

Research Report:

WOMEN'S ECONOMIC EMPOWERMENT IN GHANA

Presented to Business for Social Responsibility

September 2016



EXECUTIVE SUMMARY

This section summarizes the findings of a qualitative and quantitative research study among working women in Ghana in three important industries where foreign firms are active: information and communications technology (ICT), garment manufacturing, and mining. Details about all these points are in the full report following the summary. Topics below are hot-linked to the relevant report pages.

[8 building blocks: women's experience](#)

1. [Safe & equitable employment opportunities](#): Working women in Ghana enjoy both personal and financial gain from their work and have considerably advanced – but they also work a lot, and some face workplace hazards.
2. [Access & control over economic resources & opportunities](#): Women workers in these sectors have a lot of say about family finances and strive to save.
3. [Education & training](#): In general, Ghanaian women in these sectors are educated: 56% completed high school.
4. [Social protection & childcare](#): Women workers have public health insurance, but those without permanent jobs or low incomes have health care worries. Employers help few with childcare.
5. [Reproductive health & family formation](#): Most are involved in contraceptive decisions, some together with husbands.
6. [Freedom from violence](#): Violence at home and work concern some, but crime is a major worry.
7. [Voice in society](#): Women workers do feel they can speak up but lack an institutionalized voice. They're very pessimistic about their say in government policy.
8. [Freedom of movement](#): A few women worry about security during daytime travel, and many do at night; few in Accra get help from employers with their commutes.

[Opportunities for Business](#)

Key Challenges for Business (across sectors)

1. [General workplace experience](#)
 - Pay, benefits, and job security concern women workers across all sectors.
 - Sexual harassment is fairly rare – but a big concern when it happens, as shown by strong support for beefing up the weak institutional arrangements for dealing with it.
2. [Advancement](#): Ghanaian women workers report progress on the job and expect more, either through advancement or entrepreneurship, but many do not get support to fulfill their aspirations.

3. [Education & Training](#): Training opportunities are limited to on-the-job training – women use them but want much more.
4. [Healthcare and Childcare](#): Employers do not do much about healthcare (outside mining) or childcare, and women want help.
5. [Transport and Housing](#): The housing market is a place where female employees need and want more help. Getting to work is also a big hassle for many women workers.
6. [Telecoms and Finance](#): Ghanaian working women are very connected via access to mobile phones and the internet. Loans are unfamiliar and unappealing to many.

[Sectoral Differences: ICT /Garment Manufacturing /Mining](#)

7. [ICT](#): Women in ICT are relatively elite and better educated, but quite concerned about healthcare.
8. [Garments](#): Garment workers are young strivers – their ambitions include improved healthcare and housing, and they are the most positive about education, training, and entrepreneurship.
9. [Mining](#): Women in mining are under more economic and workplace pressures, focused on pay and perks, and less interested in specific employer policies beyond those appealing to all workers.

[Challenges and Opportunities for Women](#)

10. [Women as Direct Employees](#): Women who are direct employees are a relatively advantaged group.
11. [Women in the Supply Chain](#): Supply chain women are much less protected than direct employees.

[General recommendations \(across sectors\)](#)

- Review compensation and benefits policies, particularly for non-permanent employees.
- Top priorities for business action across the sectors:
 - Sexual harassment: Abuse hotlines
 - Health and childcare: Free on-site medical care, flex time for mothers
 - Education and training: More training opportunities at work, in and outside working hours
 - Entrepreneurship: Incubator space and low-interest credit for startups
 - Transport: Employer-provided transport
 - Housing: Low-cost rental housing

[Recommendations: ICT](#)

[Recommendations: Garments](#)

[Recommendations: Mining](#)

Methodology

This research was conducted by Charney Research to support BSR (Business for Social Responsibility) in its study of women's economic empowerment in sub-Saharan Africa today. The report was written by Craig Charney and Andrea Levy, while the fieldwork was managed by Erin Diggs and Thomas Casazza.

The study involved two phases: qualitative followed by quantitative.

For the qualitative phase, we conducted four focus groups with a total of 28 working Ghanaian women May 23-25, 2016. Two groups were conducted in Accra, one with seven women in the information and communications technology (ICT) sector, another with ten in the garment manufacturing sector. The other two were held in Tarkwa, a mining center 290 km north of the capital, with seven and four women working in the mining sector. The discussions were two hours long and preceded by quantitative rescreeeners – short surveys that addressed topics not covered in the groups. The groups were recruited and moderated by a local Ghanaian research firm. Incentives for participation (a standard research practice) were GHS 100 (about \$25) for managers and executives and GHS 80 (about \$20) for factory hands, food and cleaning services personnel.

For the quantitative phase, we spoke with 150 women employed in the three target industries – 50 from each sector. Surveys were conducted face-to-face and randomly among employees of firms in the relevant sectors by the local Ghanaian research firm from May 27-June 24 2016. ICT and garment sector employees were interviewed in Accra, while mining employees were interviewed in Tarkwa.

We set two additional quotas to ensure that we covered a representative sample of women in these industries:

- 50% Direct Employees (from 37 companies), 50% Supply Chain (who provide service to 32 companies); and
- 16% Management, 84% Rank-and-File.

When looking at the findings, it is important to keep in mind that in the qualitative portion of the study, the workers were not recruited using a statistically random sample, such as is used in polls; therefore (as with all qualitative research), the qualitative results of this study are not directly projectable to the working population at large. Nevertheless, the findings offer deep insight into the minds and daily lives of these Ghanaian women workers and elaborate on the quantitative data.

With the quantitative data, the sample size of 150 was relatively small; the margin of error for the full sample is 8%, and for each sector subsample (50 participants), 13.9%, at a 95% confidence level. The results offer a detailed view of women workers in these three industries in Ghana. Although the data cannot offer a definitive picture of African women workers in other industries in and outside Ghana, it offers useful indications of their lives, experiences, and challenges, and what they want from employers.

Introduction

One of our most important findings is that a common set of experiences and concerns unite working women in Ghana. Most of our key results are relevant across all three of the sectors we examined (information and communications technology, garment manufacturing, and mining). There are differences among women in these sectors, to be sure, but these are outweighed to a considerable extent by the similarities. As economic actors, the women in this study inhabit the same world – and it is our world. The extent to which their jobs have positively impacted the lives of these women workers is both striking yet also familiar.

They are ambitious and upwardly mobile. They want more education and training, but a variety of economic and personal factors are holding them back, mostly ones that women in the developed world would recognize. They're interested in moving up within their company or becoming entrepreneurs, many hoping to keep a relationship with their current industry by linking into the supply chains of their firm.

Their economic progress is matched by a significant degree of progress towards gender equality. They have considerable say at home with respect to the disposition of their earnings and their bodies.

However, Ghanaian women still live in a country which faces the burdens of poverty and gender inequity, even though it is the envy of many others in Africa for its development record. Many still have difficulty making ends meet. Though they are connected, with mobile phone ownership and Internet access, economic existence for many is precarious. Only a small proportion have a permanent contract. Despite their aspirations for social mobility, they have little experience of credit, training in entrepreneurship, or support from their employers.

Moreover, these working women face various concerns in and outside the workplace, including sexual harassment, health care access and costs, childcare, transport, and housing. Yet they express a lack of faith in government to address pressing needs so they will likely look to their employers to fill the gap.

There are, of course, some differences between the sectors, as noted above, due in part to the demographics of their work forces. Women in ICT are a comparatively privileged grouping, those in garments were young strivers, while mining attracted a poorer and more narrowly focused female labor force. Differences among the sectors will be noted in the Sectoral Differences Section, below. However, where differences are not indicated, results were fairly uniform across sectors and between direct versus supply chain employees.

Younger women, too, stood out from older women in several ways. They are better educated, more financially self-sufficient, self-confident in speaking up to bosses and facing harassers, interested in getting started in the job and housing markets, and the keenest on education, training, and business development opportunities. Yet here, too, it is worth noting that most of these are differences in degree rather than opposing views.

Thus, what we offer below is a portrait of working women in Ghana today in three key economic sectors, ones where foreign firms are active and can help women help themselves – and their firms, too.

Women's Economic Empowerment in Ghana

8 building blocks: women's experience

1. Safe & equitable employment opportunities

Working women in Ghana enjoy both personal and financial gain from their work and have considerably advanced – but they also work a lot, and some face workplace hazards.

- Earning money (88%) and moving ahead in life (61%) were the principal reasons they chose their current position.

Many also wanted work experience (48%). This was particularly true among the under-35s, for whom it was the principal reason for seeking jobs (cited by 54%),

Less common reasons were satisfaction with the job offered (10%), the salary (9%) or benefits (3%). None said they were forced to earn money by their husband or another family member.

Comment: The theme of trying to better oneself is a common thread throughout the research.

- Positive impacts of jobs for working women include personal growth and financial benefits. They say they have gained self-confidence, the ability to handle pressure, better social skills, the capacity to support their families, and financial independence.

Sometimes they send you to meet a client, through that I got more confidence (Garment worker).

When you are quick tempered in this field, you will be sacked. You have to learn how to hold some things in so [my job] has really taught me that (ICT worker).

I have the responsibility of taking care of [my sisters'] children – so I would say that my pay is able to sustain us (Mining worker).

I help my little sister pay her school fees (Garment worker).

I haven't taken money from my parents since the time I started working (Garment worker).

- The best aspects of their jobs are satisfying customers, exercising authority, and pay and perks.

In the ICT and garment sector groups, workers said they were pleasing customers and exercising some power in the workplace.

When I sew something for someone, and give the customer exactly what she asks for, then I am really happy about it. When I see it on a WhatsApp [profile picture], I feel proud (Garment worker).

When I am supervising [my employees], I really like it, because they do as I say (ICT worker).

In mining, women focused more on bread-and-butter issues – pay and perks, including free food. *My employers] have given me [free] accommodation, and a weekly bonus (Mining worker).*

- They are well represented in higher positions in garments and ICT, but men have an edge in mining.

Women enjoy a particularly high status in garments, where 80% of the workers say senior jobs are held by either equal numbers of men and women in their company (52%) or mostly women (28%); only 2% claim mostly men are in charge.

In ICT, the figures are 62% (equally men and women); 12% (mostly women); and only 8%, mostly men.

In mining, men are in charge: 36% (equally men and women); 6% (mostly women); and 54% (mostly men).

In the groups, complaints of overt gender discrimination in pay were few; most said men and women received equal pay in their firms.

However, a few supply chain workers noted that particularly undesirable tasks were given to women only. “[S]ometimes they will not let the male cleaners do [a particular task] because they [think it’s] nasty, so they let only the ladies do it ” (Garment sector – supply chain).

Comment: Women’s satisfaction at work likely reflects, at least in part, their power in the workplace. Some garment manufacturers in Ghana are female-owned; this may account for the high number of women in positions of authority in this sector. Here as elsewhere in the study, women hold a stronger position in ICT and garments than in mining.

- They work a lot: most (46%) work 30 hours plus per week, and a quarter (26%) work over 40 hours.

Managers are likelier to work full-time (67% work 30-40 hours weekly) or overtime (29% work over 40 hours).

In contrast, some rank-and-file women are underemployed: 31% work under 30 hours, while none of the managers do, and they are less likely to work full time (42% work 30-40 hours).

Interestingly, however, almost as many non-managers work overtime as managers (25%).

- Some faced forced overtime: for many who put in a 40+ hour work week, a longer than eight-hour work day is a constant requirement. This is more often true in ICT and mining, as detailed below in Sectoral Differences.

Of those who work 40+ hours per week¹, half put in a longer than eight-hour work day every day they work, and about a quarter (26%), a few times a week. Just one in eight (12%) does so a few times a month, and 10%, less than that.

For about half (54%)² of these 40+ hour-per-week workers, this overtime is a requirement. This was most often true for over-35s who worked overtime (89%), while the majority of under-35s working overtime did so by choice (53% not compulsory).³ Older women work more because they have to – younger women put in overtime because they want to.

¹ Throughout the report, we will indicate in a footnote when sub-samples are under our usual benchmark of 50. Here, the sub-sample was 42.

² Small sub-sample: 39

³ Small sub samples: 30 for under 35, 9 for over

In the groups, supply chain workers in the mining sector were the most vocal in their complaints about forced overtime.

We start work at 5am, and we work for 8 hours; that means that we are supposed to [end] at 12 noon but they don't let us. We [end] around 2pm, and they don't pay you for working overtime.

If your replacement is not in, you can't leave and go home.

One of these mining supply chain workers, employed by a catering company, discussed particularly stringent working conditions. She must be available for her managers at all times. *"The directors spend long hours working. They have connected a phone to my room, and so at around 1am, they call me and ask me to prepare something for them to eat. That means that I have to wake up from bed and prepare some food for them."*

- Some face a variety of workplace hazards and lack protective equipment.

In the survey, 15% said they did not feel safe on the job.

Safety problems mentioned in the groups involved exposure to heat and hot oil (food service/ICT), dust and fire (food service/mining), chemicals and needle sticks (garments). Mining and garment workers also cited lack of appropriate personal protective equipment.

Sometimes when [employees] are cooking, the heat that comes into the room is [problematic], so I talked to my boss to do something about it because it can affect us (ICT worker – supply chain).

When we are frying chicken or something, and the oil gets heated, sometimes when you pick it up, it burns your hand (Garment worker – supply chain).

When you are stitching, and you don't take care, the needle can pierce you. (Garment worker). *[Gloves are] not available. We need gloves and nose masks because there is a lot of dust in the mining areas* (Mining worker).

Because they need work speed, you [can't] use gloves; you have to use your natural hands (Garment worker).

One supply chain worker in the mining sector, employed by a caterer, explained how the provision of safety equipment depends on the whims of the safety personnel. *"If you are on good terms with the safety men, you can ask them in a jovial manner [for a] nose mask, and then they will get one for you, but even then, you have to take good care of the one they give you" [because it won't be replaced].*

2. Access & control over economic resources & opportunities

Women workers in these sectors have a lot of say about family finances and strive to save.

- They have considerable financial autonomy, most (87%) with their own – not shared – bank accounts.

Comment: This is an impressive finding, given what we know about the percentage of unbanked women in sub-Saharan Africa generally (about 70%, correct?).

- They also enjoy authority over their earnings.

Most (77%) have a lot of influence over how their wages are spent, with only 17% saying “a little.” Only 1% said they have no say at all.

Married and older workers are more likely to have “a lot” of influence, though majorities of single and younger women also make the same claim.

Fully 87% of married women say they have a lot of influence – compared to 69% of single women.

Older women also report more influence: 84% of those over 35 claim they have a lot, compared to 75% of women under 35.

In the focus groups, many women indicated they made their own spending decisions on major purchases (12/28) and most, on minor ones (15/28). Some noted they shared major decisions with husbands (4/28); few said husbands alone made them (3/28). One third said others made them, presumably parents.

A number of young and single women expressed their autonomy in spending decisions.

I earn my money myself so I don't need anybody to tell me how to spend it (Garment worker).

My parents don't touch my salary; I decide what to do with it (Mining worker).

In an interesting display of independence, one worker shared how she does not disclose her salary to her husband, for fear that he will be too controlling or ask her for a loan. *“If I mention my pay to [my husband], he will start saying that he doesn't have money so I should use my money to do this or that for the house or he can even ask me to loan it to him, so I don't want to tell him”* (Garment worker).

Comment: These figures also attest to the formidable economic status of these women workers, whether married or single, young or old.

- They are thrifty: most (78%) save money at least monthly.

Even 74% of the poorest women – those in the lowest third income tier – save this often.

Almost every month I put something away for future use (ICT worker).

Some are saving with specific goals in mind.

I don't buy anything; I would rather save the money in the bank for my children's future. Their education is my priority (Mining worker).

I want to establish a fashion school, so I am saving for that (Garment worker).

One garment sector worker noted that she saves with the help of a microfinance institution.

“These microfinance people come to our office, and so I save GHs 5 every day and I collect it at the end of the month” [to put into my savings account] (Garment worker).

A supply chain worker in the mining sector noted that the precariousness of her position forces her to focus on saving. *“We can be sacked at any time because it is not our [own] business; so if you come home and you don't have any money, you will starve, and so I always make it a point to save my salary.”*

3. Education & training

In general, Ghanaian women in these sectors are educated: 56% completed high school.

- Three in ten (29%) completed only high school, about a fifth (21%) have a university degree, and 6% have done post-graduate work.

30% finished primary school, 9% a technical or trade school. Just 6% have no formal education. Not surprisingly, managers (71%) are much more likely than rank-and-file (18%) to have a university degree.

And younger women are better educated: 59% of under-35s have full secondary or tertiary education, compared to 48% of the 35+ group.

As noted below in Sectoral Differences, direct employees are more likely than those in the supply chain to have a high school degree or a university degree.

4. Social protection & childcare

Women workers have public health insurance, but those with lower incomes have more healthcare worries. Almost none are helped with childcare by employers.

- Almost all in the groups (26/28) belonged to the National Health Insurance Scheme (NHIS), but many complain about its limitations.
Nowadays, the health insurance doesn't work. It doesn't cover all medicines (Garment worker).
The NHIS, sometimes it is useless (ICT worker).
Though health insurance lowers the cost of surgery, you don't get the quality treatment that you deserve like when you pay cash (Mining worker).

- Low-income employees have less access to healthcare and medicine.

One-third (32%) of those in the lowest income tier rarely or never get the healthcare they need, versus only 10% of those in the middle and upper tiers⁴.

Over one-fourth (28%) in the lowest income tier rarely or never get the medications they need, versus only 8% of those in the middle and upper tiers.

Comment: Those with fewer financial resources live with more insecurity with respect to their health and that of their families.

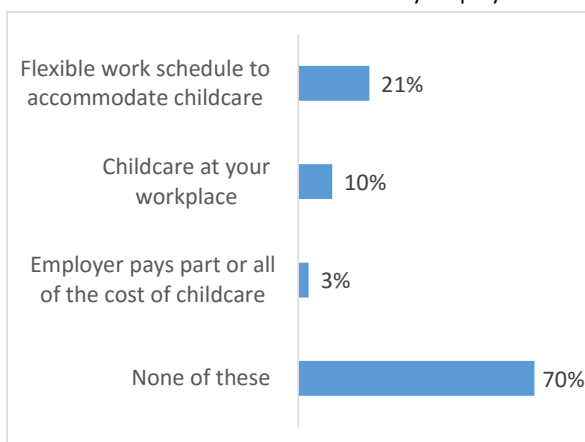
- This is also the case for women workers in the ICT sector and supply chains.
- Employer assistance with childcare is rare.

Only one in five (21%) has the option of a flexible work schedule, while 10% have childcare at their workplace.

Just 3% have employers who pay part or all of the cost of childcare.

⁴ The top tier had only 4 respondents, so we've combined the middle and top tier.

Chart 1: Childcare Services Offered by Employers



Q. 16

There was no statistical difference on the incidence of onsite childcare or subsidized childcare between direct and supply chain workers, among the three sectors, or between women with children under 18 and those without.

The one noteworthy difference, as detailed in Sectoral Differences below: ICT workers are more likely to have a flexible work schedule.

Comment: Almost half the workers had children – so they must either pay for childcare or get it from relatives.

5. Reproductive health & family formation

Most are involved in contraceptive decisions, some together with husbands.

In the groups, just over half (15/28) said they made their own contraceptive decisions, while 6/28 said they did so with husbands or partners.

In the group sessions, women were reluctant to talk of contraception.

Some in mining mentioned condom provision in the workplace. *“Any day you want condoms at work, you can get them”* (Mining worker).

6. Freedom from violence

Violence at home and work is a concern for some, while crime is a major worry for these women.

- Around one-fourth worry about safety at home or in the community – particularly less educated, married, or working-class women.

Less educated and married women fear domestic violence more.

Most (61%) with at least some high school never worry about safety at home – compared to 44% of those with primary school or less.

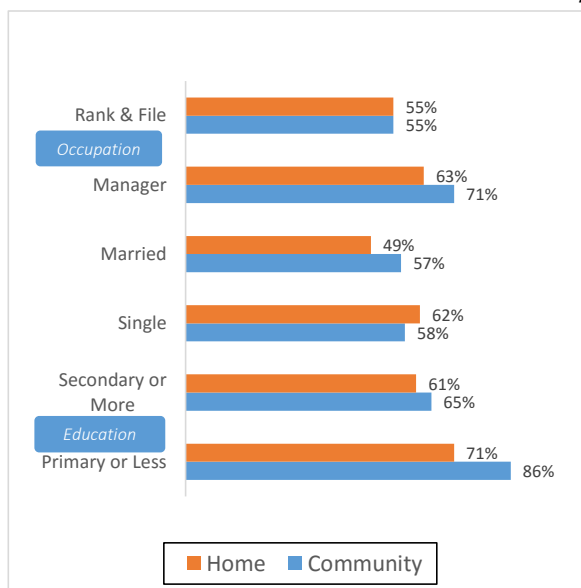
Half (49%) of married women never worry about it compared to 62% of single women.

Comment: It is clear why married women would have more safety concerns at home than single women, as domestic abuse is less likely to be a concern for the latter. With respect to education, if we consider that households with the lowest education levels are more likely to face poverty, economic stress and hardship may increase the risk of domestic violence.

Rank-and-file women have more concerns than managers do about safety in the community. Some 71% of managers never worry about it versus 55% of the rank-and-file.

Comment: Managers can afford neighborhoods and homes with better security.

Chart 2: Fear of Violence at Home and in the Community



Q.17, 68

- For a large majority (85%), personal safety in the workplace is not a big concern.

Comment: This is an important finding, given what we know about the lack of worker protection in most developing countries.

- In the groups, fear of crime was strong.

A number of women described incidents of the theft of their valuables.

My laptop and my phone were stolen from me (ICT worker).

Some “okada boys” snatched my bag (Garment worker).

Because of the power outages, most people have lost their jobs, and so with the guys, they will snatch your phone (Garment worker).

And, more menacingly, a few noted threats to their personal safety at night.

When there is pressure at work, we end late, so [on the way home] you can be attacked by thieves, and they can even rape you (Garment worker).

When I get home if I don’t lock up, anyone can come in and harass me (Mining worker).

7. Voice in society

They’re very pessimistic about their say in government policy.

- Most feel they have little (40%) or no (39%) influence over government decisions. Only 8% believe they can have a lot of influence; 12%, some.

⁵ Motorcycle taxi drivers

In the groups, most felt they couldn't influence government; the only way mentioned by the rest was the vote.

As for this government, you can't influence them (Garment worker).

They don't listen to anything (Garment worker).

Principal complaints about government concerned the economy and jobs. Many protested that even education is not a guarantee of employment – there are simply not enough jobs.

Our education system doesn't go with what our economy needs. We need to create more job opportunities (ICT worker).

There are so many nurses in the country, and most of them are unemployed (Mining worker).

Several lamented the widespread practice of nepotism. *"Only if you know somebody will you get a job"* (Garment worker).

Other complaints included health care, electricity supply, trash pickup and roads. *"The facilities in the hospital are not good. There is even no ambulance in the hospital. What can we do without an ambulance?"* (Mining worker).

8. Freedom of movement

A few women worry about security during daytime travel, and many do at night; few in Accra get help from employers with their commutes.

- Insecurity during the commute to work is an issue for a minority (19%) of women.
- In the groups, we heard many concerns about travelling at night.
There should be transportation for those who work late in the night so that they will know that even if they work late, they are assured of transportation back to their homes (Garment worker).
- Few in Accra in garments or ICT are offered transport during working hours by employers. Transport during work hours is more common for mining workers, as noted below in Sectoral Differences.

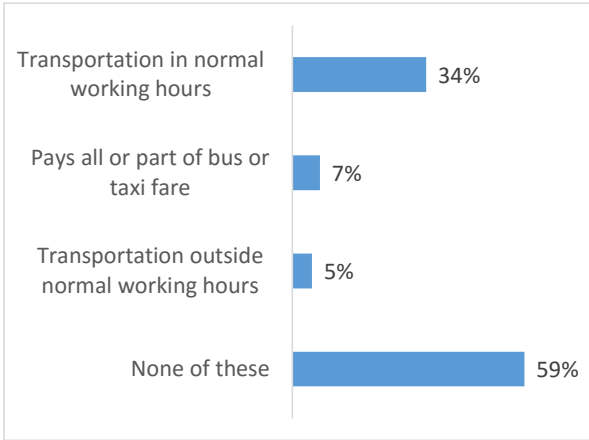
When I am going to work, my husband gives me transportation (Garment worker).

I manage my own transportation ... (Garment worker).

Managers are likelier to have transport during working hours (58% versus 29% of rank-and-file).

- Transport outside of working hours or subsidized fare is even rarer. Only 5% receive employer-provided transportation out of working hours, and only 7% benefit from subsidized bus or taxi fare.

Chart 3: Transport Options Offered by Employers



Opportunities for Business

1. General workplace experience (across sectors)

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Pay, benefits, and job security concern women workers across all sectors.

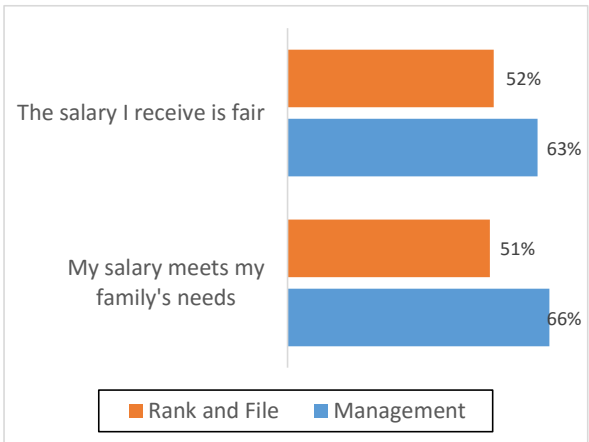
- Only about half the women feel their compensation is fair or meets their family's needs.

Fifty-four (54%) percent say their pay is fair, and 53%, that it meets their family's needs.

Managers are more satisfied: almost two-thirds say their salary is fair (63%) and meets their family's needs (66%) versus about half of rank-and-file (52% fair, and 51%, meets family's needs).

So, too, are younger women: 56% of under-35s say their pay is fair, compared to 45% of older workers, even though both groups have comparable pay.

Chart 4: Satisfaction with Pay: Percent Who Agree



Q. 4, 9

Comment: Managers are earning higher salaries, while younger women have fewer family and financial responsibilities.

In the groups, some women said their salary failed to cover their expenses and family obligations. A number of women told of supporting parents, siblings and other family members.

You have already spent the salary before [you get it] (Garment worker).

I pay the rent, water, and light bill. I have to take care of my mother too, so the salary is not enough (ICT worker).

I invested ... money in my brothers' education and their future (Mining worker).

[My salary] is not enough because I have to help my husband out, pay the children's fees, help with the housekeeping, and take care of my mother, too (ICT worker).

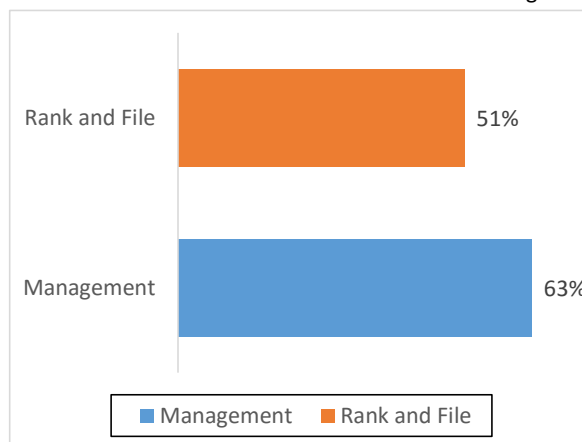
Comment: Extended family obligations are real for these women.

- In the focus groups, half (14/28) said they got regular annual raises, another quarter occasional ones, and almost as many, none at all.

There is no increase; there is no document that shows that you are liable for any increment in salary (Mining worker).

- As with pay, only about half of the women (53%) are satisfied with their benefits, rank-and-file employees less so than managers.

Chart 5: Satisfaction with Benefits: Percent Who Agree



Q. 8

Comment: The difference in satisfaction is likely a result of managers receiving more benefits.

- Benefits are limited: half lack even the most common, leave for public holidays and maternity.

Chart 6: Benefits Offered by Employer



Q. 12

Because they don't want to pay you more, they take you on as a casual worker and make you work even on holidays (Mining worker – supply chain).

When people are on holiday going to the beach, we are still working (Mining worker – supply chain).

They don't pay you for the time that you have been in the house [after giving birth] (Garment worker).

When you are sick, they don't give you money [salary] (Garment worker).

A supply chain worker in the mining sector told of a time when she broke her arm and was still expected to work. *"I broke my arm, and when I asked permission from work, they said that I had connived with the doctor so that I can get some days off. So I went to see a German doctor, and he confirmed that I was injured. Even with that, I was still working with my injury."*

- Managers get more benefits.

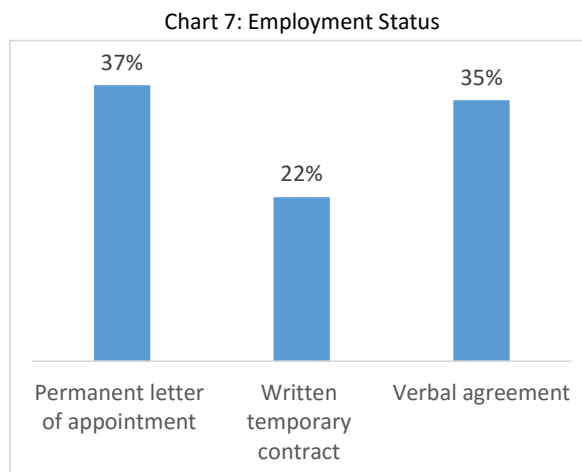
They are likelier to get public holiday leave (75% versus 46% of rank-and-file); paid sick leave (54% versus 25% of rank-and-file); maternity leave (75% versus 39% of rank-and-file); paid annual leave (29% versus 12% of rank-and-file); and overtime pay (25% versus 10% of rank-and-file).

- Comment: It appears that managers get better benefits. However, we cannot know this for certain, as it could be that the managers we spoke with tended to work for companies that offer more benefits.
- Job security is a big issue: most working women lack a permanent position.

Just over a third (37%) have a permanent letter of appointment. About a fifth (22%) have a written temporary contract, and a third (35%) have only a verbal agreement.

Managers are much likelier to have job security: 79% have a permanent appointment, versus just under a third (29%) of rank-and-file.

Direct employees are more likely to have a permanent position, as noted below in Sectoral Differences.



Q. 11

A number of the mining supply chain workers in Tarkwa lamented the instability that resulted from their contract status.

The sad part is that this job is not even permanent; it is just on a contract basis.

All the catering agencies employ on a contract basis; they will sign with you for about 2 years; at this point] they can decide to let go of me at any time.

If you don't do the work well, they can sack you at any time.

- **Comment:** Here, as in elsewhere in the study, direct employees hold a stronger position than those in the supply chain.
- None of the workers have unemployment insurance.

Women workers do feel they can speak up but lack an institutionalized voice.

- They are outspoken: Comfort with bringing grievances to the boss is high.

Seven in eight (88%) feel they can bring a complaint to their boss without fear.

In the focus groups, almost all said they had a good relationship with their bosses.

If there has been a problem, we do the necessary things, and then I report to my immediate boss, and he also takes action (Mining worker).

In my company, our boss [recognizes] the hard workers (Garment worker).

[My boss] told me that when she travels, I will take charge of the business (ICT worker).

Our bosses give us tips when we work harder (Garment worker).

Comfort is somewhat lower among older and married women. Just over half of older (55%) and married women (57%) “strongly” agree they can bring complaints to the boss without fear versus 68% of those younger than 35 and 70% of single women.

Comment: The differential in comfort may be a result of the assertiveness of better educated and more self-assured youth and the reluctance of older women to challenge the status quo.

- Formal, institutionalized worker representation is extremely rare.

Only 13% work in companies with a trade union. *“We face a lot of problems at work, but we don’t have a union at work to organize a meeting and discuss all these things”* (Mining worker).

Garment workers are least likely to have a union, as noted in Sectoral Differences.

Comment: The lack of formal representation means that policies as well as policy implementation may depend on managers’ whims.

Sexual harassment is fairly rare – but a big concern when it happens, as shown by strong support for beefing up the weak institutional arrangements for dealing with it.

- Most don’t fear unwanted sexual advances from co-workers or bosses – but a minority does.

About three-quarters do not worry about sexual advances from co-workers (78%) or bosses (77%).⁶

Unwanted sexual advances are less of a concern among single and younger workers.

About two-thirds (71%) of married and older workers (66%) strongly disagree they fear unwanted sexual advances from co-workers versus 78% of singles and of those under 35.

Similar proportions (68% of married and 66% of older workers) strongly disagree they fear advances from bosses versus 76% of single workers and 78% of those under 35.

However, many of the married (26%) and older (30%) women said the issue was “not applicable” to them. Likewise, one group member commented, *“They touch the younger girls, but as I am married, there is no one at the workplace who will dare touch me against my will”* (Mining worker).

Comment: Younger and single workers seem to be more confident that they will not face harassment – though many older and married women seem to think it does not apply to them.

In the focus groups, sexual advances by bosses at work were reported by workers, though many there too were confident about fending them off. *“I am able to deal with them or defend myself”* (Mining worker).

In the ICT group, the complaints centered on co-workers and customers rather than bosses. *“For me personally, I haven’t had such advances from my boss, only from a co-worker”* (ICT worker).

⁶ Around one in six, presumably who have female bosses, said these questions were not applicable.

Rudeness and workplace retaliation were the main types of aggression reported in the groups. *“Some workers don’t know how to talk; they talk harshly to you”* (Garment worker).

However, a worker in the mining sector gave an example of how younger women are targeted in her sector for sexual abuse. *“Some of the male workers even sleep with the young female staff in the [bathroom] right at the workplace, and they encourage their other colleagues to go and sleep with them, too.”*

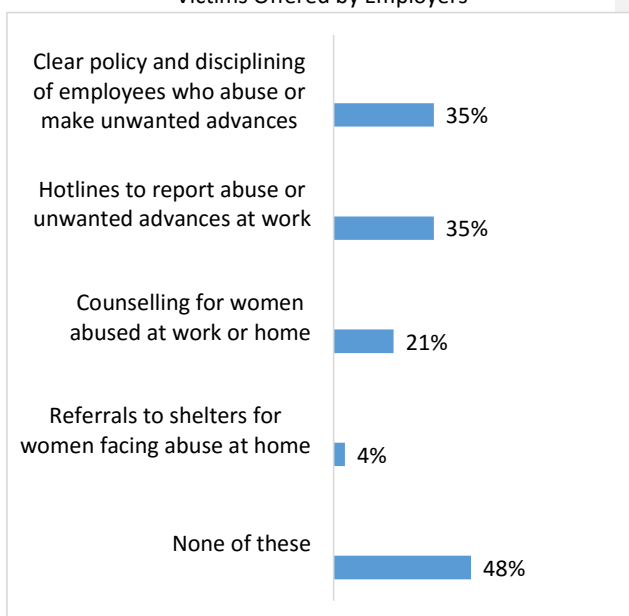
- Dismissal for pregnancy is not a concern for most: 69% did not fear it.
- There is little infrastructure in place to handle sexual harassment.

Chart 8: Assistance for Sexual Harassment Victims Offered by Employers

Only 35% report a clear discipline policy in their workplace for sexual harassment offenders or hotlines to report abuse. Even fewer can get counseling (21%) or referrals to shelters (4%).

One worker in the mining sector demonstrated how her expatriate bosses instructed her to deflect unwanted advances from men (although the advice about waiting to report the incident is not in line with accepted practices in most Western countries). *“They show you how to give the person a stern warning.”*

(She demonstrated the exclamation to the rest of the group) Eeei! When the person does it for the third time, you are to report to the higher people in charge.”

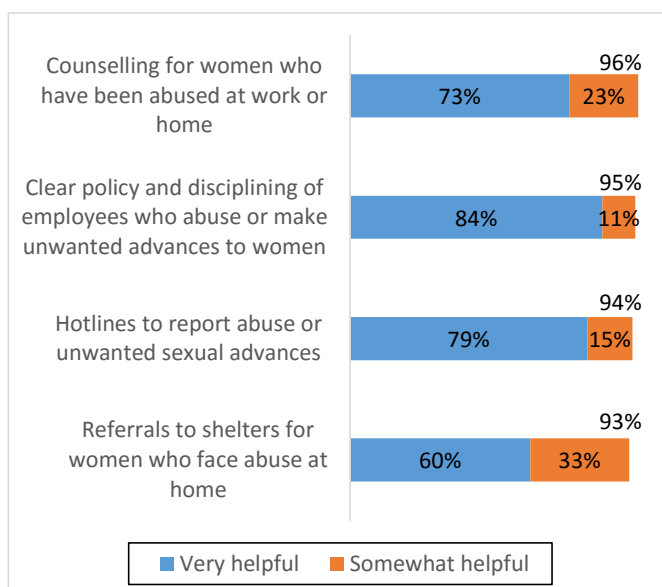


Q.71

- Some feared reporting harassment: *“If and you go and report it, it might seem like you are complaining too much. So I just feel like keeping quiet, praying over it, and then ignoring it”* (Garment worker).

Chart 9: Attitudes Toward Sexual Harassment Policies

- Women are very enthusiastic about initiatives to address sexual harassment and abuse.
 - Counseling (96% helpful, 73% very helpful)
 - Clear discipline policy (95% say it is helpful; 84%, very helpful)
 - Hotlines (94% helpful, 79% very helpful)
 - Referrals to shelters (93% helpful, 60% very helpful).



We should be given a platform to say these things [complain about harassment] (ICT worker).

Q. 72, 73, 74, 76

The system of employment, I [would] change it so that it will prevent this kind of sexual harassment of people (Garment worker).

Comment: The strong support for these policies—even though most do not report being victims of sexual harassment—indicates that when it does occur, it is a big concern. It may also suggest that even non-victims endorse these actions in solidarity with other women or that women are underreporting experiencing it.

2. Advancement

Ghanaian women workers report progress on the job and expect more, either through advancement or entrepreneurship, but many do not get support to fulfill their aspirations.

- They are advancing: two in three women have gotten or expect a promotion. About a fifth (22%) have already been promoted, and just under half (43%) expect a promotion.

The better-educated have advanced more: of those with high school or more, 76% have gotten or expect a promotion; among those with primary school or less, only about a third (34%).

Younger women were less likely to have been promoted (17%, versus 34% among over-35s) but much more likely to expect to be (51%, against 23% among older women).

For the third of women who have neither been promoted nor have the potential, the most common explanation cited was lack of education or training (40%), which was the principal reason among over-35s, followed by lack of initiative in requesting a promotion (34%), the most important reason for younger women.

Belief that promotion is not possible for them was an issue for only 17% of the women and a mere 4% thought they lacked opportunity to advance. *"If you are a kitchen assistant and you are smart, you can learn from the caterers and with that, they can promote you"* (Garment worker – supply chain).

- They expect things to change: few in the groups expected to be in the same firm or job in 5 years.

I'll be [at this company], but I would like to move forward to a higher level (ICT worker).

I will leave [my company] and then look for greater opportunities (Garment worker).

Five years from now, I am expecting to establish my own electrical business. I want to train people, and I also want to deal in cars (Mining worker).

I have given myself three years to start something on my own (ICT worker).

- They aspire to upward mobility.

Some in the groups wanted to rise in their firm, others to own businesses in the same industry (e.g., moving into fabric sales).

Others wished to create businesses growing out of their current jobs or firms (e.g., a cook creating a cooking school or bakery; a security guard creating a security firm; a mine electrician; a training and contracting outfit for electricians).

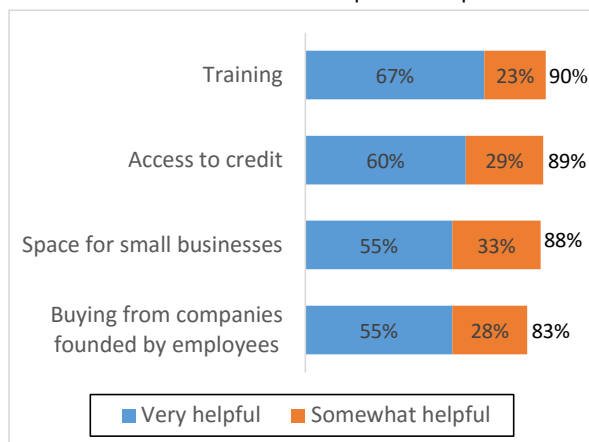
A few hoped to change fields entirely. An ICT branch manager had aspirations of entering the medical field. *"In the next five years ... I would love to be a doctor"* (ICT worker).

Some wanted their next step to be pursuing studies but discussed lack of funds as an issue.

One garment worker expressed her determination to find money for schooling. *"I want to further my education, and so [in five years] if [I don't have the] money, I have to move to another company that can pay me something more so that I can be planning for my education."*

- They are entrepreneurial. The women are very keen on a variety of employer-sponsored programs which could be created to help them start their own business.
 - Training in starting and running a small business (90% say it's helpful; 67%, very helpful)
 - Access to credit (89% helpful, 67% very helpful)
 - Space to operate small businesses (88% helpful, 55% very helpful)
 - Purchasing items from companies founded by employees (83% helpful, 55% very helpful).

Chart 10: Attitudes Toward Entrepreneurship Assistance



Q. 37, 38, 39, 40

Interest in most of these programs is stronger among women under 35, compared to their elders. They are particularly keen on training to become entrepreneurs.

Younger women are more likely to deem three of three of these programs “very” helpful:

- Training to start and run a small business: 71% “very helpful” versus 59% of women 35+
- Access to credit: 62% “very helpful” versus 55% of women 35+
- Space to operate small businesses: 58% “very helpful” versus 45% of women 35+.

- Loans are seen as vehicles for starting a business more than furthering a career working for others.

Women workers were most likely to think a loan could help them start a business (88%).

Fewer, but still a majority, thought a loan could help them advance in their job (66%) or find a better one (58%).

Rank-and-file employees were even more energized than managers by the prospect of loans to help start a business: 74% versus 58% of managers “strongly” agreed it could be helpful.

Discussing resources that should be made available to women to help them advance, several group members mentioned credit:

Loans to market women, soft loans (ICT worker).

Companies should be able to give loans to their workers (Garment worker).

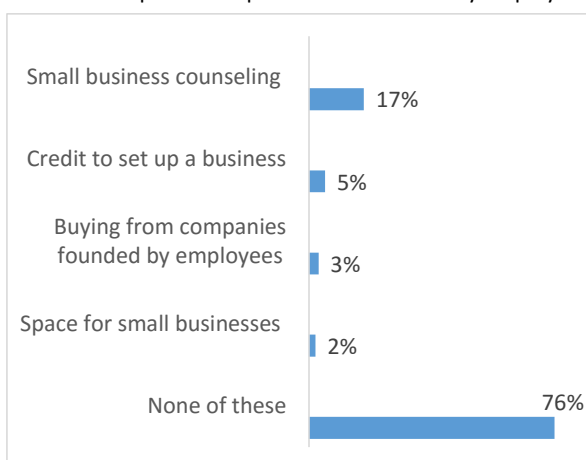
If the interest rate [on loans] is lower, [women] can also go for them and then advance their business (Garment worker).

- Help from employers to establish supply chain businesses is minimal for women workers.
 - Only 17% had been offered training in starting and running a business. This was much more common in garments, as detailed in Sectoral Differences.
 - Just 5% had access to credit from employers for a business
 - Under 5% could count on their employer purchasing items from employee-established companies or offering space to operate small businesses.

Chart 11: Entrepreneurship Assistance Offered by Employers

One of the ICT supply chain workers noted that she is actually a textile designer and is only working as a cleaner for now for lack of money. *“I do batik designing but I don’t have money right now to establish my work, and that is why I am doing the cleaning job.”*

Comment: There is a huge gap between employer programs and female workers’ aspirations concerning entrepreneurship.



Q. 36

3. Education & Training

Training opportunities are limited to on-the-job training – women use them but want much more.

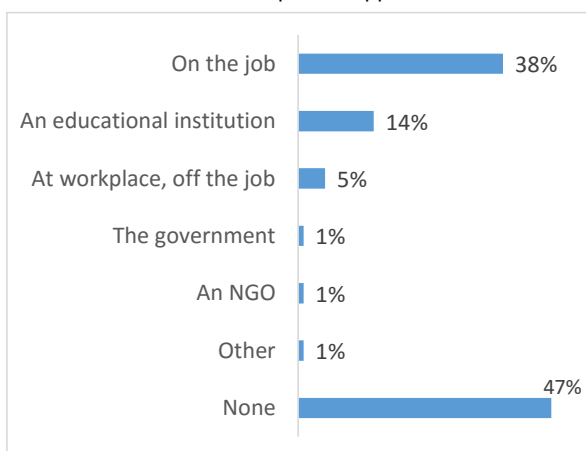
- Professional development opportunities are almost exclusively on-the-job.

Chart 12: Sources of Educational or Professional Development Opportunities

Some 38% say they have on-the-job training opportunities; in contrast, only 14% report they can take classes at an offsite educational institution during working hours.

Just 5% or less have opportunities off the job, at the workplace or from government or an NGO.

Managers as well as ordinary workers were dissatisfied with this situation: *“When you come to the management side, we don’t have any training”* (ICT worker).



Q. 43

- Employers provide little access to educational options besides job-related training.

Only 13% have access to either after-hours classes at work or at a night or weekend school.

A mere 5% can take advantage of company financial assistance for their studies. *"Some people are doing their master's, so you can also apply and go, but they will not pay for you"* (Mining worker).

An ICT worker spoke of wanting time off to study to improve herself but being unable to secure this from her employer. *"They don't give study leave."*

- Women with training opportunities use them, chiefly to gain new skills. Lack of money and time are the main barriers to using them.

Of those with access to education or training, most (87%) had taken advantage of it. Their primary objectives were to acquire new skills (93%) and advance in their job (54%). About a third (31%) wanted to earn more money.

Only 10% or less used the training either to start their own business or get a better job.

Comments in the groups underlined their understanding of the importance of education for advancement.

I am trying to do a part time course because I don't want to continue being a factory hand. I want to be a designer (Garment worker).

There are more positions ahead but unless I further my education, I will not get there (Garment worker).

I lost my dad, and so financial assistance or money to continue my education, that is the only thing holding me back now because I would like to finish and get investors to invest in my dream (ICT worker).

I will try and go back to school so that whatever I want to be, I can achieve it (Garment worker).

The most common reasons among those who chose not to take advantage of the education or training available to them cited were insufficient funds (28%) or time (18%).

If you don't have money, you can't get that opportunity [to go to school and earn a certificate] (Garment worker).

I would like to go to school, but I don't have the money (Mining sector).

You go to work at 8am, and end at 6pm. You come to the house, take care of the children. So the time [commitment] is holding me back (ICT worker).

In the groups, some noted that family obligations kept them from pursuing their education. *"If I stop work and go to school, who will take care of my old lady at home? Who will take care of the house? Two weeks ago, my sister was involved in an accident, and the responsibility fell on me"* (Mining worker).

- Enthusiasm for all types of education and training opportunities is strong.

The programs considered most valuable:

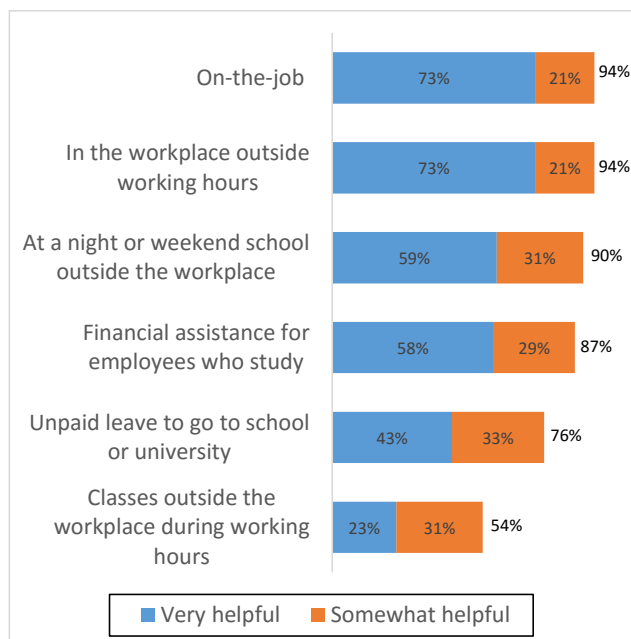
- On-the-job training (94% say it's helpful; 73%, very helpful)
- After-hours classes at work (94% helpful, 73% very helpful)
- After-hours classes at a night or weekend school (90% helpful, 59% very helpful)
- Company financial assistance for studies (87% helpful, 58% very helpful).

Chart 13: Attitudes Towards Training Opportunities

Demand was a bit weaker for unpaid study leave with job security (76% say it's helpful; 43%, very helpful) and classes outside the workplace during work hours (54% say it's helpful; 23%, very helpful), though majorities considered both helpful.

Younger workers (under 35) are also more interested in these opportunities than their elders:

- On-the-job training: 80% deem it very helpful versus 55% of those 35+
- After-hours classes at work: 80% very helpful versus 55% of those 35+
- Company financial assistance for studies: 65% very helpful versus 41% of those 35+.



Q. 48, 49, 50, 51, 52, 53

The lowest income workers were somewhat less interested in some of these opportunities as well; they are less likely to deem them “very helpful,” though majorities still do so:

- On-the-job training: 59% deem it very helpful versus 93% of those in the middle and upper tiers⁷
- After-hours classes at work: 59% very helpful versus 93% of those in the middle and upper tiers
- After-hours classes at a night or weekend school: 52% very helpful versus 71% of those in the middle and upper tiers.

In the focus groups, further education desired included advanced degrees in their field, training to move up to a profession, and education to prepare for businesses they wanted to open.

Comment: Again we see a mismatch between employer programs and worker aspirations, notably the high enthusiasm of younger workers for advancement. Opportunities at work and after work are

⁷ As noted earlier, the top tier had only 4 respondents, so we’ve combined the middle and top tier.

the most highly prized, but there is solid and broad interest in every type of educational opportunity.

It is paradoxical that the lower income workers are somewhat less interested in training opportunities as they presumably have the most to gain from them.

4. Healthcare and Childcare

Employers do not do much about healthcare (outside mining) or childcare, and women want help.

- Employer-sponsored healthcare services are meager, except in mining, where most have free on-site care.

Less than a third of all workers have free onsite medical care or three months of paid maternity leave (both, 27%), and those who do are principally in mining.

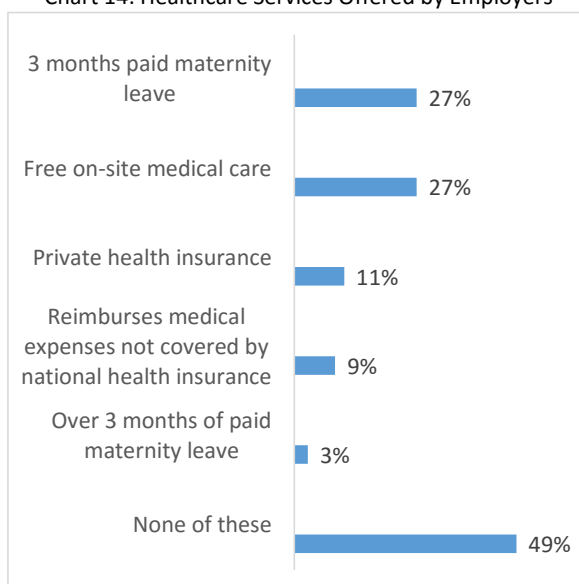
Under a fifth (in each case) have a private health insurance option (11%), reimbursement of non-covered expenses (9%) or more than three months of paid maternity leave (3%).

ICT workers in particular complained about their health benefits:

For me, it is not adequate (ICT worker).

When you go to the hospital and you bring the bill, and it is up to GHs 300, [my employer] will pay, but if it is more than that, they will not pay (ICT worker).

Chart 14: Healthcare Services Offered by Employers



Q. 56

Some workers mentioned that they receive their pay when they're home sick, but their medical expenses are not covered. *"The day that you don't come to work, they will pay you, but they won't pay for any medical expenses"* (Garment worker).

By contrast, most mining workers, even those in the supply chain, described being covered for hospital stays. *"When I am sick, I can go to the hospital, and they will pay."*

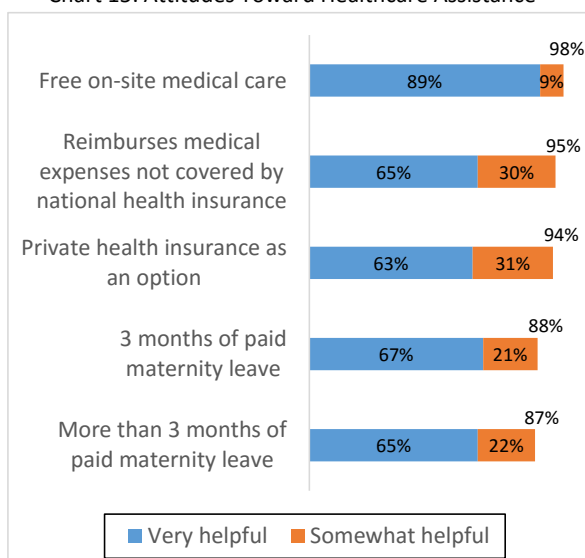
- Women workers are very keen on company healthcare initiatives, free onsite medical care topping the list. Other programs, such as reimbursing non-covered expenses, are also favored.

Support is virtually unanimous for free on-site medical care (98% helpful, 89%, very helpful).

Other favored programs include:

- Reimbursement of non-covered expenses (95% helpful, 65% very helpful)
- Private health insurance (94% helpful, 63% very helpful)
- Three months of maternity leave (88% helpful, 67% very helpful)
- More than three months of maternity leave (87% helpful, 65% very helpful).

Chart 15: Attitudes Toward Healthcare Assistance



Q. 57, 58, 59, 60, 61

Comments in the focus groups revealed similar sentiments:

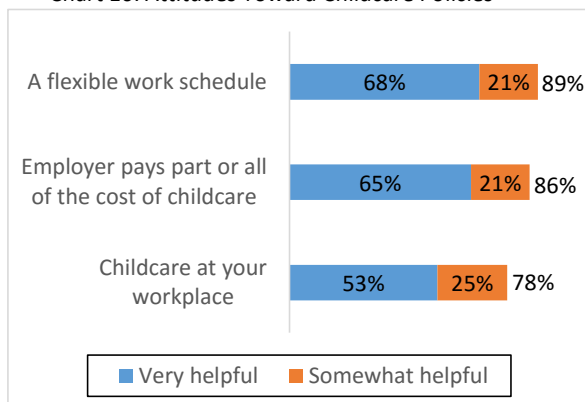
[They should cover] sick leave, maternity, and payment of hospital bills because if you are fit, you can come to work (Garment worker).

Maternity leave should be more than 3 months (Garment worker).

When a lady is pregnant and she gives birth, she should be allowed to stay in the house for 6 months (ICT worker).

- The most appealing childcare policies for working women are a flexible work schedule and subsidized childcare. On-site childcare garners comparatively less interest.

Chart 16: Attitudes Toward Childcare Policies



Q. 17, 18, 19

Some 89% deem a flexible work schedule helpful (68%, very), while 86% say subsidized childcare is helpful (65%, very).

On-site childcare is somewhat less appreciated: 78% consider it helpful, but only 53%, very helpful.

Comment: The comparatively lower enthusiasm for onsite childcare may reflect sufficient babysitting options (e.g., through extended families) or difficulty in commuting with children.

5. Transport and Housing

The housing market is a place where female employees need and want more help.

- Home ownership is very low among working women in these sectors: half (47%) rent, 32% live with relatives, 11% own homes, 3% live with friends.

Managers (33%, versus 7% of rank and file) and married women (20%, versus 4% of singles) are more likely to own.

Comment: Managers tend to have higher incomes; married women are older and more stable.

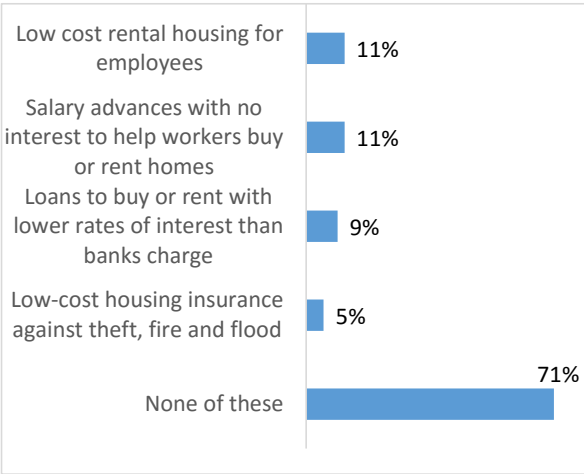
- Employer assistance with housing is practically non-existent.

Under a fifth of employees enjoy either low-cost rental housing (11%), salary advances with no interest to buy or rent homes (11%), low-interest loans (9%) or low-cost housing insurance (5%).

Comment: The lack of employer assistance is likely a contributing cause of low home ownership.

- Among housing aid options, employer-sponsored low-cost rental housing is most favored (94% call it helpful, 76% very).

Chart 17: Housing Assistance Offered by Employers



Q. 78

Low-cost rentals were favored somewhat more by younger women (79% termed it very helpful, compared to 68% of older women).

Other favored programs include salary advances with no interest (92% helpful, 62% very helpful) and low-cost housing insurance (90% helpful, 64% very helpful).

Low-interest loans garner somewhat less interest with 89% considering them helpful, but only 47% feeling they are very helpful.

Comment: Younger women are particularly likely to want help in entering the housing market.

Getting to work is also a big hassle for many women workers.

- Traffic and cost are the main commuting problems in ICT and garments, while mine workers have company transport.

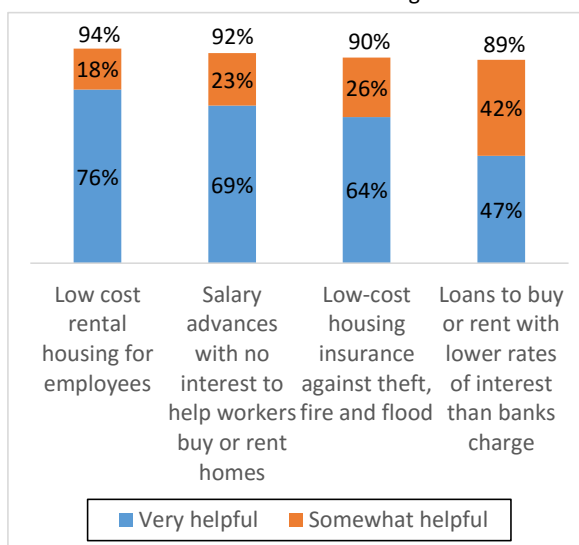
With respect to their commute, the women polled are mostly bothered by traffic (44%) and the cost (40%). *[You have to deal with the traffic] “and by the time you get home, you are tired, and then you have to do what you have to do [house chores] before sleeping.*

Then you [have to] wake up early and go to work” (ICT worker).

Availability of transport is a concern for about a quarter (28%). About a fifth (19%) cite distance from work as a problem.

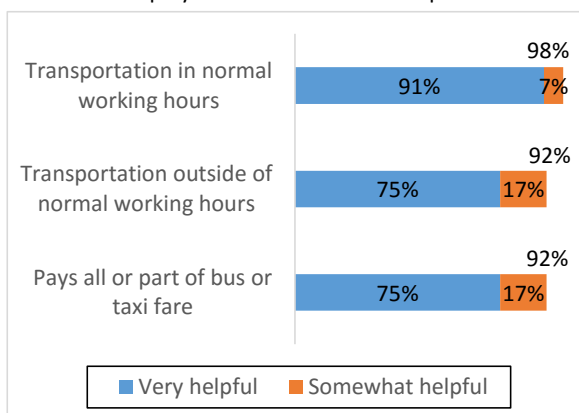
Only a few cite crime (7%), restriction on movement by a family member (4%), aggressive behavior from men (2%), or hazards en route such as floods or animals (2%).

Chart 18: Attitudes Toward Housing Assistance



Q.79, 80, 81, 82

Chart 19: Attitudes Toward Employer Assistance with Transport



Q. 64, 65, 66

In the groups, we learned that ICT workers tend to work in town, but garment factories are out of town and not on the usual transport routes, making access to them difficult.

Among options for transport aid, workers most favored employer-sponsored transportation during working hours (98% helpful, 91% very helpful). *“When you [end work] late, there should be cars or vans that take us to our homes” (Garment worker)*

Other favored options included:

- Transport outside of working hours (92% helpful, 75% very helpful)
- Subsidized bus or taxi fare (92% helpful, 75% very helpful).

6. Telecoms and Finance

Ghanaian working women are very connected.

- They own their own mobile phones, and most access the internet daily.

Mobile phone ownership and internet access were so ubiquitous in the focus groups that we considered it unnecessary to include these topics in the survey. *"I have a laptop at home, and my sister also has one"* (Garment worker).

Internet use was primarily for social media and communications apps. Other uses included research and streaming video.

[The mobile phone] helps because in certain emergencies, if [my employees need] something, they just call me at home, and I am able to help (Garment worker).

When something [with my health] is bothering me, I like to research about it or read about it [on the internet] (Mining worker).

A number of women discussed using the internet to help them advance in their current job or search for new job opportunities.

[I hope using the internet for job-related information] will prove to my boss "that I'm serious about my work so I can be promoted" (ICT worker).

[I use the internet to learn] "what I can do to become more experienced [at my job]; I get a lot of information from the net" (ICT worker).

Sometimes someone [will] order some food I don't know how to prepare, so if I go online, [that] will teach me how (Garment worker – supply chain).

You can use [WhatsApp] to advertise your [sewing] work (Garment worker).

Loans are unfamiliar and unappealing to many.

- Experience with and enthusiasm for loans is low, particularly due to high interest rates.

Only 21% have taken a loan in the past, and only 19% were interested in getting one in the future.

High interest is a deterrent for these workers.

The interest rate is too high (ICT worker).

For most of [the loans], their interest is very high. You have to pay twice the money [you borrow] (Garment worker).

Comment: It is noteworthy that in the groups, women grasped the concept of loan interest, indicating at least a basic understanding of finance principles.

Managers are less enthusiastic about loans: 8% wanted a loan versus 21% of rank-and-file.

Those in the lowest income bracket and older workers are more enthusiastic about loans.

- One fourth (23%) of those with the lowest incomes are interested in a future loan versus 12% of those in the middle and upper income tiers.
- Two fifths (39%) of workers ages 35+ might want a future loan versus 20% of those under 35.
- Past borrowers used their loans for household expenses, entrepreneurship, or job advancement.⁸

Two-fifths (41%) used the loan to pay household expenses. A similar total used it to start a business or advance in their job (22% and 19%, respectively).

Some 9% used it either to buy something for their business or buy a home.

The lowest income tier was more likely to have used credit to start a business (29% versus 13% of those in the middle and top income brackets).

The middle and top income brackets were more likely to have used it to buy a home (40% versus none from the lowest income tier).

Women anticipate using future loans to fund an entrepreneurial venture.⁹

Of those who wanted a future loan, most (64%) said they would use the money to start a business. About a fifth would use it for household expenses (21%) or to advance in their job (18%).

One in seven would use it for an emergency (14%) or to buy something for their business (11%).

Very few envision using it to get a better job, buy a home, or pay for a wedding or other family celebration (all, 4%).

Comment: This response tracks with the feedback from all workers about their thoughts about the potential usefulness of a loan. As noted earlier, they were most likely to say that a loan could help them start a business versus other uses.

Sectoral Differences: Garment Manufacturing/Telecoms/Mining

1. ICT

Women in ICT are relatively elite, with better education, but they are particularly concerned about healthcare.

- Educational attainment was higher in ICT than the other two sectors: 44% have university and post-grad degrees versus 24% of those in mining and 12% of those in garments.
- In the ICT group, highly skilled women worried less about job security: *“I do my job well so I don’t have any feelings that I will be sacked,”* remarked one group member.
- They are more likely than the other two sectors to have paid annual leave – but less likely to have onsite clinics or unpaid sick leave.

⁸ Small sample: 32 workers

⁹ Small sample: 28 workers

- Flex-time to accommodate childcare is most common in ICT: 40% have it, versus 16% in mining, 6% in garments.
- Sex harassment complaints in the groups centered on co-workers and customers rather than bosses.
- Borrowers in ICT are more likely to have taken a bank loan than those in other sectors¹⁰.
- Access to healthcare and medications is much more of an issue in ICT than other two sectors¹¹.
 - Only a fifth said they always get the healthcare they need, compared with 40% of mining workers and 62% of those in garments.
 - Just a fifth always get the medications they need, versus 36% of those in mining and 62% of garment workers.

The poll data correspond to comments from ICT group members on healthcare.

Every medicine that you require, you have to buy it (Supply chain).

When someone is sick, [my employer] gives GHs 50, but I think that it does not solve any problem (Supply chain).

If you are a worker and you are hospitalized [for on-the-job injuries], you will be paid accordingly, but if it is a normal sickness, you have to pay for it (Direct employee).

Comment: This assessment is self-reported (i.e., subjective) so it could be that ICT workers (who tend to be more educated) have higher standards than the others. However, as noted above, they are less likely to have access to workplace clinics.

2. Garments

Garment workers are young strivers – their ambitions include improved healthcare and housing, and they are the most positive about education, training, and entrepreneurship.

- As noted below in the demographics section, Garment workers skew younger and single, and are less likely to have any children.
- They are more likely to have been in school before their current job: 36%, versus one-fourth in the other sectors, reflecting the fact that they are younger on average.
- Job security is a particularly strong concern: garment workers, especially contract workers, feared infrastructural issues (power cuts) or business problems could lead to layoffs.

¹⁰ Small sample: 32 workers

¹¹ We did not do a breakdown of the data between ICT direct and supply chain workers because the sample sizes were too small for valid comparison (only 25 workers in each group). Therefore, we cannot be certain whether this finding is more prevalent among direct vs. supply chain workers. Nevertheless, as will be shown later in the report, supply chain workers in general have less access to healthcare and medications than direct workers so we can surmise that this holds true in the ICT sector, specifically.

Because of the power outages now, most companies would want to lay off workers. You're a factory hand, so somebody might say that you might not be needed, and so that insecurity is there.

Sometimes because of the economy now and light outages, you get scared that ... the company can collapse.

- They are least likely to have a union at their workplace (2%, versus 22% of ICT workers and 16% of those in mining).
- A regular 30 to 40-hour work week is most common in garments (60% work it, compared to 42% in mining and 36% in ICT).
- Overtime, particularly forced overtime, is rarest in this sector.

About a quarter (27%) of those in garments who work more than 40 hours a week put in an 8+ hour day every day they work.¹² By comparison, about two-thirds of ICT workers (63%)¹³ and those in mining (64%)¹⁴ in similar situations do so.

Of those who work an eight-hour day at least sometimes, 21% in garments¹⁵ say it is required. By contrast, it is mandatory for 80% of those in mining¹ and 67% of those in ICT¹⁶.

- They are more likely to have access to training in starting and running a business (32%, versus 14% in ICT and 4% in mining).
- They have more positive assessments of the equity and sufficiency of their income: 70% feel it is fair, compared with 46% of those in ICT and 44% of mining workers. About two-thirds – 66% – agree that their pay meets their family's needs, compared with 50% in mining and 44% of those in ICT.
- This reflects their higher incomes: they have the smallest proportion in the lowest income band (50%, vs. 60% in ICT and 72% in mining).
- They are more likely to have maternity leave (60%, versus 42% in ICT and 32% in mining), but less likely to have pension benefits (10%, versus 34% in mining and 40% in ICT).
- They're the most likely "never" to worry about safety at home (80%, versus 44% in the other sectors) or during their commute to work (72%, versus 46% in mining and 44% in ICT).

Comment: Their relative lack of concern about safety at home is likely a result of their skewing single – so they are less liable to face domestic abuse.

- They're the most enthusiastic of the sectors about policy options for healthcare, housing, entrepreneurship, and education and training.

¹² Small sample size: 15 workers

¹³ Small sample size: 16 workers

¹⁴ Small sample size: 11 workers

¹⁵ Small sample size: 11 workers

¹⁶ Small sample size: 15 workers

- They're more likely to consider all the options in each category very helpful.

3. Mining

Women in mining are under more economic and workplace pressures, focused on pay and perks, and less interested in specific employer policies beyond those appealing to all workers.

- Females working in mining are more likely than in other sectors to be married, have children (both under 18 and 18+), and have lower incomes, as noted in the demographics section.
- Educational attainment in mining was lower than in ICT but higher than in the garment sector: 24% of women in mining have university and post-grad degrees versus 44% in ICT and 12% in garments.
- They are more likely to have been jobless and less likely to have been self-employed before their current job than workers in the other two sectors.
- They (particularly contract workers) feared business problems could lead to layoffs, even if skilled. *"For us engineers, it is very easy for us to lose our jobs. As soon as the gold prices fall, there is the need to cut down on staff."*
- Overtime work is least common in mining, but for many of those who put in a 40+ hour week, a longer than eight-hour day is a constant requirement.
- In the groups, the best aspects of the job were seen as pay and perks, including free food. A mining group member commented, *"These are petty things that they do for us, but you will get food to eat, you will get soap that you can use for your laundry at home, and toilet paper rolls, and if you work with them long enough, they even give you rent allowance."*
- This corresponds to the poll findings on benefits: they were the most likely to have free meals (54%, versus 20% in garments, 10% in ICT) and paid sick leave (48% versus 26% in ICT and 16% in garments).
- However, the poll indicated that women in mining are split on the equity and sufficiency of their incomes: 44% considered their pay fair, and half (50%) felt it meets their family's needs.
- Their pay is the lowest of the three sectors: 72% are in the bottom income group, the largest among the sectors, and just 24% are in the middle income band (versus 38% in ICT and 48% in garments).
- Transport during work hours to and from their worksite – the mines – is more common for them (48%) than workers in ICT (30%) or garments (24%).

This was borne out in the groups. Mine workers said they had company busses to get to and from work. *"We have a company car that transports us. In the morning by 7:30am, you stand at the junction, and then the bus will come for you."*

But they also noted that if they missed shift busses at work they had to take taxis or long walks across the mine to another stop to get home.

- The workers in this dangerous industry are the most anxious of the three sectors about workplace safety: just 50% “never” worry about safety in the workplace (versus 62% in ICT and 86% in garments).
- They are least likely of the three sectors to have their own bank account (76%, versus 86% in garments and 98% in ICT). But they are more likely to have taken out a loan: 32%, versus 18% in ICT and 14% in garments. The most common use was household expenses.¹⁷
- They are likeliest to feel powerless over government: 54%, versus 36% in garments and 26% in ICT.
- They are the least enthusiastic about employer policies to help women – none beyond those favored in all sectors were considered very helpful by a majority in this sector.

Comment: This relatively lower level of enthusiasm may indicate a certain sense of resignation about the ability of the policies to make a meaningful difference or a more general sense of powerlessness among the mining workers.

Challenges and Opportunities for Women

Women as Direct Employees

Women who are direct employees are a relatively advantaged group, more likely to:

- Be younger (75% are 18-35 versus 67% of supply chain workers) and single (57% versus 50% of supply chain workers).¹⁸
- Have higher incomes: 45% versus 77% of supply chain workers are in the lower tier, 50% versus 23% are in the middle tier, and 5% versus none are in the top tier.
- Have been in school before their current job than supply chain workers (37%, versus 20%).
- Have a high school degree (67% versus 44% of supply chain workers).
- Have a university degree or higher (44% versus 9% of supply chain workers).
- Be permanent employees: 56% versus 19% of supply chain workers.
- Have benefits: public holiday leave (61%), maternity leave (51%), paid sick leave (36%), free meals (33%), and paid annual leave (21%).
- Be comfortable bringing grievances to their boss (69% versus 59%).
- Have employers offer training opportunities on the job (47%) or outside working hours (20%).
- Have consistently good access to healthcare and medicine; half always get the healthcare and medications they need versus a third of supply chain workers.
- Work overtime than those in the supply chain (32% versus 20%).
- Say they “never” worry about safety at home (64% versus 48%).

¹⁷ Very small sample size: 16 workers

¹⁸ Given the small sample size of 150, these differences are directional versus statistically significant.

Comment: Direct employees are younger and better educated – which helps explain their higher incomes and access to more stable positions. As they are (directionally) more likely to be single, this may account for their lower degree of concern about domestic violence.

Women in the Supply Chain

Women in supply chain jobs are much less protected than direct employees. They are:

- More likely to be older (33% are 35+ versus 25% of direct workers) and married (49% versus 43% of direct employees)¹⁹.
- More likely before their current job to have been unemployed (25%, versus 13% for direct employees) or self-employed (32%, versus 16%).
- Less likely to have higher incomes: 77% versus 45% of direct workers are in the lower tier, 23% versus 50% are in the middle tier, and none versus 5% are in the top tier.
- Less likely to have a high school degree (44% versus 67%).
- Less likely to have a university degree or higher (9% versus 44%).
- Less likely to have a permanent letter of appointment (19%).
- Less likely to have benefits of all sorts: public holidays off (40%), maternity leave (39%), paid sick leave (24%), free meals (23%), or paid annual leave (8%).
- Less likely to feel comfortable bringing grievances to their boss (59%).
- Less likely to get training opportunities offered by employers at work (33%) or outside it (7%).
- Less likely to have access to healthcare and medications.
- More likely to worry about safety at home (only 48% never worry).

Comment: As a counterpoint to the comment above, these workers are less educated, lower paid, and occupy more vulnerable positions. As supply chain workers are (directionally) more likely to be married, this may account for their higher degree of concern about domestic violence.

Recommendations for Business Action

General recommendations (across sectors)

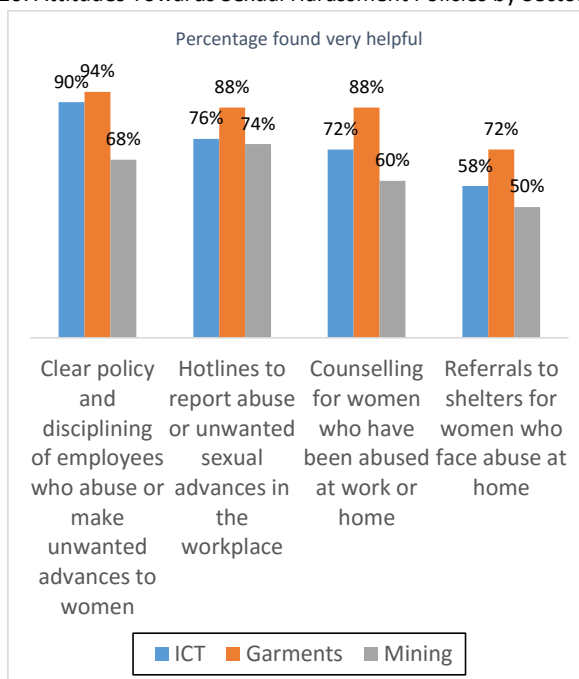
- Review compensation and benefits policies, particularly for non-permanent employees.

Overall top priorities across the sectors (majorities of women in all sectors termed these policies “very helpful”):

¹⁹Given the small sample size of 150, these differences are directional versus statistically significant.

Chart 20: Attitudes Towards Sexual Harassment Policies by Sector

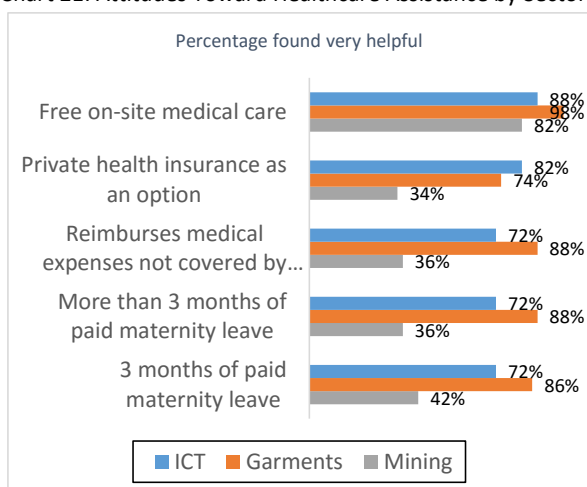
- Sexual harassment and abuse
 - Sexual harassment policy
 - Sex abuse hotlines
 - Sexual abuse counseling



Q. 72, 73, 74, 76

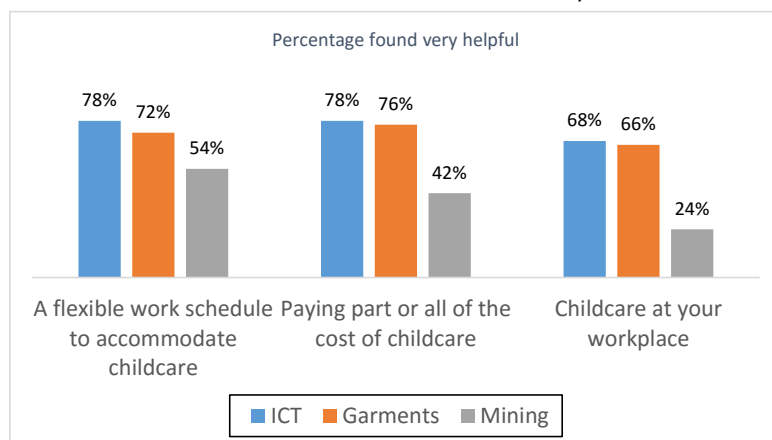
Chart 21: Attitudes Toward Healthcare Assistance by Sector

- Health and childcare
 - Free on-site medical care
 - Flex-time (flexible working hours) for mothers



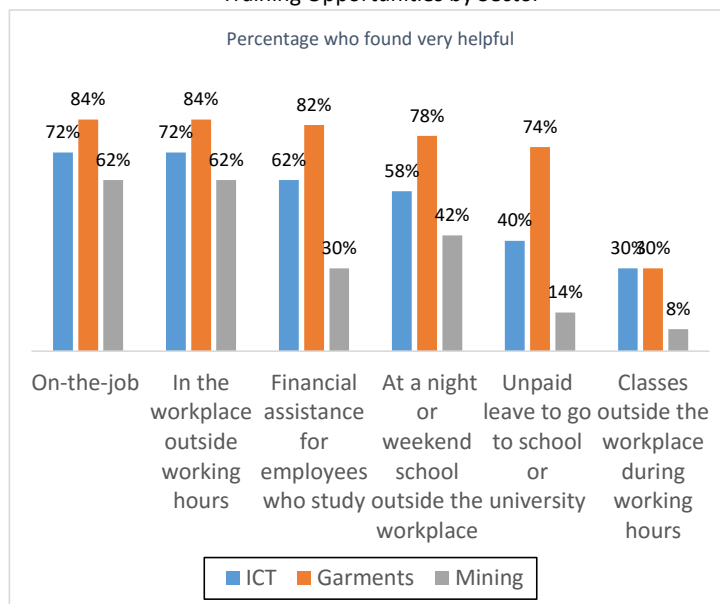
Q. 57, 58, 59, 60, 61

Chart 22: Attitudes Toward Childcare Policies by Sector



Q. 17, 18, 19

Chart 23: Attitudes Training Opportunities by Sector

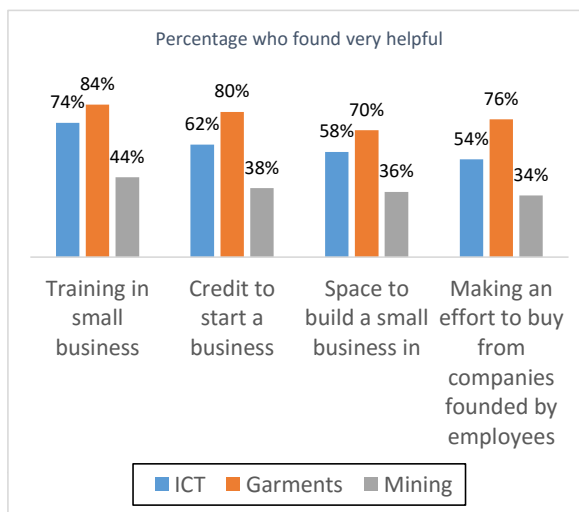


Q. 48, 49, 50, 51, 52, 53

- Education and training
 - Expanded on-the-job training
 - Opportunities for workplace training outside working hours

Chart 24: Attitudes Toward Entrepreneurship Assistance by Sector

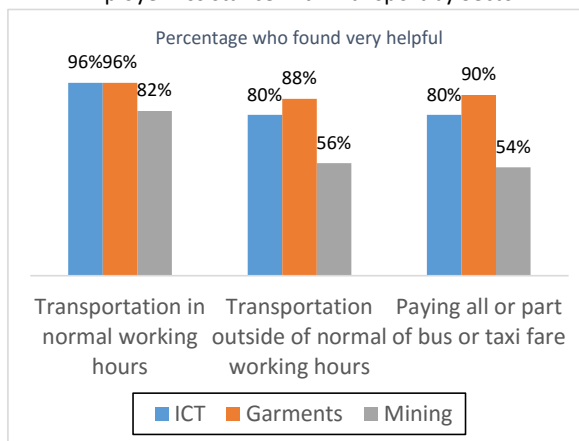
- Entrepreneurship assistance
 - Incubator space for startups by workers
 - Low-interest credit for such firms
 - Preferential purchasing policies for employee-created companies.



Q. 37, 38, 39, 40

25: Attitudes Toward Employer Assistance with Transport by Sector

- Transport
 - Employer-provided transport to/from work in working hours
 - Employer-provided transport to/from work outside working hours
 - Employer pays bus or taxi fare



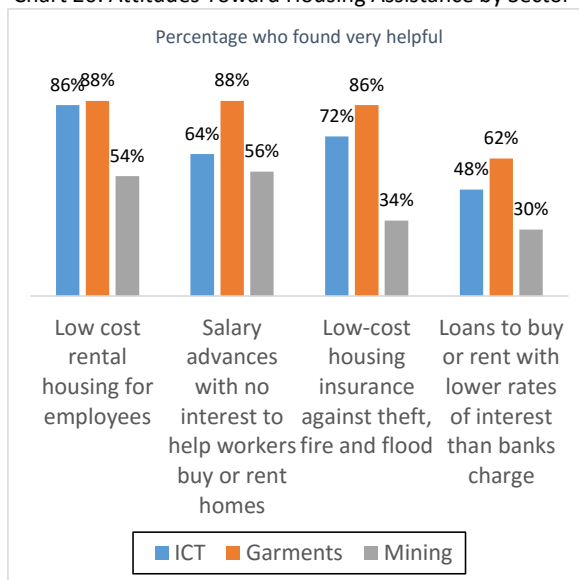
Q. 64, 65, 66

- Housing
 - Low-cost rental housing
 - Advances to buy homes

Recommendations: ICT

- Some policy preferences were specific to the ICT sector. The following were considered very helpful by a majority in this sector, in addition to those endorsed in all sectors:
 - Health and childcare: Private health insurance option, reimbursed medical costs, 3 months paid maternity leave; workplace childcare
 - Entrepreneurship: Small business training
 - Housing: Low-cost housing insurance

Chart 26: Attitudes Toward Housing Assistance by Sector



Q. 79, 80, 81, 82, 83

Recommendations: Garments

- Some policy preferences were specific to the garment sector.
- The following were considered very helpful by a majority in this sector, in addition to the general recommendations:
 - Healthcare: medical costs reimbursed, three months paid maternity leave, private health insurance option, workplace childcare
 - Housing: low cost housing insurance, low interest loans for homes
 - Entrepreneurship: Small business training, credit to start businesses, buying from employee-founded firms, incubator space for businesses
 - Education and training: financial aid for study, night or weekend training outside the workplace, unpaid study leave
 - Sexual abuse: referrals to shelters

Recommendations: Mining

In the mining sector, employers should focus on the policies considered “very helpful” by a majority in all sectors. No others were endorsed as such by a majority in this sector. These workers were focused most on pay and perks, which are the specific concerns employers should address here.

Appendix: Poll Sample Demographics

OCCUPATIONS

Position	Garments	ICT	Mining
Manual Labor	50%	34%	52%
Cleaner	14%	26%	14%
Food service worker	8%	4%	28%
Security	–	4%	–
Factory Worker	2%	–	–
Miner	–	–	4%
Seamstress/Fashion Designer	24%	–	–
Other	2%	2%	6%
Non-Manual Labor	52%	62%	48%
Consultant	–	4%	–
Office worker	10%	16%	20%
Sales/Marketing	26%	26%	12%
Manager	16%	16%	16%

Figures may not add to 100% due to rounding

PERSONAL CHARACTERISTICS

	All	Garments (Accra)	ICT (Accra)	Mining (Tarkwa)
Age				
18-35	71%	84%	64%	64%
35+	29%	16%	36%	36%
Marital Status				
Married	46%	28%	48%	62%
Single/Divorced/Widowed/ Separated	54%	72%	52%	38%
Have Children				
Under 18	46%	25%	28%	48%
18+	23%	12%	38%	50%
Household Income				
Below GHS 200-1000 (lower third)	60%	50%	60%	72%
GHS 1001-10,000 (middle third)	37%	48%	38%	24%
GHS 10,001-20,000 (top third)	3%	2%	2%	4%
Residence				
Living in native area	33%	32%	20%	46%