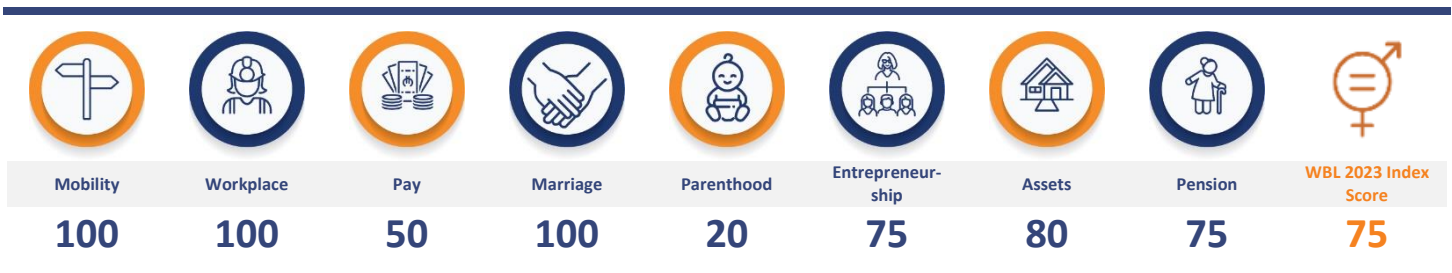


# Ghana

*Women, Business and the Law 2023* (WBL2023) presents an index covering 190 economies and structured around the life cycle of a working woman. In total, 35 questions are scored across eight indicators. Overall scores are then calculated by taking the average of each indicator, with 100 representing the highest possible score. Data refer to the laws and regulations that are applicable to the main business city (Accra). Different rules may apply in other jurisdictions so local legislation should be reviewed. Based on this approach, **Ghana scores 75 out of 100**. The overall score for Ghana is higher than the regional average observed across Sub-Saharan Africa (72.6). Within the Sub-Saharan Africa region, the maximum score observed is 95 (Côte d'Ivoire and Gabon).

## Ghana - Scores for Women, Business and the Law 2023



### Relative Strengths

When it comes to constraints on freedom of movement, laws affecting women's decisions to work, and constraints related to marriage, Ghana gets a perfect score.

### Areas for Improvement

However, when it comes to laws affecting women's pay, laws affecting women's work after having children, constraints on women starting and running a business, gender differences in property and inheritance, and laws affecting the size of a woman's pension, Ghana could consider reforms to improve legal equality for women.

For example, one of the lowest scores for Ghana is on the indicator measuring laws affecting women's work after having children (the WBL2023 Parenthood indicator). To improve on the Parenthood indicator, Ghana may wish to consider making paid leave of at least 14 weeks available to mothers, making the government administer 100% of maternity leave benefits, making paid leave available to fathers, and making paid parental leave available.

### Recent Reforms

No reforms were observed during the past year (October 2nd, 2021 – October 1st, 2022).



Further data details for Ghana are available at:  
<https://wbl.worldbank.org/en/data/exploreconomies/ghana/2023>



	QUESTION	ANSWER	LEGAL BASIS
Mobility	Can a woman choose where to live in the same way as a man?	Yes	Matrimonial Causes Act, Art. 32
	Can a woman travel outside her home in the same way as a man?	Yes	No restrictions could be located
	Can a woman apply for a passport in the same way as a man?	Yes	Passport and Travel Certificate Decree; Passport Application Form
	Can a woman travel outside the country in the same way as a man?	Yes	No restrictions could be located
Workplace	Can a woman get a job in the same way as a man?	Yes	No restrictions could be located
	Does the law prohibit discrimination in employment based on gender?	Yes	Labour Act, Sec. 14(e)
	Is there legislation on sexual harassment in employment?	Yes	Labor Act, Secs. 63(3)(b), 64 and 175
	Are there criminal penalties or civil remedies for sexual harassment in employment?	Yes	<i>Criminal:</i> No applicable provisions could be located <i>Civil:</i> Labor Act, Secs. 63(3)(b), 64 and 175
Pay	Does the law mandate equal remuneration for work of equal value?	No	No applicable provisions could be located
	Can a woman work at night in the same way as a man?	Yes	No restrictions could be located
	Can a woman work in a job deemed dangerous in the same way as a man?	Yes	No restrictions could be located
	Can a woman work in an industrial job in the same way as a man?	No	Factories, Offices and Shops Act, Sec. 37
Marriage	Is the law free of legal provisions that require a married woman to obey her husband?	Yes	No applicable provisions could be located
	Can a woman be head of household in the same way as a man?	Yes	The Head of Family Accountability Act of 1985, Sec. 1
	Is there legislation specifically addressing domestic violence?	Yes	Domestic Violence Act
	Can a woman obtain a judgment of divorce in the same way as a man?	Yes	Matrimonial Causes Act, Sec. 1(i)
Parenthood	Does a woman have the same rights to remarry as a man?	Yes	No restriction could be located
	Is paid leave of at least 14 weeks available to mothers?	No	Labour Act, Sec. 57
	Does the government pay 100% of maternity leave benefits?	No	Labour Act, Sec. 57
	Is paid leave available to fathers?	No	No applicable provisions could be located
	Is there paid parental leave?	No	No applicable provisions could be located
Entrepreneurship	Is dismissal of pregnant workers prohibited?	Yes	Labour Act, Sec. 63(2)(e)
	Does the law prohibit discrimination in access to credit based on gender?	No	No applicable provisions could be located
	Can a woman sign a contract in the same way as a man?	Yes	No restrictions could be located
	Can a woman register a business in the same way as a man?	Yes	No restrictions could be located
Assets	Can a woman open a bank account in the same way as man?	Yes	No restrictions could be located
	Do men and women have equal ownership rights to immovable property?	Yes	Matrimonial Causes Act, Arts. 20 and 21
	Do sons and daughters have equal rights to inherit assets from their parents?	Yes	Intestate Succession Law, Secs. 3-5 and 7
	Do female and male surviving spouses have equal rights to inherit assets?	Yes	Intestate Succession Law, Secs. 3, 4 and 6
	Does the law grant spouses equal administrative authority over assets during marriage?	Yes	Matrimonial Causes Act, Arts. 20 and 21
Pension	Does the law provide for the valuation of nonmonetary contributions?	No	No applicable provisions could be located
	Is the age at which men and women can retire with full pension benefits the same?	Yes	National Pensions Act, Sec. 76
	Is the age at which men and women can retire with partial pension benefits the same?	Yes	National Pensions Act, Sec. 76
	Is the mandatory retirement age for men and women the same?	Yes	No applicable provisions could be located
	Are periods of absence due to childcare accounted for in pension benefits?	No	No applicable provisions could be located