LIMITATIONS AND RESEARCH					
13	Lack of official records to track women-owned businesses, making it difficult to determine viability, profitability, growth potential, etc.	Initiate a pilot program in conjunction with Rural Banks and other credit organizations working with cooperatives and individual women to encourage women entrepreneurs to formalize their businesses through registration, not only for taxation purposes but for the business to have an identity and to benefit from available resources.	Better-focused, more effective policy and program development.	MOWAC.	
14	While significant amounts of information on general procedures involved in doing business have become available, they have not been well documented from a gender perspective.	Conduct a detailed survey of firms, especially women-owned firms, and compare them with male-owned firms. While this would be a major undertaking, it could be sponsored by government.	Better-focused, more effective policy and program development.	MOWAC.	Institutions like CEDPA and ISSER could be contracted to undertake this survey with donor support through MOWAC.
15	Lack of disaggregation of data on access to finance, credit, etc. The various financial institutions, such as Ghana Commercial Bank, Rural Banks, etc., claim that their regulations and procedures are gender neutral. To the extent that the gender-related impacts of these gender-neutral regulations cannot be documented without sex disaggregated data, these claims cannot be refuted.	The World Bank is compiling raw, sex disaggregated data on rural financial institutions as part of Rural Financial Services Project. A closer partnership between the IFC and the Bank to analyze the findings from these projects and strategize on appropriate responses to address these findings - including, where appropriate, methodologies to facilitate the generation of such disaggregated data.	Better-focused advocacy and policy development.	World Bank/IFC.	

ISSUE	RECOMMENDATION(S)	EXPECTED IMPACT	RESPONSIBILITY	COMMENTS
16	Limited sex disaggregated data on employment trends, for example, in the formal and informal sectors, wages and gender wage differentials; prevalence of self-employment among the female-employed as compared with the male-employed; occupational segregation - self-employed women concentrated in special sectors.	Ascertain when or whether a labor force study is planned in the immediate future and ensure that the TORs for such studies incorporate inquiries to yield answers in this area. If no such study is planned, strategize with MOWAC on the best timing and sources of funding for such a study.	Better-focused advocacy and policy development.	MOWAC.
17	Limited information and empirical evidence on the informal sector in Ghana and those sub-sectors of the economy in which women predominate (for example, agribusinesses; retail trade and commerce; general manufacturing; service industries such as hair and beauty, hotel, catering).	Support trade and professional associations to compile such data.	More relevant economic planning, sector development opportunities.	MOTI can also play a significant role here.
18	There is lack of publicized information on behavior changes and trends in attitudes and practices of economic agents in general, in spite of the number of economic surveys conducted by the Ghana Statistical Service (GSS). This situation does not provide adequate feedback and benchmarks to guide policy interventions that target specific areas such as gender equalization and the elimination of policies and practices that discriminate against women.	Establish a working partnership between MOWAC, CHRAJ, and women lawyers' associations to organize surveys on areas such as knowledge, attitudes and practices (KAP). This would help track the extent of internalization of legal training and awareness raising efforts and apply the results in designing new programs targeting women entrepreneurs.	Clearer picture of progress so far in implementing the affirmative action agenda and gender equalization efforts.	

ISSUE	RECOMMENDATION(S)	EXPECTED IMPACT	RESPONSIBILITY	COMMENTS	
ACCESS TO FINANCE					
19	Nearly 50 percent of Respondents without loans had been refused loans or (40 percent) had negative expectations of securing loan finance and so did not even bother to apply.	Correct the perception that women are poor credit risks by publicizing success stories such as certain micro-finance and susu schemes where women have a very positive repayment history. Encourage banks to develop products and programs aimed at supporting and promoting businesswomen.	Improved access to financial support for business development and enhanced economic performance.	MOWAC and Women's Business Associations.	This can be achieved with support from the media There will be the need for the media to be fed with the relevant information and encouraged to constantly make an issue out of these facts. This could re-shape public opinion and thus redirect both financial institutions on their lending/credit strategies.
20	Collateral was requested in the majority of institutional loans, which can be inhibitory to women without property.	Explore ways of risk-sharing, e.g. with special loan guarantee schemes.	Improved access and costs of financial support.		Ministry of Finance and Economic Planning (MOFEP); GAB members.
ACCESS TO FINANCE/COLLATERAL: LAND REGISTRATION					
21	The time taken to register land averaged 221 days.	Reduce the time requirement by simplifying/automating registration procedures.	Improved access to financial support, reduced costs.	Ministry of Lands and Forestry.	Investigate the Land Administration Project which is currently being undertaken by the ministry to reform registration processes and requirements.
TAX ADMINISTRATION					
22	Over 50 percent of respondents cited lack of tax information and unpublicized rule and rate changes as severe or major challenges to their business operations.	Ensure tax regulations are properly disseminated via regular outreach programs. Media and women's (business) groups could be used for this.	Better cooperation from businesswomen re tax liabilities; fairer treatment.	All revenue collection agencies of Government.	

ISSUE	RECOMMENDATION(S)	EXPECTED IMPACT	RESPONSIBILITY	COMMENTS
23	<p>Many businesswomen complain about unfair and arbitrary treatment by tax authorities.</p>	<p>Set up 'Harassment Hotline' system to report such cases for rapid investigation and 'Tax Taskforce' could meet regularly to review cases and progress.</p> <p>IRS staff must organize fora to explain tax assessment methods used and also the newly introduced tax stamp arrangement to women-owned businesses.</p>	<p>Fairer, more transparent and acceptable taxation; safer for businesses, better for Government.</p>	<p>Business Associations; Revenue Agencies/ Governing Board.</p>
INFRASTRUCTURE				
24	<p>Shortcomings in Transport and Electricity availability and reliability were cited as major constraints to growth.</p>	<p>Prioritize these areas for improvement, not just for women-owned businesses but across board. In addition, the provision of basic infrastructure and investment in the household economy (e.g. rural transport, alternative energy sources, water, etc.) will reduce the impact on time-burdens on women and thereby reduce the trade-offs among competitive use of scarce labor.</p>	<p>Reduced business costs, improved competitiveness, better performance.</p>	<p>Ministry of Transportation; Ministry of Energy.</p>

Annex 2: Profile of Women Consulted

NAME	COMPANY	PROFILE
Abden, Marjorie	Jack and Jill Warehouse	Established in 1975 as an importer and exporter of textiles, Jack and Jill Warehouse has been involved in a number of business activities including the manufacture and sale of children's clothes.
Adu, Vivian	Rose Aluminium	After selling baby clothes and textiles for many years Vivian Adu started manufacturing pots and cooking utensils and now exports to other African countries.
Alice	Alice Skill Training Center (hair braider)	Alice braids hair out of her home in the suburb of Accra. Alice has seen the business grow tremendously with clients arriving as early as 4am to get in line. She has expanded her business to include a skill training center where she offers courses in hair braiding to young girls.
Alima, Madam	Suglo Rice Processors	With training from Technoserve, Madam Alima processes local rice in Tamale. While not formalized, the business supplements her family's income.
Assan, Edwina	Edtex	Armed with a degree in Art, Edwina started Edtex 21 years ago. Edtex makes fabrics for clothing and home decorations. She has conducted exhibitions worldwide and the business now generates 20 million cedis profit a year.
Ayisi, Akua	Unique Floral	Akua's love for flowers turned into a real business in 1992. A former flight attendant, Akua studied the business in Germany. She currently has several locations in Accra where she caters to a vast array of individual and corporate clients. Unique Flora also manages a training program for its employees and others who are interested in learning about flowers. Akua plans to expand the business further to Liberia and other neighboring African countries.
Baiden	The Nest School	Mrs Baiden, past president of the Ghana National Association of Teachers, started The Nest School in 1994. The school started with a creche and has since reached basic education level with children aged 3-14.
Boakye, Gifty Sefa	Alpha Beta Floral	A professional land use expert, Gifty started her floral business to service markets in north America, Europe and Africa. The business was started in 1988 with a loan from her mother. The company offers a variety of flowers to a diverse national and international market.
Budu-Larbi, Ellen	Megaforce Security Ltd	Out of its headquarters in Takoradi, Megaforce Security meets the security needs of its customers across the country. Megaforce's clients include major corporations and institutions in the country.
Hackman, Rhada	Dua Clinic	Dua Clinic is the leading medical clinic that has served several clients for years.
Kyeremanteng-Darko, Bridget	Aid to Artisans	Aid to Artisans (ATAG) applied for and got support from USAID in 1993 to promote artisans in the craft industry. ATAG is the leading NGO in Ghana that focuses solely on craft promotion by promoting product design, business development and market development services to the artisans.
Sugru, Latifa	Sugru Nborabonmu Women's Group	With help from the Japanese International Cooperation Agency, this group of women shea butter extractors are gearing to send their products to Asia.

NAME	COMPANY	PROFILE
Maldini, Afriyie	Elsa Foods	Elsa Foods transforms and preserves raw foods like yam and cassava into flour. The company now exports to neighboring African countries as well as ethnic stores outside the continent for Africans in the diaspora.
Mensah, Justine Naana	TMO Network	TMO Network is film production and marketing company. With training from Empretec, Justine started TMO Network in 2003 and has since produced numerous documentaries on HIV/AIDS and other issues for domestic and international organizations.
Nartey, Jemina	Happy Kidz School	Jemina is a former teacher who started Happy Kidz School because she wanted to spend more time with her children. With about 250 children currently enrolled, Happy Kidz School operates a modern facility on 2.63 acres.
Nitori, Stella	Tungteeya Shea Butter Extraction Women's Group	Mrs Nitori organized women in northern Ghana to produce high quality shea butter for the international market. The group now sells to Body Shop three times a month.
Nsiah, Maggie	Maggie's Guest House	Focusing on the tourist industry in Takoradi, Maggie started Maggie's Guest House in partnership with her mother. She is currently expanding her 30 room guest house to accommodate the growing number of tourists, government and international clientele.
Opuku, Francesca	Office Essentials	Office Essentials is an office supply business started in 2002. The business has since been expanded to include a print shop.
Quartey, Alberta	Alsud Academy	After several years as a teacher, Madam Quartey started a school where she could know every child by name and help them learn at their own pace. Now, with over 300 students enrolled in her school, each year, the school gets more and more applicants.
Selormey, Audrey	Buka Restaurant	Audrey started Buka Restaurant in partnership with Nigerian friends. Buka's African cuisine makes it a favorite lunch and after-hours spot for Accra's young professionals.
Titus-Glover, Sylvia	Fingertips International Ltd	In London, Sylvia managed a beauty salon and after returning home started Fingertips International Ltd to sell beauty products and train young beauticians.
Villars, Elizabeth Joyce	Camelot	Mrs Villars is one of Ghana's leading entrepreneurs. Camelot Ghana Limited is the leader in pre-printing customized and security forms. She started designing and marketing computer programs for printing in 1972. Camelot prints checks for major banks in the west African region. The company was listed on the Ghana Stock Exchange in 1988. Mrs Villars is the past president of the Association of Ghana Industries.
Zelia, Hajia	Zelia Food Complex	Zelia Food Complex is based in Tamale and employs only women cooks. The business was started by Zelia's mother as a means to help poor women gain financial independence.

Annex 3: Women Business Associations and Institutions

INSTITUTION	CONTACT	ADDRESS	PHONE NUMBER	EMAIL
Presbyterian Agric Services, Tamale	Dan Dimbe Kolbilla			
Technoserve Inc., Accra	Meg Bowman-Hicks	Box 135, Accra	021 773874	tns@tnsgh.org
Agents of Development for the Rural Community, Bolgatanga	Elias Budari Ayebo	Box 324, Bolgatanga		
Agobisa Women's Association, Bolgatanga	John Abachie	Box 207, Bolgatanga		
Akyeampim Rural Development Association, Gomoa Akropong	Albert Egyiri	Box SD 271, Accra	021 673784/671474	egyirkk@yahoo.com
Bawku East Women Development Association (BEDWA), Bawku	Helen T. Ward	Box 92, Bawku		
Benson's Blackpepper Society, Wli-Agorviefie	Stephen Dogbe	Box 185, Hohoe		
Biu Farmers Association, Bolgatanga	Paul Atankwi	c/o POSCOM, Box 207, Bolgatanga		
Centre for Economic and Social Initiatives, Bechem	Opoku Atuahene	Box 120, Bechem		
Central and Western Fishmongers Improvement Association (CEWEFIA), Cape Coast	Victoria Koomson	c/o Box 98, Cape Coast		
Dzudzeidayiri Women Group, Wa	Kulsoon Saeed	c/o Box 4, Wa		
Farmers Society of West Akim, Adeiso	Nana Opoku Nyarko	Box 84, Adeiso	0277 759763, 0244 266111	
Fodome-Abledze Farmers Society, Helu, V/R	Daniel Doe	Box 12, Fodome Helu		
Galayiri Suntaa Women Group, Jirapa	Bibiana B. Lawra	Box 12, Galayiri, Jirapa		
Ghacoe Women's Ministry, Accra	Charlotte Opoku Addo	Box 5202, Accra-North	021 303418	
Ghana Danish Community Programme, Tamale	Osman Abdel-Rahman	Box 764, Dalun, Tamale	071 23414, 23242	gdcp@africaonline.com.gh
Ghana Federation of Business and Professional Women, Accra	Josephine Dela Vormawor	Box 16892, Accra-North	024 3148177	
Hoviepe Women's Community Farmers Group, Ho		Box 82, Hoviepe, Ho		
Initiative Development - Ghana, Accra		Box 19382, GPO, Accra	021 249109/305458	idghana@africaonline.com.gh
Association for the Advancement of Women in Africa, Accra	Kofi Konadu	Box 5737, Accra-North		
Kaleo Baptist Women Development Programme, Wa	Kate Abbam	Box 104, Wa	021 221399	
Kaleo Women's Group, Kaleo	John David Bagonluri	Box 65, Kaleo		

INSTITUTION	CONTACT	ADDRESS	PHONE NUMBER	EMAIL
Kaljisa Cooperative Society, Sandema	Thomas Achaab	Box 35, Sandema		
Market Access Promotion Network, Tamale	Emmanuel Abeliwine	Box TL 1773, Tamale, Ghana	071 26045	abeliwine@yahoo.com
Opportunities Industrialisation Centre - Ghana, Accra and Kumasi	K. Acheampong	Box 6241, Accra	021 508444	oicg-ho@africaonline.com.gh
Pan Africa Organisation for Sustainable Development, Accra	Lawrencia Adams	E037, Anevon Ct, Parakuo Estate	022 404517/8; 022 402371	posdev@ghana.com
Partners In Participatory Development, Tamale	Edward Telly	Box 1336, Tamale, Ghana	071 23272	papdev2@yahoo.com
People Nnoboa and Rural Development Association, Tamale	J.A. Sulemana	Box TL 1123, Tamale	6076 3/4	mahammedsule88@yahoo.co.uk
Progressive Women's Movement, Tema	Nana Kesewa	Box CE 11709, Tema	022 310711, 024 3262924	progressmovement2002@yahoo.co.uk
Relief for Rural Women, Ho	Betty Hagan	Box MA 77, Ho	091 27560	rfrwomen@hotmail.com
Satorsusu Women Co-operative, Likpe Bala	Fidelia Ayivor	Box 1, Likpe Bala	c/o 0935 22768	
Supportive Women's Organisation, Akuapem	Christian Hall	Box 40, Marmfe, Akuapem	024 4208902	swomoghana@yahoo.com
Women's Assistance and Business Agency (WABA), Accra	Gloria Ofori Boadu	Box 13039, Accra	021 810186	
Women's World Banking (Ghana), Accra	Eleanor Arthur	Box 2989	021 667748	
Wuru Bua Fogem Tigisem, Navio	Paul Wugaa	c/o Navio Chief's Palace, Box 23, Paga-Navio		
Zuuri Organic Vegetable Farmers Association		Box 56, Bawku, c/o Bukari Yamba, Fisheries Dept		
Ghana Association of Women Entrepreneurs	Lucia Quachey		021 225300	www.swopa.org
Sirigu Women Organisation of Pottery and Art in Northern Ghana, Sirigu				
Women's Development agency, Accra		Box 2858, Accra	021 762538	Matnan@aol.com
Telania Women's Association, Navrongo		Box 1, Navrongo		
Syanshiegu Women's Association, Tamale		Box 798, Tamale		
Progressive Women's Credit Union, Accra		Box 1519, Cape Coast		
Women in Progress, Cape Coast		Box CC 890, Cape Coast		reanae@womeninprogress.org
International Federation of Women Lawyers (FIDA) Ghana	Monica Aidoo	2nd Floor Old Ghana Airways Building, Kojo Thompson	042 30573	fidagh@yahoo.com



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