



**NETWORK FOR WOMEN'S
RIGHTS IN GHANA (NETRIGHT)**

EMPOWERING WOMEN FOR CHANGE

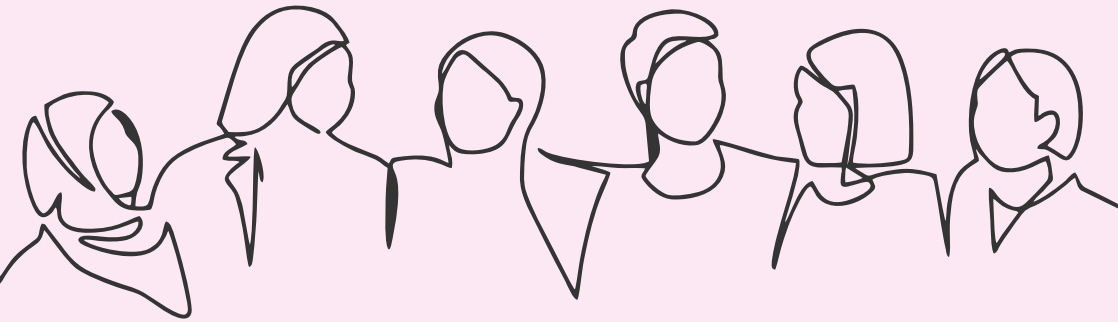
Advocating For Gender Transformative Social Policies
Through Feminist Mobilising in Ghana

*Stories of Women on Lived Experiences of
Impact of Social Policies on their Livelihoods*



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Stories of Women on Lived Experiences of
Impact of Social Policies on other Livelihoods



Advocating For Gender Transformative Social Policies
Through Feminist Mobilising in Ghana

Published by
Network for Women's Rights in Ghana (NETRIGHT)
Email: info@netrightghana.org

© 2026, NETRIGHT-GHANA

Printed: 2026

ISBN: 978 - 9988 - 42 - 402 - 2

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DEDICATION

This publication is dedicated to women, girls, and all marginalised and excluded communities—especially the women who shared their stories. The stories are real; however, names have been changed to protect their identities.

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PREFACE

This publication is a compilation of lived experiences on the impact of social policies shared by women at a storytelling workshop organised by the Network for Women’s Rights in Ghana (NETRIGHT). NETRIGHT with support from Open Society—Africa is implementing a two-year advocacy intervention on Empowering Women for Change: Advocating for Gender Transformative Social Policies through Feminist Mobilising in Ghana. The project underscores the vital role of diverse constituencies in driving a sustainable shift towards gender transformative social policies. The project is mobilising and empowering broad constituencies of women across the country to drive systemic change by demanding for gender transformative social policymaking.

Four decades of aggressive market liberalisation has led to negative social consequences including widespread poverty and insecure livelihoods, especially amongst certain social groups such as women, persons with disability and the poor. The economic insecurities in Ghana were made worse in 2022 with the government

turning to the IMF for the 17th time in the history of the country for a bailout. The new set of conditionalities included increases in taxes, quarterly tariff adjustments and further limits on public sector employment. Evidence shows that women bore the brunt of austerity measures.

In Ghana, despite legal protections and some progress made in promoting women and girls' rights, persistent inequalities hinder their full participation in economic, social, and political spheres. Economic disparities manifest through the gender pay gap, where women typically earn less than men for similar work. Limited access to formal employment opportunities and high rates of informal sector employment further constrain women's economic empowerment. In terms of education, while strides have been made in improving access for girls, disparities persist, particularly in rural areas where cultural norms and economic hardships may limit educational attainment. Women also bear a disproportionate burden of unpaid care work, which restricts their ability to engage in income-generating activities or pursue higher education. Healthcare remains a critical issue, with challenges ranging from accessibility to affordability of quality healthcare. Cultural norms, poor infrastructure, and socio-economic barriers often prevent women from accessing timely and quality healthcare services, contributing to maternal mortality rates that, though improving, remain high compared to

global averages. Gender-based violence, domestic abuse and harmful traditional practices pose significant threats to women's health and well-being. Despite legal frameworks against such practices, enforcement and support mechanisms are woefully inadequate, leaving many women vulnerable and without recourse.

Addressing these multifaceted challenges requires comprehensive policies that integrate gender perspectives into all sectors of development. It necessitates not only legal reforms and protective measures but also broader socio-economic initiatives that promote women's economic empowerment, improve access to education and healthcare, and challenge harmful gender norms. However, economic policies take precedence over social considerations, exacerbating gender disparities in areas such as employment segmentation, the gender pay gap, and access to resources. Social policy making in Ghana presents a paradox where sectors like education and healthcare, while relatively well-covered, still exhibit inequalities in access. Formal social interventions, covering less than 30% of the population, often neglect the majority who rely on informal safety nets during times of adversity. A shift towards transformative social policy must dismantle these barriers by integrating gender perspectives across all sectors. This approach demands a departure from targeted interventions towards universal measures that address the needs of women, youth, and marginalised groups holistically. It

requires recognising the interplay between social and economic policies, ensuring that social development is not an afterthought but a core aspect of sustainable growth.

The storytelling workshop provided a safe space for women, especially from marginalised communities, to share their lived experiences with current social policies. Through open discussions and documented stories, participants brought to light how Ghana's social policies impact their daily lives and influence their livelihood choices. The workshop not only amplified their voices but also strengthened the call for gender-transformative social policies by creating a compelling narrative for policymakers to address systemic inequalities, ensuring social interventions are inclusive and beneficial for all members of society.

This publication is intended to inform advocacy on gender transformative social policy making in Ghana.

Patricia Blankson Akakpo
Head of Secretariat



INTRODUCTION

"*A tree does not make a forest*" is a West African proverb that conveys the message that collective action results in the greatness of a society. Thus everyone, regardless of gender, age, or status, contributes to the strength and success of a community or nation.

Although versions of this proverb can be found in Akan and Yoruba languages ("*Dua baako n'eye kwae*" and "*Igbo kan kii da igbo se*" respectively), ironically, it also indicates the intrinsic and systemic discrimination that women and girls face.

This is especially rife for a woman in a marginalised community who is denied access to foodstuff when her husband loses his temper...

The barely legal teenager forced into marriage with a man five times her age is also denied her right to develop herself and contribute to her community's development...

And the first-born daughter who fights against the tides of poverty, trying to save her family from ruin when her family is ejected from the family house after her father dies...

All these women are denied access to education, and or access to economic activities that can develop them and ultimately their communities.

And the accounts from women who are differently abled

or have skin conditions such as albinism are also indicative of the fact that society largely pays lip service to the on-the-ground realities of gender inequalities.

In this publication, NETRIGHT explores the various ways women and girls in marginalised communities strive valiantly against archaic gender norms and precarious socio-economic circumstances. It also highlights the various ways the social welfare interventions either support the target demographic or fails them.

This publication focuses on three key areas:

1. Social Protection
2. Economic Justice
3. Women's Healthcare

This publication seeks to:

1. Expose the gaps in the social services that the state provides and encourage greater dialogue for lasting and more sustainable solutions
2. Remind stakeholders that great strides have been made to support women and girls, but more needs to be done, especially in the peri-urban and rural communities.

The stories are documented in the first person, and all the names are pseudonyms; however, every account is true.

The following poem, titled *“The Ripped Roof – Our Lost Covering,”* is composed by one of the participants and fully describes their plight.

The Ripped Roof—Our Lost Covering

*“She will be a lawyer,” Daddy said
“No, she will be a nurse,” Mummy countered.
“With that mouth and sharp wit? Trust me, she’s already
a lawyer. She just lacks the wig.”
Ewurabena smiled.
I will be a lawyer, a lawyer I will be.*

*But alas! Darkness fell!
Her anchor was rudely displaced
And her ship was unmoored.
“How will I achieve my dreams? Who will pay these fees?
And the books? And the tuition?”
How will I be a lawyer now?*

*There is no shelter from the earthshattering storms
There is no safety for a mother and her two little ones
Things have really fallen apart
She will be a lawyer. He promised she would be a lawyer.
But now he’s gone, and how can it be?*

*Death can’t steal everything
Once there’s life, there’s hope, right?*

*But what is there for a mother fighting with every breath
To keep the dream of a dead man alive in the hearts of his
children?*

*She will be a lawyer, Daddy said
He will be a university professor
She diverted into teaching as her wings could only stretch
so far
And the university professor?
He could not outrun the track system that dictates his life
So he survives by doing what he can to fill his belly for the
day.*

*And what about her dream?
Little Ewurabena folded it into the secret places of her
heart
As adult Ewurabena fought death with everything in her
bones
To keep Mummy from joining her beloved in the afterlife.*

*But in the soft stillness of dawn,
When her mind rests between dreams and fully awake
The old song haunts her
I will be a lawyer, a lawyer I will be.*





PART I

SOCIAL INCLUSION

STOLEN DREAMS

Stolen Dreams

My name is Maltiti, a native of Kumbungu in the Northern region of Ghana. I'm married and the mother of two children, a boy and a girl. My daughter is quite young, but when I was barely older than she is, I was sent off to live with my aunt.

There I was, a seven-year-old girl, uprooted from the only home I'd ever known, to live with my aunt due to the traditional practice of my community, Kpilo.

It's an ancient tradition where parents who have more than two daughters often send one or both to live with their paternal aunt. Technically, it's a system to ensure that the daughters are well-cared for and educated, but in many cases, it goes awry when the aunts abuse and maltreat their nieces.

I was not physically abused, but shortly after I arrived at my aunt's residence, I was forced to stop going to school. To say I was devastated is an understatement. To my father's credit, when he heard about it, he confronted his sister and admonished her to pay my fees so I could be re-enrolled and continue my classes.

Disaster struck when my aunt fell ill, and it became more difficult to both pay her medical expenses and send me to school.

So, once again, I was forced to drop out.

Ironically, though, my cousins were allowed to remain in school and are currently high school graduates with opportunities to further their education if they wish.

I, on the other hand, was forced to marry at 19 years old because my aunt now saw me as an albatross around her neck.

Honestly speaking, it hurts me that I could not complete my education. I am disappointed that my parents gave to me to somebody who refused to send me to school or care about my future. I could have become the person that I had always dreamed of.

But it seems that it's too late for me...



A BIT OF BREATHING SPACE



A Bit of Breathing Space

Am I luckier than most? I suppose you could say so. I am Lariba; I was born into a family of ten, but with a father who was passionate about educating all his children.

It was an ambitious idea, and in the 80s, it was no mean feat. Unfortunately, I had to drop out at the Junior High School (JHS) level due to a lack of funds, but I was able to pivot and learn a trade. For young girls, the popular options were sewing and hairdressing, and I chose the latter.

But on the road of this journey called “life”, I have endured some sharp curves:

- *My husband passed away several years ago*
- *I am a mother of three young children, and educating them is my number one priority*
- *Running a business in the small community where I reside is difficult, as there is an irregular inflow of customers*
- *Due to the previously mentioned point, sometimes cooking regular, healthy meals for my family is difficult, and I often must choose between providing dinner for the children or feeding them breakfast.*

Sincerely speaking, the Free SHS policy has been a

lifesaver for my children, as this has removed a large portion of the headache of educating them from my shoulders. Yes, there are a few items and things I must purchase to support them, but then, knowing that their tuition and feeding is covered by the state has given me breathing space to save a bit of money for other family expenses.

The National Health Insurance Scheme has also been a great assistance to me and my family. Yes, there are challenges sometimes, but registering for it has given us a level of breathing space that I appreciate.

So, you tell me – am I luckier than most or not?

IS HALF A
LOAF
BETTER
THAN
NONE?



Is Half A Loaf Really Better Than None?

My friend Lariba has good experiences with Free SHS and the National Health Insurance Scheme, but I, Esi Kwansema, am on the other side of the spectrum.

You see, my family and I live in Gomoa Fetteh in the Central region, and after my father died, my life imploded.

My paternal relatives threw us out of the house and refused to support us.

Although I was then an adolescent, I began assuming the responsibilities of an adult.

Miraculously, I was able to finish university, and I am currently working as a national service personnel member at the District Assembly. However, I am up from sunrise to sunset, working multiple jobs to make ends meet.

And there are days when I feel that I am barely making a difference.

My brother was fortunate to benefit from the Free SHS initiative, but for me, it was a struggle to get funding for transport to and from school. In my brother's case, my salary couldn't stretch to pay for his vacation classes, so his overall grades fell far short of the university requirements.

Furthermore, my mother has been struggling with hypertension for over a decade, and although her drugs are stated in her NHIS booklet, whenever we go to the hospital for treatment and they prescribe the medication, we are told “it is not available.”

So, I must buy it.

And the medicine is not cheap.

At this point, every single bill rests on my shoulders, and the weight of this responsibility is crushing me.

The cycle of working at my regular position and then going to other places to work, before rushing home to take care of my mother, and then keeping an eye on my brother’s progress....

It is aging me before my time.

I often dream of a different future, a future where I don’t have to worry about how I’ll feed my family, a future where I can pursue my own education and dreams. But those dreams feel distant and unreachable. I’m too tired to dream anymore. Every day is about survival, about making sure my mother gets her medicine, about making sure my brother has what he needs for school.

And truly....is there any space for dreaming when you’re living on the edge of poverty?



AGAINST ALL ODDS



Against All Odds

How does a woman from a small town in the Northern region become a teacher and businesswoman at 24 years old? How does a woman who was given out for marriage three weeks after writing her BECE manage to overcome the odds and become an advocate for young girls in her community?

My name is Zaria, and this is my story.

As mentioned, the ink had barely dried on my BECE answer sheets when my uncle gave my hand out for marriage to his younger brother. Can you imagine my shock? I was 17 years old and married to a man who was twice my age and whom I had never met.

On one hand, I was grateful I was allowed to complete my JHS. On the other hand, I wanted to pursue further education and then marry when I was ready.

But marriage at 17 was never part of my plan.

I found the courage to run away after my husband raped me on at least three occasions. I knew I wouldn't survive living in that environment, so I sought the assistance of one of my former teachers.

When I said this teacher saved my life, I mean that with every fibre of my being. He contacted an NGO based in

the North, who assisted me in moving away from my husband's house. They arranged for me to live with an aunt until my BECE results were released, and after I qualified for Tamale Girls SHS, they assisted with everything I needed.

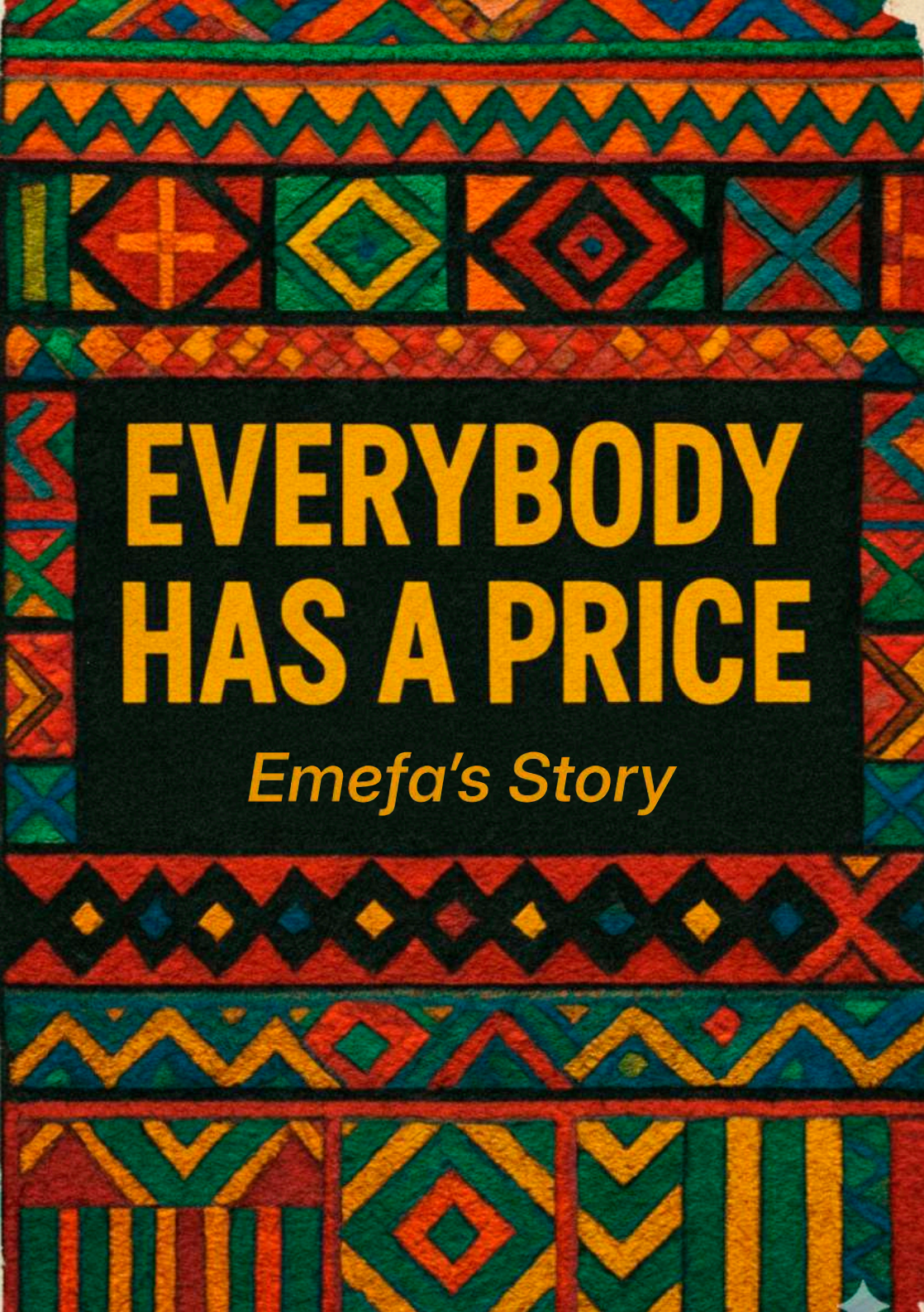
My uncle attempted to have me removed from high school, but I informed the authorities, and he was prevented from doing so.

My father observed these proceedings and threatened to disown me for my actions. By this time, I had graduated from Tamale Girls, and in order to keep the peace, I succumbed and got married to a man of my choice.

But I didn't let that deter me – I applied as a pupil teacher and got the job. And I've opened my own Mother Care business that is thriving. And I plan on going back to school.

That is my story.

If not for the teacher and the NGO based in the North, I would easily have become another statistic. I wonder, how more resources can be made available for young girls in my community?



EVERYBODY HAS A PRICE

Emefa's Story

Everybody Has A Price

The popular children’s song goes “Life in the world is a big struggle, both for the young and old...” and this best describes the first part of my life.

I am Emefa, and I am the 8th of 10 children. I grew up in Agbozume and lost both parents at a very young age. Growing up as an orphan was tumultuous to say the least. I was sent to Accra to stay with an aunt, but a combination of domestic and socio-economic challenges prevented me from going to school. A matrilineal aunt heard of my plight and took it upon herself to ensure I was educated.

It was still a tough journey, and a young man offered to marry me as a means to alleviate the burden from my aunt’s shoulders. All customary rites were duly undertaken, but the wedding did not take place. He did, however, fulfill one promise (to enroll me in a training college), but I had to apply for several loans to complete payment of my fees.

My younger siblings also equally suffered abuse and neglect; my youngest sibling eventually succumbed to the overtures of a man who promised to support her education, but he ended up impregnating her and refusing to accept responsibility.

This turn of events disturbed me greatly, so I took both of

them under my wings and fought for them to be educated to the tertiary level. One is currently enrolled at Ho Technical University and the other, the University of Ghana. I am also pursuing another degree.

I live in Nkoranza, and I have to emphasize that, if I hadn't been taken to my Accra-based aunt, I would have easily become like one of the young women I live with in this community - young, pregnant, uneducated, and unemployed.

I've noticed that in Bonsu and Busunya (two farming communities in Nkoranza), many children, especially young girls, engage in transactional sex to survive. The result of this is the rampant spread of HIV/ AIDS and teenage pregnancy in the community.

Their plight touched me greatly, so I took it upon myself to start educating the youth, and then eventually became the Executive Director of an NGO that is a member of NETRIGHT.

From my vantage point, I can honestly acknowledge that many strides have been made, but can more be done?

Absolutely.



SURVIVAL



OF THE FITTEST



Survival of the Fittest

In the rural community of Sakote in the Nabdam district of the Upper East region, I, Asibi, live, work, and raise my children. In this community, farming is the primary source of livelihood, but many of us (women) engage in petty trading and even travel to other parts of the Northern region to work to support our families.

Land ownership is largely controlled by men, and this makes it difficult for us to access land independently to farm. This leaves us vulnerable to the whims and caprices of the men in our lives.

In my case, my husband used to be the primary breadwinner through his farming activities, and I would support the household with my pito brewing business. However, he has been bedridden for the past five years, and I'm unable to grow my business because most of the funds that come into my hands go towards paying his medical bills.

I am the primary breadwinner in a community that denigrates the leadership of women, and it has been one challenge after the other. I live with my extended family and am the primary caregiver for my five children (two girls and three boys). I'm also responsible for my brother-in-law's three children, and lest you forget – I am the primary caregiver of my bedridden husband.

I am stretched in several directions, and every day is a perilous juggling act.

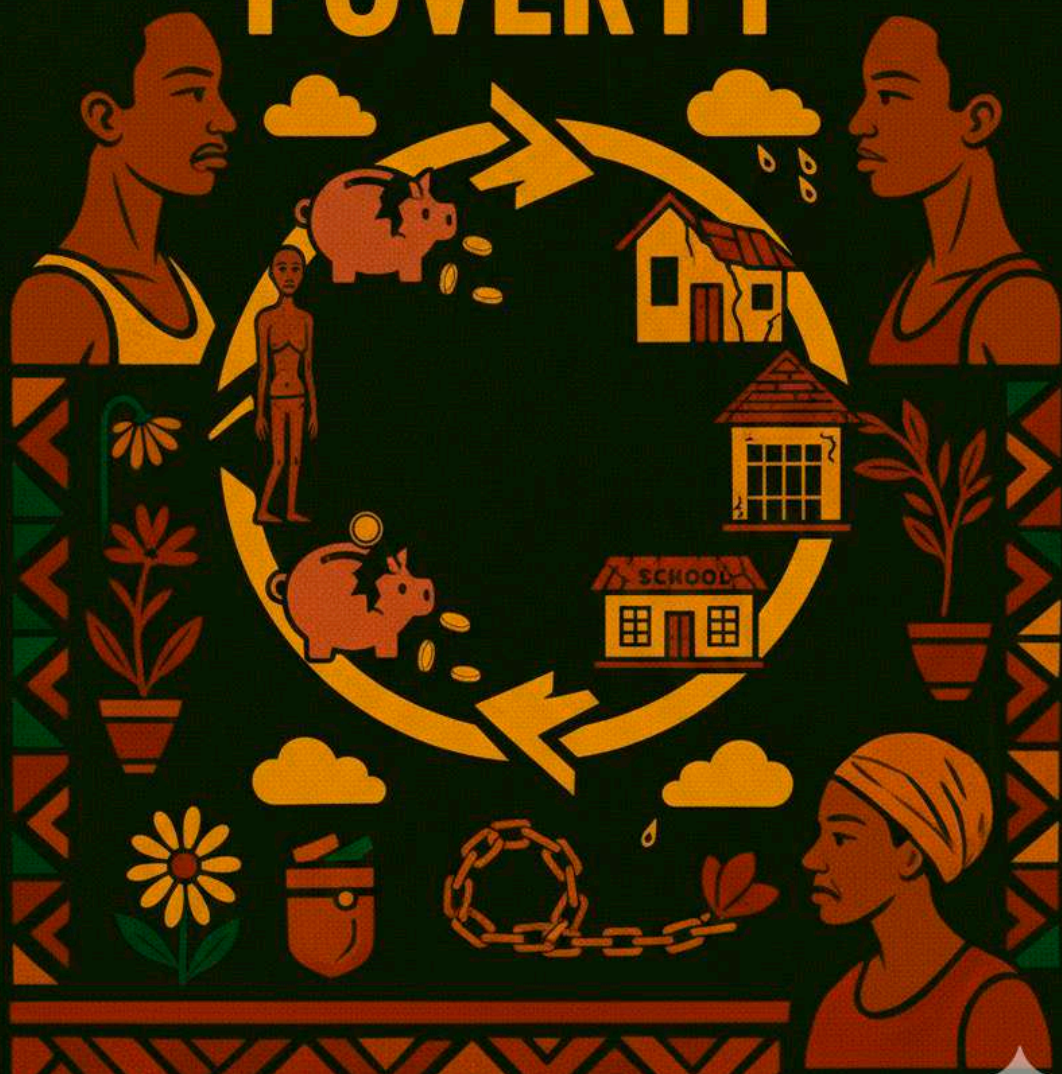
I rely on loans from the Village Savings and Loans Association (VSLA) to purchase millet and make the malt, and with support from the Widows and Orphans Movement (WOM), the other women in the community and I, have mobilized into a collective, enabling us to access land through negotiations with landowners for group farming.

The coverage from the National Health Insurance Scheme has also proved woefully inadequate, and the biggest personal disappointment is the LEAP initiative. The amount given is barely enough to pay for food or other incidentals, and to add insult to injury, the amount is not paid every month. There are time lapses of up to five months between payments. Currently, there is a marginal increase, and the LEAP amount is Ghc128.

I know education is the key to improving the livelihood of my children, but I can only afford to have two of them enrolled.

This worries me greatly because it seems that the social safety net we need to survive can snap at any moment....

THE CYCLE OF POVERTY



The Cycle of Poverty

In Nkunzeisi a farming community in the Upper East region, a vicious cycle takes place:

- *Men are largely in charge of farming*
- *Men impregnate their wives and leave the caregiving responsibility to their wives*
- *Men rarely support the household financially but demand to enjoy prepared meals*
- *Men do not encourage the education of their children*
- *Women are reluctant to fight back against these social values because the consequences they face can be devastating.*

With that said, I, Amina, am working to chart a different path for my daughter. At first, I was delighted when she was admitted into nursing training college, but the fees daunted me. And when I approached my husband, he told me that “She should go and get married. Not everyone can go to school. Didn’t I survive without schooling? If she marries, at least I will get a dowry.”

This was not going to be my daughter’s fate.


I’m a seasonal farmer and petty trader in the fallow season, but I sold most of my possessions and took a loan

from the Village Savings and Loans Association (VSLA) in my community to pay her fees.

This move wiped out my business capital, but I didn't lose hope – I knew that when my daughter graduated, she would also help me educate her younger siblings. In the meantime, my younger daughter had to travel to Kumasi to work at chop bars to earn extra money to keep the household running.

My entire plan hinged on my first daughter gaining employment after graduating, but I was disheartened when I was told that many nursing graduates have not been absorbed by the Ministry of Health yet.

What am I going to do? How will the cycle of poverty be broken now?

**A
DEVASTATING
EXPERIENCE WITH
INTIMATE PARTNER 
VIOLENCE**

A Devastating Experience with Intimate Partner Violence

Today I'm a trained teacher and the proud mother of three. But once upon a time, I was the wife of a man who used my disability as an excuse to abuse me physically, psychologically, and emotionally. I knew he was acting under the influence of his family, and I thought I could endure it, but one incident too many drove me to a divorce lawyer, and I began proceedings to legally separate from him.

It was not an easy process, and eventually my ex-husband refused to pay for any form of child support or alimony; so, I have been singlehandedly taking care of my children.

I received support from FIDA Ghana and Department of Social Welfare who advised me during the divorce proceedings; and later FIDA Ghana enrolled me in paralegal training under their GESI- Gender Equality Sustainability and Inclusion Project. My legal acumen has grown to the point that I can assist with the adjudication of domestic violence cases in my community.

My reputation as a human rights activist has also been cemented in my community. It would be remiss of me not to advocate passionately for people with disabilities as well. And I have been doing this through a radio and TV show I host called Legal Hour. In 2022, I was awarded by

the Ministry of Gender as the best personality in the fight against domestic violence in the Volta region.

I'm proud of this award that I have won, but I know that until all women enjoy legal protection from gender-based violence, there's still much work to be done.

Policy Gaps and Recommendations

Stories shared illustrate how traditional practices, norms, and systemic failures prevent women and girls from fully accessing and enjoying their basic rights. The lack of intentionality in targeting to ensure inclusion hampers policy implementation, creating gaps between policy and practice. Programs like the National Health Insurance Scheme (NHIS), Free Compulsory Universal Basic Education (FCUBE), Free Senior High School (Free SHS), and Livelihood Empowerment Against Poverty (LEAP) are efforts by the government to improve citizens' lives, especially those who are less privileged. However, improper targeting of beneficiaries and insufficient resources have hindered the effective implementation of social protection efforts.

These interventions fall short of their overall goal to improve the lives of the underprivileged. Additionally, limited understanding and awareness of these programs affect women and girls' ability to access them. It is essential that social protection policies and programs intentionally focus on marginalized and disadvantaged groups, with particular attention to women. The government must urgently address systemic failures and continuously share information and raise awareness about these policies and programs to improve access and reduce the financial burden on the poor, vulnerable, and marginalized groups.



PART II: ECONOMIC JUSTICE



STRENGTH

IN

NUMBERS



Strength in Numbers

It is widely understood that the women traders in the marketplaces are the true economic bulwarks of the nation. One such group is the Novotel Number Two Traders' Association. They are in Accra, and it is a clear example of what happens when women unite and organize for their collective good.

My name is Amerley, and I have been a member of this association since its inception.

My colleagues and I quickly realized that the Novotel (now Accra City Hotel) area was prime real estate for trading activities, and we noted the minimal challenges and the ease with which customers located the traders.

However, following a directive from the then-President, we were forced to relocate from our central location to Adabraka Sahara – an area that was less hygienic and less easily accessible to our clients.

One major challenge we struggled with was the drainage system that was clogged with sand. We've pointed out to the local authorities that the clogged drainage system is a cause of concern. This sand prevents proper water flow, and the ultimate result of this is a muddy and unhygienic surrounding area.

These conditions make it unpleasant for both the traders

and the customers, and many of the latter can no longer patronize the former due to this.

Thus, the once-prosperous Novotel Number 2 Traders Association members are now a pale shadow of themselves, with many struggling either financially or with health ailments triggered by the environment.

Trading is in my blood, and there is nothing I would rather do...but with conditions like this, is it time for me to consider closing my shop?



**SEEN BUT NOT
HEARD? I WILL
BE SEEN, AND I
WILL BE HEARD**



Seen But Not Heard? I Will Be Seen, and I Will Be Heard

As the first-born child and the first daughter, I was raised by the adage “women are to be seen and not heard.” My mother was brought up that way, and she was determined to raise me, Serwaa, in the same vein.

However, I had other plans. I observed my family’s dynamics, especially after my father died, and was determined to buck this trend.

Matters came to a head when my younger brother began making decisions concerning our late father’s properties in court, without informing me.

I was present during the family meeting we had to discuss our father’s 40-day funeral, and I took the opportunity to ask my brother to account for the money we contributed towards the funeral. He refused to answer and declared that our tradition forbids women from speaking up when men are present and speaking.

In turn, I refused to back down and it led to a huge disagreement that ended the meeting abruptly.

Speaking up against injustice is not an easy feat; it alienates me from my surviving parent, has created a reputation for me among my extended family that isn’t

entirely pleasant, and has helped spur me on to becoming a gender activist for the past 20 years.

I would rather state my piece than hold my peace. After all, didn't the famous African American poet, Zora Neale Hurston say, "if they cut you and you don't complain, they'll kill you and say you like it"?



SEASONAL TRADE WITH YEAR-LONG WOES



Seasonal Trade...with Year-long Woes

My name is Mawuse, and selling bush meat has been my stock in trade for several years. The hunters can acquire more game during the dry season, so my strategy includes purchasing as many pieces of meat for storage.

Thus, when it is the rainy season, I'll have enough bush meat to supply my customers.

Sounds like a good plan, right? However, as simple as this strategy sounds, there are two major hurdles for me to cross:

- *Limited capital during the dry season due to the minimal profits accrued. With the implementation of the e-levy, it has now become exceptionally difficult to break even because customers fail to factor in the requisite charges.*
- *Ironically, government initiatives like the MASLOC micro-credit program are not easily accessible to me and many of my colleagues, who are small and medium-sized entrepreneurs. This is because the micro-credit program has been politicised, and applicants are usually asked to show evidence of political affiliation and if there is no proof of political affiliation, accessibility to the loan becomes a challenge. As I mentioned earlier, bush meat trading*

has been my occupation for years, but these circumstances can be likened to a cat chasing its own tail in an endless loop of frustration.



EXCHANGE RATE CONUNDRUM



Exchange Rate Conundrum

I've never taken for granted that I live in the Eastern region, and yet, I run a thriving business that rivals those in the Greater Accra region. My name is Oparebea, and I have been running my boutique successfully for several years. In the market, I'm known for selling beautiful jewelry and stylish second-hand clothes.

At first, it was reasonably affordable to import my goods from China and Nigeria, but now? With the way the currency is fluctuating, my profit margin has reduced.

The MASLOC initiative, which is supposed to offer some relief for us, has become an albatross around our necks. The loans are difficult to access and are granted based on political affiliation. So those of us who like to keep our party colours hidden are often denied.

Will this be the barrier that prevents me from providing for myself and my family?



**SEND YOUR
GIRL CHILD
TO SCHOOL**

Send Your Girl Child to School

Many praise the polygamous family structure without fully understanding how perilous it can be to the wives involved. I am Mariama, and in my case, my mother (the first wife) had four daughters, and the second wife had four sons. My father decided to throw my mother out and invest all his resources into educating his sons to our detriment.

My mother struggled immensely to take care of us: she worked in Accra as a kayayo to support my older sister's education and urged me to do the same. But I declined and stayed with my aunt. Through the combined efforts of my mum and aunt, I was able to complete junior high school. I would have been able to proceed further if my aunt hadn't faced financial challenges, but that didn't deter me - I enrolled in an apprenticeship program to support the upkeep of the household.

I was one of the less privileged students CAMFED supported with a scholarship, so I was able to attend senior high school. Now I wanted to go even further and obtain a bachelor's degree from a tertiary institution, but it was too expensive.

A young man offered to marry me and help me fulfil my academic dreams, and I agreed. But shortly after the rites had been performed, he insisted he would support me

after our first child was born.

Fortunately for me, after my first child was born, he fulfilled his promise, and I enrolled in a tertiary institution. My ambitions didn't stop there. I wanted to run a small business alongside, but my husband did not agree to support this venture.

I therefore raised the seed capital of Ghc200 myself and started selling second-hand baby sandals. Now I am a trained teacher who also runs a successful mother care business.

It's been a tumultuous journey for me, but I know of many young girls and women from my home in Karaga who have similar stories to share, and with very discouraging endings.

Policy Gaps and Recommendations

Ghana pursues a development agenda that fails to consider the specificities of women's socio-economic conditions. Thus, women are found in the survivalist sections of the informal economy, regularly experiencing livelihood insecurities and state harassment. They are overburdened with care work without adequate social support and suffer from harmful and discriminatory social practices. State interventions to promote women's economic empowerment have been ad hoc and do not tackle systemic barriers that disadvantage women and girls.

For instance, government initiatives such as the Microfinance and Loans Centre (MASLOC) aimed at supporting small and medium enterprises (SMEs) have failed to achieve their objectives due to politicization. While the 1992 Constitution protects property rights and the right to inheritance, the reality is different; male relatives hide behind traditional practices and customs to deny women and girls their inheritance rights.

Women's economic empowerment includes their ability to participate equally in existing markets, to be able to access and maintain control over productive resources, access to decent work, control over their own time, increased voice, agency, and meaningful participation in economic decision-making. Without intentionality in

addressing systemic and institutional barriers, Ghana's efforts at empowering women economically will be a mirage.



PART III: HEALTHCARE



MY SHINING LIGHT



My Shining Light

My name is Ekuba, and during the elections, I am cautious about my surroundings and the people I interact with because there is a myth that individuals with albinism are used in rituals by politicians to gain power.

Sounds strange, doesn't it?

To me, many facets of my life seem strange to others.

First, growing up with albinism, people in my community shunned me due to my skin and light coloured hair. I am also shortsighted, and my eyes are sensitive to bright light. Due to my skin's lack of melanin, the sun that average Ghanaians enjoy is one I have an uneasy relationship with.

Secondly, the stigma and discrimination I faced growing up left me feeling very isolated, distressed, and afraid that I would be physically assaulted.

This discrimination has followed me into adulthood, and this especially reflects on the days I need to access medical assistance. Every step of the process is both expensive and heart-wrenching:

- *The protective sunscreen I need to protect my skin is not covered by NHIS and is quite expensive to purchase from a privately-owned pharmacy*

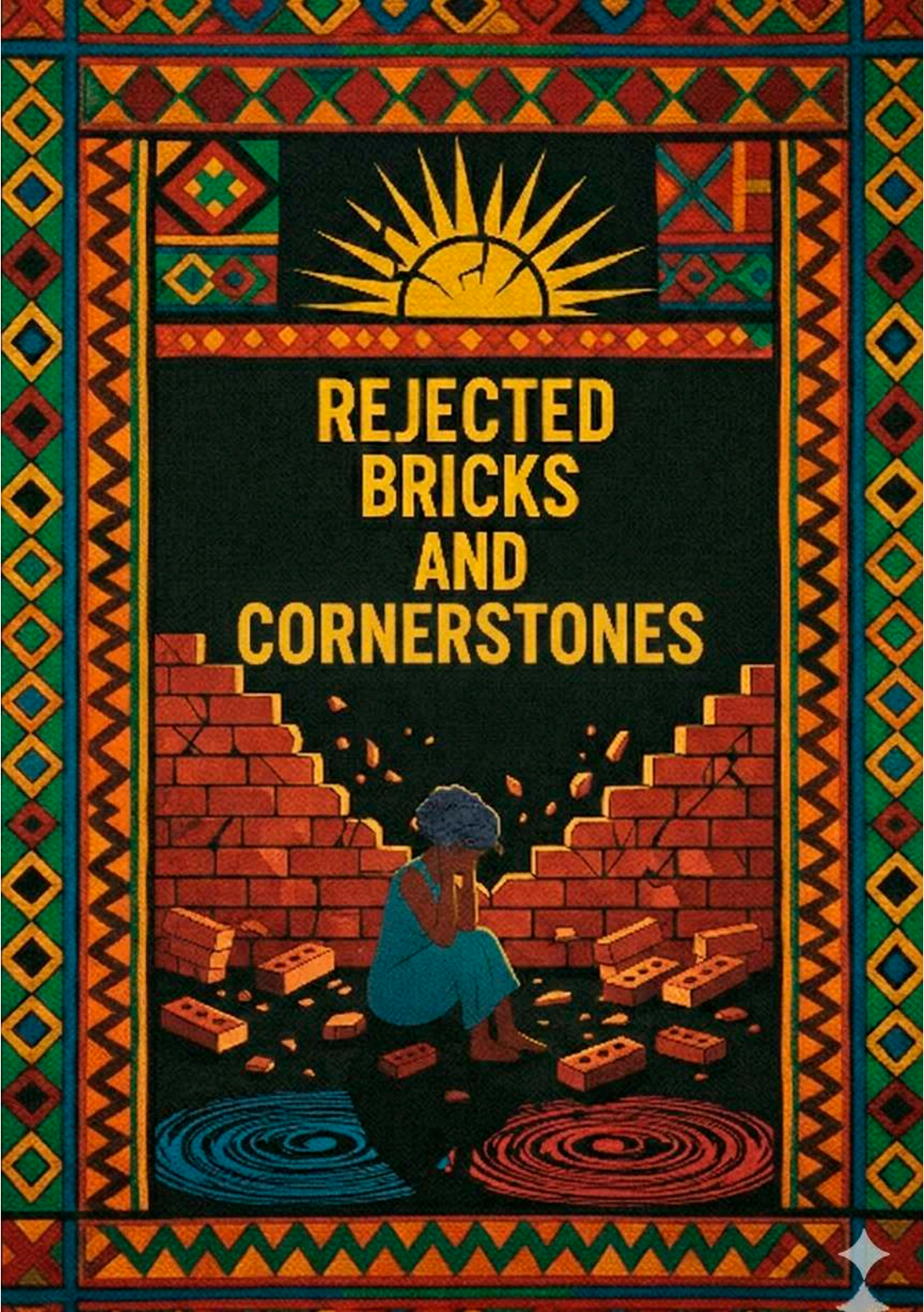
- *The hospital in my community is often overcrowded, so I must go to the 37 Military Hospital for care.*
- *The additional cost of lab work and other tests also comes out of my pocket.*

These expenses, coupled with the stigma I face in my community, tend to affect my mental health. If not for my close circle of friends who support me during difficult times, only God knows where I would be now.

This is my story, but there are between *1,800 and 5,400 Ghanaians who live with albinism.

I can only imagine how traumatic their stories are.

*This is a conservative estimate according to the United Nations Trust Fund for the Support of Human Rights.



REJECTED BRICKS AND CORNERSTONES

Rejected Bricks and Cornerstones

Everyone wears many hats, and I am no different. My name is Adwubi, and I'm a content creator and mental health advocate.

I also have bipolar manic depression, and I have been living with this condition for several years.

But don't be alarmed – mental illness isn't a condition to be ashamed of.

Unfortunately, the medication I need (mood stabilisers and anti-psychotics) is expensive and is not covered under the NHIS. Thus, I have to pay for them out of my pocket.

When I was employed, I could budget accordingly with my salary, but alas, I was dismissed after disclosing my condition to my boss. I know that that action was unfair, but pursuing legal redress is something I could not afford to do.

I created my YouTube channel (Mental Health Quarters) to increase awareness of mental health and help reduce the stigma surrounding it. I have interviewed other people who also live with mental health conditions and disabilities, and so far, the channel has earned 1,000 subscribers and 25,000 views.

I admit that I'm privileged that my parents support me

financially, but I wish they didn't have to.

My mother struggles with osteoarthritis and high blood pressure, my father is hypertensive, and both are pensioners. And yet they are forced to use their meager monthly pensions to take care of the household and purchase all our medication.

Although it was devastating to be fired due to my condition, over time, I realized one very important fact: rejection does not mean you are not good enough; it just means the other person failed to notice what you have to offer.

Is it too much to ask that others come to the same realization?

**GIVE MY CHILD
THE CHANCE TO
GO TO SCHOOL**



Give My Child the Chance to Go to School

The common refrain goes “disability is not inability,” but there have been incredibly troubling periods as the mother of a disabled child, which make me doubt the veracity of these words.

My name is Ewurama, and currently I’m a single mother, but in 1999, I was happily married and driven to the hospital to deliver my first child. Unfortunately, she was diagnosed with neonatal jaundice two weeks after her birth, and because there was no NHIS available, we had no government support to assist us with the specialist care our newborn needed.

Thus, she developed neurological conditions that affected her motor skills.

I live in Ablekuma, and I know the challenges we would face raising her. Despite this, I loved my baby girl deeply, and I named her Adepa. But I was alone in my affection. My husband and mother-in-law held no such affection for her. Driven by shame and disgust that our daughter is disabled, they attempted to kill Adepa when she was 13 years old.

I was fortunate to be a registered member of a parents’ support group at the time, and they helped me to legally separate from my spouse, as well as access aid from the juvenile court to force my ex-husband to pay

maintenance fees.

But the true battle has been to get Adepa educated. She is disabled, but she is intelligent, and it bothers me that proprietors of schools refuse to admit her. I am a trained teacher, so I homeschooled her for years, but I know she needs the social aspect of public schooling as well.

Registering her for the NHIS was another drama altogether. The biometric machine couldn't capture the fingerprints on her left hand because the fingers on that hand were clasped together.

Another safety net Adepa enjoyed was free physiotherapy sessions at Ridge hospital for a year, but the transportation to the hospital was not factored into this service, so I had to foot that bill. I am an entrepreneur, but in these trying times, every pesewa counts.

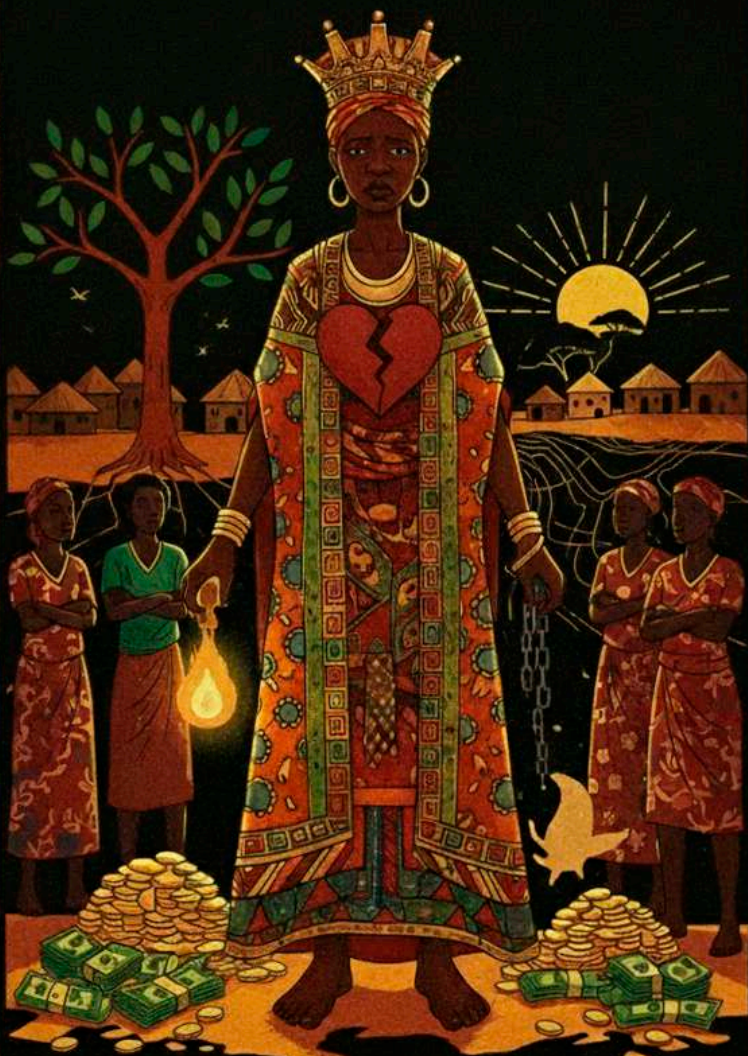
There have been tough times on this journey: At one point, I was not financially stable, and so I had to take up menial jobs such as hawking iced sachet water on the streets to make ends meet. And even then, I still had to rely on the generosity and kindness of family and friends to support me with buying medications, feeding and accommodation.

Joining a parents' support group has not only provided a safe space to help cope with Adepa's condition, but also helped me partake in a soap-making and detergent-

making workshop. I excelled at this course and currently have a small business where I pre-order and sell items online.

I live in Accra and have access to these resources – can the same be said for parents in other regions?

**UNEASY LIES THE
HEAD THAT WEARS
THE CROWN...**



Uneasy Lies The Head That Wears The Crown...

My name is Efua, and I am a strong woman.

I graduated from Senior Secondary School and then moved to Akosombo. I eventually started working at Akosombo Textiles Limited, and over the course of 15 years, I built my capacity in the administration department. I was a fount of institutional memory at the factory.

Notwithstanding that, I can vividly remember a period in my life where I felt powerless and cried all the time because my life was an endless loop of struggles.

What happened, you may ask.

The answer? My father and brother fell gravely ill, and their health was deteriorating at an alarming rate.

I decided to resign from ATL, move back home to Tokoroano (Krachi East in the Oti region), and become their full-time caretaker. To ensure a steady flow of income, I started farming and opened a small business, which would help me pay for their medical expenses and medication.

At first, I was optimistic, but the challenges arose quickly and left me feeling overwhelmed:

- *Both my father and my brother were registered on*

NHIS, but they couldn't enjoy the benefits, as none of their medications are covered by the service.

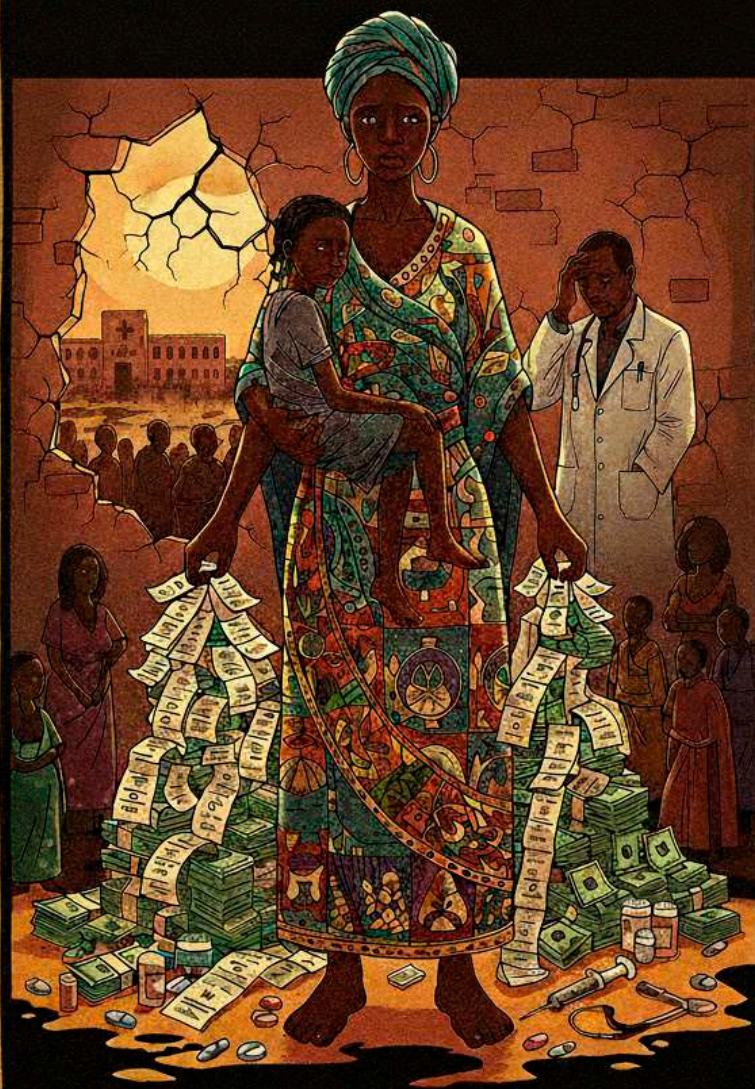
- *My son is a student in medical school, and as his primary caregiver, his school fees and incidentals are my priority.*

I realized that, to fulfill my obligations, I would have to sell my valuables and a piece of land to cover the cost.

I did this with a heavy heart, and it took the support of my colleague traders at GLOWA and SOCO to encourage me to keep working hard and being optimistic about the future.

I was enstooled as a Queenmother in my community, and that has afforded me several privileges, but what becomes of those less privileged than I?

WHEN DREAMS TURN INTO NIGHTMARES



When Dreams Turn into Nightmares

I had simple dreams.

I, Nana Bema, would marry, have children, buy a car, and build a home. I wasn't worried about the order of these events; my focus was on getting them done.

And I succeeded. Apart from the house I am still in the process of building, every other item on my list has been achieved. My husband and I had a routine: I would cook on the weekends, then on Monday, I would leave him and our daughter and go to school.

This routine was rudely disrupted one Wednesday when my husband called to ask if Aseda's (our daughter's) health insurance was active. I affirmed this, and he told me the shocking news – Aseda had been burned by gas whilst boiling plantain and eggs.

I immediately rushed to the Tetteh Quarshie Memorial Hospital, where she had been admitted, and shortly after arriving, the doctor informed us that she would be transferred to Korle Bu for specialist treatment as she had inhaled the gas as well as suffered burns on her body.

When we arrived at Korle Bu, I realized that my earlier assertion concerning NHIS was false – we had to pay for everything out of pocket. From paying Ghc5,000 to

secure her admission to the ICU, to the numerous lab tests required...nothing was covered by the national insurance scheme.

The doctors discovered that Aseda had an infection that affected her lungs, kidneys, and blood. Despite their best efforts, she succumbed to the infection and, after five days, tragically passed away.

To add salt to injury, we were given an additional bill of Ghc9,000, which had to be paid before Aseda's body was released to us. Then we had to file a police report, which then had to be signed by a judge before we could settle the payment.

The whole experience was a nightmare I wouldn't wish on my worst enemy. How could the NHIS fail us so much in the time of our greatest need?

Policy Gaps and Recommendations

An analysis of the stories shows the need for comprehensive and sustained efforts to address the health needs of the most vulnerable in society. High costs associated with healthcare services, including transportation and medication, can prevent individuals from accessing necessary care, especially those with limited financial resources. Inadequate resources, such as trained personnel, essential medicines, and infrastructure, can limit the availability and quality of healthcare services, particularly in underserved areas.

As a country, Ghana needs to pay special attention to mental health and healthcare for persons with special needs. Laws to ensure the inclusion of people with mental health conditions must be enforced, and authorities must intensify and redesign their approach to addressing this issue. NHIS, like other social interventions, has failed in alleviating the financial burden in accessing healthcare due to its limitations - the need for the expansion of NHIS to cover a wide range of sickness and medication, including ensuring timely payments to service providers to improve the efficiency of healthcare delivery. Gender equality and social inclusion (GESI) principles must be integrated into health policies, programs, and service delivery. Ghana can work towards achieving universal health coverage and ensuring that all individuals, regardless of gender, have access to quality healthcare.



CONCLUSION

Ghana has appended its signature to numerous international conventions that entreat the country to establish and uphold interventions that support the implementation of social policies that improve the livelihoods of the marginalized.

The lived experiences shared illustrate how social intervention schemes are saddled with inefficiencies, due to wrong targeting, inadequate resources, and/or partisanship. A critical look at the challenges faced by women in accessing social interventions clearly shows that even though the government is making efforts to provide social policies to improve the lives of Ghanaians, there are challenges that negatively impact the effective operationalization of these policies, thus not meeting the specific needs and burdens of the people. It is the responsibility of the government, in particular policy makers and duty bearers, to work towards ensuring that social policies rightly target and address the specific needs of the most vulnerable in society.

To ensure that social policy-making is gender transformative, the women who shared their stories proposed the following recommendations:

- The government should consciously embark on gender-responsive planning, budgeting, implementation, and monitoring of social policies and interventions. Policy makers should involve

women in policy making to help enact more inclusive and equitable policies for all.

- NCCE, in collaboration with local government and the media, should undertake intensive publicity of social intervention schemes such as NHIS, MASLOC, and LEAP in marginalised communities.
- Implementation of gender-responsive social protection measures that cater specifically to the needs of vulnerable girls and women, ensuring they have better access to healthcare, financial support, and education.
- Provide adequate resources for the school feeding program to encourage school attendance, especially for girls, thus reducing the gender gap in education.
- The government should establish specialised reproductive health clinics targeting young women in vulnerable communities.
- The government should prioritize the development of basic educational infrastructure in rural areas by building schools, improving access to teachers, and providing incentives for children to attend school.
- The government should invest in creating job opportunities, particularly for nursing and other specialized graduates, to avoid long waiting periods

after completing their studies.

- Expand the public sector and partner with private healthcare providers to recruit nurses and healthcare workers after graduation.
- The government should provide more shelters across the country for women who have survived any form of violence.
- The government should pass the Property Rights of Spouses Bill and undertake legal reforms on inheritance and property rights to ensure equal rights for women in inheritance and property matters.
- The government should provide adequate resources for the Legal Aid Commission and increase awareness of the accessibility of legal aid.
- Duty bearers should ensure an even distribution of resources, including farm inputs, subsidies on farm products, and access to extension support.
- The government should increase extension officers in the rural communities to enlighten and create awareness among them on government extension services and the even distribution of those services.



These stories have been compiled to serve as evidence to inform advocacy on gender transformative social policy-making in Ghana.

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ISBN: 978-9988-42-402-2



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