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**Young Women:  
Life Choices and Livelihoods  
in Urban Areas in Ghana**

July 2012

**End poverty. Together.**



# YOUNG WOMEN: LIFE CHOICES AND LIVELIHOODS IN URBAN AREAS IN GHANA

David Korboe and Aba Williams

Commissioned by ActionAid Ghana  
with funding from the Human Dignity Foundation

July 2012

# ACRONYMS

AAG	ActionAid Ghana
AIDS	Acquired Immune Deficiency Syndrome
AMA	Accra Metropolitan Authority
ARHR	Alliance for Reproductive Health Rights (Ghanaian NGO consortium)
BECE	Basic Education Certificate Examination
CAS	Catholic Action for Street children
CBEP	Complementary Basic Education Policy
CEDAW	Convention on the Elimination of all Forms of Discrimination Against Women
CEDEP	Centre for the Development of People
CPR	Contraceptive Prevalence Rate
CSAE	Centre for the Study of African Economies
CWIQ	Core Welfare Indicator Survey
DACF	District Assemblies Common Fund
DCE	District Chief Executive
DEDAW	Declaration on the Elimination of Discrimination Against Women
DFID	Department for International Development
DHS	Demographic and Health Survey
DSW	Department of Social Welfare
FGD	Focus Group Discussion
FGM	Female Genital Mutilation
GDP	Gross Domestic Product
GES	Ghana Education Service
GHACOE	Ghana Congress of Evangelism
GHç	Ghana Cedi
GLSS	Ghana Living Standards Survey
GoG	Government of Ghana
GSGDA	Ghana Shared Growth and Development Agenda
GSS	Ghana Statistical Service
HIV	Human Immunodeficiency Virus
ICT	Information Communication and Technology
IDEG	Institute for Democratic Governance
IPPF	International Planned Parenthood Federation
ISSER	Institute of Statistical, Social and Economic Research
JHS	Junior High School
MDG	Millennium Development Goal

MESW	Ministry of Employment and Social Welfare
MICS	Multiple Indicator Cluster Survey
MLGRD	Ministry of Local Government and Rural Development
MMDAs	Metropolitan, Municipal and District Assemblies
MoE	Ministry of Education (newer ministry)
MoESS	Ministry of Education, Science and Sports (older ministry)
MoH	Ministry of Health
MoTI	Ministry of Trade and Industries
MOWAC	Ministry of Women and Children's Affairs
MTDP	Medium Term Development Plan
NAP	National Apprenticeship Programme
NDC	National Democratic Congress
NDPC	National Development Planning Commission
NEA	National Educational Assessment
NFLP	National Functional Literacy Programme
NGO	Non-Governmental Organisation
NHIS	National Health Insurance Scheme
NORSAAC	Northern Sector Action on Awareness Centre
NPP	New Patriotic Party
NYEP	National Youth Employment Programme
NYP	National Youth Policy
OIC	Opportunities Industrialisation Centre
PCA	Pohl Consulting and Associates
PDA	Participatory Development Associates
PPAG	Planned Parenthood Association of Ghana
RAVI	Rights and Voice Initiative
RLG	Rogam Links Ghana
S.Aid	Street Girls Aid
SEND	Social Enterprise for Development
SRH	Sexual and Reproductive Health
SRIMPRD	Statistics, Research, Information Management and Public Relations Division (of Ministry of Education)
STAR	Strengthening Transparency, Accountability and Responsiveness
STEP	Skills Training and Employment Placement
STI	Sexually Transmitted Infection
TaMA	Tamale Metropolitan Authority
TVET	Technical and Vocational Education and Training
UNDP	United Nations Development Programme

VAW Violence Against Women  
WRAN Women's Rights Advocacy Network  
WUSC World University Service of Canada  
YES-Ghana Youth Empowerment Synergy  
YESDEP Youth Employment and Skills Development Programme

→ **Please Note:** this symbol represents recommendations throughout the report

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# EXECUTIVE SUMMARY

ActionAid works with many different groups, especially women, youth and children living in poverty to empower them and their organisations build solidarity and campaign to hold the state and corporations accountable.

In Ghana young people constitute a higher proportion of the population of urban areas than of rural areas; young women and men constitute between 12% and 10% of the urban population respectively. While there are roughly equal proportions of young men and women among Ghana's youth, and within urban and rural populations, the proportion of young women aged 15-24 living in urban areas (12%) is higher than in rural areas (8%).

The steep rise in Ghana's urban population – particularly in Accra – poses major challenges in terms of public services such as water, sanitation, transportation, shelter as well as decent work, especially from a gender perspective. With 42% of Greater Accra's population living in compounds houses, the growth in the city's population puts immense stress on the already overstretched housing services and increases the tendency of settlements dominated by the poor to deteriorate into slums. In the Accra area – which is the destination of choice for internal migrants – the proportion of people living below the consumption poverty line almost tripled over a seven-year period from just 4% in 1998/99 to 11% in 2005/06.

Because of their age and gender, young women are often among those most adversely affected by these pressures and by continuing cultural prejudices and power inequalities.

To tackle these developmental issues effectively, ActionAid Ghana commissioned a scoping study to acquire relevant information to address the particular challenges and opportunities in livelihoods, movement building and sexual and reproductive health and rights that adolescent and young women experience in urban poor areas in general and in the two settlements – Bulpela and Kpobiman- at the centre of the Young Urban Women project.



This study “Young Women: Life Choices and Livelihoods in Urban Areas” was conducted over a three-month period between March and May 2012, in two stages. First, was a desk study to tease out relevant disaggregated data on urban young women in Ghana. This was followed by focus group discussions (FGDs) with about 90 young women and 30 young men distributed equally between the two localities. The focus groups were facilitated by ActionAid partner organisations working in the localities – Northern Sector Action on Awareness Centre (NORSAAC), for Bulpela, and Women's Rights Advocacy Network (WRAN), for Kpobiman.

It has been observed by this study that while poverty has been declining nationally, the lack of opportunity in rural areas is compelling many citizens to migrate to the cities, creating pressures on local services and employment opportunities. Because of their age and gender, young women are often among those most adversely affected by these pressures and by continuing cultural prejudices and inequalities in power.

The findings of this study have confirmed that the steep rise in Ghana's urban population – particularly in Accra – poses major challenges in terms of public services such as water, sanitation and transportation as well as shelter and decent work. Hence at both Bulpela and Kpobiman (more so in the latter), access to toilets was a major priority for the youth (particularly young women) in the FGDs, who noted the lack of such facilities at the house level and the resulting long queues at the few public latrines. When water and sanitation services are inadequate, the implications are much greater for women, who bear the responsibility for keeping their households' water vats filled and for whom society is less accommodating when they have to defecate in the open. Equally, young women in the Kpobiman FGDs were concerned about their safety when they have to travel the lengthy distance from the city centre after dark.

The study found out that at Bulpela, the living environment is heavily littered – with polythene bags/sachets and animal droppings. Somewhat surprisingly, however, refuse management hardly featured among the priorities identified in the FGDs in that community. By contrast, the quality of the built environment

(including the low standard of physical planning and the lack of surface drainage) was a consistent concern among youth of both sexes interviewed at Kpobiman, even though that settlement seems much less unplanned and insanitary.

The study recommended a multi-pronged intervention strategy to address the problems. Some of the recommendations include:

- The need to pursue investment in developing non-formal education opportunities that meet the specific aspirations and needs of urban young women.
- The need to explore new ways of retaining girls in school, particularly supporting them through second cycle.
- The need to seek out creative ways of supporting households to achieve to achieve livelihood security as a means to minimizing teen pregnancy.
- The need for some investment in developing non-formal education opportunities that meet the specific aspirations and needs of urban young women
- That in order to protect young people from being edged out of public youth programmes by more influential adults, effort should be made to support campaigns to change Ghana's overly broad definition of youth to harmonise it with international frameworks, among others.

ActionAid Ghana is grateful to all informants and other stakeholders who supported this study. In particular, our gratitude goes to the researcher commissioned for this study - Dr David Karboe and Aba Williams - and the Human Dignity Foundation for providing the funding for the study and project.

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# INTRODUCTION

This study seeks to support ActionAid Ghana to identify and develop appropriate interventions to address the challenges facing women aged 15-25 in two specific settlements – Bulpela and Kpobiman. Bulpela is on the periphery of Tamale, the *de facto* capital of the northern savannah and Kpobiman is on the periphery of Accra, the national capital. While poverty has been declining nationally the lack of opportunity in rural areas is compelling many citizens to migrate to the cities, creating pressures on local services and employment opportunities. Because of their age and gender, young women are often among those most adversely affected by these pressures and by continuing cultural prejudices and inequalities in power.

The research has been necessitated by the lack of relevant information for programmes seeking to address the particular challenges and opportunities in livelihoods, movement building and sexual and reproductive health and rights that adolescent and young women experience in urban areas in Ghana. In particular, there is very little documented information on the situations of young women in the two specific settlements.

The research was conducted over a three-month period between March and May 2012, in two stages. First, and by far the more time-consuming, was a desk study to tease out relevant disaggregated data on urban young women in Ghana. This was followed by focus group discussions (FGDs) with about 90 young women and 30 young men distributed equally between the two localities.<sup>i</sup> The focus groups were facilitated by ActionAid partner organisations working in the localities – Northern Sector Action on Awareness Centre (NORSAAC),<sup>ii</sup> for Bulpela, and Women's Rights Advocacy Network (WRAN), for Kpobiman.<sup>iii</sup>

The analysis of the data produced a range of potential initiatives, best implemented in an integrated way, which are presented alongside the study findings. The final stages of the assignment



included a validation workshop with national stakeholders<sup>1</sup> and an international workshop that further elaborated on the programming implications.

This report is structured in six main parts. Section 1 examines Ghana's urban demography and the implication for urban youth. Sections 2 and 3 analyse the educational and livelihood contexts respectively – specifically, the quality of participation, service delivery and opportunity. Section 4 discusses sexual and reproductive health situations and related challenges of urban young women. The report concludes with issues of social choice (especially experiences of rights and norms of acceptable behaviour) and social organisation in Sections 5 and 6.

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<sup>1</sup> National stakeholders included representatives of national institutions such as the Ghana Health Service, Ministry of Education, Ghana Education Service, Ministry of Youth and Sports, Ministry of Employment and Social Welfare, Department of Women, Department of Children, Ghana Statistical Service, Planned Parenthood Association of Ghana, Lady Pharmacists Association of Ghana, Assembly women (Local Government Representatives) and Civil Society Groups such as Marie Stopes International Ghana, ABANTU for Development, Partner staff from NORSAAC and WRAN and many respondents who participated in the FGDs as well as ActionAid Ghana staff.

To correctly interpret the report, it is important that some basic points are clarified from the outset:

- The use of the word “youth” in this report generally refers to the age band 15-25, which differs significantly from the definition in Ghana National Youth Policy,<sup>iv</sup> which describes youth as “*persons...within the age bracket of fifteen (15) and thirty-five (35).*”
- Relatively few of the studies accessed for this scoping report document data in a form that is simultaneously disaggregated by age, gender and location (urban/rural). Data that the researchers were able to gather for the particular urban districts in which ActionAid Ghana (AAG) is interested – Ga West (Annex 1) and Tamale (Annex 2) – tend, not only to be even less disaggregated, but to be dated, poorly researched and fraught with statistical error. This scoping study therefore attempts to report next-best information for these localities, which usually means providing data for a somewhat broader cohort than the specific group that AAG seeks to work with. Wherever possible, the group to whom the data being reported applies directly (eg urban women generally or urban young women in the larger region) is clearly stated, as a guide to the reader.
- The major surveys such as the Ghana Living Standards Survey (GLSS) series, the Core Welfare Indicator Surveys (CWIQs), Demographic and Health Surveys (DHSs) and the population census reports often include exclusive data for Accra (as the nation’s capital city) but *not* for Tamale or the other 168 district, municipal and metropolitan areas.
- Bulpela and Kpobiman are low-income settlements on the peripheries of Tamale and Accra respectively. The former is within the jurisdiction of Tamale Metropolitan Authority (TaMA) and is the poorer of the two communities. Technically, the latter lies outside the jurisdiction of Accra Metropolitan Authority (AMA) and is considerably farther from the city centre but is nevertheless a part of the “city region”<sup>v</sup> of Accra. Indeed, the youth of Kpobiman who participated in the FGDs clearly perceived themselves as members of Accra society – even more

so than their counterparts at Bulpela. Participants from both areas saw their peripheral locations as shielding them from the hubbub typical of comparable inner-city settlements.

- District assemblies are responsible for managing the implementation of public policy in their respective districts. However, Ghana's decentralisation agenda<sup>vi</sup> has struggled to take off and most Assemblies remain titular bureaucracies, hampered by weak finances<sup>vii</sup> and capacities, as well as by overlaps in the functions between the (policy-making) Assemblies and local staff of the de-concentrated institutions.<sup>viii</sup> With the continuing reluctance of central institutions to cede control to the districts, policy implementation remains largely centralised in the national capital, Accra.<sup>ix</sup> Even where local authorities are more involved in implementation, the tendency has been for the process to be led not by the elected assembly but to be dominated by the District Chief Executive (DCE), an appointee of the president.<sup>x</sup>

Young women are more likely to have completed the nine-year basic education cycle in the more urbanised Kpobiman. Relatively fewer young women have completed basic schooling at Bulpela, where a combination of factors – including the practice of child marriage, fostering/child labour (please see the more detailed explanation of this under Section 2.1), men overt preference for sexual partners with a lower education, the higher domestic work burden on girls and other traditional barriers – hinder further female advancement in schooling.<sup>xi</sup>

At Kpobiman, the youth participating in the FGDs expressed appreciation for their proximity to job opportunities (even if actual access to these jobs remained a challenge for many).<sup>xii</sup> The stress on technical infrastructure (particularly water and sanitation) and the high cost of living in Accra were issues for the youth involved in FGDs at Kpobiman. Another concern for youths in FGDs in both settlements was the weak level of support for young people education. In Bulpela, a considerably more traditional community than Kpobiman, young women in the FGDs were concerned about lacking exposure (i.e. the opportunity for interaction with the outside world in order to learn and know about new ideas and

perspectives), which they attributed to the high proportion of their time that must be spent at home performing housekeeping chores.

In both settlements, but particularly at Bulpela, some participants indicated that the values of mutuality and respect for communal norms<sup>xiii</sup> were highly cherished features, attributes seen as important for sustaining citizen security and peace in the midst of routine socio-economic challenges and political rivalries, and which enable residents to cope somewhat more effectively with poverty. Thus, in seeking to facilitate transformation, it will be vital for external initiatives to be sensitive to this perception.

For more background on the two communities studied, please refer to the profiles provided – Annex 1 for Ga West and Annex 2 for Tamale.

# 1. URBAN DEMOGRAPHY

## 1.1 Population and poverty

**The proportion of Ghana population living in urban localities has been rising sharply since Independence.**<sup>xiv</sup> From a relative low of 23% in 1960, the number rose by a relatively modest 9% over the next 24 years, then accelerated by 12% over the next 16 years.<sup>xv</sup> Based on this trend, it is estimated that the urban population reached 52% in 2010 and that it will hit 62-63% by 2025.<sup>xvi</sup>

The capital region (Greater Accra), which occupies less than 1.4% of Ghana's land area, is home to 16% of the national population.<sup>xvii</sup> Provisional results from a 2010 census suggest that the population of the capital region has grown by nearly 35% in just ten years,<sup>xviii</sup> mainly reflecting high levels of in-migration from other parts of Ghana.<sup>xix</sup> The population density for the city of Accra proper is 9,589/km<sup>2</sup>, compared to 470/km<sup>2</sup> for Tamale (the *de facto* capital of the northern third of Ghana),<sup>xx</sup> 730/km<sup>2</sup> for Ga West municipality (where Kpobiman is located) and 5,782/km<sup>2</sup> for Kumasi, Ghana second and most centrally located city.<sup>xxi</sup>

**The steep rise in Ghana urban population – particularly in Accra – poses major challenges in terms of public services such as water, sanitation and transportation as well as shelter and decent work.** With 42% of Greater Accra's population living in compounds (often with five to ten households sharing a basic kitchen, rudimentary lavatories and other common spaces), the growth in the city population puts immense stress on the already unsatisfactory housing services and increases the tendency of settlements dominated by the poor to deteriorate into slums. A study by Columbia University<sup>xxii</sup> reports that 58% of Accra housing stock is comprised of low-income neighbourhoods characterised by crowding, poor servicing, substandard structures, informal enterprises and unplanned development. These low-income areas – some indigenous and inner-city, others migrant enclaves are typically, where job-seeking migrants begin their search for housing in the city. At both Bulpela and Kpobiman (more so in the latter), access to toilets was a major priority for the youth (particularly young women) in the FGDs, who noted the lack of such facilities at



the house level and the resulting long queues at the few public latrines. When water and sanitation services are inadequate, the implications are much greater for women, who bear the responsibility for keeping their households' water vats filled and for whom society is less accommodating when they have to defecate in the open. Equally, young women in the Kpobiman FGDs were concerned about their safety when they have to travel the lengthy distance from the city centre after dark.

At Bulpela, the living environment is heavily littered – with polythene bags/sachets and animal droppings. Somewhat surprisingly, however, refuse management hardly featured among the priorities identified in the FGDs in that community. By contrast, the quality of the built environment (including the low standard of physical planning and the lack of surface drainage) was a consistent concern among youth of both sexes interviewed at Kpobiman, even though that settlement seems much less unplanned and more insanitary.

**The data also show some important changes in the structure of poverty.** While rural settlements remain considerably poorer than their urban counterparts overall, the evidence suggests rising consumption poverty<sup>xxiii</sup> in Ghana urban areas.<sup>xxiv</sup> Recent studies corroborate the suggestion that the increase in urban poverty is partly explained by high migration inflows from poorer areas of Ghana.<sup>xxv</sup> Further, the urban self-employed tend to be more vulnerable to economic shocks than their rural counterparts.<sup>xxvi</sup> There are also a disproportionate number of female-headed households among Ghana urban poor.<sup>xxvii</sup>

**In the Accra area – which is the destination of choice for internal migrants – the proportion of people living below the consumption poverty line almost tripled over a seven-year period** from just 4% in 1998/99 to 11% in 2005/06. Yet, for the same period, poverty had dropped nationally by 11%.<sup>xxviii</sup> For the Northern Region, poverty remains high, at 52.3%.<sup>xxix</sup> The rise in the poverty incidence in Accra is attributable both to urban accretion (peripheral villages being absorbed into the metropolitan area) as well as to high migration inflows from the most deprived parts of the country. According to GSS (2007: 8), “*net migration...was...about +310,000 for Greater*

Accra Region but -332,000 for Upper West Region and -219,000 for the Upper East Region which are considered the poorest regions.” The high rate of migration into the capital region is partly because over 50% of all manufacturing activity is in this region alone.<sup>xxx</sup>

## 1.2 Urban youth

Young people constitute a higher proportion of the population of urban areas than of rural areas (Table 1; GSS, 2003b, 2006a). While there are roughly equal proportions of young men and women among the of youth Ghana and within urban and rural populations, the proportion of young women aged 15-24 living in urban areas (11%) is higher than in rural areas (8%), suggesting that rural-urban migration may be occurring. Such migration means that more needs to be done to enhance the job-creating potential of Tamale and other potential growth poles.<sup>xxxi</sup>

Table 1: *Percent of population who are young people aged 15-24 years*

% of Population who are Young People aged 15-24 years						
Locality	Data Source					
	2000 Population Census			2005/06 Ghana Living Standards Survey (GLSS 5)		
	Women (15-24)	Men (15-24)	Total (15-24)	Women (15-24)	Men (15-24)	Total (15-24)
Urban	11	10	21	12	10	22
Rural	8	8	16	8	9	17
Urban + Rural	9	9	18	10	6	19

## 1.3 Urban household profile

### (i) Household size

Household size has been declining since 2000 and is significantly lower in urban centres than in rural areas (Table 2). While the 2000 census reports an average household size of 5.1 persons for Ghana,

two subsequent surveys (in 2006 and 2008) show decreasing household sizes of 4.0 and 3.7 respectively. A similar trend applies for urban areas, where household size has dropped from an average of 4.7 in 2000 to 3.4 in 2008. Over the last two decades, Ghana has actively promoted family planning through public education and the sale of highly subsidised contraceptive devices, though shortages and withdrawal remain common (see Section 4.3).

Table 2: *Household size*

Household Size					
Locality	Data Source				
	2000 Population Census	2005/2006 GLSS 5	2008 DHS	2008 District MICS (AMA/KMA)	2011 Urban MICS Accra
Urban	4.7	3.5	3.4	3.4	3.5
Rural	5.4	4.4	4.0		
Urban + Rural	5.1	4.0	3.7		

(ii) Incidence of young household heads

**The likelihood of a young person in the 15-25-year range heading a household is more than 50% higher in urban areas** (8% of urban household heads) than in rural areas (5%), but lower for young women than young men (Table 3). This is consistent with Ghanaian culture, which expects women to depend on men for support. The result of this culture is that women often have a lower chance of accessing the labour market (see Section 3.4) except in the lower-paid jobs stereotyped as women's work (e.g. head porters,<sup>xxxii</sup> commercial food preparation/restaurant work, domestic care work and clerical).<sup>xxxiii</sup> Young urban women will need some focused support to address the myriad of employment-related challenges (see Section 3.4).

Table 3: Household headship among young people

% of Population of Household Heads who are Young People aged 15-24			
Locality	Data Source		
	2000 Population Census		
	Women (15-24)	Men (15-24)	Total (15-24)
Urban	4.7	3.5	3.4
Rural	5.4	4.4	4.0
Urban + Rural	5.1	4.0	3.7

### 1.4 Challenges facing urban youth in Ghana

Urban youth Ghana experience a multiplicity of challenges which interact in complex ways. While sex-disaggregated data were not easily accessible, these challenges include:

- The persistently indifferent quality of the nine-year basic education cycle<sup>xxxiv</sup> as education investment continues to prioritise access ahead of quality<sup>xxxv</sup>. In the 2011 round of the transitional Basic Education Certificate Examination (BECE), which students must take to access senior high school places, Tamale ranked 119 out of 168 districts, only less than 40% of the candidates in the city passing the exams. Rote memorisation is common across Ghana's public schools, teaching is often exam-driven rather than transformative in its approach, absenteeism is pervasive among teachers and school-level supervision is weak<sup>xxxvi</sup>; the result is that learning outcomes remain unresponsive to the huge investments being made both by the state and by parents.<sup>xxxvii</sup>
- Weak links between skills training and the labour demands associated with the modernising economy, which entrenches unemployment and is exacerbated by the lack of research on the needs of the industry skills.<sup>xxxviii</sup> For example, skills training programmes for urban girls are dominated by two main skill areas – hairdressing and dressmaking, and sometimes batik/tie-dye. In a single all-female focus group discussion (FGD) at Bulpela, three in ten of the young women were dressmakers (or trainees) and another two were looking to

enter into such training.<sup>xxxix</sup> Gender stereotyping is common across Ghana and would appear to play a role in this lack of diversification.<sup>xi</sup>

- The lack of youth mentoring opportunities, youth-appropriate counselling services and weakening in the nurturing role of the family.<sup>xi</sup>
- Adolescents being compelled to work (often in the city centres of Accra and Kumasi, away from home), becoming independent at an early age required to find the money to continue their education, to raise micro-enterprise capital/apprenticeship finance or, in the case of some northern girls, to acquire the trousseau needed for marriage.<sup>xii</sup>
- Inadequate opportunities for youth participation in decision making, with a resulting alienation from political processes.<sup>xliii</sup> In an April/May 2012 biometric voter registration exercise nationwide, migrants – mainly youths in the cities – were frequently harassed and prevented from exercising this democratic right in their new settlements.<sup>xliv</sup>
- High unemployment among basic education graduates; for example, under a quarter of youth completing skills training are able to find relevant work applicable to the skills they have acquired (Syme, 2007).<sup>xlv</sup>
- Recruitment of discontented youth for violent conflicts (political, social and ethnic) (IBIS, 2007b) and organised crime<sup>xlvi</sup>
- Susceptibility to hunger, aggravated by unemployment (PDA, 2011); even among the urban self-employed/wage-employed, monthly incomes for those lacking secondary education/skills can be as low as GH¢ 20-50 (US\$ 11-28);<sup>xlvii</sup> a young Kpobiman woman washing plates at a local restaurant, for example, would earn GH¢ 45/month (US\$ 25) for a 30-day work month.<sup>xlviii</sup>
- Poverty-influenced transactional sex<sup>xlix</sup> and routinely unsafe Sexual and Reproductive Health (SRH) behaviours,<sup>l</sup> spawning vulnerability to sexually transmitted infections (STIs) including HIV and AIDS,

- Child marriage (especially in northern Ghana) – in routine contravention of the Children’s Act, 1998 (Act 560) – limiting future options for young people, especially when the marriage disrupts a girls’ education.<sup>li</sup> The Act specifies explicitly that “*the minimum age of marriage of whatever kind shall be eighteen years*” and places responsibility for child protection in the court of the district assemblies and their social welfare departments, yet the entire Ministry of Employment and Social Welfare receives a paltry 0.4% of the national budget<sup>lii</sup> and is, thus, unable to police the law.
  - Disproportionate numbers of women in some urban areas. In Greater Accra, which holds the greatest attraction for in-migrants, the sex ratio has widened from 98 (males to 100 females) in 2000 to 93 in 2010.<sup>liii</sup>
- The foregoing discussion suggests that interventions will have to be multi-pronged to stand a decent chance of transforming the situation of young urban women. The following emerge as specific priorities for future programming:
- \* Young urban women would benefit from systematic support to assist them identify and carefully appraise available livelihood options before enrolling for skills training. Indeed, support for urban livelihoods came up as the most consistent request during the Bulpela and Kpobiman focus group sessions – especially in the interviews with young women.
  - \* Mentoring/esteem-building initiatives and other support to assist young women challenge employment-related stereotypes would also be helpful for expanding the range of jobs available to them. These could be usefully linked to a broader programme of:
    - (i) safe spaces which simultaneously encourage young women to participate in community affairs and facilitate group bonding,
    - (ii) rights education;

(iii) legal services to document and monitor complaints regarding rights infringements and support young women who have been abused or who are at risk of violence to speak up and access advice and justice.

- \* Campaign for a rise in the budget allocation for social welfare from the current level of 0.4% .Support to improve the relevance of the education experience – for example, to interrogate and contribute more effectively to:
  - (i) the curriculum in terms of its gender appropriateness and relevance to the world of work;
  - (ii) teaching methodologies (particularly their appropriateness to the 21st century);
  - (iii) school supervision arrangements (to minimise shirking among teachers).
  
- \* Continued engagement with communities, traditional and state authorities to:
  - (i) halt the practice of child marriage (and other poverty-perpetuating customs);
  - (ii) actively encourage parents to keep their adolescent daughters in school
  
- \* Engage with civil society campaigns to prioritise and expand school meals and take-home rations in poor areas as a way of retaining girls in school.<sup>liv</sup>

## 2.0 EDUCATIONAL OPPORTUNITIES

### 2.1 Literacy among young urban women

Nationally, women have lower literacy levels than men, irrespective of location and age group (Table 4). The 2007 education monitoring report by ARHR and SEND also shows girls to be out-performed by their male counterparts in examinations and tests. Pass rate data for the 2009-2011 rounds of the BECE show girls in Greater Accra at par with boys at around 50% while their peers in Tamale consistently lag behind boys by 6-9%. The girls completion rate also lags behind that of boys by a consistent 10% nationally.<sup>lv</sup> The recurrent gender deficits, especially in Tamale, may be explained by an array of odds stacked against schoolgirls, particularly in the northern savannah<sup>lvi</sup>, such as:

- Cultural norms which assign girls a disproportionate share of cleaning and other chores both at home and at school (thereby making them irregular in or late to school).<sup>lvii</sup>
- The disproportionate representation of girls in the cohort of urban foster children. In practice, much fostering is merely disguised child labour; foster children are typically migrants from poorer communities and districts<sup>lviii</sup> or sent by less-endowed households to live with better-off urban relatives as a multi-pronged strategy to strengthen kin relations, socialise the child and redistribute income within the extended family<sup>lix</sup>. Typically, however, fostered children tend to be over-worked and discriminated against in comparison to their foster parent's own children<sup>lx</sup> especially as urban/ better-off households feel the pinch of economic stresses.<sup>lxi</sup> Owing to work-related lateness and absences, many foster children benefit only nominally from the schooling experience. In the Bulpela focus groups, the overwhelming majority of female participants had experienced fostering. In one group, seven of the ten young women had been or were still fostered by a paternal aunt or grandmother (and three of these had recently returned to their parents' homes because of maltreatment) and in the mixed-sex



focus group, all the young women had experienced fostering while only one of the four young men had ever been fostered because, traditionally, *“boys are expected to remain at home to secure the house.”*<sup>lxii</sup>

- Huge deficits in the numbers of trained female teachers, further undermining Ghana’s effort to inspire girls to reach for greater heights through schooling.
- Girls reduced access to sporting facilities, making school less attractive to them.
- Teen pregnancy, influenced in part by poverty<sup>lxiii</sup> but also by constraints in access to youth-sensitive SRH counselling and deficits in the quality of peer-based SRH information.<sup>lxiv</sup> Glover et al (2003) found that girls and young women aged 12-24 are much more likely to have engaged in sex (1.6 times) than their male counterparts (see also Section 4.2-4.3 on contraception).
- Adverse cultural practices – particularly in the northern savannah, where girls may be moved out of school and forced into arranged marriages, thereby losing the potential benefits of education and suffering very uneven partnerships because of their young age (PDA, 2011); (by contrast, the PDA study found no such pressures on boys/young men).
- Gender-inappropriate teaching methodologies and educational resources (eg books repeatedly showing girls sweeping, carrying water or cooking while boys play football, watch television or study), which – following traditional norms – tend to stereotype girls as domestic carers and less ambitious than boys.<sup>lxv</sup>

**However, urban women have a higher level of literacy than rural women and there are proportionally more literate women in the adolescent group (age 15-19) than in the age group 20-24.** The introduction in 2005 of the capitation grant, which abolished mandatory fees and levies, partly accounts for the higher schooling participation rates among the youngest women.<sup>lxvi</sup> The 2010 Urban MICS survey (GSS, 2011a) also reports a higher literacy rate (88%)

among women aged 15-24 years from richer households than among those from poorer households (72%).

→ Further actions worth pursuing – supplementary to those proposed under Section 1.4 – include:

- (i) collaborative advocacy (eg for more female teachers and the reversal of cultural prejudices against girls, especially the disproportionate share of the domestic workload which they bear);
- (ii) citizen education.

Table 4: *Literacy levels among young urban women*

% of Literate Young People						
Locality/Age	Data Source					
	DHS 2008			Urban MICS 2010		
	Women	Men	Total	Women	Men	Total
Urban	77.0	88.8				
Rural	49.6	67.1		-	-	-
Urban + Rural	-	-				
15-19	81.8	84.0		81.8	89.0	
20-24	70.9	84.3		74.3	84.3	
15-24	-	-		77.9	86.3	

## 2.2 Educational attainment among young urban women

The majority (73.4%) of urban women as a whole have had some secondary education but very few (6.7%) have participated beyond secondary level (GSS, 2009). Unsurprisingly, Table 5 shows that far fewer rural women (44.7%) than urban women (73.4%) had attained secondary-level education or higher, whether partially or completely. Among young women aged 15-24 years, 89.4% have had some education and 69.3% have even had some secondary education (GSS, 2009). Consistent with the findings on literacy (Section 2.1), Table 5 shows a higher proportion (71.2%) of adolescent women aged 15-19 to have participated at the secondary level than have their counterparts aged 20-24 (67.2%).<sup>lxvii</sup>

However, with the poor learning outcomes across Ghana's public school subsector, the prospects for breaking free of the poverty trap are only strong for those who are actually able to complete secondary education.<sup>lxviii</sup> The 2008 Ghana MDG annual report shows a downward trend in the schooling survival rate.<sup>lxix</sup> For the country as a whole, only one half of children who enter the first year of primary school (P1) stay the nine-year course to the end of Junior High School (JHS).<sup>lxx</sup> Teenage schoolgirls from Tamale and other parts of northern Ghana often interrupt their schooling to find temporary work in the markets and *chop bars*<sup>lxxi</sup> of Accra and Kumasi because their fathers do not prioritise female education as highly as they do male education.<sup>lxxii</sup> Such work is particularly important around the transition from junior to senior high school when costs rise sharply.<sup>lxxiii</sup> This is also influenced by changing SRH needs (eg need for sanitary towels, a possible desire to marry). While older boys (being physically stronger) may find work in the rural agricultural industry, girls have fewer options available locally and are more likely to migrate in search of work. The PDA study found that migrant girls often end up in lower-wage jobs and, thus have to work longer periods. Those who become pregnant – either through opting for or accepting transactional sex to alleviate their poverty – are often compelled to abandon their schooling aspirations.

Oddly, for younger women, higher levels of education do not translate into more indicators of empowerment<sup>lxxiv</sup> and the link between schooling and employment is not linear. Younger women were found to experience greater difficulty accessing decent work in the formal sector. This finding is attributed by Darkwah to increasing competition coupled with fewer opportunities, a situation that *"[leaves] younger women with less control over their lives than that enjoyed by educated women of the previous generation."* In Bulpela and Tamale, the fact that young women with a basic education have immense difficulty finding jobs (see Section 3.1) undermines the perceived relevance of education and contributes to the widespread phenomenon of girls dropping out of school. Young women at Kpobiman similarly indicated that it was not unusual for them to voluntarily opt out of school if they felt adequately provided for by their partner.

→ It will be important to engage with both sides of the education equation to ensure that schooling begins to deliver the desired outcomes. On the demand side, service users should be assisted to demand performance accountability from education authorities while, on the supply side, the latter should be assisted to improve on their delivery methods and to ensure that education becomes more empowering.

Table 5: *Educational attainment among urban youth*<sup>lxv</sup>

<b>% of Young People According to Level of Education Attained</b>												
Localit y/Age	Data Source											
	DHS 2008											
	No Education		Some Primary		Completed Primary		Some Secondary		Completed Secondary		> Secondary	
	F	M	F	M	F	M	F	M	F	M	F	M
Urban	10.9	5.6	10.8	5.6	4.8	3.3	50.3	48.7	16.4	23.1	6.7	12.9
Rural	30.8	19.9	18.1	19.9	6.3	6.6	39.4	46.5	4.1	8.8	1.2	4.3
15-19	7.1	4.8	13.4	4.8	8.3	8.8	62.7	62.3	8.3	7.0	0.2	0.5
20-24	14.7	8.0	12.6	8.0	5.3	3.6	40.9	42.2	21.2	29.1	5.1	8.3
15-24	10.6	6.2	13.1	6.2	6.9	6.5	52.6	53.5	14.2	16.7	2.5	3.9

Box 1, derived from a range of studies<sup>lxvi</sup> summarises further barriers to uninterrupted completion.

**Box 1: *Factors undermining school retention***

- Household poverty, especially when compounded by the death of a parent
- Students' frequent interruption of studies to support their families with labour or work to finance their own schooling (especially around the transition from junior to senior high school)
- Peer pressure – e.g. to join peers in labour or street trade

- Poor use of instructional time in schools: frequent teacher absences can de-motivate children and make them question the value of education
- Pervasive and severe corporal punishment<sup>lxxvii</sup>
- Insults routinely hurled at children for the least 'offence', such as soiled or damaged clothing, inability to answer a question, leading to a loss of self-esteem, (as girls generally do less well in school, it is probable that they are affected more by this.)
- Sexual harassment by teachers, causing girls to feel threatened in school
- Lack of washrooms across the Ghanaian public school system, compelling girls to skip school routinely upon reaching puberty
- Teen pregnancy, often precipitated by household poverty or peer pressure to indulge in transactional sex, resulting in stigmatisation and shunning by schoolmates
- Recurrent low performance/seeming irrelevance of formal schooling when children and families perceive that it does not lead to advancement or success in life
- Most jobs actually available to young women in communities such as Bulpela (porter, hawker, dressmaker and hairdresser) are perceived to require little or no formal education
- Shortfalls in key resources such as textbooks, compelling pupils to share

**It is clear from the preceding discussions that adolescent girls are disproportionately vulnerable to dropping out of school**, with many of the adversities applying exclusively to them. An article by Knox (2010) on innovative ways to keep girls in school asserts that more than one in ten school-age girls either skip school during menstruation or drop out entirely. This is not particularly surprising for a country where one half of all public basic schools lack toilet facilities (even in urban areas, few schools have running water or well-maintained washrooms). Poor girls often have no access to sanitary products or facilities while at school and, for fear of embarrassment, attend school irregularly, then perform poorly as a result and eventually drop out.<sup>lxxviii</sup> Indeed, the challenges of female education in poor households are often self-perpetuating as they result in lower learning outcomes for girls and an inability to access decent work, which then further feeds the common perception in poor and traditional communities that girls gain lower returns on

educational investment.<sup>lxxix</sup> The female focus groups were also emphatic that girls who get pregnant hardly ever receive the kind of counselling support (from their parents or elsewhere) that facilitates their re-integration into school.

**The field work also found strong objections among male partners (especially in the Bulpela focus groups) to their female partners continuing their education.**<sup>lxxx</sup>

The reasons varied, but the opposition was said to happen especially where continuing one's education would require the girl/young woman to board at school (typically secondary). Men – both husbands and even boyfriends – were reported to oppose this either:

- from fear of losing their female partners to other males
- because it would interfere with the man's desire to have children
- as a way of avoiding responsibility for the young woman's fees (which is what would be expected by local culture) or
- simply to prevent their female partners from becoming empowered and independent.

According to the Bulpela male focus group, young men who were unable to dissuade their partners from dropping their schooling ambitions were more likely to take on an additional partner. At Kpobiman, a young woman could be abandoned or even assaulted by her partner for refusing to give up her schooling. However, there was less opposition to young women taking up or continuing skills training, probably because it presents (potentially) more immediate financial returns to the household and it often takes place in an all-female environment.

### **2.3 Returning to school**

**Ghana Education Service (GES) lacks a proactive policy that facilitates the re-integration of girls who drop out because of pregnancy or educates students on the rights of such colleagues.** Both young women and young men who participated in the focus groups observed that it is rare for a schoolgirl to return to school after having a child.<sup>lxxxi</sup> The most significant hurdles are stigma and having to fall behind, with child care as a lesser but nevertheless real challenge in some situations.<sup>lxxxii</sup> At Kpobiman, the increased

financial burden was said to lock young nursing mothers into a transactional sex trap, often resulting in further pregnancies, thereby making it even more difficult for the young woman to free herself.<sup>lxxxiii</sup> The few teen mothers who get to continue with their education typically only manage to do so by relocating to other schools where their circumstances are not known. In such cases, it is mainly their mothers/grandmothers who assist with childcare while the girl is at school. A study by Ananga (2011) found that, in situations where such girls returned to the classroom, teachers often played a key role in convincing parents and children of the importance of returning to school.

**The Ananga study also found that dropouts returning to school face a number of challenges.** These include:

- Negative attitudes of some teachers towards children returning after dropping out
- GES does not make proactive provision for learning needs of returning pupils; this fuels a spiral of increasingly low achievement and loss of motivation
- The small minority of girls who return to school tend to feel out of place and disoriented in class owing to stigma and mocking<sup>lxxxiv</sup>; according to a young woman at Kpobiman, “*they [other students] rub it in your face*”
- In some cases, there are perverse incentives<sup>lxxxv</sup> compelling children to prioritise the short-term gains from street work (such as porter services by migrant girls who have to sleep in risky locations, or hawking between cars on dangerous urban roads) or from unprotected transactional sex (see Section 4.2) above the potential longer-term benefits of education. This situation could arise, for example, if they were making what appeared like a good income on the street).

→ The preceding discussions suggest that it may be helpful, in future programming, to:

- \* explore new ways of retaining girls in school, particularly supporting them through the second cycle
- \* join up with on-going campaigns for an increase in secondary education’s share of the national budget
- \* seek out creative ways of supporting households to achieve livelihood security as a means to minimising teen pregnancy

- \* strengthen counselling and community-based support arrangements which facilitate the return to school of girls with children, and
- \* intensify efforts to address the practice in northern Ghana of marrying girls off for bride wealth or other culturally-determined reasons.<sup>lxxxvi</sup>

## 2.4 Non-formal education opportunities for young urban women

**The public non-formal education regime is designed with an essentially rural logic.** The National Functional Literacy Programme (NFLP) is the state's main vehicle for delivering non-formal education services to citizens who missed out on formal schooling. It aims to "*make the poorest Ghanaians especially those living in the rural communities functionally literate, with emphasis on women*" aged 15-45. As the agenda specifies, non-formal education is primarily targeted at the rural rather than the urban population. In practice too, the emphasis has been on the older cohort – typically those around age 40. Alongside the NFLP is the complementary basic education policy (CBEP) for hard-to-reach communities. By its nature, the CBEP too is essentially rural in orientation.

**A range of other organisations deliver complementary literacy and non-formal education services, but the initiatives are poorly targeted at urban young women.** On the state side, the providers are the National Board for Small Scale Industries and the state-supported GRATIS Foundation. The non-government organisations (NGOs) providing such services include ActionAid Ghana (AAG), Adventist Relief and Development Agency, GHACOE Women's Ministry, Ghana Institute of Literacy, Linguistics and Bible Translation, Ghana Women Voices Foundation, Green Earth Organisation, Planned Parenthood Association of Ghana (PPAG), Salvation Army, School for Life, Technoserve and World Vision Ghana. While the NFLP has by far the widest coverage, the non-state programmes are generally better run and more effective at delivering real literacy and imparting life skills, often through evening classes. However, even among the NGO programmes, the largest and most enduring tend to be skewed towards the savannah and the rural areas as a strategy for addressing the higher



concentrations of poverty and illiteracy. Further, most of these initiatives are in local languages, diminishing their attractiveness to urban-based young women, who perceive a connection between the standard of spoken English and access to jobs in the formal sector.

→ Some investment in developing non-formal education opportunities that meet the specific aspirations and needs of urban young women would be worth exploring.

## 3. LIVELIHOOD OPPORTUNITIES

### 3.1 Youth Unemployment in Ghana

**Unemployment among youth is considerably higher than the national rate.** About 230,000 people join the nation's labour force each year but only 2% find employment in the formal sector, according to IDEG (2005 citing ISSER). While some of these manage to secure work in the informal sector, where job security is lower, large numbers remain unemployed/underemployed.<sup>lxxxvii</sup> The 2008 DHS<sup>lxxxviii</sup> reports an unemployment rate of 64.2% among [economically active] female youths aged 15-19 (60.1% for males) and 25.9% among female youths aged 20-24 (24.4% for males). By contrast, the national unemployment rate for all females aged 15-49 years was a much lower 22.2% (19.3% for their male counterparts). Youth unemployment is also higher in urban areas, where skills become more crucial for competing successfully in the modernising economy.

The varied drivers of youth unemployment include:

- Low standard of spoken English, resulting from deficits in education delivery and participation reported in Sections 1.4 and 2. FGD participants, but particularly the young women's groups at Kpobiman, observed that the standard of spoken English was often important when competing for jobs in the formal sector (particularly around Accra).
- Continuing high birth rates coupled with rising life expectancy.<sup>lxxxix</sup>
- Rapid urbanisation (see Sections 1.1 and 1.2; also GSS, 2011b), imposing strains on the supply side of the formal sector job market.
- A mismatch between skills possessed by youth and the requirements of the labour market, undermining the demand side of the labour market. With virtually no research on the labour requirements of Ghanaian industry or the market<sup>xc</sup>,

investments in skills training have tended to be a hit-or-miss undertaking.

- Low labour absorption capacity linked to challenges in the small business sector (IDEG, 2005). This is influenced by a wide range of factors including the lack of support for small businesses (Section 3.4), low levels of education and training among the self-employed, especially women (Woltjer, 2006), limited access to credit capital and
- prohibitively high interest rates (routinely ranging between 25% and 36% per annum), the rudimentary technology which characterises the sector, lack of effective contract enforcement and a generally low standard of delivery (Korboe, 2007).



- The common practice among male managers and “gatekeepers” of demanding sex (sometimes overtly, other times obliquely) as a precondition for approving a young woman’s application for wage employment in the formal sector. The use of sex as a job mediator was mentioned in the FGDs at both sites but was

stronger at Kpobiman/Accra, where several female participants or their relatives/close acquaintances had experienced sexual harassment by employers/prospective employers or felt compelled to remove their rings in order to access jobs.<sup>xci</sup>

- Other labour-centred prejudices against young women (often linked to women's multiple/reproductive roles) which undermine their employability.
- The policy of retaining retired workers in the public sector, thereby unwittingly crowding out youth.
- Benign discrimination against youth in the labour market as employers demand several years of work experience (IDEG, 2005).

**Young women interviewed in the FGD at Bulpela and Kpobiman tend to crowd into a narrow range of job sectors.** Most of the young women not in school in these communities were reported to be either training for or skilled in (whether practising or not), dressmaking or hairdressing. During the FGDs, the research team came across many young women who had set aside their skills in dressmaking or hairdressing and were now selling petty goods such as oranges and bread or – at Kpobiman – offering laundry services because they could not make a livelihood with their skills. Petty trading/hawking (sometimes on commission) is common among young women in both settlements, but more so at Bulpela, presumably because it requires less education, financial and social capital. Owing to constraints in accessing paid work among the Bulpela population, many young girls from that community migrate south in search of short-term or cyclic work as *kaya yei* (female head porters) or dishwashers in the chop bars.<sup>xcii</sup> *Kaya yei* were reported to return from the southern cities with “bleached skin”, more trendy clothing and savings, creating an incentive for other girls in the community to follow in search of similar “benefits”. As a young woman said in a focus group at Bulpela: “if you want to wear something nice, you too must go.” However, the better educated among poor young women at Bulpela could sometimes find work as house-helpers in the homes of the urban elites in Accra and Kumasi.

**The consequences of urban youth unemployment and under-employment are varied and worrying.** Anecdotal evidence from daily press reports suggests that youth unemployment tends to be accompanied by a range of unlawful activities including commercial sex, armed robbery, pick-pocketing, identity theft and associated internet fraud (known locally as *sakawa*).<sup>xciii</sup> Media reports further suggest that many of the criminals arrested for perpetrating violent crimes (especially domestic robberies and carjacking) in Ghana's urban centres are poorly educated youths (often young men, but also including some young women) lacking stable employment. In the self-employed category, hawking, petty trading, porter work, commercial food preparation/restaurant work and domestic care work are common with poorer urban young women. In Accra especially, hawkers and petty traders in the Central Business District – mostly young women – routinely suffer harassment from the security agencies, with their wares destroyed during raids. Those in the urban self-employed and informal sector wage-employed are more vulnerable to falling into unemployment than those in formal private or public employment.<sup>xciv</sup> This finding is important as self-employment is higher among urban women than among urban men.<sup>xcv</sup> **While 64.3% of urban employed women are self-employed, only 40.5% of urban employed men are self-employed.**

**In particular, domestic care work (both paid and unpaid) is overwhelmingly dominated by girls and young women whose employment status is often vague.** Domestic care workers typically provide unspecified care to urban middle-class households. The services rendered may include cooking, cleaning, doing laundry, fetching water (in areas where water supply is unreliable), chaperoning an employer's elderly parents and generally acting as "big sister" to the young children. If the employer owns a small trading or artisanal enterprise, the care worker may be required to provide labour inputs there as well after completing her domestic chores. Occasionally, a care worker's services may earn her a monthly wage (GH¢ 40- 80 or US\$ 22-44), depending on whether she is fed and housed by the household for whom she works. More frequently, resident care workers only receive food and lodging and a token reward at the end of 3-10 years of faithful service of about GH¢ 100-200 (about US\$ 55-110) and/or a sewing machine. Yet,

resident care workers typically work very long hours, from the time they rise (often before 5.00 am) until late (after the entire household has retired). Their late closing times expose the non-resident category to risks of violence on their way back home and accounts of coerced sex between male employers and their female care workers (especially resident ones) are routine in the Ghanaian press. However, the fact that care work is neither captured in Ghana's employment statistics nor in the GDP computations makes it particularly susceptible to side-lining in the policy arena.

→ Clearly, youth unemployment and care work are real and multi-faceted problems deserving intervention. The cost of side-lining youth unemployment extends beyond the narrow realm of youth welfare and threatens the security of the larger society.

- \* Considering that the most vulnerable urban youths (not only in terms of susceptibility to economic shocks but also to adverse urban controls and personal security) tend to include (i) migrants, (ii) women, (iii) those lacking literacy or a good education, (iv) the self-employed, (v) homeless persons (see Section 3.4) and (vi) those excluded from decision making (see Section 1.4), *kaya yei* would appear to stand out as a priority cohort for attention.
- \* Those employed in care work would also qualify on several of these counts. In particular, they would benefit from better regulation of the domestic care work environment (with the aim of promoting a set of core standards and minimising exploitation); such regulation would be more effective if coupled with rights education for young women. The experience of care work needs to be documented, analysed and publicised more creatively as a way of influencing policy in favour of women involved in such work.
- \* Young women who are self-employed – particularly those in sales and services (see Section 3.3) – need special support. Such support should, however, be based on priorities specifically elicited through participatory discussions; small credits were mentioned in the focus groups, but the larger

subject deserves fuller examination (see Section 3.4 for additional findings).

### 3.2 Government policies regarding youth employment in urban areas

Legally, the metropolitan, municipal and district assemblies (MMDAs) share in the responsibility for coordinating and implementing national policies and programmes, managing urban services and implementing public policy (including those regarding



youth employment) in their respective areas of jurisdiction.<sup>xcvi</sup> However, serious delays in completing Ghana's decentralisation process (especially the fiscal and staff migration aspects)<sup>xcvii</sup>, together with a high level of performance paralysis, continue to undermine assemblies in delivering services, quality urban space and their other mandates.<sup>xcviii</sup>

### 3.2.1 National youth policy

The National Youth Policy (GoG, 2010c) curiously defines youth as “*persons who are within the age bracket of fifteen (15) and thirty-five (35)*”. As the government’s framework for empowering Ghana’s youth, the policy aims at providing direction to stakeholders involved in the implementation of policies, programmes and projects involving youth. It also seeks to demonstrate government’s commitment to all international conventions and charters it has signed relating to youth development. However, the unusual definition of youth immediately raises alerts over the potential marginalisation of the actual youth both in terms of voice as well as in the allocation of entitlements. Indeed, as there are still many Ghanaian who do not know their age, the definition raises the likelihood of people over 40 finding their way into youth programmes. This definition is too also broad to be meaningful as the needs and priorities of 15-year-olds differ considerably from those of 35-year-olds.

In pursuit of its vision – “*An empowered youth contributing positively to national development*” – the youth policy specifies 19 priority areas, three of which – youth and employment, entrepreneurial development and youth in modern agriculture<sup>xcix</sup> – are directly linked to the issue of livelihoods and economic opportunities for youth. The respective priority areas and their focal areas are presented in Table 6 below.



Table 6: *National youth policy priority areas linked to youth livelihood/economic activity*

Priority Area	Focus
Youth and Employment	<ul style="list-style-type: none"> <li>• build the capacity of youth to discover wealth-creating opportunities in their backyards and environment</li> <li>• enable youth to have access to reliable and adequate labour market information</li> <li>• create opportunities for young people to take advantage of available jobs (see next paragraph for a brief appraisal of the policy)</li> <li>• train and prepare youth for the global market.</li> </ul>
Entrepreneurial Development	<ul style="list-style-type: none"> <li>• integrate entrepreneurial skills into youth development activities</li> <li>• facilitate access to credit for youth</li> <li>• create corps of young entrepreneurs to serve as role model</li> <li>• celebrate successful young entrepreneurs.</li> </ul>
Youth in Modern Agriculture	<ul style="list-style-type: none"> <li>• promote the participation of youth in modern agriculture as a viable career opportunity for youth and as an economic and business option</li> <li>• provide resources for the participation of youth in modern agriculture.</li> </ul>

However, the policy does not provide details of the nature of such programmes and projects. Further, there is no clear indication or assessment of what the existing opportunities for youth employment are – beyond the poorly functioning National Youth Employment Programme (see Section 3.4 below). In the light of these challenges and with no specific safeguards to shield young entrepreneurs aiming to start a business, social commentators have criticised the policy as merely another example of the enduring disconnects between state policy and strategy on the one hand and the reality of what actually gets implemented on the other. This scepticism would seem justifiable in light of findings pointing to a

high susceptibility to economic shocks among those in urban self-employment (World Bank, 2005, cited in Sections 1.1 and 3.1).

→ In order to protect young people from being edged out of public youth programmes by more influential adults, efforts should be made to support campaigns to change Ghana's overly broad definition of youth to harmonise it with international frameworks. Such a redefinition will also be useful for ensuring that initiatives designed for the youth are truly youth-friendly and that their priorities do not get lost in the competition with older adults.

### 3.3 Economic activity among youth in Ghana

Ghana's approach to creating jobs for its youth hinges ostensibly on providing them with good education and training as well as creating an enabling environment for the private sector.<sup>c</sup> In reality, however, support for the private sector is heavily skewed towards formal industry rather than the informal sector, where poor urban young women tend to congregate.<sup>ci</sup>

According to available data from diverse sources, urban young women are much less likely to be economically active than their rural counterparts.<sup>cii</sup> GLSS 5 defines "economically active" people as those who "(i) worked for pay or profit or family gain during the seven days preceding the survey; (ii) did not work but had jobs to return to, such as those on leave with or without pay, temporary ill persons and temporarily laid off persons; (iii) did not work during the reference period, but were actively looking for work (ie the unemployed)".<sup>ciii</sup> Based on this definition (which attempts to include the informal sector),<sup>civ</sup> only 27.6% of young women in urban areas aged 15-24 years were economically active (Table 7). The corresponding figure for young women in rural areas was nearly double, at 48.9%. However, these data must be interpreted with caution as people who are dissatisfied with their work (such as city centre hawkers facing harassment from local authorities, those in unstable informal sector self-employment, those engaged in casual labour/part-time work and those with very low wages) often describe themselves as "not working". It is also the case that (i) the employment rate does not include transactional sex (though some

of those engaging in this as a supplementary livelihood activity may well be captured under other categories);<sup>cv</sup> that (ii) it ignores most of the paid and unpaid housekeeping work (Section 3.1) which many fostered young women do (Section 2.1); and that (iii) it is not particularly effective at assessing the complexity of labour arrangements in the huge informal sector.

Table 7: *Economic activity among young people*

% of Economically Active Young People aged 15-24						
Locality	Data Source					
	Ghana Living Standards Survey 5 2005/2006					
	Economically Active			Non Economically Active		
	Women (15-24)	Men (15-24)		Women (15-24)	Men (15-24)	
Urban	27.6	25.6		72.4	74.4	
Rural	48.9	48.1		51.1	51.9	
Urban + Rural	39.2	38.9		60.8	61.1	

Table 8: *Economic activity in the general population*

% of Population who are Employed						
Locality/Age	Data Source: Demographic and Health Survey 2008					
	Employed			Unemployed		
	Women	Men		Women	Men	
Locality						
Urban	73.8	77.9		26.1	22.1	
Rural	81.5	83.1		18.6	16.9	
Urban + Rural	-	-		-	-	
Age						
15-19	35.8	39.8		64.2	60.1	
20-24	74.1	75.5		25.9	24.4	

Urban women are far more likely than men to be self-employed, with sales and services dominating for young urban women (Tables 9 and 10). A sizeable proportion of adolescent urban women workers start their careers in agriculture<sup>cv</sup> before branching out into other livelihood areas, with many joining their peers in the sales and services sector (Table 10). Less than 20% of urban women are in wage employment, significantly less than the 49% of urban men.

Table 9: *Population in wage and non-wage employment (GLSS 5)*

% Population in Wage and Non-Wage Employment (Age 15-64)						
Type of Employment	Data Source: Ghana Living Standards Survey 5 2005/2006					
	Locality/Gender					
	Urban		Rural		Urban + Rural	
	Women	Men	Women	Men	Women	Men
1. Wage Employment	19.2	48.9	2.5	12.3	8.2	25.0
2. Self Employed with Employees						
<i>Agricultural</i>	0.4	1.3	1.3	2.8	1.0	2.3
<i>Non-Agricultural</i>	5.0	5.9	1.2	1.0	2.5	2.7
3. Self Employed without Employees						
<i>Agricultural</i>	8.1	13.7	29.8	52.4	22.4	38.9
<i>Non-Agricultural</i>	50.8	19.6	21.4	5.7	31.4	10.5
4. Contributing Family Worker						
<i>Agricultural</i>	9.8	4.5	40.4	23.6	30.0	17.0
<i>Non-Agricultural</i>	3.3	1.0	1.8	0.6	2.3	0.7
5. Domestic Employee	0.5	0.1	0.1	0.1	0.2	0.1
6. Apprentice	2.9	4.6	1.4	1.4	1.9	2.5
7. Other	0.1	0.3	0.1	0.2	0.1	0.2

Table 10: *Population in wage and non-wage employment (2008 DHS)*

% Population in Wage and Non-Wage Employment (Age 15-64)								
Type of Employment	Data Source: Demographic and Health Survey 2008							
	Locality				Age			
	Urban		Rural		15-19		20-24	
	Women	Men	Women	Men	Women	Men	Women	Men
1. Professional/ Technical/ Management	7.7	17.9	2.0	6.3	3.2	2.2	8.4	17.2
2. Clerical	3.5	11.7	0.3	6.6	0.9	4.6	2.9	10.1
3. Sales and Services	68.2	20.9	37.0	5.3	43.7	7.0	51.4	13.7
4. Skilled Manual	11.6	30.4	10.0	14.5	14.8	23.6	16.1	21.1
5. Unskilled Manual	0.2	2.0	0.2	0.3	0.4	2.3	0.2	0.8
6. Agriculture	7.5	13.2	49.0	62.4	30.3	43.4	19.5	32.5

### 3.4 Employment/ livelihood opportunities for young urban women

In Kpobiman, young women (many of whom completed the nine-year basic education cycle, like their male peers) are widely perceived to have better access to the labour market than their male counterparts, especially where customer service is important to the employer. However, this is often at the cost of sexual harassment, with young women frequently subjected to demands for sex or subtly pressured to clothe themselves in sensual clothing in order to attract a larger clientele for the business.<sup>cvii</sup> Conversely, at Bulpela – where males participate much more fully in schooling – it is they, rather than their female counterparts, who have superior access to wage jobs. Also contributing to Bulpela women’s constrained access to jobs are (i) various culturally-communicated expectations (such as norms which stereotype women as unpaid home-makers, thereby confining them to the compound and limiting their exposure and access to information about job openings),<sup>cviii</sup> and (ii) a wide range of factors which undermine female education and literacy – higher levels of household poverty, child marriage in poor households (either for the bride price, to alleviate the financial burden of teenage pregnancy on the girl’s father or simply to shift

the increasing burden for a maturing girl's upkeep to a suitor), child work/fostering (see Section 2.1), a preference among men for less educated/less empowered spouses and the considerably higher domestic care load which northern women generally bear.

Some participants in both settlements said that women are sometimes preferred by employers because they are perceived to be more honest, more committed and less likely to steal from the business. Nevertheless, women's reproductive roles mean those with young children are severely disadvantaged in jobs requiring shift work. Further, most of the wage jobs available to young women in these two urban settlements are casual/short-term and, thus, lack security. Formal sector jobs were preferred by far, on grounds of job security.

→ Young women at Kpobiman see support with childcare (in the community as well as at work) as an important intervention.

\* Some also want support:

- + to confront sexual harassment; or
- + in the form of counselling on dressing modestly and on self-esteem and SRH; or
- + to make progress with their education as a way of shoring up their self-esteem and ability to assert themselves, and climbing above the education/social threshold where such harassment is perceived to be most acute.

→ The findings further suggest that young urban women would also benefit from improvements to household services (especially water) as a way of alleviating the burden of homemaking and, thereby, improving their schooling and other opportunities.

**Livelihood training in the Ghanaian public sector is a deeply fragmented enterprise, divided between many different ministries.**<sup>cix</sup>

Parallel skills training programmes can be found in the Ministry of Education (MoE), Ministry of Employment and Social Welfare (MESW), Ministry of Local Government and Rural Development (MLGRD), Ministry of Trade and Industries and others. Yet inter-

ministerial coordination has been very poor. Equally worrying, public resourcing for the Technical and Vocational Education and Training (TVET) sector has been weak. For 2006, for example, the sector received only 0.9% of the total resource envelope for education.<sup>cx</sup>

**The principal and most direct public vehicle for youth employment in Ghana is the National Youth Employment Programme (NYEP).** Other relevant public schemes include the more recent Youth Employment and Skills Development Programme (YESDEP) – also under the Ministry of Employment and Social Welfare – and the National Apprenticeship Programme (NAP) under the Ministry of Education. A small number of Opportunities Industrialisation Centres (OICs) also exist in the largest cities. While these programmes do not target young urban women exclusively, they do provide potential avenues for them to access livelihood opportunities and the NYEP, by far the most significant of the schemes, is described in Box 2, below. It is arguable, however, that the largest provider of skills training in urban areas (especially for illiterates and semi-literates) is to be found outside the public domain, in the enormous, unregulated traditional apprenticeship system – where training occurs on-the-job in the informal economy, typically in small-scale manufacturing and artisanal enterprises.<sup>cx</sup> Indeed, citing an unreferenced document by the World Bank, Palmer (2005b) reports that traditional apprenticeships are responsible for some 80-90% of all basic skills training in Ghana. The traditional apprenticeship system is described in a bit more detail later in this section.

*Box 2: National youth employment programme*

The National Youth Employment Programme (NYEP) was launched in 2006 ostensibly to tackle the politically volatile problem of employment for poor youth. Because of its pro-poor intentions, the programme is included in the list of Ghana's social protection instruments. Its stated goal is to empower young people to contribute meaningfully to the socio-economic and sustainable development of Ghana. However, the programme is gender-blind, with no specific measures to provide for or protect spaces for young women.

The scheme builds on the experience of the Skills Training and Employment Placement (STEP) programme that focused mainly on vocational training, including apprenticeship for secondary school graduates, agricultural training for rural areas and the teaching of entrepreneurship to college graduates. The NYEP's principal objective is to help Ghana's youth leapfrog the lengthy employment queues, provide a taste of livelihood options and technical on-the-job training. Specifically, the programme seeks to (i) provide training in employable skills to school dropouts and (ii) find temporary job placements for the large number of unemployed youth with educational qualifications and/or marketable skills, with the aim of eventually placing them in permanent employment. The scheme originally aimed to employ an average of 100-155,000 youth annually.

The NYEP is ostensibly designed to contribute to Ghana's achievement of the MDGs and thus places emphasis on poverty reduction, improved health service delivery, access to education and good governance. The programme started with nine modules namely: Youth in Security Services (Community Protection Unit, Youth in Fire Prevention and Youth in Immigration), Agri-Business, Paid Internship, Community Teaching Assistants, Eco-Brigade, Health Extension, Waste and Sanitation, Trades and Vocation and Information/Communication Technology (mainly computer training and mobile phone repair services). None of the modules are particularly targeted at young women, though the last three are inherently more likely to reach young urban dwellers.

Notionally, the NYEP is open to youth of all educational backgrounds. However most of the employment modules require a basic education (completion of Junior High School) at least. The programme contracts some of its activities to NGOs and the private sector.

The 2010 Ghana Shared Growth and Development Agenda (GSGDA) Annual Progress (GoG, 2011) observes that out of 1,013,334 young people who had registered for the NYEP, only 115,160, representing 11.36%, had actually been employed by 2010. Clearly, the demand far outstrips the employment placement spaces. The largest number of registered unemployed youth was



recorded in the Greater Accra Region, with as many as 92.4% of registered youths unable to find placements. The equivalent gap for the Northern Region is 85.6%. Clearly, the NYEP faces challenges in securing formal employment for youth. The report also shows that of 14 youth employment modules that youth benefitted from in 2010, the most youth were employed as Waste and Sanitation Workers (20.4%), Community Education and Teaching Assistants (15.3%) and Health Extension Workers (10.9%). There have also been routine allegations of programme leakage (see below). Unfortunately, the available data are not disaggregated by gender, age or locality.

**Despite huge potentials, the NYEP is characterised by a chasm between intention and reality.** The challenges confronting the scheme are important to identify as part of a process of remedying them for the larger benefit of Ghana's youth. A 2009 World Bank report *Ghana Job Creation and Skills Development* notes some serious tensions between policy and outcomes. While the programme aims to deliver important social services, the youth hired by the programme often lack proper training and do not have the necessary qualifications to carry out their tasks. Another report on private sector demand for youth labour (Youth Employment Network and International Youth Foundation, 2009) echoes some of the barriers to employing youth previously reported by Korboe (2007) and Palmer (2005a) – namely deficits in literacy and relevant technical skills, and lack of creativity and critical thinking.

**The programme has also been criticised for its inefficiency and ineffectiveness.** On the one hand, it has been very costly, with an annual budget several times larger than that of the Ministry of Employment and Social Welfare. Yet, only 12.7% of NYEP benefits reach the poor.<sup>cxii</sup> Further, the relatively high wages paid to youth in the NYEP pose a risk of distorting the market, discouraging those enrolled from looking for jobs outside the programme and creating unrealistic expectations among poorly-equipped youth about their future earning prospects. Some district officials have had to be sanctioned for extorting money from youth seeking to register for the scheme.<sup>cxiii</sup> With local politicians demanding so-called “protocol allocations” to satisfy demands from their followers, access is perceived to be mediated by patronage politics and cronyism,<sup>cxiv</sup>

with lots of non-youth (including retirees) benefiting<sup>cxv</sup> and, in the process, crowding out the youth for whom the programme was designed. In the Bulpela FGDs, young women alleged that access often requires social connections, with demands for sex from the coordinators. Once again, young women noted that their peers were influenced to “*dress in ways to attract the coordinators*” in order to improve their chances of securing places on the scheme.

→ Considering the immense potential of the NYEP to provide training and facilitate employment for the youth, investments in addressing the weaknesses and abuses plaguing the programme would seem relevant.

- \* In particular, support to advocate for greater accountability in the delivery of the NYEP could be helpful in providing real alternatives to the young female hawkers and petty traders who routinely endure harassment from the “city guards” and other security agencies in Ghana’s cities, especially Accra.
- \* This should be linked with demands for the district assemblies to perform their public policy implementation roles more effectively and accountably, with the active involvement of youth in monitoring activities.
- \* Efforts to make the NYEP more functional would be even more effective if coupled with initiatives to proactively identify the skill sectors with greatest potential in Ghana’s labour market and to facilitate young people (especially women) to give input into routine reviews of the programme.

**Formal public training programmes are not providing their graduates with the relevant competencies for the world of work.** State training programmes generally tend to emphasise theoretical content, much more so than those offered by NGOs and the apprenticeship system. While most public training providers aim to prepare their students for the nationally-accredited National Vocational Training Institute (NVTI) Grade 1 Trade Test certificate, NGO providers and expert trainers are more inclined towards preparing their trainees for proficiency.<sup>cxvi</sup> Overall, therefore, disparities persist between the skills which formal training institutions deliver and the demands of local industry. Syme (2007)

observes that less than one in four skills training graduates manage to establish their own businesses or find wage employment in the relevant sector. In a damning indictment of Ghana's formal training system, Woltjer (2006: 8) concludes:

*"...it has had virtually no effect on the employment situation. ... Formal training lacks relevance... [is] largely supply-driven...[with] low quality of training...as a result of insufficient numbers of qualified instructors, inadequate and inappropriate training materials and high student participation rates. Maintenance of equipment falls behind schedule and the purchase of training materials becomes irregular. In such situations, trainees receive very little hands-on experience. The strong focus on passing...official examinations further reduce[s] the hands-on experience and practical training. Inadequate investment in instructor training and competitive salaries has caused a migration of staff to industry..."<sup>cxvii</sup>*

**Despite political rhetoric, Ghana has also failed to link training provision with the priorities of its growth strategy for the medium to long-term.** Since the turn of the century, Ghana's development frameworks – especially the Growth and Poverty Reduction Strategy (GPRS)

-I and II; also the more recent GSGDA – have continually emphasised attention to non-traditional exports such as handicrafts and export horticulture among the priority/privileged sectors. Yet, neither the government nor formal training providers are proactively offering training that would enable young people to take advantage of these opportunities.<sup>cxviii</sup>

**Lack of access to start-up capital constrains young women graduating from skills training programmes from setting themselves up in micro-enterprises.**<sup>cxix</sup> Microfinance schemes often require a prolonged period of savings before a saver becomes eligible for a loan. This presents a barrier to poor young women graduates of skills training programmes.

**For poor urban youth, it is access to informal apprenticeships – rather than to formal skills training – that facilitates entry to employment.** Palmer (2005b: 22) notes the importance of traditional apprenticeships in preparing youth for employment in Ghana. From a review of the literature on skills development in Ghana, he concludes that *“skills training...in the informal economy...helps to develop social capital [and] allows for a gradual building up of informal business and social networks (with suppliers, customers, other apprentices, masters and trade associations)...and can help develop business skills and experience”*.

In a study of skills training institutions in Tamale, Korboe (2007) also found that virtually all of the school leavers in his sample who were in relatively gainful employment had passed through a phase of attachment or apprenticeship. He said this could be partly because trainees work on projects for real-life clients, thereby acquiring skills relevant to the world of work. Household survey data for Accra collected by scholars at Oxford University<sup>cxx</sup> suggest similarly that attachments are significant in preparing people for self-employment, even if incomes are not necessarily satisfactory. In that survey, 91% of people involved in self-employed artisanal work<sup>cxxi</sup> had done an apprenticeship. The Oxford dataset also confirms that for those who have gone through an apprenticeship, previous access to formal schooling is only a poor predictor of current income. In other words, under the current indifferent conditions of basic education delivery, **when it comes to employment it may be more important to have done an apprenticeship than to have completed formal schooling.**

**Despite the strengths of traditional apprenticeships, there are risks to young women trainees.** Korboe's (2007) study of skills training in the Tamale area found that it is common for apprentices to suffer exploitation in the form of overly late closing hours, particularly in hairdressing salons and dressmaking workshops, with attendant security risks for young women.<sup>cxxii</sup> Further, it was also common for trainees' time to be diverted to providing unpaid care work in the form of household chores or running personal errands for the entrepreneur trainer. Ghanaian apprenticeships are also

predisposed to reinforcing gender segmentation in the labour market, with opportunities for women limited to traditionally “female sectors” such as dressmaking, hairdressing and batik/tie-dye which are clearly over-populated and thus tend to perpetuate low earnings among urban women.

Woltjer (2006) observes further that the traditional apprenticeship system in Ghana has a number of weaknesses:

- there is no formal curriculum; what is taught depends on what is actually produced;
- standards vary; there are no common competency-assessment procedures; and
- there is virtually no government support, control or supervision; the burden of training falls on parents and apprentices.

**These and other real costs of apprenticeship training are a barrier to the poorest youth.** Typically, setting up an apprenticeship requires the parents of the prospective apprentice to make a lump-sum deposit of around GH¢ 150 (US\$ 83),<sup>cxixiii</sup> with additional exit tributes on completion. In general, apprentices receive no income and have to feed themselves. They also supply the tools they use while training (and in some cases, they are required to leave these for the entrepreneur trainer when they finish training). Apprenticeship graduates among the young women interviewed at Bulpela and Kpobiman commonly decried not only the challenge of getting established after completing their apprenticeships but also the erratic nature of incomes in the informal sector. Reported crude monthly profits were:

- GH¢ 45-65 (US\$ 25-36) for dressmakers at Bulpela
- GH¢ 90-200 (US\$ 50-110) for dressmakers at Kpobiman
- GH¢ 22-44 (US\$ 12-24) for hairdressers at Bulpela
- GH¢ 65-90 (US\$ 36-50) for hairdressers at Kpobiman).<sup>cxixiv</sup>

By contrast, their peers who are able to access jobs in formal industries earn GH¢ 200-250 (US\$ 110-140) a month, GH¢ 80 (US\$ 44) for unskilled shift workers such as cleaners, while male youths at Kpobiman earn around GH¢ 395 (US\$ 220) for unskilled

construction labour (double if skilled) or around GH¢ 130 (US\$ 72) for farm work. Further, skills training graduates who participated in the FGDs also observed that they were not respected (and, thus, their services not patronised) if they operated their microenterprises “*from home rather than from [conventional] shops*”, which tended to increase their operational costs.

**Transactional sex is a livelihood opportunity which young urban women may employ, either by choice or out of desperation, in order to earn a living or to supplement meagre incomes.** Moore and Biddlecom (2006) report from a nationally representative survey of 12-19 year-olds that transactional sex – whereby money, gifts, housing or some other form of security are central to the initiation and continuation of sexual relationships – is commonplace across Ghana. Their survey also found that 73% of adolescent girls (and 28% of adolescent boys) had last engaged in sex for some form of economic reward. This is purportedly so especially among sexually active unmarried female adolescents irrespective of household economic status, educational attainment or urban/rural status. It will, thus, be important – in addressing the challenge – to deal with both the push and pull dimensions.

While receiving money or gifts for sex is not necessarily considered coercive, some Ghanaian males do use money and gifts as a form of bribery or coercion for sex.<sup>cxv</sup> The FGDs at Bulpela and Kpobiman also confirm that young women purposely employ sex as an economic strategy, with male peers able to access sex over several weeks for as little as GH¢ 2 (US\$ 1.10). Indeed, one of the female focus groups at Bulpela actually identified transactional sex among the majority livelihoods of young women in that community. Other young women interviewed at Kpobiman indicated that it is not uncommon for poor single young mothers to find themselves so ensnared that they succumb to transactional sex as a means of providing for their children. The impression from the women’s focus groups is that most young women would avoid it if they could.

**Adolescent female porters (a.k.a. *kaya yei*) too may trade sexual favours for male protection in the unsafe inner-city areas where they take shelter at night.**<sup>cxvi</sup> In both of the Kpobiman focus groups involving males, young men commented that it was easier to access

transactional sex with females who had lower standards of education, as the males perceived these females to be insecure and to lack the confidence to say no.

Frost and Bingenheimer (2011) and ARHR (2011) argue that peri-urban and urban adolescents engage in transactional sex due to pressures including a desire to escape poverty or meet immediate financial needs for food, education and other essentials which their parents/carers have difficulty providing. Some use transactional sex to enhance their image by acquiring luxury items such as beauty products, trendy clothing, cell-phones and top-up vouchers, especially if they feel left out by their peers.<sup>cxvii</sup> Frost and Bingenheimer found similarly, that “*girls are required to have boyfriends in order to participate in the peer group.*” In the interviews with youth at Bulpela, there were reports of girls being mocked as “*backward*” if they did not engage in simultaneous transactional relationships. At both of the FGD sites, youths of both sexes observed that young women increasingly feel compelled to dress in revealing clothing as a strategy to attract the attention of prospective male employers or other males perceived to have the means to give something in exchange for sex.<sup>cxviii</sup> A young woman noted, quite illustratively, at Kpobiman: “*You use what you have to get what you want.*” While the Frost and Bingenheimer study established that most parents view their adolescent children’s transactional relationships negatively and consequently work to curtail them, other parents were found to tacitly or explicitly encourage them if the financial benefits relieved parents of having to provide financially for their daughters

**Urban poverty and multiple insecurities are clearly significant among the factors driving transactional sex and its associated risks.** Not surprisingly, young women interviewed at Bulpela and Kpobiman indicated that the most important intervention to reverse adversity and enhance their resilience to poverty is support to access stable employment.

However, viewed alongside the finding by Moore and Biddlecom (2006), above – that participation in transactional sex is not correlated with household economic status – it would appear that **the phenomenon is driven and influenced not solely by push factors**

**(adversities) but also by pull factors (especially the urge to be like one's peers).** Once again, however, it is important to note that the subject of transactional sex is much more complex than is covered in much of the available literature. In fact, it is quite expected, in Ghanaian culture, for the potential for financial gain to play a major role in a woman's marriage decision. This is aptly captured in the oft-cited Akan<sup>xxxix</sup> proverb requiring a married woman to *"bring her husband's wealth "home" [to her consanguineal family] while leaving the liabilities behind."*

→ Possible interventions to consider include:

- \* investing in efforts to regulate training conditions, enhance curricula and improve standards across the traditional apprenticeship training system
- \* initiatives to address the range of barriers undermining informal sector self-employment (and link this with related suggestions in Section 3.1)
- \* simultaneously addressing the push and pull dimensions of transactional sex
- \* based on the evidence, collaborating with like-minded organisations such as Unicef-Ghana and DFID-Ghana to engage potentially influential allies such as the Parliamentary Committee on Gender on possible reforms/improvements to the gender-responsiveness of existing social policies
- \* distilling and sharing the core findings of this study with a larger body of think tanks and civil society groups as a way of building a larger and more informed coalition to champion greater gender sensitivity in policy and planning.



## 4. SEXUAL AND REPRODUCTIVE HEALTH DECISION MAKING

Box 3, below, summarises Ghana’s official SRH agenda. These frameworks cover a wide range of issues. While these policies have expected outcomes that affect young urban women, it is only the Adolescent Reproductive Health Policy that specifically mentions female adolescents and poor urban youth, and even that remains largely at the idea level rather than as a set of accessible services.

Box 3: *Government SRH policies, strategies and programmes*

Policy	Goal/Target
National Population Policy (National Population Council, 1994)	<b>Goal:</b> To achieve and maintain a level of population growth which is consistent with national development objectives in order to improve the quality of life for the populace
	<b>Target:</b> General populace
Adolescent Reproductive Health Policy (National Population Policy, 2000)	<p><b>Goal:</b></p> <ol style="list-style-type: none"> <li>1. Strengthening links among government and non-governmental institutions involved in SRH programming for adolescents and young people</li> <li>2. Promoting private sector participation in adolescent SRH programmes</li> <li>3. Encouraging activities and services to enhance/expand adolescents’ reproductive health options</li> <li>4. Inculcating in the youth responsible sexual behaviour, small family size, pursuit of career, responsible adulthood and mutual respect for people of the opposite sex</li> <li>5. Providing adolescents and young people with skills that enable them to participate in formulation,</li> </ol>

	implementation and monitoring of programmes designed to meet their needs.
	<b>Target:</b> Young adults (in/out of school), Street youth, Youth involved in commercial sex, Youth living with mental/physical disabilities, Teen parents, Adolescent couples, Youth living with HIV and AIDS, Females in ritual slavery
Reproductive Health Strategic Plan (Ghana Health Service, 2007)	<b>Goal:</b> To improve the health and quality of life of persons of reproductive age and newborn children by providing high quality reproductive health services
	<b>Target:</b> Persons of reproductive age and newborn children

#### 4.1 Adolescent birth rate

Table 11, extracted from the 2008 DHS, shows fertility rates among young women. The adolescent fertility rate is 66 while that for young women aged 20-24 is expectably much higher, at 176. The survey reports that fertility rates among all age groups of women have fallen over time.

Table 11: *Fertility rate among young women*

Age Group	Current Fertility (number of births per 1,000 women)		
	<b>Data Source: DHS 2008</b>		
	<b>Urban</b>	<b>Rural</b>	<b>Total</b>
15-19	49	82	66
20-24	114	243	176

#### 4.2 Contraceptive prevalence

It is important to appreciate from the outset that the evidence on demand for family planning is rather mixed. Both modern and traditional methods of contraception (including periodic abstinence,

herbal potions or consulting mallams and other diviners)<sup>cxxx</sup> are widely employed in Ghana, by both rural and urban dwellers. Though traditional methods make up a significant 30% of all contraceptive use in Ghana, official contraceptive prevalence rates (CPRs) exclude such methods, which constitute the most common mode employed (DFID, 2011).<sup>cxxxi</sup> It will be important – in the effort to promote safe, effective contraception – to interrogate the range of traditional methods more robustly, appraise their efficacy and better understand why the uptake of modern contraceptives remains low in spite of relatively high knowledge of family planning. Indeed, the DFID paper decries the lack of “*information and further analyses particularly on consumer preferences, demand and beliefs.*”<sup>cxxxii</sup>

**The contraceptive prevalence rate for modern methods is a low, 17% among all women in Ghana (DFID, 2011).<sup>cxxxiii</sup> Although the proportion of women who have ever used any method of contraception increased from 34% in 1988 to 50% in 2008 and the proportion of women who ever used a modern method increased from 21% in 1988 to 42% in 2008<sup>cxxxiv</sup>, there has been a worrying decline since 2003. Knowledge about contraception is sometimes negated by perceptions of links between modern family planning**



methods and infertility, still births and congenital deformities.<sup>cxxxv</sup> Among young women, fear of side effects and personal opposition to family planning are among the commonest factors undermining uptake.<sup>cxxxvi</sup> Owing to stigma, young men interviewed said they prefer to purchase their condoms from anonymous supermarkets and from familiar street-food vendors rather than from their local chemists who they described as more likely to ask searching questions and who sometimes refuse to sell to the youngest adolescents. The young men in the FGDs did this despite their belief that the chemists' products are of a higher quality and less likely to have expired, chemist services are better regulated and that the advice available from chemists would be more professional.

In both communities visited, youth of both sexes confirmed that **unprotected sex and withdrawal are very common, though young women at Kpobiman were more likely to insist on condom use than their counterparts at Bulpela**. Some youths (both male and female) said that *"skin to skin"* sex is more satisfying and that condoms detract from sexual fulfilment, echoing ARHR (2011). Other reasons given include (i) young women's fear of losing their boyfriends if they insist too strongly on condoms,<sup>cxxxvii</sup> (ii) *"not having a condom to hand when the opportunity arises"*<sup>cxxxviii</sup> or (iii) a young woman *"wishing to trap the boy she loves"* into marrying her.<sup>cxxxix</sup> In Bulpela FGDs, it was noted that a young woman may sometimes opt to get pregnant by a partner of her choice in order to thwart an arranged marriage. In some cases, young women interviewed accepted unprotected sex in transactional relationships if the immediate economic return was attractive. Yet, it was also reported as common for a young woman to have multiple sexual partners. Indeed, in Bulpela discussions, young women who stick to a single partner were derided as being *"old-fashioned."* While some said multiple partners were important for economic reasons, others simply found it more exciting.

**Family planning services are further excluded from the National Health Insurance Scheme (NHIS) package.** A study by Ghana's Ministry of Health estimates that including family planning products in the NHIS benefits would cost an additional GH¢ 5 million in 2011 but would save more than three times as much in prevented pregnancies and lower child care costs (MoH, 2008).

Young women in the 20-24 age bracket are among the most likely to be using some form of contraception, especially if they are sexually active but unmarried.<sup>cxl</sup> However, there is a much lower level of contraceptive use among adolescent women (8.1%) than among all women aged 15-49 years (19.3%), possibly reflective of a less active sex life prior to adulthood. Greater Accra (the most urbanised region) has the highest contraceptive prevalence rate (33%) while the Northern Region – where Islam is strongest and urbanisation levels among the weakest – has the lowest rate (6%). The use of modern methods increases with the level of education, and also with wealth, increasing from 14% among married women in the lowest wealth quintile to 31% in the highest wealth quintile.<sup>cxli</sup>

### 4.3 Barriers to Accessing Reproductive Healthcare Services

Youth of both sexes tend to acquire information about sex and reproductive health from their peers and from television (or the internet, in the case of Kpobiman discussions), but *not* their parents or health experts. When asked about the accuracy of such information, young women and men interviewed in Bulpela and Kpobiman expressed immense faith in peer experience and wisdom. Except in a small minority of cases, parents were said to discuss SRH with their daughters only at the point of marriage – this was reported in Kpobiman, not Bulpela groups. In a female focus group at Kpobiman, the research team was informed that youth who dared to ask their parents questions about sex were told off as “*bad children*”. In fact, the problem seems deeper; as participants observed in one female FGD at Kpobiman “*our parents never sit with us to have casual conversations.*” At Bulpela, young men said they did not bother to access SRH services as they perceived family planning as being “*for women, not men.*” Overall, the responses also revealed that youth at Kpobiman have considerably more knowledge about contraception than their peers at Bulpela.

Curiously, even though youth acquire their knowledge on SRH mainly from their peers, earlier efforts to employ systematic peer-led approaches to educate youth at Kpobiman were not particularly successful. At Kpobiman, activities organised by *Theatre for Change*, a local organisation which employed such approaches,

were only attended by small numbers of youth. In one FGD, only two of the ten young women had ever participated in any of these activities. While those who participated found it instructive, they were ambiguous about its real impact, and the general sense is that the initiative did not quite succeed in changing risky behaviours among youth. According to a local facilitator trained by *Theatre for Change*, “we were mocked by our peers when we attempted to educate them.” Several other young women and men said that “those who attended only did so because of the allowances,” that the knowledge acquired “made no impact in the community,” that “teenage pregnancy is still common;” and “we don’t see any change even though they distributed free condoms, discussed unsafe abortions and many other things.” However, some young women partly attributed the failure of the programme to it taking place mainly during the school term, making it impossible for most secondary school students to participate.

**Despite improvements in reproductive healthcare in Ghana, young women face a range of social, cultural and economic barriers to accessing it.** Among young women aged 15-19, 78% have faced at least one problem accessing reproductive healthcare, including getting money for services and insecurity of supply.<sup>cxlii</sup> Reporting on the shortages that frequently occur, DFID (2011) notes: “*stockouts of...family planning [products] can be particularly devastating, resulting in a lack of confidence in the method and service, increased ‘failures’ and unwanted pregnancies.*”

Other hindrances identified in GSS (2009) had to do with the availability of a healthcare provider, distance to the health facility and transportation. Some women considered the lack of a female health service provider to be a barrier. Another reported barrier was not having a companion with whom to attend the health facility. In the particular case of young women, sexual stigma – conditioned by traditional Ghanaian society norms of propriety – appears to be the most dominant factor constraining wider access to reproductive health services.<sup>cxliii</sup> Indeed, in a study by ARHR (2011) adolescents reported that **the health facility environment was not youth-friendly**, as they had to share the waiting area with adults seeking family planning assistance. Similarly, young women in Kpobiman FGDs observed that service users in Amasaman were segregated into just

two groups – under 20s and over 20s. In the words of a participant, “*they have long benches, which we have to share with our mothers.*” By contrast, the Red Cross and other NGOs were said to organise their services along smaller age bands, rendering them more adolescent-friendly. Youth in the AHRH study also reported of being insulted by nurses in public health facilities if they visited the Adolescent Health Corners without an accompanying adult. Similarly, the family planning centres closest to Bulpela and Kpobiman were described as patronising towards young women with no children, even if the young women were married.

**It is common knowledge across Ghana that older relatives frequently interfere with fertility decision making among young couples**, especially where the latter continue to live in the same compound with the young man’s parents – a practice that is widespread in Tamale.<sup>cxliv</sup> Given the continuing strong (if declining) role of the extended family as a safety net, particularly for the poor in the informal sector,<sup>cxlv</sup> the wishes of relatives are not casually ignored.

Unsurprisingly, unintended pregnancy came up as a major reproductive health problem among young people of both sexes interviewed at Bulpela and Kpobiman. The diversity of constraints to accessing modern contraception must be a cause of serious concern as they logically affect sexual risk-taking, increase unwanted pregnancies and push more young women to seek illegal abortions, with the complications, risks, emotional burdens and stigma which such procedures entail (see Section 4.5 on the experience of abortion in Ghana and especially in the two communities visited). Already, an estimated quarter of sexually experienced urban female youths have experienced or attempted an abortion (see. Section 4.5).

→ The following list outlines recommendations for a multi-pronged approach:

- \* ensuring that youth seeking SRH counselling feel safe, through the provision of caring environments that respect privacy and confidentiality and are run by youth-sensitive service providers in ways that are culturally sensitive

- \* thoughtfully and sensitively supporting parents to open up to their children on SRH issues;
- \* campaigning for the inclusion of family planning under the NHIS, based on evidence of its cost-effectiveness evidenced by MoH (2008), as cited in 4.2;
- \* interrogating more fully the range of traditional methods in order to appraise their efficacy and better understand why the uptake of modern contraceptives remains low in spite of relatively high knowledge of family planning;
- \* funding high-quality participatory research specifically targeted at identifying creative and effective methods of SRH education, and of promoting family planning using culturally-appropriate messaging; this is important as growth rates remain high (3.4-3.5%) in the target districts;
- \* engaging more proactively with men (including but not restricted to those in their youth) to address the problems of misplaced masculinity (see Sections 2.2 and 4.7), sexual harassment (see Sections 2.2, 3.1 and 3.4), sexual risk taking and other challenges of SRH.

#### 4.4 Percentage of 19-year-olds who have begun childbearing

According to Frost and Bingenheimer (2011), one half of Ghanaian girls are sexually active by age 18.<sup>cxlvi</sup> Glover et al (2003) found that 78% of urban females had had sex by age 20, typically before marriage. The young women and men interviewed as part of this study all confirmed that child-bearing significantly reduces young women's chances of progressing with their education and to a lesser extent, with skills training and job opportunities. Among urban 19-year-olds, 10.7% have begun childbearing, compared with 15.7% for rural areas.<sup>cxlvii</sup> Childbearing decreases as education increases: 31% of adolescents with no education have begun childbearing compared to 1% of adolescents with secondary education or higher. Adolescents from wealthier households are also less likely (4%) to have begun childbearing than their peers



from poorer households (21%). Glover et al (2003) found that girls and young women aged 12-24 were about three times more likely to have had sex if they were no longer in school, suggesting that, overall, **education does contribute to delaying sex and, thus, childbearing.**

#### 4.5 Abortion

According to MoH and UNDP (2011: 23), “*abortion [is] the second single largest cause of [maternal] death, accounting for 15 percent.*”<sup>cxlviii</sup> One half of women in the capital region, Greater Accra, have had an abortion and a third of sexually experienced youths sampled by Glover et al (2003) reported having ever been pregnant, with 70% of that subset having had or attempted an abortion as a remedial measure. In virtually all the FGDs conducted under this study, the youth were emphatic that non-clinical abortions are a very common occurrence and yet they tend to be spoken about only in hushed tones. According to a female participant in a focus group at Kpobiman, “*it is common but secret.*” The cost of clinical abortions was perceived to be prohibitive, at around GH¢ 30 (US\$ 17) for each month of pregnancy. While the law on abortion – the Criminal Code 1960 (Act 29) – designates a broad range of legal conditions under which abortion may be performed lawfully<sup>cxlix</sup>, it is still widely performed as an unsafe procedure due to a lack of knowledge and the stigma caused by religious and pro-life attitudes across traditional Ghanaian society (see Section 4.3).

**In general, it is the youngest women who employ the most unsafe abortion methods.** This is due to the social stigma associated with pre-marital sex and childbearing and abortion, leading young women to resort to self-induced abortions and untrained abortionists.<sup>cl</sup>A study by ARHR (2011) also describes young men pressuring their partners to take various drugs without prescription. The study further found that stigma against sexual activity among unmarried youths leads some young women to resort to the unguided use of emergency contraceptives such as *Postinor-2* (the morning-after pill)<sup>cli</sup> rather than options available at reproductive health facilities. Other adolescent girls in the ARHR study described “*quack doctors*” administering repeated vigorous sex – with

resultant bleeding – as yet another option for aborting unwanted pregnancies. Awusabo-Asare et al (2004) report that reasons young women obtain an abortion include the wish to continue their education, lack of financial means to support a child and a man's denial of paternity. **The authors' analysis of the FGD data also suggests a link between higher levels of deprivation and reliance on the cheapest abortion options** (see below).

From the FGDs at Bulpela and Kpobiman, the range of substances used by young women in those communities to induce abortion includes:<sup>clii</sup>

- pulverised glass in a dark carbonated drink such as *Coke* or *Guinness* beer and sweetened with a large amount of sugar (Kpobiman)<sup>cliii</sup> or stirred into water (Bulpela)
- pulverised glass enemas (Bulpela)
- saltpetre enemas
- neem leaf enemas
- root and herb brews and enemas – cassava leaves were cited as one of the herbs used (presumably, this remedy relies on the cyanide content); when administered orally, herbs may be infused with the aid of strong alcoholic beverages whereas enema preparations may include copious amounts of salt
- strong coffee sweetened with caramelised sugar and accompanied with ten tablets of paracetamol
- overdosing on medicines labelled “*not to be taken during pregnancy*” (Kpobiman)
- a range of unspecified “*Chinese herbs*”
- jatropha leaves crushed and administered vaginally (Kpobiman)
- ingesting dissolved cement (Bulpela)
- *Cytotec* tablets<sup>cliv</sup> (*misoprostol*; *prostaglandin E<sub>1</sub>*), widely available at urban drugstores without prescription – three tablets orally and the last inserted vaginally (Kpobiman)
- 30 tablets of 250 mg paracetamol taken with a bottle of *Guinness* beer
- two bottles of *Agbeve Herbal Tonic* (Kpobiman)
- ten mint sweets in a bottle of *Coke*
- overdosing on worm treatments (Kpobiman)
- *Dr Buabeng Herbal Soap* smeared across the pelvic region (Kpobiman)

- various combinations of the above.

Some young women at Kpobiman opined that **while the levels were still high, the incidence of illegal abortions is declining owing to Christian education on abstinence by the churches.** Clearly, however, the consequences of sexual misinformation among young people are too grave for the subject of SRH to be left to chance.

→ Innovative ways ought to be explored to ensure that knowledge about contraception is observed more routinely in behaviour modification.

#### 4.6 Sexual and reproductive health knowledge and gaps

Ghanaian youth appear to have substantial knowledge on HIV and STIs overall but only a limited appreciation about reproductive cycles and effective contraception. A study on sexual health experiences of never-married youths in three Ghanaian towns including Tamale (Glover et al, 2003) found that 98% of the sample of urban youth knew about the existence and spread mechanisms of sexually transmitted infections (STIs), especially HIV and AIDS and gonorrhoea. Most young people knew that intercourse and sharing needles were means of transmitting HIV and that women with HIV could give birth to babies with the virus. Two in three respondents thought it unacceptable for males to carry condoms, and three in four objected to females doing so. Citing UNAIDS, the study further reports that *“the highest incidence of AIDS occurs among 25-34-year-olds, many of whom may have contracted HIV in their teens”* (as the period of incubation can mask infection for quite lengthy periods).

**Substantial gaps exist in young people’s functional knowledge of sexual and reproductive health.** The urban youths interviewed in the Glover et al study were confused about the long-term fertility implications of contraception use, though sexually experienced youth were better informed than those who had not had sex. Only 22% of the young women and 13% of young men sampled correctly indicated when during the menstrual cycle pregnancy was most likely to occur. Thirty-three percent of young women and men did

not know that it was possible for a woman to get pregnant the first time she had sex.

#### 4.7 Violence against women

**Accounts of discrimination and violence against women (VAW) are all common in the Ghanaian press.** The reports include rape, defilement, incest, child betrothal and other forced marriages, puberty rites that compel adolescent females to parade semi-nude in public, deliberately infecting virgins with HIV under the misguided perception that it is a cure for AIDS, ritual slavery (especially involving virgins), female genital mutilation (FGM), spousal homicide and other crimes of passion. In some notable instances, reports of coerced sex have involved senior politicians. On other occasions, social commentators in TV panel discussions have attempted to justify such behaviour.

**The highest incidence of physical or sexual violence is among young women aged 20-24.** A quarter of sexually experienced young urban females interviewed by Glover et al (2003) had experienced rape or force in their *first* sexual encounter, with an additional 9% reporting having been enticed or deceived.<sup>clv</sup> Further, 73% of that study's adolescents believed that there are circumstances in which it is acceptable for a husband to beat his wife, and 58% believed that there are justifiable reasons for a man to beat his girlfriend. Violence during pregnancy had been experienced by 1.2% of young women aged 15-19 and 6.3% of young women aged 20-24. The most common perpetrators of sexual violence against women were current/former partners or acquaintances. Those whom the study describes as "*unaffiliated youth*"<sup>clvi</sup> showed higher levels of tolerance than in-school youth, suggesting a role for education in reducing VAW.

In the all-male FGD at Bulpela, a young man expressed displeasure with the increasing empowerment of women by NGOs, stating: "*women no longer respect their husbands.*" When asked to explain, the group noted that empowered women tend to stay away from their marital homes for longer periods and perform household chores "*at their own pace*" – not as instructed by their husbands. Young women at Kpobiman reported that their boyfriends and

husbands often prevent them from keeping or taking up jobs which keep them away from home for lengthy periods and that they could be beaten by their suitors/husbands if they refused to comply with demands to give up their schooling ambitions.

Moore and Biddlecom's research (2006) further suggests that transactional sex increases the risk to young women of gender-based violence and contracting HIV and AIDS because of the associated imbalance in power and the tendency to have more partners over a given period of time. Youth of both sexes further observed of transactional sex that it typically leaves the male partner with a measure of psychological power over the female partner. Both ARHR (2011) and the focus groups also reported young men pressuring their partners to perform self-induced abortions.

**Women aged 20-24 are more prone to controlling behaviour from their partners than all other age groups** (GSS 2009). While equivalent statistics are not available for violence perpetrated by non-partners, the most common types of controlling behaviour experienced by married young women aged 15-24 from their partners were jealousy or anger if she spoke to other men, accusations of unfaithfulness and insisting on knowing where she was at all times.

**For women as a whole, family was the primary source from which help was sought to stop violence**, followed by in-laws and then friends. Help-seeking incidence was similar among women aged 15-19 (39.2%) and women aged 20-24 (40.2%). Security agencies were less commonly approached for help. Clearly, the majority of young women experiencing violence do not seek help. This is, perhaps, unsurprising in the light of the finding by Glover et al (2003) – reported earlier in this section – that intimacy-related violence towards women tends to be accepted by both sexes.

**Ghana Population Council**  
**Adolescent safe spaces, health, and skills for adulthood in urban Ghana**

In 2009, the Ghana Population Council launched *Smart Girls*, a pilot initiative in U-compound, an informal settlement in Tema, in the Greater Accra Region. The *Smart Girls* initiative a safe-space, asset-building intervention for urban Ghana. Specifically, the pilot aimed to engage girls between ages 12 and 15<sup>clvii</sup> and their communities in similar initiatives, collaborating with experienced female volunteer mentors from within the community, and designing a multi-disciplinary, broad-based intervention to build the health, social and economic assets of the girls. The *Smart Girls* initiative is part of the Safe Spaces Programme, which draws on the achievements of an earlier initiative, adapting critical elements to the urban Ghana context.

This Safe Spaces Programme creates safe environments where urban female adolescents can develop social networks and discuss their challenges in groups led by adult mentors. The programme promotes financial education, life skills and leadership, social capital, general health knowledge, sexual and reproductive health, and expectations and attitudes for a positive future. This asset-building programme takes place in a densely populated urban settlement called U-Compound in the Tema municipality of the Greater Accra Region. The major livelihoods of U-Compound residents revolve around fishing and selling fish. The population of U-compound is about 3,600, with residents living in makeshift structures with poor sanitation. Earlier work in the settlement carried out by the Community Based Health Planning and Services initiative of the Ghana Health Service revealed that adolescents in U-compound lacked knowledge on SRH and were not accessing available services. Parents were concerned about the risk of adolescent pregnancy, but felt ill-equipped to address SRH issues with their daughters. In light of the needs of adolescents in Tema Municipality and the Population Council's previous experience in this settlement, U-Compound was selected as the site for the pilot of the Safe Spaces Programme.

The programme takes the form of meetings, twice a week, of adolescent girls in groups of 20 to 25. Older female mentors lead

the sessions, which also introduce the young women to relevant services and resources within their community. During life skills sessions, the girls learn about self-esteem and self-identity and are given programme identification cards. These cards help girls recognise themselves as citizens and encourage them to seek further documentation that may allow them to access social entitlements. During the health sessions, programme participants visit the community health compound to learn about important health information and services available to them. Visits are also organised to local businesses during sessions on financial capabilities to enable the adolescent girls to learn about income-generating opportunities available in their community.

This Safe Spaces Programme partners with Right to Play, a global charity that uses physical activity to provide key information to young people. Right to Play trains programme mentors in activities and games that develop leadership and cooperation skills in conjunction with health education. The mentors subsequently incorporate these activities into their sessions with the girls' groups. This component of the programme has received good feedback especially because adolescent females in U-Compound otherwise have limited opportunity for recreational activities.

Initial observations from the pilot have shown that adolescent females are often removed from school in order to earn money in the informal sector. Leaving school at this stage is concurrent with onset of puberty for girls. In light of this, the next phase of the project will focus on helping 10-13-year-old girls before they enter a critical period of developmental change.

**Source:** Engebretsen and Esantsi (2011)

### **Street Girls Aid house of refuge**

Street Girls Aid (S. Aid) is a Ghanaian non-governmental organisation that assists girls and young mothers who are living on the streets of Accra. S.Aid promotes the psychological, social and physical well-being of these street children and advocates for their rights.

Street Girls Aid has, in collaboration with its partner, Catholic Action for Street children (CAS), established a house of refuge in Achimota, Accra, where pregnant and nursing teenage mothers are provided with a safe environment where they can sleep and access nutritious meals and care. The refuge has the capacity to accommodate 50 mothers and their babies and is open 24 hours a day, all year round. The refuge has a 'house mother' who is responsible for taking care of infants when the young mothers need extra assistance and also serves as an informal resource for the girls to learn appropriate infant care.

The average age of those at the refuge is 17 with the youngest aged 12. The girls are mainly migrants from across Ghana and most are having their first baby. On average, the girls have been living on the streets for five years prior to entering the refuge and none have any financial support from their family. A pregnant girl typically stays in the refuge for four months (one month prior to and three months after delivery).

Girls eligible to stay at the refuge are those who: live on the streets of Accra; are less than 18 years old; are pregnant or have a new baby; are ill or have a baby who is ill; or face abuse on the streets (whether pregnant or not). Girls who are not pregnant also visit the refuge and take advantage of the day services offered. Such girls are encouraged to visit the refuge to rest, wash their clothes, shower, socialise, interact with the social workers or take part in the various classes.

At the refuge, pregnant girls are taught about pregnancy and parenting, and issues essential to the survival of these mothers-to-be and their babies. S.Aid also provides clothing to the girls and their babies, counselling, adolescent reproductive health education and services, literacy classes and skills training in dress-making,



hairdressing, batik/tie-dye and catering.<sup>clviii</sup>

S.Aid employs 10 social workers who conduct daily visits to six different locations around Accra where street girls tend to congregate. These social workers establish contacts with street girls and offer them advice, a reliable resource for help, and, where necessary, referral to appropriate care. Girls typically visit the refuge after being referred by an S.Aid or CAS social worker. They may also hear about the refuge by word of mouth.

In addition to the refuge, S.Aid has six day care centres where young children whose mothers are compelled to work on the streets are properly cared for and provided with nursery services before entering primary school. S.Aid also operates a one-year preparatory class for children between eight and twelve years old who have either dropped out of or never attended school. On completion of the preparatory class, these children are encouraged to enrol in regular school.

**Source:** [www.said-ghana.com](http://www.said-ghana.com)

- Urban youth of both sexes would benefit from more effective education on SRH and the laws on violence against women than is currently the norm.

## 5. SOCIAL CHOICES

Ghana has ratified the major international treaties relating to **gender-based violence**.<sup>clix</sup> These include the Convention on the Elimination of all Forms of Discrimination Against Women (CEDAW), the Declaration on the Elimination of Discrimination Against Women (DEVAW) and the Charter on the Rights of Women in Africa. However, practice does not always align with the rhetoric and **the offence of commercial sex continues to be applied selectively to women**.<sup>clix</sup>

**Despite a Constitution that is nominally strong on democratic rights and protecting civil liberties, Ghanaian culture is overwhelmingly intolerant of same-sex relations** and does not perceive the issue as a human rights matter or one in which individuals should be able to exercise choice. So strong and pervasive is the aversion towards homosexuality that leaders of Ghana's two main political parties (the NDC and NPP) have both felt compelled in recent times to publicly criticise external pressures on Ghana to decriminalise same-sex unions. Recent attempts by the American and British governments to link development assistance with the liberalisation of sexual rights encountered a backlash from both sides of the political divide and ended up reinforcing the widely-held view that same-sex unions are an imported agenda. Through newspaper commentaries and radio phone-ins, ordinary citizens joined in condemning the perception of bullying and foreign interference in Ghanaian culture.

As recently as March 2012, a group of lesbians was molested by irate male youths at Jamestown in Accra. In spite of this being publicised, there are no reports of arrests or of police intervening in the matter in any way. Youth interviewed at Bulpela and Kpobiman are also intolerant of homosexual relationships. Based on a series of hypothetical questions designed to elicit their attitudes towards homosexuality, the FGDs revealed that the overwhelming majority of youths of both sexes would pressure gay or lesbian siblings and friends to conform or face the risk of rejection and eviction from the community. Anti-same-sex sentiments were most acute at Bulpela where all focus groups unanimously disparaged homosexuality, describing it as an "*imported perversion*," which "*foreigners come*

*here to pay for.”* Indeed, in that community, violence was overwhelmingly accepted as a realistic option for ensuring that their societies remain heterosexual. Unfortunately, if young women are unable to speak openly about their sexuality, their sources of SRH information are likely to be more constrained. This calls for attention in the form of safe spaces where sexuality can be discussed in a factual and comprehensive way.

**Norms of acceptable sexual behaviour are skewed against adolescent women.** While it is generally considered satisfactory for the older cohort of male youths (those over 18-20) to talk freely about sex and to be involved in multiple relationships, Ghanaian society does not permit similar liberties for females. If the latter wish to retain society’s respect while involved in a relationship, they must be relatively older and in a manifestly stable marriage-oriented union. Neither can they engage in overt discussions about sexuality.



**Except among highly educated women, there is little evidence of young women challenging traditional gender stereotypes on behaviour or the division of labour.** It is common for women to accept the roles ascribed to them by society, as was evident in the FGDs. Adomako Ampofo and Asiedu (2011) found that lyrics of Ghanaian musical genres typically contain messages portraying women as sex targets and as indecisive and mistrustful. However, across Ghana's mass media (especially radio and TV), small numbers of highly educated women – mainly but not exclusively activists – are increasingly asserting themselves and expressing their right to make their own choices and to differ from the stereotypes assigned by culturally communicated norms.

As noted in Sections 2.2 and 4.7, young women encountered during the fieldwork were emphatic that those in long-term sexual relationships with men tend to be prevented from pursuing their schooling aspirations (especially secondary education). However, the same did not apply if they wished to pursue skills training.

## 6. SOCIAL MOVEMENTS AND ORGANISATION

Strong youth movements are not common in Ghana's urban centres and it is not surprising that neither Bulpela nor Kpobiman has a vibrant movement championing youth agendas in a sustained way. The youth groups that exist are mainly at Bulpela, are small (often under 20 members), lack enthusiasm and are mainly designed around a concept of mutual thrift savings to finance funerals and marriage/child-naming ceremonies.<sup>clxi</sup> At Kpobiman, some young women and men had hoped that a now largely-defunct *Theatre for Change* initiative would develop into a vibrant club drawing the local youth together for developmental purposes. As implied in Section 4.3, however, this did not materialise. Similarly, at Bulpela, the Centre for Active Learning and Integrated Development (non-governmental organisation operating in the Northern Region) appears to have given up trying to organise the youth into a vibrant movement owing to very low participation rates and persistent challenges with punctuality.

Other challenges undermining effective youth mobilisation in the two settlements include:

- internal problems, typically leadership lack of ability to aggregate and clarify group interests
- inability to strategize for collective action to advance youth rights and priorities, particularly, livelihoods, social infrastructure and environmental sanitation.

Other challenges that need addressing include:

- tendency towards dependency and fatalism (youth interviewed often struggled to envision and identify what change(s) they would like to see in their lives)
- sense of pessimism towards the local authorities, resulting in an unwillingness to engage with them
- lack of persistence in organising young people to engage on issues of communal relevance.

→ Among the key things which need to change in order to facilitate achievement of their aspirations, the youth interviewed identified:

- \* access to stable employment (including support to secure business capital)
- \* support for education and skills training
- \* role models/mentoring schemes to inspire young women to greater heights
- \* exposure through external activities such as excursions (Kpobiman)
- \* support to operationalise children's rights, for example, to reverse the adversities associated with fostering and to ensure that children are kept in school (Bulpela)
- \* support to challenge injustices such as sexual harassment and corruption in the labour market (Kpobiman)
- \* improvements to social infrastructure, and
- \* counselling for male youths to address behaviours that adversely affect young women (Kpobiman).

It is important to appreciate that it takes time and patience to organise for sustainable, youth-led development and to plan for delivering dependable support over a reasonable duration. Fluctuating, non-core financing and increasing inter-organisational competition for funding<sup>clxii</sup> have undermined long term visioning and the potential to facilitate the slow process of social transformation.<sup>clxiii</sup> The strong spirit of mutuality evident among the youth in both communities surveyed (together with the sheer passion of a handful of the youths met in the FGDs) presents some potential for creatively harnessing youth voice and nurturing locally-owned initiatives. However, a significant challenge will be the fact that the most dynamic youths are in secondary (typically boarding) school and away from their home communities for lengthy periods.

## Case Studies

Type of Programme	Young Women's Livelihoods	Young Women's Sexual and Reproductive Health
Government	National Youth Employment Programme	Safe Spaces Programme
Non-governmental		Planned Parenthood Assoc. of Ghana Street Girls Aid
Private Sector	YES-Ghana: YouthWorks!	

### Urban Youth Employment and Waste Management: YES-Ghana shows the way in Ga-Mashie

To help address the multiple challenge of worsening environmental sanitation, youth unemployment and high poverty incidence in the inner-city settlement of Ga-Mashie<sup>clxiv</sup> in Accra, Youth Empowerment Synergy (YES-Ghana) has, with funding from Cooperative Housing Foundation International, initiated the *YouthWorks! Project* as an innovative and inclusive approach to creating gainful youth participation in achieving better environmental sanitation for residents.

The *YouthWorks! Project*, which has been developed in collaboration with prospective beneficiaries to achieve set objectives, demonstrates the business opportunities associated with household waste and combines a coordinated set of interventions in four value chains (plastic thin film, ferrous metal, e-waste and compost). Specific project activities include a door-to-door waste collection service, plastic buy-back programme, commercial production of the "Trashy Bags" brand,<sup>clxv</sup> training and equipment support for youth in e-waste and ferrous metal value chains, commercial mobile phone repairs, community composting, an inter-schools plastic thin film collection competition, youth-friendly financial services and business development support, and the establishment of an association of youth involved in solid waste

management.

According to a 2010 Newsletter, 169 youth – 50 young women (29.6% of total) and 119 young men (70.4% of total) – had been engaged in the project. The young women are involved in two activities – collection of waste plastic and recycling it into the “Trashy Bags” – while the young men participate in the full range of project activities except for the production of the “Trashy Bags” which is ring-fenced for the young women.

Within six months of commencement, the project was already yielding promising outcomes for the community. Over 700 households had been provided with two storage containers each and these households were undertaking source separation of organic waste (to feed a compost plant) and inorganic waste. A brigade of young trained door-to-door waste managers is deployed to do daily collection of the separated waste from participating households.

A plastic buy-back centre has been constructed and is being operated by young people who buy and resell plastic thin film (such as discarded 500 ml sachets used to bag drinking water, ice cream sachets and plastic shopping bags). Additional youth augment the supply base of the centre by engaging in the collection of these plastic sachets as a business.

By 2010, over 80 youth in Agbogbloshie had been retrained in improved methods of recovery of electronic waste and ferrous metals. They were also supported with safety kits such as gloves and masks. Another innovation in the project is the training of beneficiaries to repair mobile phones. This training is provided in partnership with RLG Communications Ltd (a Ghanaian ICT equipment manufacturer).

The highlight of the project is the production of the “Trashy Bags” coupled with apprenticeship training in the production and sale of fashion products made from plastic thin film. The actual amount young people earn is not stated in the available literature. However, testimonies from some participants suggest that the wage earned is low but useful: *“Though the money is not too much, I am able to*



*cater for my needs with what I make than before” (sic) and “I have started repairing people’s phones and computers in the community. Though there is not much money involved yet, I am building my market so I am happy.”*

The YouthWorks! Project enjoys overwhelming support from various stakeholders in Ga-Mashie, including the sub-metro office, Ga-Mashie Development Agency, traditional leaders, residents’ associations, and more importantly, the youth themselves.

**Source:** Youth in Action. Youth Empowerment Synergy Newsletter, 2010

### Young and Wise Initiative – Planned Parenthood Association of Ghana

The Planned Parenthood Association of Ghana (PPAG) was established in 1967 as an NGO affiliated to the International Planned Parenthood Federation (IPPF). The association has a long history of leadership in family planning programmes in Ghana and is currently the leading NGO providing SRH services, mainly in urban but also in some rural areas. PPAG has widened its scope from a narrow focus on family planning to cover other SRH needs and is active in both Accra and Tamale. According to the association’s website, PPAG’s primary target is *“young people aged 10-24 especially the marginalized in rural and urban communities, both in and out-of-school.”*

*Young and Wise* is a PPAG initiative that provides young people with information, youth friendly services and skills to adopt healthy behaviours and to navigate more safely the ever-changing and challenging phase of youth. Drawing on over thirty years of experience with young people, PPAG saw a need to bridge the gap between knowledge levels and between knowledge and the utilisation of SRH services by young people. The objectives of the *Young and Wise* initiative are to (i) increase the knowledge of youth on SRH; (ii) increase young people’s access to quality SRH services; (iii) increase young people’s participation in the planning, implementation and evaluation of SRH programmes; and (iv)

increase young people's demand and use of SRH services.

The programme is designed around a strategy of youth-friendly resource centres facilitated by young people providing clinical services together with sports and recreational facilities, a library, audiovisual facilities and skills training. Clinical services include contraceptive methods, emergency contraception, post-abortion care, pregnancy testing and treatments for STIs and minor ailments. The general services provided by the youth centres are vital to the success of the programme as they (i) attract youth to the centres and provide an entry point for provision of SRH information; and (ii) contribute to wider youth development goals such as education and income generation. To encourage young women (who usually have more demands on their time) to visit the centres, the programme has established some dedicated, young women-only activities such as young women's sports teams and special days for young women.

*Young and Wise* is an example of an initiative for young people, designed with, implemented and evaluated by young people. Trained peer educators manage the youth centres and together with a Youth Advisory Board participate in all stages of the project. In addition to providing their peers with SRH information, peer educators serve as role models and refer other youth to the *Young and Wise* youth clinics. The high involvement of youth running the affairs of the programme gives them a strong sense of ownership and attracts more youth from different socio-economic backgrounds.

**Source:** PPAG website: [www.ppag.org](http://www.ppag.org)

# ANNEXES

## Annex 1: Profile of Ga West Municipality<sup>clxvi</sup>

Ga West Municipal Assembly was separated from the earlier Ga Municipal Assembly in 2004. The district has a high growth rate of 3.4%, which is presumably influenced by the district's proximity to the national capital, Accra, where large numbers of internal migrants continue to flock in search of work. The current population of around 521,000<sup>clxvii</sup> is equivalent to 13% of the population of Greater Accra Region – up from 9.5% in 2000. This rise lends support to perceptions that the district is becoming increasingly attractive to migrants because of its location on the periphery of Accra. With a land area of 710 km<sup>2</sup>, Ga West has a population density of about 730/km<sup>2</sup>.<sup>clxviii</sup> The high proportion of the population under 15 years in the 2000 census (34.8%) reflects a high fertility rate in the district. The urban population is concentrated along the border with the Accra Metropolitan Assembly (AMA) and Ga East District Assembly. In 2000, 26% of households were female-headed and 44% of household heads were unmarried.

Thirty percent of the municipality's households live in shared compounds, while households occupying one room make up 38%. Access to potable water is a major challenge in many parts of Ga West. The Accra Strategic Plan includes a proposal to relocate Accra's Timber Market and to resettle some 25,000 squatters currently living in "Sodom and Gomorrah" – an inner-city slum that city authorities have been uncomfortable about for decades.<sup>clxix</sup>

The district is dominated by migrants from other parts of Ghana, with the Akans constituting the majority ethnic group (at 44.3%), followed by Ewes (25.7%) and the native Ga-Dangmes coming in at a distant third (19.1%). Christianity is the dominant religion, followed by Islam.

About 71% of the population are economically active, with 60% being self-employed. Some 12% of children aged 7-14 are classified as working children. The main economic activities in the district are small-holder agriculture (which supports over 50% of the district's economically active population), commerce and industry. The few

commercial farms focus on horticultural exports such as pineapple, chilli peppers, pawpaw and Asian vegetables such as tinda and marrow while their small-scale counterparts concentrate on carrots, cabbage, lettuce and other leafy vegetables for the urban middle-classes.

Literacy and numeracy rates are cited as 56% and 54% respectively, compared to national averages of 60% literacy and 45% numeracy. The comparatively low literacy rate is influenced by irregular attendance at school (especially in the district's rural communities) due to poverty.

Access to healthcare is a challenge for many in the district. While the majority are registered with the National Health Insurance Scheme (NHIS), most formal healthcare facilities in the district are reluctant to provide services to clients under the NHIS as payment of refunds from the Government is often delayed.

## **Annex 2: Profile of Tamale<sup>clxx</sup>**

Tamale is strategically situated at the centre of the Northern Region, and is *de facto* capital of the northern savannah which comprises the Northern, Upper East and Upper West Regions. The land area covered by Tamale city constitutes only a small fraction of the statutory planning area designated as Tamale Metropolitan Area (TaMA). The latter covers some 750 km<sup>2</sup> of mostly deprived, rural settlements.<sup>clxxi</sup> As used in most studies, the name Tamale refers to the city and the immediate peri-urban area directly influenced by the city, rather than the statutory "metropolitan" planning area, TaMA.<sup>clxxii</sup>

TaMA's population is projected by the local authority to be around 430,000,<sup>clxxiii</sup> with a growth rate close to 3.5%, which is not only high in nominal terms but also relative to the national rate of 2.4%. Migration from the rural areas is perceived to be a key contributor to this high growth rate. Though it is the only district in the Northern Region that is predominantly urban, TaMA's population density is relatively low (at 470/km<sup>2</sup>), partly because the "metropolitan" area includes a large expanse of rural settlements and agricultural land.<sup>clxxiv</sup>

The resident population comprises mainly ethnic Dagombas<sup>clxxv</sup> (about 80% of urban Tamale), of which some 90% are Muslim. The ethnic culture and the extended family retain strong influences on modern society. With polygyny and communal decision making/ownership still common across Tamale, the extended family has a strong influence over what the youth may or may not do and major life decisions involving their migration and marriage are not easily made against the will of the extended family. Influenced by religion and the strong Dagbon culture, Tamale's young women have considerably less voice than their counterparts in the south and there are frequent reports of girls and young women being given away as domestic servants to elite urban households in the south (or into exploitative fostering arrangements with urban-based relatives) or even into forced marriages by their families.

The majority source of livelihood is small-scale, rain-fed agriculture. Estimates of the size of the population involved in agriculture vary, but hover in the region of 60%. Yet, the northern savannah has only one, increasingly erratic, rainy season,<sup>clxxvi</sup> unlike southern Ghana which has two. Yet, agricultural lands are increasingly being converted to urban uses as the city expands, undermining the livelihood sources of some agricultural households. Significant contributors to the city economy (aside from agriculture) are mostly unregistered and informal – these include commerce (including itinerant trading), services, light industry, traditional crafts (mainly hand-woven textiles, leather goods, straw hats and pottery) and livestock.

Compounds – mostly shared by multiple households – comprise two thirds of the housing stock in TaMA and approximately one half of the homes are built of earth, especially in poorer neighbourhoods such as Bulpela.<sup>clxxvii</sup> The supply of piped water is erratic, with only a third of dwellings having internal plumbing of any sort. Many residents, therefore, rely on dugouts. Some of these rudimentary water sources (including a dam at Bulpela) are shared directly with the cattle population, facilitating contamination. As with most of Tamale's low-income neighbourhoods, Bulpela lacks domestic toilets and its residents are compelled to share a few public toilets. Almost invariably, domestic drainage is uncontrolled and the living

environment manifests signs of routine littering and fly-tipping, particularly in the poorer neighbourhoods. Unlike water and sanitation, however, the electricity and telecommunications situations are moderately reliable. The city also has an excellent network of trunk and arterial roads (though the access roads are typically unpaved and eroded). However, the persistence of intra-/inter-ethnic conflicts undermines peace and development not only in Tamale, but across Dagbon as a whole.

Gross primary and JHS enrolment rates are 85.3% and 52.6% respectively and there is a large disparity between the enrolment rate for girls (44.1%) and that for boys (60.7%) at the latter level. Utilisation of formal health services is perceived to be low, especially in the less urbanised parts of TaMA, due mainly to poverty and low levels of education. Family planning usage levels are low, mainly on cultural grounds.

### **Annex 3: Profile of Northern Sector Action on Awareness Centre (NORSAAC)**

#### **VISION STATEMENT**

A society in which every human being enjoys equal rights including their sexual rights.

#### **MISSION STATEMENT**

Working with communities and community-based structures to build their capacities to enable them demand their rights including their sexual rights.

#### **INTRODUCTION**

To operationalize the concept of equity among communities through the process of involvement and development of its people, there need to be a total commitment among the youth and women of today to build a human society for all in the future, hence the need to develop and harmonize policies to reflect current realities and policies from global and National frameworks such as Millennium Development Goals and the Ghana Poverty Reduction Strategy. Recognizing the gender imbalance in our development process, the organisation focuses more on gender mainstreaming in all projects and programmes to ensure participation, inclusion and voice.

## CORE VALUES OF THE ORGANISATION

We believe in the following core values;

- **Commitment;** we are committed to the poor, the under privileged, the marginalized, the handicapped and People Living with HIV/AIDS (PLWHAS).
- **Justice;** believe in social justice and in carrying out this philosophy, we work to ensure equal opportunities to all irrespective of gender, colour, ethnicity, age , religion and race.
- **Respect;** we value and regard all people and act in a way that respects the dignity, uniqueness and intrinsic worth of every person; the needy, donors, our staff and their families, the board and volunteers.
- **Partnership;** we accept obligations of joint participation, shared goal and mutual accountability that our partnership requires.
- **Responsiveness;** willing and ready to take intelligent risk and act quickly with experience and sensitivity to what the situation requires. We also recognize the contribution of the destitute, the needy and PLWHAS.
- **Gender sensitive;** the organization in all its dealing would respect involvement of all sexes. It shall promote inclusion, participation and voice. Management and board would also be constituted with consideration of gender sensitivity.

*NORSAAC focuses on two thematic areas:*

### A. WOMEN RIGHTS AND GOVERNANCE

- **Women's participation in decision making process.**  
The organization works to ensure that women representation in decision making both locally and regionally is improved tremendously. During the 2006 district assembly election, NORSAAC adopted several strategies to make sure that women developed the interest and contest for the 4 election. With this, 109 women from 10 districts in the region were trained from which 55 out of the number

filed and contested the non-partisan district assembly election.

- **Sensitization on women rights.**

The organization has carried out community sensitization in 42 communities in the northern region on women inclusion in decision making and their general rights issues. In its quest to ensure the respect for women rights, the organization trained 30 women rights advocates in 2 districts in 6 communities to serve as women advocates in their communities. Most women in the communities are now aware and can fight to claim their right.

- **Engaging community discussions to address cultural barriers affecting women participation, inclusion and voice.**

Traditional leaders are custodians of culture and tradition in our communities thus their views and opinions are respected by all irrespective of age. Therefore, the organization decided to target them in their fight to improve women participation in decision making processes. Several forums were organized both at the local and regional levels which was aimed at soliciting their support for women participation in decision making.

- **Female students leadership promotions in schools (Young Female Parliament)**

The organization has facilitated the formation of clubs in some educational institutions in the tamale metropolis to make sure that female students' participation in decision making levels in schools was enhanced. Over 200 of its members were trained on leadership skills and other sensitive areas. These motivated some female students to file for election in their various schools and were elected

- Partnering with other organizations to mainstream gender in all activities and projects.

- There has also been a regular annual celebration of the world Aids day and 16 days of activism which is celebrated



annually to condemn all forms of gender violence against women and to also call for proper reflections of issues affecting females.

- **Formation of assembly women caucus**  
NORSAAC supported some women in their operational districts to file and contest for the district assembly elections after which these women were brought together to form the northern region assembly women caucus on good governance NORWACGG which the organization facilitated. The group is in existence and actively operating with a membership of 62 women comprising both elected and appointed in the region
- **Engaging district assemblies, politicians and community leaders to empower and involve women in development.**

## ***B. SEXUAL AND REPRODUCTIVE HEALTH***

### **Community Based Sexuality Education Project (CBSEP)**

Sexuality and reproductive health issues are commonly found among the youth both in and out of schools. The organization upon realizing this thought it critical to adopt strategies aimed at improving sexuality education in schools and communities to allow young people address their sexual needs.

The project has trained 28 teachers and 18 youth group leaders to facilitate sexual education in their schools and communities respectively.

### **Innovative Sexuality Education Project (ISEP)**

The Innovative Sexuality Education Project (ISEP) started in June, 2010. The project developed a dialogue-based educational methods and materials to strengthen the knowledge and attitudes of youth in four districts (Tamale, Savelugu\Nanton and Tolon\Kumbungu and Karaga) of the Northern Region of Ghana on SHSR (Sexual health and Sexual rights.). A research on young people's sexual behaviour was also conducted in six districts of the northern region and reaching out many people in the country.

About 2,100 youth in and out of school were reached with the information and have themselves used the participatory tools to discuss their sexual issues.

### **STAR Project.**

Societies Tracking AIDS through Rights is an advocacy and community owned project aimed at empowering communities to access their basic needs in the face of HIV and AIDS. The project has 12 facilitators from 6 communities in Central Gonja District in the Northern Region.

### **Project RMA.**

The project resource mobilisation awareness is another advocacy based project with a broad objective of ensuring functioning budget lines for RH commodities with special emphasis on contraceptives. The project is run in 4 districts with the District Health Directorates as its major stakeholders.

### **Act Right and Stop HIV**

This is a project aimed at preventing HIV in communities with outreach programmes such as community sensitization durbars. Counseling and testing, film and video shows among others. 20 communities are beneficiaries of this project from Savelugu Nantong and Central Gonja districts.

The organization is also in Promotion of HIV/AIDS campaign in schools through formation of clubs ( HIV/AIDS and Gender Clubs.)

## **OBJECTIVES**

The objectives of the organisation include the following:

- To create general awareness on HIV/ AIDS subject and other diseases that will threaten the development of the country
- To encourage and facilitate dialogue between young people, children, parents and policy makers
- To facilitate the empowerment of existing and new institutions at community, district, regional and national levels that will promote good governance and proper representation of women, by women and for women.

- To work with the poor, powerless and generally the marginalised and/or the excluded to have their voices heard and their rights recognized.

### **METHODOLOGIES USED BY NORSAAC**

The main methodologies used by the organization are

- Advocacy and Lobbying
- Community Mobilization.
- Strengthening of Capacity

### **Annex 4: Partner Profile – WRAN Profile**

#### **NAME OF CBO**

Women’s Right Advocacy Network (WRAN)

#### **ADDRESS**

P. O. BOX MD 1595  
Madina

#### **AREA OF OPERATION**

Greater Accra Region

What is **Women’s Right Advocacy Network (WRAN)**: A network of women gender advocates made up of , Queen mothers of the Ga district, Assembly Women, some heads of departments and selected leaders of women’s groups in Ga East West and South Municipality. The name came up during a series of training workshops under the Greater Accra Regional Development Programme (GARDP) for selected women advocates in communities which **ACTION AID** Ghana operates

#### **SOME OF THE ACTIVITIES UNDERTAKEN**

- The Ga Queen mothers were trained as community mediators
- Women aspirants for district assemblies were trained in leadership and confidence building
- Past girls campers were supported to formed girls clubs

Our focus is to contribute or take up some aspects of women's right issues, the name emerged in 2008 when another workshop was held in ABOKOBI Presbyterian Women's Training Center comprising of Queen mothers of the Ga district, Assembly Women, some heads of departments and selected leaders of women's groups.

## VISION

Our vision is, to be part of civil society organizations (SCSO's) for Women's/girls to live a life of dignity.

## MISSION

To promote the well-being and total development of women/girls in order to enhance participation in local and national politics and to assume their rightful leadership position in decision-making process.

## OBJECTIVES

- To build the confidence level of girls/women to offer themselves for elections into positions of leadership at both local and national levels and to take part in all decision-making process.
- To offer opportunities for girls/women to increase their income levels through alternative livelihood activate
- To give education on HIV/AIDS and other health issues to women/girls.
- To create awareness on sex education among girls clubs.
- To use trained queen mothers to mediate on cases in communities (urban, Peri-urban and rural).
- To lobby and advocate for policy formulation and policy change at both local and national levels that will cater for the well-being of girls/women.
- To promote unity and sense of belongingness among members.

## STRATEGIES

- Empowerment
- Campaigning
- Building solidarity locally
- Advocacy
- Skills training

## SERVICE

- Nurturing women's groups and linking them to financial institutions for credit
- Women's groups
- Assembly women caucus
- Mobilization
- Community Education
- Capacity building in group dynamics and management
- Organizing youth on anti-domestic violence, HIV/ AIDS, through football and other games.
- Mediation of cases by Queen mothers trained in alternative dispute resolutions (ADR) methods.
- Drama/role plays

## MEMBERSHIP

Membership comprises of patrons of girls, queen mothers, assembly women, some heads of departments and leaders of women's groups.

Men who are interest in the wellbeing of women may join but have no leadership position.

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# NOTES

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<sup>i</sup> For each settlement, there were six FGDs, each constituted of approximately ten members. Of the six FGDs, four were with young women only, one with young men only and the last was mixed.

<sup>ii</sup> <http://norsaac.org/2012/02/06/welcome-to-norsaac/>

<sup>iii</sup> Organisational profiles provided by the two AAG partners are presented at Annex 3 and Annex 4.

<sup>iv</sup> GoG, 2010c.

<sup>v</sup> [http://en.wikipedia.org/wiki/city\\_region](http://en.wikipedia.org/wiki/city_region)

<sup>vi</sup> Article 35 Section 6 (d) and Article 240 of the Ghanaian constitution.

<sup>vii</sup> Most district assemblies rely almost exclusively on a central government grant (the District Assemblies Common Fund), equivalent to 7.5% of national revenue, with very little success at generating own resources.

<sup>viii</sup> Ghartey Associates, 2011; IBIS, 2007b.

<sup>ix</sup> Dotse, 2011; PCA, 2011.

<sup>x</sup> Korboe, 2011.

<sup>xi</sup> These are elaborated in the main body of the report.

<sup>xii</sup> During the discussions on what they did not like about their settlement/city, male youths at Bulpela came across as much more concerned than their female counterparts with the lack of jobs in Tamale. This concern was rarely expressed *explicitly* by the female groups interviewed in that community.

<sup>xiii</sup> Just as an example, the group of young men interviewed at Bulpela explicitly approved of "*sanctions on immorality*" and on revelry, asserting that such sanctions by the community's leaders have helped in curtailing unwanted pregnancies. The nature of such sanctions was not investigated, however.

<sup>xiv</sup> Ghana's definition of an urban settlement is based on a relatively low population threshold of 5,000. The rising trend in the urban population is, however, clear and significant. By comparison, Ghana does not have a consistent, objective definition for peri-urban, except that the expression is widely used in reference to settlements on the periphery of the larger urban centres.

<sup>xv</sup> Source: 1960, 1984 and 2000 census data. The final 2010 census report has not yet been released but the entire process has

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received severe criticism, with many households claiming to have been missed by the enumerators.

<sup>xvi</sup> Farvacque-Vitkovic et al, 2008: 2.

<sup>xvii</sup> The city proper accommodates 9.5% of the country's population in less than 0.1% of the country's total land area.

<sup>xviii</sup> GSS, 2011b.

<sup>xix</sup> Estimates from the 2010 national census cite population growth rates of 2.4% at the national level, 2.8% for Greater Accra and 2.9% for Northern Region. Anecdotally, and in light of Accra's continuing attraction to internal migrants, the growth rate for Accra city (as opposed to the Greater Accra Region) is likely to be considerably higher than the national average. Population growth has been slowest in the two poorest regions – Upper East (1.1% and Upper West (1.5%).

<sup>xx</sup> The estimate is for 2007 and is likely to be that for the entire Tamale Metropolitan Area rather than Tamale city itself.

<sup>xxi</sup> See also <http://en.wikipedia.org/wiki/Accra>, [http://en.wikipedia.org/wiki/Tamale,\\_Ghana](http://en.wikipedia.org/wiki/Tamale,_Ghana) and <http://en.wikipedia.org/wiki/Kumasi>.

<sup>xxii</sup> See

<http://www.arch.columbia.edu/Studio/Spring2003/UP/Accra/PDF's%20to%20printer/10%20-%20housing.pdf#search=%22overcrowding%20accra%22>

<sup>xxiii</sup> Ghanaian poverty estimates generally rely on a money-metric marker based on the cost of meeting an individual's basic caloric requirements plus a basket of non-food goods (eg basic clothing) and services that the poor/near-poor consider so essential that they would forego meeting caloric requirements in order to have.

<sup>xxiv</sup> GSS, 2007.

<sup>xxv</sup> such as PDA, 2011; World Bank, 2010b.

<sup>xxvi</sup> World Bank, 2005.

<sup>xxvii</sup> Farvacque-Vitkovic et al, 2008: 4.

<sup>xxviii</sup> GSS, 2007.

<sup>xxix</sup> Place-specific poverty data are not immediately available for Tamale, Bulpela, Ga West or Kpobiman.

<sup>xxx</sup> Farvacque-Vitkovic et al, 2008.

<sup>xxxi</sup> As contended by PDA (2011) and the World Bank (2010b).

<sup>xxxii</sup> Females involved in this are typically referred to as *kaya yei*.



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- <sup>xxxiii</sup> Korboe, 2007; Palmer, 2009; Teal, 2007, 2008.
- <sup>xxxiv</sup> ARHR and SEND, 2008; Hartwell, 2009; King, 2011; PDA, 2010.
- <sup>xxxv</sup> Korboe, 2010.
- <sup>xxxvi</sup> ARHR and SEND, 2008; IBIS, 2007a; Korboe, 2007, 2010; WUSC, 2008; Youth Alive, 2007.
- <sup>xxxvii</sup> Results of the 2007 National Educational Assessment (NEA) reveal that 90% of pupils in Ghana's public schools cannot solve basic maths problems and as many as three quarters of pupils in P6 cannot read with fluency and comprehension.
- <sup>xxxviii</sup> King et al, 2006a, 2006b; Korboe, 2007; Palmer, 2009.
- <sup>xxxix</sup> The majority livelihoods among male youths at Kpobiman include casual unskilled (but also skilled) construction labour sustained by the gradual accretion of Kpobiman into the city of Accra, peri-urban agriculture (typically vegetables) and artisanal repair work (especially mechanics). At Bulpela, male youth livelihoods again include construction labour (in urban Tamale), motorbike/ bicycle repair and peri-urban agriculture (mainly vegetables and maize).
- <sup>xl</sup> There seems no logical reason why young women cannot enter the professional driving or mobile phone repair industry, for example.
- <sup>xli</sup> PDA, 2010, 2011.
- <sup>xlii</sup> Hatløy et al, 2004; Korboe, 1997, 2007; PDA, 2010; Youth Alive, 2007.
- <sup>xliii</sup> IBIS, 2007b.
- <sup>xliv</sup> See, for example, <http://www.modernghana.com/news/395725/1/violence-at-odododiodoo-nii-lante-captain-okaikoi-.html>
- <sup>xliv</sup> Employment rate data are largely anecdotal in Ghana and the concept of under-employment – in the mostly gray Ghanaian literature – suffers from major challenges associated with definition and reliability. The combination of a huge informal sector and high levels of dissatisfaction with current employment further compound the challenges of estimation. As a result, there is very little agreement on employment statistics among Ghanaians – a serious concern to economists. It is revealing that politicians engaged in an ongoing dispute in the Ghanaian press over the job creation record of the two dominant parties are unable to cite any employment rates whatsoever to support their positions. See also Section 3.3.

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<sup>xlvi</sup> Ghana's broadcast media frequently report on urban youth gangs arrested for crimes such as robberies and drug/ substance abuse.

<sup>xlvii</sup> NOTE: all currency exchange rates used for figures reported in this document are from April 2012.

<sup>xlviii</sup> Source: focus group discussions at Bulpela and Kpobiman. The official daily minimum wage is GH¢ 4.48 (equivalent to US\$ 2.50 in April 2012).

<sup>xliv</sup> Frost and Bingenheimer, 2011; Hatløy et al, 2004; Moore and Biddlecom, 2006.

<sup>l</sup> ARHR, 2011; Glover et al, 2003. Also acknowledged in the focus group discussions with youth groups at Bulpela and Tamale

<sup>li</sup> IDEG, 2005; GoG, 2010c.

<sup>lii</sup> Korboe, 2010.

<sup>liii</sup> GSS, 2011b.

<sup>liv</sup> A participatory study by PDA (2011) identified school meals and take-home rations as important strategies for keeping girls in school, particularly in the northern savannah.

<sup>lv</sup> MoE, 2010. According to [http://www.statsghana.gov.gh/docfiles/cwiq%20north\\_-\\_dist.pdf](http://www.statsghana.gov.gh/docfiles/cwiq%20north_-_dist.pdf), the youth literacy rate for Tamale as a whole is 62.9%.

<sup>lvi</sup> IBIS, 2007a; PDA, 2010; ARHR and SEND, 2008.

<sup>lvii</sup> PDA, 2010.

<sup>lviii</sup> PDA, 2010.

<sup>lix</sup> Hatløy et al, 2004; Korboe, 1997; Korboe and CEDEP, 1995; PDA, 2010.

<sup>lx</sup> ARHR and SEND, 2008.,

<sup>lxi</sup> Norton et al, 1996; Hatløy et al, 2004.

<sup>lxii</sup> Young man in male focus group at Bulpela

<sup>lxiii</sup> PDA, 2011; University of Oxford, 2010.

<sup>lxiv</sup> ARHR, 2011.

<sup>lxv</sup> IBIS, 2007a; WUSC, 2008..

<sup>lxvi</sup> SRIMPRD, 2010; GoG, 2007: 80..

<sup>lxvii</sup> It is important to interpret these relatively high education statistics with caution, however, as the first half of "secondary" in Ghana still falls under the basic education cycle.

<sup>lxviii</sup> Teal, 2007, 2008..

<sup>lix</sup> also Akyeampong et al, 2007; GSS, 2003; Hashim, 2004; MoESS, 2007, 2008.

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<sup>lxx</sup> ARHR and SEND, 2008; MoESS, 2007.

<sup>lxxi</sup> A “*chop bar*” is the grade of restaurant typically patronised by the urban working classes.

<sup>lxxii</sup> PDA, 2010, 2011..

<sup>lxxiii</sup> IBIS, 2007a; NDPC, 2010.

<sup>lxxiv</sup> Eyben, 2011, citing a study of 600 women by Darkwah (2010).

<sup>lxxv</sup> The table presents the “best fit” responses given by the youths in the sample.

<sup>lxxvi</sup> Ananga, 2011; ARHR and SEND, 2008; GSS, 2003a; IBIS, 2007a; PDA, 2010,2011; MoESS, 2007, 2008; Unicef and MOWAC, 2011.

<sup>lxxvii</sup> The regulations on corporal punishment in schools have not been consistent and seem to vary with changes in the headship of the education ministry.

<sup>lxxviii</sup> PDA, 2010..

<sup>lxxix</sup> IBIS, 2007a..

<sup>lxxx</sup> Source: all focus groups interviewed in Bulpela (female, male and mixed). The objection was most emphatic in the mixed group.

<sup>lxxxii</sup> A young women’s focus group at Kpobiman estimated that only about one in ten girls/ young women return to school after having a baby.

<sup>lxxxii</sup> Overall, the mothers of nursing schoolgirl-mothers were reported to be willing but not always available to assist with child care.

<sup>lxxxiii</sup> Source: female groups interviewed, Kpobiman

<sup>lxxxiv</sup> PDA, 2011.

<sup>lxxxv</sup> A perverse incentive is one that proffers short-term benefits but which ultimately produces adverse – though often unintended – consequences for the incentive taker and/or the wider society.

<sup>lxxxvi</sup> PDA, 2011..

<sup>lxxxvii</sup> Farvacque-Vitkovic et al, 2008; GSS, 2007. Farvacque-Vitkovic et al report an increasing trend for the urban poor with no education to become involved in urban agriculture as the “occupation of last resort”. As noted in the introduction, a Ghanaian settlement only need have a population of 5,000 to qualify as urban. It is, thus, common for residents to be involved in cultivating vegetables on vacant plots, along water bodies and on the fringes of Ghana’s urban settlements.

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<sup>lxxxviii</sup> GSS, 2009. Unemployment in this survey was defined as not having been employed in the 12 months preceding the survey.

<sup>lxxxix</sup> GSS, 2009. Population growth remains high (2.8% and 2.9% in the Greater Accra and Northern regions respectively) despite declines in household size.

<sup>xc</sup> King et al, 2006b; Korboe, 2007; MoE, 2010; Palmer, 2005a, 2009.

<sup>xc</sup>i In one FGD at Kpobiman, as many as eight out of the ten young women said they had sisters or close friends who had experienced such harassment.

<sup>xc</sup>ii Most such girls lack decent accommodations, and sleep on shop fronts, in busy markets and other risky locations (PDA, 2011).

<sup>xc</sup>iii Ghanaian addresses are increasingly blacklisted by online services such as PayPal, owing to the high rate of internet fraud.

<sup>xc</sup>iv GSS (2007: 14) and Farvacque-Vitkovic et al (2008: 4), citing World Bank (2005). In urban areas, these will include many of the young women working in the traditional restaurants (known as “*chop bars*”) and in salons and dressmaking enterprises, where wage rates vary widely but tend to be well below the official daily minimum wage of GH¢ 4.48 (about US\$ 2.50) – or GH¢ 116 (US\$ 65) per month.

<sup>xc</sup>v GSS, 2007.

<sup>xc</sup>vi GoG, 2010b.

<sup>xc</sup>vii Dotse, 2011; PCA, 2011

<sup>xc</sup>viii IBIS, 2007b..

<sup>xc</sup>ix In this context, the policy’s interest is mainly in mechanised and export-oriented horticulture, which is common in and around the (urban) district capitals.

<sup>c</sup> GoG, 2011; Palmer, 2009.

<sup>ci</sup> Palmer, 2005a.

<sup>c</sup>ii DSW, 2011; GSS, 2007; 2009..

<sup>c</sup>iii GSS, 2007.

<sup>c</sup>iv See also Section 1.4 and the cautionary note at the end of this paragraph.

<sup>c</sup>v See, for example, the paragraphs on transactional sex in Section 3.4, below.

<sup>c</sup>vi In urban and peri-urban areas, agriculture commonly entails cultivating vegetables such as okro, carrots and a range of leafy

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vegetables on vacant plots, along water bodies and on peripheral lands.

<sup>cvii</sup> In the mixed-group FGD at Kpobiman, a young woman noted, “*they [employers] look at your hips, butt and breasts...you don’t stand a chance if you are not well-endowed.*”

<sup>cviii</sup> A young man observed during an FGD at Bulpela: “*my sister has to wake up early, heat her bath water, wash up and get my bath water ready while I sleep;...I wake up late, but we both have to leave home at the same time.*”

<sup>cix</sup> King et al, 2006a.

<sup>cx</sup> MESS, 2007: 103.

<sup>cxii</sup> Palmer, 2005b, 2009; Korboe, 2007.

<sup>cxiii</sup> Wodon, 2011.

<sup>cxiv</sup> Korboe, 2007..

<sup>cxv</sup> Youth Alive, 2007.

<sup>cxvi</sup> IBIS, 2007b.

<sup>cxvii</sup> Palmer, 2005a, 2009.

<sup>cxviii</sup> Woltjer, L. 2006, Analysis of Vocational Education and Training: Ghana, p. 7.

<sup>cxix</sup> King et al, 2006a; Korboe, 2007; Palmer, 2009..

<sup>cxix</sup> Korboe, 2007; Palmer, 2009.

<sup>cxx</sup> Author’s analysis of a 2007 dataset compiled by Francis Teal of Oxford University’s Centre for the Study of African Economies (CSAE).

<sup>cxxi</sup> Eg tailoring/ dressmaking, carpentry and metal fabrication

<sup>cxxii</sup> 9-10 p.m. was reported (in the FGDs at Kpobiman) for restaurant and chop bar workers in Accra.

<sup>cxxiii</sup> These are for Kpobiman/ Accra and are somewhat lower in Bulpela.

<sup>cxxiv</sup> One young Kpobiman hairdresser operating in the city centre earns around 1,300 (US\$ 730) a month, but this is exceptional for a young woman in that community. Commenting on the adequacy of young women’s earnings from hairdressing at Bulpela, a participant aptly described the situation of most of her local hairdressers as merely “*hand to mouth*”.

<sup>cxxv</sup> Glover et al, 2003; PDA, 2010.

<sup>cxxvi</sup> Hatløy et al, 2004..

<sup>cxxvii</sup> PDA, 2011; also interviews with youth at Bulpela and Kpobiman.

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<sup>cxviii</sup> However, some of the young women at Kpobiman observed that sensual dressing could also work against a young woman's effort to access employment, especially so where the prospective employer/agent was an active Christian.

<sup>cxix</sup> The Akan constitute the majority ethnic group in Ghana, around one half of the population.

<sup>cxx</sup> In Ghana, mallams are typically Islamic psychics, commonly consulted (by Muslims and non-Muslims alike) for guidance on a vast range of social challenges.

<sup>cxxi</sup> As this is essentially a literature review, the figures in this report therefore exclude non-formal methods, unless explicitly stated.

<sup>cxxii</sup>

<sup>cxxiii</sup> The CPR is the proportion of currently married women currently using a method of contraception.

<sup>cxxiv</sup> DFID, 2011.

<sup>cxxv</sup> ARHR 2010; 2011.

<sup>cxxvi</sup> GSS 2009.

<sup>cxxvii</sup> Young women at Bulpela and Kpobiman

<sup>cxxviii</sup> Young man in mixed-sex focus group at Kpobiman

<sup>cxxix</sup> Young women at both sites but mentioned more repeatedly at Kpobiman

<sup>cxl</sup> GSS, 2009.

<sup>cxli</sup> GSS, 2009.

<sup>cxlii</sup> GSS, 2009.

<sup>cxliii</sup> Source: FGDs in Bulpela and Kpobiman. In such cases, the older relatives would typically object to the younger couple's wish to delay childbirth.

<sup>cxliv</sup> Also confirmed during FGDs with young women in Bulpela

<sup>cxlv</sup> PDA, 2011; Hawkins et al, 2011.

<sup>cxlvi</sup> also reported in GSS, 2009.

<sup>cxlvii</sup> GSS, 2009.

<sup>cxlviii</sup> [http://www.undp-gha.org/site/docs/MAF%20Ghana\\_MDG5\\_Low\\_Web%20%282%29.pdf](http://www.undp-gha.org/site/docs/MAF%20Ghana_MDG5_Low_Web%20%282%29.pdf)

<sup>cxlix</sup> For further information please see [www.afro.who.int/index.php?option=com\\_docman&task](http://www.afro.who.int/index.php?option=com_docman&task)

<sup>cl</sup> Awusabo-Asare et al, 2004.

<sup>cli</sup> This sells for around GH¢ 4 (US\$ 2.30) in Accra.

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<sup>clii</sup> The authors' analysis of the FGD responses suggests a likely link between higher levels of deprivation and reliance on the cheapest abortion options (eg herbal potions, strong coffee and pulverised glass).

<sup>cliii</sup> A half kilogramme of granulated sugar was reported to be the standard when sugar is involved in preparing abortion potions.

<sup>cliv</sup> A course sells for about GH¢ 6 (US\$ 3.50) in Accra.

<sup>clv</sup> Violence against women includes acts of a physical nature (slapping, arm twisting, pushing, punching, kicking), sexual nature (forced intercourse or other sexual acts) or emotional nature (humiliation, threats or insults). Partner control exhibited as verbal abuse, restrictions on freedom of movement and withholding funds may also be classified as violence against women. Sexual violence may limit women's ability to practice safe sex and to protect themselves from STIs and unwanted pregnancies.

<sup>clvi</sup> Glover et al's "*unaffiliated youth*" are those whose jobs entail "floating" on the street – eg ice-water sellers, cart pushers, porters and hawkers of small items.

<sup>clvii</sup> Baldwin, 2011. Some Tema residents believe that many of the girls are older.

<sup>clviii</sup> Unfortunately, the occupational choices selected reinforce existing gender stereotyping and, because they end up crowding a few sectors, increase the risk of perpetuating low earnings among urban young women.

<sup>clix</sup> WILDAF, no date.

<sup>clx</sup> Criminal Offence Act (2007)

<sup>clxi</sup> Weekly contributions are of the order of GH¢ 0.50-1.00 (US\$ 0.28-0.56 ).

<sup>clxii</sup> Examples of such competitive short-term funds are the recently closed Rights and Voice Initiative (RAVI) and the new Strengthening Transparency, Accountability and Responsiveness (STAR) facility.

<sup>clxiii</sup> Apusiga et al (2011) and PDA (2010)

<sup>clxiv</sup> indigenous (Old) Accra

<sup>clxv</sup> <http://www.trashybags.org/>

<sup>clxvi</sup> Profile constructed from the 2000 census (data from the 2010 census are not yet available at the district level, except for Accra), the Ghana Districts website

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([www.ghanadistricts.com/districts/?news&r=1&\\_=1](http://www.ghanadistricts.com/districts/?news&r=1&_=1)) and a mini profile conducted as part of a housing appraisal survey by Abu and Korboe (2008).

<sup>clxvii</sup> Authors' estimate from the 2000 census

<sup>clxviii</sup> The 2010 census gives the population density for Greater Accra Region as 1,205 persons per sq. km. (GSS, 2011b).

<sup>clxix</sup> Abu and Korboe, 2008.

<sup>clxx</sup> Profile constructed from the 2000 census (data from the 2010 census are not yet available at the district level, except for Accra), the local authority's Medium Term Development Plan (MTDP), Wikipedia and a 2007 city profile undertaken as part of a DFID-funded survey on skills development by Korboe (2007).

<sup>clxxi</sup> TaMA MTDP, 2010.

<sup>clxxii</sup> To qualify for "metropolitan" status in Ghana, a district only need reach a population of 250,000 – [http://ghanadistricts.com/home/?\\_=13&sa=3621&ssa=128](http://ghanadistricts.com/home/?_=13&sa=3621&ssa=128). Thus, the term "metropolitan" does not necessarily connote a high standard of social/ technical infrastructure or other form of sophistication.

<sup>clxxiii</sup> This equates to about 17% of the population of the entire Northern Region – Ghana's largest, spatially.

<sup>clxxiv</sup> For Northern Region as a whole, the population density for 2010 was 35 persons per km<sup>2</sup> -- the lowest of any of Ghana's ten regions (GSS, 2011b).

<sup>clxxv</sup> The main ethnic group are the Dagomba, their land is known as Dagbon and their language Dagbani.

<sup>clxxvi</sup> PDA, 2011.

<sup>clxxvii</sup> Korboe, 2007.





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