



**UNIVERSIDADE ESTADUAL DE CAMPINAS
INSTITUTO DE ECONOMIA**

EBENEZER ACHEAMPONG

**Labour Market Segregation and Gender Discrimination in
Ghana**

**Segregação no Mercado de Trabalho e Discriminação de
Gênero em Gana**

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Prof. Dr. Carlos Salas Paez – orientador

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A Ata de Defesa, assinada pelos membros da Comissão Examinadora, consta no processo de vida acadêmica do aluno.

Dedication

I dedicate this work firstly to the Almighty God for His care and protection and to my lovely mother for her prayers and support throughout my stay in Brazil.

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ABSTRACT

The issue of gender discrimination has always been a talk in many countries and the International communities over the past three decades. Discrimination in the labour market happens when a section of workers with abilities, education, training and experience same as another section of workers get less treatment in employment, promotion or wage rates on the basis of some characteristics like gender, sex, race, ethnic, religion and many more which is not even related to productivity.

This research examines the presence and degree of wage discrimination and occupational segregation in the labour market of Ghana across the various occupations using secondary data from the National Population Censuses and the Ghana Living Standards Survey (GLSS 4, 5 &6).

The results of the analysis indicate that there is a great wage discrimination and occupational segregation between men and women workers in the labour market of Ghana. Occupational gender segregation also accounts for this wage differences. The findings of this research suggest that labour market discrimination in Ghana emerges from the institutional barriers to female education, training and employment. Also, cultural and traditional prejudices on the part of employers and the society with regards to the right gender characteristics for certain occupations play a significant role in the presence of discrimination in the labour market of Ghana.

Consequently, the findings of this study calls for an urgent intervention to eradicate gender discrimination in Ghana's labour market. From this study, educational policies are suggested as a very important policy to eliminate discrimination in Ghana. Finally, the enforcement of all national and international laws will also go a long way of eliminating gender discrimination in Ghana.

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List of Acronyms and Abbreviations

CEDAW	Convention on the Elimination of all forms of Discrimination against Women
CEOS	Chief Executive Officers
CWIQ	Core Welfare Indicators Questionnaire
Ds	Size Standardized Index of Dissimilarity
DPs	Development Partners
FCUBE	Free Compulsory Universal Basic Education
FSE	Free Secondary Education
GCLS	Ghana Child Labour Survey
GDP	Gross Domestic Product
GLSS	Ghana Living Standards Survey
GPI	Ghana Parity Index
GPRS I	Ghana Poverty Reduction Strategy 1
GPRS II	Growth and Poverty Reduction Strategy 2
GSS	Ghana Statistical Service
HDI	Human Development Index
HDR	Human Development Report
ID	Index of Dissimilarity
ILO	International Labour Organization
IMF	International Monetary Fund
KM	Karmel Maclachlan Index
LFPR	Labour Force Participation Rate
LFS	Labour Force Survey
LIFO	Last In First Out
MDG	Millennium Development Goals
MIC	Millicom International Cellular
NYP	National Youth Policy
OECD	Organization of Economic Cooperation and Development
PHC	Population and Housing Censuses
PNDC	Provisional National Defence Council
PRSP	Poverty Reduction Strategy Programme

SAP	Structural Adjustment Programme
SDG	Sustainable Development Goal
SHS	Senior High School
RPS	Reliance Personnel Services
SSA	Sub-Saharan Africa
SSNIT	Social Security and National Insurance Trust
SSSS	Single Spine Salary Structure
UN	United Nations
UNFPA	United Nations Population Fund
USA	United States of America
WID	Women in Development

CHAPTER ONE

INTRODUCTION

1.1 BACKGROUND OF THE STUDY

Researches conducted on gender discrimination with regards to labour issues have been very common for the past three decades. Many of the empirical examination with respect to labour market segregation have been limited and can only be found in just some few developed countries. It is basically as a result of absence of facts and figures in developing countries. In Ghana, issues related to Gender discrimination has been usually deliberated by people with background in sociology and economists have really not given an in-depth scrutiny to labour issues. There are domestic and international laws and conventions that generally disapproves of all manner of discrimination like occupational and wage discrimination. According to Chapter five (5), Article 17(2) of the 1992 Constitution of the Republic of Ghana, it clearly forbids discrimination of all forms on the grounds of “race, place of origin, political opinion, colour, religion, creed, gender, social or economic status”. Again, from Ghana’s Labour Act of 2003 (Act 651), it is stated categorically that discrimination against a person with regards to the employment or conditions of services by virtue of an individual’s or worker’s association with a trade union is said to be an unfair labour practice. Also, the two ILO Core Conventions of equal remuneration for work of equal value (Convention No. 100, 1951) and employment and occupational discrimination (Convention No. 111, 1958) which Ghana has fully ratified and for that reason legally bounded on Ghana are a reflection of international concern on the issue of discrimination. The notion or idea of marginalization of certain caliber of people in many parts of the world has been attributed to be a contributory factor to all forms of religious, racial and ethnic tension between different groups of individuals.

According to D’Amico (1987), discrimination is said to occur as a result of some superficial characteristics (example, skin pigmentation, religion, biological make up and many more)

which are used in an effort to limit a person's access to the available social, economic and political opportunities for advancement in life. Those features or characteristics used for discriminatory expediency are mostly unrelated to the person's prospective capabilities and expertise. Labour market discrimination happens when a section of employees with capacities, education, training and familiarity same as other section of employees experience less management in hiring, job-related opportunities, upgrading or remuneration rates on the premise of some individual characteristics, namely gender, sex, race, ethnic, religion, region, which is even not related to their productivity (King, 1990, pg.111). Neoclassical economists emphasize that all things being equal; a capitalist will select and pay employees basically with reference to their productivity. If we however see some persons or individuals, seen to be having certain features like gender, race, ethnic, region, colour, creed and many more, are being paid wages reduced associated to its production or are not getting the opportunity to get jobs, it means that some force is overriding in economic activity. It subsequently means that prejudiced social outlooks have the blame and it's linked to that (Addison and Siebert, 1979). As a result of this description, the aim of this research work is to analyze and assess Labour Market Segregation and Gender Discrimination in Ghana.

Generally, there are two forms of labour market discrimination comprising of occupational segregation and wage discrimination. Occupational segregation is said to be that which measures the unequal distribution of occupation by virtue of a person's features such as sex, race, ethnicity, religion and many more that are distinct and unrelated to the person's productive characteristics. It presupposes that occupational segregation does not necessarily suggest discrimination if it is prompted by differences in skills or preferences of job seekers. Also, wage differentials between two groups of individuals show discrimination if the observed differentials are caused by differences in apparent characteristics rather than productive characteristics such as education, experience and many others.

1.2 STATEMENT OF THE PROBLEM

A very critical form of discrimination in Ghana's labour market which is widely criticized by Civil Society Organizations, International community and many Governments across the world is the main focus of this thesis work which is gender discrimination. The adverse effects of gender discrimination which is mainly associated or perpetrated against women are largely found in low-income economies even though many communities in the world experience one form of discrimination or another. Labour Market Segregation and Gender Discrimination has been a topical issue over the past three decades and beyond. A lot of Women advocates and Civil Society Organizations are spearheading the fight against the gender inequality in decision making particularly against women in Ghana (Tsikata, 2001, Allah-Mensah, 2005). Ghana has more than 100 ethnic groups. Labour market segregation along ethnic paths in addition with significant variation in employers' characteristics (especially educational attainment and family background, possibly because of discrimination in other markets) accounts for most of the remaining differentials. In Ghana, people from the northern regions receive noticeably small wages compared to other groups primarily for the reason that their educational level is not high. The other Akan ethnic groups earn much more than the relatively low-earning Asante, Fante and Ewe. Although there is no evidence of discrimination between ethnic groups, however, there is evidence of discrimination in favor of newly recruited personnel from the same ethnic group who can be assessed, and matched with jobs less difficult than comparably personnel from other ethnic groups (Barr and Oduro, 2000). This research work will however not go into the fundamentals of the various ethnic groups to ascertain how labour market segregation and gender discrimination occurs along that path.

The gender gap has important economic implications in Ghana. Firstly, it emphasizes the existence of the toughest features of a market structure which has to do with unemployment

and is not equally distributed between men and women. Secondly, as result of occupational segregation, the impact of high women being without a job is extremely sensed in many parts of the country.

Even though, women and men are equally susceptible to the business cycle in that unemployment rates move in the same direction for both, there has been a recent important change in the relationship between women and men unemployment rates in Ghana. One possible reason attributed to this analogy has to do with women most expected than their male counterparts to depend on their spouses' earnings should they become jobless because in Ghana, our traditions, culture and ethnic background see the man as the head of the family. As a result, there is the high probability of women to leave the labourforce and become discouraged workers than men, so it looks as if women are out of the labourforce, whereas the fact of the matter is that they are "unemployed".

Another important explanation has to do with the specific ways in which Ghana's economy has changed since the mid 1970's and the fact that many jobs are sex-segregated.

1.3 OBJECTIVES OF THE STUDY

The main objective of the study is to analyze Labour Market Segregation and Gender Discrimination in Ghana. Essentially, the specific objectives of the study are

- i. To analyze the current theoretical and writings of gender discrimination and see their significance in an emerging nation like Ghana where traditional cultural beliefs, ethnic and norms are still prevalent.
- ii. To assess the state of affairs of women in the distribution of jobs in Ghana's Labour Market from various aspects showing the perceived dissimilarities in the labour market features of the genders.

- iii. To examine wage and occupational discrimination in various jobs of economic activity.
- iv. To recommend policy suggestions to exclude the wage dissimilarities and labour market segregation between the genders in the Labour market of Ghana.

1.4 RESEARCH QUESTIONS

This is very fundamental to the study since it will determine the focus of the study, methodology and generally guides all stages of inquiry, analysis and reporting. The main research question is: What is the situation of labour market Segregation and Gender Discrimination in Ghana?

From the study, research questions to be examined are as follows:

- i. What are the current theoretical and writings of gender discrimination and their significance to an emerging nation like Ghana where traditional cultural beliefs, ethnic and norms are still prevalent?
- ii. What are the situations of women in the distribution of jobs in the Ghana Labour Market from various aspects showing the observed differences in the labour market characteristics of the genders?
- iii. What is the situation of wage discrimination in the different occupations of economic activities in Ghana?
- iv. What are the policy suggestions to exclude the wage dissimilarities and labour market segregation between the genders in the Labour market of Ghana?

1.5 RESEARCH HYPOTHESIS

Assuming without admitting that we discover some persons, recognized by physiognomies like gender, race, ethnic, religion, region, colour, creed and many more, receiving less wages

associated to their productivity or limited in its ability to get job, this shows that some force is overriding in economic activity. Gender discrimination is one of the reasons which accounts for that.

1.6 SIGNIFICANCE OF THE STUDY

The nonexistence of a comprehensive scrutiny of Labour Market Segregation and Gender Discrimination in Ghana's labour market is the primary source of enthusiasm for carrying out this thesis work. It can be said that, in spite of the numerous local and international concerns about employment and wage discrimination along gender lines all over the world, a detailed study of the issue especially from economic point of view in Ghana is yet to be carried out. Many researches conducted on gender discrimination in the Ghanaian Labour Market often emphasize a fraction of the problem. For instance, a study of wage discrimination by Barr and Oduro (2000) showed the significance of pre-market discrimination in the analysis of wage differentials between ethnic groups in the manufacturing sector. Again, in an attempt to find the extent of occupational dissimilarity by gender, Boateng (2000) and Baah-Boateng (2007) highlighted the degree and changing trend of sex segregation in the Ghana Labour market. Nonetheless, they were unsuccessful to take into consideration a degree to which occupational disaggregation affects the degree of occupational segregation.

It can be stated categorically that this research work differs considerably from other studies on gender discrimination in Ghana's labour market from many point of views. The study basically assesses the matter of gender discrimination in the labour market using current and previous household survey data. It is complemented by data from four different population censuses from 1984 to provide some empirical analysis of the issue from historical point of view. It thoroughly reviews many theoretical and empirical literatures of labour market

segregation and gender discrimination and assess the importance of economic and non-economic theories of discrimination to Ghana's labour market.

The findings and recommendations in this study provide some foundation towards the formulation of policy strategies that could reverse and address labour market segregation and gender discrimination in Ghana.

1.7 METHODOLOGICAL APPROACH AND SOURCES OF DATA

The fundamental sources of data for the research work will be secondary data from the Population and Housing Census in 1984, 2000 and 2010 and the Ghana Living Standard Surveys (GLSS) from the Ghana Statistical Service (GSS). The data will be presented on unemployment, occupational and industry distribution of jobs and earnings. The ability for an individual to get a certain type of work or job is a crucial factor in determining the individual's wage. Since meager earnings for women can be as a result of being in different kinds of jobs than men, the occupational and industry distribution of jobs is very significant. Investment in quality education is equally an important factor in determining the kind of job an individual can and will get, hence, patterns of family wealth also matters in the analysis. The research will present this data because throughout the book, reference with regards to definitions, trends and statistics on wages, unemployment, job distribution and wealth distribution will be provided.

1.8 ORGANIZATION OF THE STUDY

The entire study is presented into five (5) Chapters. Chapter one which is the introductory chapter presents the issues of gender discrimination in the Ghanaian labour market and outlines the statement of the problem, objectives, research questions, research hypothesis, significance of the study, methodology adopted and organization of the chapters. Chapter two reviews existing empirical and theoretical literature, and highlights the types of labour market

discrimination from gender perspective and the theories of segregation and gender discrimination in the labour market. Chapter three outlines gender policy, legal and institutional framework. An overall picture of gender differences in Ghana's labour market covering Age and Sex Distribution of Working Population, Educational Status, Labour force participation rate, Employment and Unemployment, Distribution of Employment by Industry and Wages, analyzed in Chapter four. Chapter five provides a summary, conclusion and recommendations.

CHAPTER TWO

GENDER DISCRIMINATION IN THE LABOUR MARKET: A REVIEW OF EMPIRICAL AND THEORETICAL LITERATURE

2.1 INTRODUCTION

It is very obvious in making the point that females mostly get small salaries compared to their male counterparts. All over the world, there is a clear and substantial pay difference between women and men. Women are said to be vulnerable and constitute a minority group in work and focused in basically occupations and industries where wages are very less. There are numerous segregation of work by gender and a less probability for women to be promoted and get job opportunities.

Empirical researches on labour market segregation and gender discrimination in both advanced and emerging nations indicate that there are constant wage inconsistencies between women and men employees (Yaron, 1989; Birdsall and Sabot, 1991; Wright and Ermish, 1991; Duraissamy and Duraisamy, 1996, Albelda and Drago, 2009). The findings of the studies contradict with the estimate of what the neoclassical economists call perfectly-competitive labour market.

The chapter has section 2.3 explaining labour market discrimination and then an outline and assessment of the mainstream concept of discrimination. The next part which is 2.3 presents the neoclassical notion of discrimination and grounded by way of explicit and detailed facts. It presents the competitive and non-competitive concepts. It includes 'the human capital hypothesis', 'the overcrowding hypothesis' and Becker's 'taste for discrimination hypothesis'.

Also, competitive neoclassical concepts with imperfect facts, which lead to 'statistical discrimination', are thoroughly scrutinized. Section 2.4 reviews institutional approaches

which are seen as an alternate to the neoclassical philosophy. The approaches of calculating wage discrimination by looking at the indirect and direct tests of discrimination are assessed in sections 2.5.

2.2 Definitions of Discrimination

The most widely accepted explanation of discrimination is associated with Becker (1957) who explains the concept as existing when two equally competent and qualified persons are treated differently mainly on the characteristics that are insignificant in a certain perspective.

According to King (1990, p.11), labour market discrimination occurs if a collection of employees having same capabilities, education, training and familiarity same as a different set of employees are given substandard handling when it comes to getting jobs, seminars or capacity building, elevation or pay rates on the foundation of some individual features, like as gender, race, colour, creed or region which is unconnected to output. In describing labour market discrimination, it is significant to know what we mean by the term discrimination and to find out how it occurs in diverse ways and forms. For example, a woman's less locus in the job market can comprise wage discrimination (like a man and woman who are equally productive and working in the same occupation but are being remunerated not the same salaries), job discrimination (occurs when females encounter lesser prospects with regards to they getting employed and / or given promotion even though they have equivalent qualifications and experience as men). Employment discrimination is said to be in three forms. The first form is hiring discrimination which occurs when men are favored in the recruitment and selection process although women have same employment-related characteristics. The second is Promotion discrimination which takes place when women with same achievements to men are not given access to further trainings, development and in promotion decisions. Lastly, firing discrimination occurs with respect to females being

selected to vacate their positions when it comes to appointment dissolution choices for the mere fact of them being females which is even not related to their productivity.

Also, it is imperative to differentiate with respect to pre-entry and post-entry discrimination. Pre-entry occurs before the individual enters the job market and may be inside the household environment and/ or in learning choice whereas post entry discrimination is practiced within the work. The concepts of employment likewise wage discrimination is many and at times limited by ignoring pre-labour market discrimination.

2.3 The Theories of Labour Market Discrimination

Labour market discrimination as highlighted previously occurs when persons known by set of appearances and features, like gender, race, belief, creed and many more which cannot be associated to the efficiency features of the person or employee, encounter difficulties when it comes to getting work and remuneration. Neoclassical economists envisage that in the competitive job market, earnings are the same as the marginal product of labour and that two equally industrious personnel will be remunerated equal pay, eventually in the long term.

In this present stage of competition when Owners of capital are consistently seeking to acquire more profits, wage discrimination can certainly not remain absolute in the long term. This is because assuming women who are said to be the minority have their wages or salaries reduced relative to their true efficiencies or productivities, then, it implies that the unit wage costs for all these workforces are going to be smaller than the men who are said to be the preferred group of workers. Therefore, the Owners of the means of production will turn to women because of profit maximization and the free market process will eliminate the discrimination. On the other hand, if they choose to carry on with the prejudiced predispositions and prejudgments in a Capitalist market, they are likely to face a consequence and afterwards lose profits and sales and even out of business.

According to Mason (1992), Darity (1995) and Drago (2007), neoclassical economics theory on perfect competition has to do with the notion that considering a marketplace, there is no person with the ability of causing changes when it comes to pricing from the unilateral decision of that person. It implies all individuals in a market are price participants. Eventually, the end results of entrance to profit maximization by firms' works well to make sure just 'normal' profit is acquired in the long run.

More so, Darity (1995) says economists from Austria accept what he terms as an absolute method interpretation instead of a 'state of affairs' interpretation of the neoclassical struggle. Suggesting the presence of what he terms as "latent reservoir" of smart Capitalists prepared to get hold of any available turnover chances which may happen, the competition from Austria considers it essentially immaterial whether individuals in the market are price customers or not. The fundamental has to do with where persons are inspired by monetary aspirations, to follow all feasible chances in securing monetary profits (Darity, 1995. Again further information from Darity 1989).

In summing it up, neoclassical economics assume that, discrimination is removed in a market which is said to be competitive and seeking to maximizing profits. Hence, assuming women get fewer wages than men in the same work, it can be concluded that women are less industrious compared to their male counterparts once there's a free market economy with owners of capital seeking much profit. It is main assumption from the neoclassical economics point of view.

According to Freeman (1973), if there exists a continuing wage differences between women and men in same work, then it is as a result of no-competition, no-job market discrimination that results in productivity dissimilarities between women and men. Freeman (1973) further opines that this no-competition, no-job market discrimination is made up of three types of

discriminatory undertakings namely: 1. Unequal opportunity to government employment 2. Government discrimination in providing education 3. Social forces as well as additional market cost acquired by persons in the marketplace who are non-discriminatory as a result of this non-discriminatory behavior.

The above three factors affect the vulnerable group benefaction of human capital same as the advantaged group of employees. Consequently, we can give details the wage dissimilarities between men and women under the following sub-headings:

2.3.1 The Human Capital Hypothesis:

The Human Capital concept of labour market discrimination is made up of the demand and supply sides. The Human Capital concept with respect to a gender standpoint highlights women's low level when it comes to education and labour market experience which fundamentally hinders their selection of work and earnings. Human Capital is built when one attains education that is on-job-training or getting understanding out of undertaking the work for a period. It is said to be 'adding value to himself'.

Bergmann (1986) critiques theorists of Human Capital of the view that on-the-job-training are as a result of the employee's own decision to 'add value to himself'. It disregards the point that it is bosses and many at times male-subjugated unions that determine the persons to be trained. If the minority group (women) gets small on-the-job-training than men, then it is as a result of employment discrimination. The Human Capital theory basically points out the fact that women and men may not be impeccably interchangeable for one another.

Women as a result of giving-birth and raising the child may get less human capital through job knowledge if it intrudes their labour force participation. If women stay outside the labour market, their knowledge and experience will diminish, hence, productivity differences between women and men will occur. Women may get fewer wages than men who have had

continuous market experience anytime they re-enter the labour market. As a result of that, women would logically select jobs which are much flexible with regards to entry as well as working hours and minimal sanctions for short departure. For instance, taking occupations like agriculture, production, sales and some services, it is mostly flexible with high representation of women.

Basically, the productivity-associated elements of educational attainment and job market experience have an impact on the selection of work by females and bosses' enlistment decision. This leads to women's limitation to low rank and jobs that are less rewarding and the formation of occupational segregation. However, the phenomenon keeps changing as in recent times there has been an increasing labour market experience of women (Anker 1998). It has been associated to the decline in household production especially the increasing importance of some women as heads of households which has the possibility to push more females to work uninterruptedly.

Gary Becker (1975) is attributed to the theory of Human Capital. Economists before Becker's work viewed formal education as consumption. Becker transformed this view and argues that education is an investment. Becker postulated that if Capitalists or Employers invest money to receive returns, then they should view education as a process of investment which yields too.

Again, Polacheck (1981) reiterates the point of segregation happening as result of ladies with jobs said to be sporadic; make best use of life incomes by taking jobs which has little depreciation for the period of time consumed out of their job. Zellner (1975) says a lot of ladies improve their accumulation by selecting jobs where they initially get huge wage but low income increase, whereas males improve in jobs with great rise. They all enumerate that women as well as men require a monetary motive to take works which they are noted for with

their gender that basically shows their distinction as well as their giving-birth and nurturing responsibilities.

From the highlighted perspective, variances in human capital which exists with women as well as men cannot be found the labour market with its effect through the supply function. It basically occurs as a result of social and biological factors especially the socialization process putting the nurturing of children on women. As a result, women record less efficiency, absenteeism as well as minimal career experience compared with their male colleagues.

In Ghana due to our traditions and customs, women have access to childcare support from their extended relatives. It subsequently indicates that human capital concept possibly will have low importance since there is less reason why women in Ghana should interrupt work when they become mothers. Also, there are Early Childhood Development Centers in Ghana that take good care of babies or children in Ghana. Therefore, there is no reason for women to withdraw or resign from protected employment.

2.3.2 Statistical Discrimination

The term Statistical discrimination from imperfect information gives another motive for the continuous labour market discrimination all over the world. This theory of labour market discrimination was begun by Phelps (1972) and Arrow (1973) on the fundamental premise that industries have scarce information about the competencies and dependability of job applicants. Subsequently, decision-makers like a hiring manager happens to rely on correlated and observable characteristics such as sex, region, colour, gender to ‘‘statistically discriminate’’ among workers. For instance, an employer who is of a race and has two equal prospective applicants for selection: that who is of the employer’s shared race and another who is of a different race. The employer may feel more culturally accustomed to candidates of his or her own race than to applicants of another race, hence, believe that he or she has a

better measure of certain outcome-important traits of the candidate of his or her own race. It is another neoclassical concept of 'statistical discrimination', holding the theory of a job market said to be perfectly competitive (Phelps 1972).

Decision-makers or managers encounter difficulties when employing employees, so gender as well as race becomes an economical screening method in this world of imperfect information. Assuming employers accept as true the existence of an organized distinction amongst the gender or races, with respect to their job stability and reliability, then it is enough to establish a lasting disparity in remunerations for females and males. It is a costly and unclear activity to test each single candidate's capability and impetus; managers basically undertake them to have the features of a demographic assemblage into which they come under (King, 1990, p.119). Assuming without admitting that there is that perception that most women leave their works to get married or have children, then all women are classified in the same group by owners and will only be possibly employed with low remuneration proportions (Arrow 1973).

The concept of statistical discrimination is in distinction with Becker's concept of 'taste for discrimination', where hiring managers do not differentiate against ladies as a result of aversion or preconception but rather differentiate against them because they hold the opinion that employing women than men is not cost-effective for them on average. The statistical concept of discrimination emphasizes that on average women are not perfect substitutes for men, hence, the reality of the situation suggests that wage differentials between women and men happens from a non-discriminatory labour market.

In Ghana, gender discrimination possibly will relatively reveal the concept of statistical concept of discrimination. It is very difficult to get information about real productivity; therefore, employers lack the requisite information and statistics with regards to their

workers' productivity and so trust fundamental conventions and views. In contrast to the truth of the situation of women in the job market as highlighted in unit 2.3.1, there is the assumption that as a result of their home duties, female workers may not be dependable like their opposite employees and so may pull out from their job in the event of marriage or becoming mothers. Therefore, it is presumed that efficiency for women is less than men and holding on to their job is relatively low. Again, in Ghana it is said that a woman is not primarily in charge for the maintenance of the home but instead it is the man who is seen as the head of the family; so the woman only functions to keep the home filled with secondary items. This means the lady can freely abandon her work once called upon to perform her domestic activities. Some of these undesirable labels affect those ladies seen to have a high commitment to work like men.

2.3.3 Crowding Hypothesis

The Crowding Hypothesis of labour market discrimination is one of the oldest concepts of gendered pay differences. The crowding hypothesis basically draws its strength on segmentation of occupations such that it is very hard for women to get access to jobs said to be for men. This theory suggests that discrimination against women happens through the segregation of women from jobs considered as 'men's work'. Hence, because these works are kept for men, few women are employed into these positions.

The theory of 'crowding' hypothesis was first written by Millicent Fawcett in 1918. Fawcett emphasized that owners' preconceptions, social practice and labour unions deprived women of certain jobs resulting in the overcrowding of women generally to unskilled and minimum status jobs, and reducing women's wages (Tzannatos, 1989). Edgeworth (1922) restated it from the point of neoclassical demand and supply analysis. Again, he stated categorically that 'the pressure of male trade unions appears to be largely responsible for that crowding of

women into a comparatively few occupations, which is universally recognized as a main factor in the depression of their wages '' (Edgeworth, 1922 p. 432).

Bergmann (1971) later used the concept in explaining racial discrimination in the United States. Even though Bergmann (1971) revives the crowding hypothesis in race discrimination challenges, references are given to the challenges of gender discrimination making her model applicable to gender. Discrimination in employment will not exist if all works are available to both men and women. Again, both men and women will get wages equivalent to their marginal productivities. When it comes to employment discrimination, female workers are crowded in few jobs and their marginal product will be lower to male jobs as a result of the profusion of supply relative to the demand. This means both men and women are equally remunerated based on their marginal outputs, nonetheless since women are in few jobs, women's marginal output will eventually be lesser compared to men's (Bergmann, 1971; 1974). A very critical characteristic of the 'crowding hypothesis' is that it leaves the notion of a labour market which is said to be perfectly competitive and highlights the view of discrimination by labour market segregation. From this concept, men receive much wages compared with women irrespective of them having the same human capital. Occupations said to be for men in the labour market are filled by men and ladies are not permitted to enter jobs said to be predominantly for men in that workplace (Bergmann, 1989, p. 49).

Also, Bergmann and Darity (1981) emphasize that the reason for the elimination of women from certain types of jobs is as a result of men's economic interest which contradicts Becker's concept where men may be having no special reason for eliminating ladies. Bergmann and Darity mentioned it as 'protecting your turf' (1981: Pg.49). Men mostly turn to guard their territory like the activities of trade unions and even opportunity to be trained during workshop. Hartmann (1976) states that employees' workplaces contribute to gender segregation in labour market. For instance male-dominated unions or male workers by virtue

of their power and pressure prevent employers from recruiting females in male occupations. Hence, it is clearly seen that the monopoly power of men in labour unions many at times aids job discrimination against ladies.

It will therefore be surprising if labour organizations are seen to be supporting gender segregation in Ghana's situation. This is because the unions' goal is to increase membership and act on behalf of workers so that employers recognize it as having a strong bargaining power. Unions do not eliminate women in Ghana. Furthermore, traditions and social pressure contributes to the allocation of work between men and women. Blau Weisskoff (1972) points out that "sexual segregation of the labour market and the resultant division of female and male workers into two noncompeting groups preserves these basic characteristics that govern the relations of women and in the family" (Pg. 163).

From our customs as well as traditions, activities are apportioned with respect to gender and it is seen that some works are for men where as others are to be done by women. Thus for a woman to get employment is reserved by the conventional factors which drive the demand and the supply side of job market. In Ghana, structural arrangements contribute to job segregation. A woman is said to be substantially not strong as a man and so must do less difficult works which does not require much power and paid lower whilst men should be working in 'heavy jobs' said to be capital intensive and paid better.

These assumptions hinder the education and on-the-job training of females. Employers mostly do not give opportunities for female workers to get on-the-job training as a result of managers seeing it as reckless expenditure since ladies mostly leave their jobs as a result of them marrying or becoming mothers.

2.3.4 The Glass Ceiling

The terms “glass ceilings” and “glass walls” are said to be “those invisible, culturally embedded assumptions and beliefs about the skills and competencies of women that prevent their advancement into top management positions” (Eriksson Zetterquist & Styhre, 2008; 135-136). Women face a lot of barriers and obstacles in getting to the top of many organizations or career path. Oakley (2000) conducted a research on gender-based barriers and stipulates that corporate practices as well as cultural stereotypes prevent women from getting to the top. He firstly emphasized that women are mostly disadvantaged during the recruitment, retention and promotion processes. The second type which is extremely difficult to remove comprises of those cultural aspects and stereotypes which favour men over women.

Over the years, both historical and cultural aspects towards the creation of the Ghanaian society have had consequences for the sense of self of persons and the manner in which they see equal opportunities. The family has been a very important institution in society. The family is said to be a traditional and important institution for society and women play a significant role in it. The responsibility of a woman is said to be an obedient wife and a self-sacrificing mother reinforced by machismo (an exaggerated form of masculinity and responsibility toward the family) and marianismo (ideal template for womanhood), (Diaz-Guerrero, 1975; Stevens, 1973).

The gender roles and responsibilities attached to the Ghanaian culture is gradually changing more importantly to the women’s right to equal opportunities which has been entrenched in the 1992 Constitution of the republic of Ghana, as stipulated in Chapter 5, article 27.

2.4 Non-economic Theory of Discrimination

2.4.1 Social Reproduction

S. Narotzky (1997) offers a feminist criticism of the dichotomy between production and reproduction. The thoughtfulness feminists have given to domestic labour and to women's work has basically been a great challenge to production-centered valuation of economic processes. The work of ladies even when it is clearly 'production' work as in sweatshops all around the world has suffered from what Mies refers to as 'housewifisation'. This notion stems from the consciousness that women are the greatest labourforce because they are not being generally denoted as 'housewives', not as workers; this emphasizes that their job irrespective of it in use value or commodity creation, is concealed, does not seem as 'free wage labour', is denoted as 'income-generating activity' and can therefore be accepted at much economical price than male labour.

Additionally, feminists have further maintained that by labelling females generally as housewives, it is likely just not to denigrate their work, but also to gain partisan and moral authority over them. Housewives are said to be 'atomised and isolated'; their career organization marks the receptiveness of a usual work process of production extremely demanding. Their horizon remains restricted by the family. Meis (1986) opines that as a result of the importance of ladies, and predominantly in ladies in the colonies as the ideal labourforce, we do not observe a propensity towards the generality of the 'free' working-class as the usual labourer, but of the marginalised, housewifised, unfree labourer, a lot seen to be females.

Taking a careful look at women's work and bringing it to the centre stage, this perspective questions the idea of the ascendancy of 'free' wage labour in capitalist relations of production. As housewives, women are invisible workers, as employed housewives they are

marginalised since they are not said to be the main 'breadwinner' in a family. At the same time, housework and consumption work, rises uninterruptedly in Western developed states characteristically in grocery shopping and self-provisioning which is to be associated to cost-cutting approaches by marketing organizations. In the realm of production, women's work and employment, both formal and informal, have also been increasing.

A study by J. Smith 1984 shows for the UK and USA how employment of women rests on the notion that they are secondary workers since their fundamental work is somewhere else (house work) and because their remunerations is not expected to reproduce the labourforce but it is a mere 'complement' to a full male, 'family wage'. Consequently, the description of women as economically reliant on a male wage and as predominantly non-wage house workers for their family is a fundamental aspect of their being employed in fast expanding low-wage sectors of the economy such as services, and in low-paying forms of employments like part-time work. This is however a contradictory situation.

Feminism has taken the lead in enquiring the theoretical dichotomy of production and reproduction. Beyond the domestic labour debate, issue of the presence of the reproduction of the labourforce in the structure of production has emerged as a basic subject to be addressed.

Accordingly, before it can be operationalized the concept of reproduction should be judiciously disaggregated into separate 'reproductions': social reproduction, labourforce reproduction and biological reproduction. Social reproduction basically refers to the 'reproduction of the conditions on social production in the totality' (Edholm et al. 1977:105). It is a view as expressed by the Marx's notion of social reproduction of the capitalist mode of production, where productive consumption, personal consumption, circulation, distribution and production are linked in a way that reproduces the material elements of capital, its value, and social relations which exists between capital and labour which is the key to the capitalist

character of the production process conceived globally (Marx, Capital, Vol. II, 20 and 'Prologue' in the Contribution to the Critique of Political Economy, Chapter 2).

Reproduction of the labourforce on the other hand is the consistent care of the employees and to the 'allocation of agents to positions within the labour process overtime' (Edholm et al. 1977:105). The biological reproduction also refers to reproduction of human beings.

According to the Marxist perspective, in a capitalist economy, the labourer and the capitalist for instance are moved by different 'logics'. The employee sells a service which is labour power so as to get money to feed his or her family. 'To live in order to work in order to live': this sequence of situations leads to the reproduction of the labourforce and generally to social reproduction. However, the capitalist is only motivated by his determination to accumulate more wealth.

From the above explanation of social reproduction, it is seen that women have been mostly relegated as 'housewives' and this clearly suggests how and why they are segregated in the labour market. For example some men in Ghana marry women and tell the women not to do any work and just be at home looking after the children. This is very common among some tribes and ethnic groups in Ghana where women are seen to be 'housewives' and for that reason should only stay in the house and not do any work. However, the point should be established that women can no longer be attributed as 'housewives' so as to be relegated in the home as suggested by some theories. Equal treatment should be given to both men and women. Women should get access to jobs which they duly qualify just like their male counterparts. Women should receive equal wage for workdone and should not be discriminated on the grounds of their gender. If stakeholders do not give the needed attention in addressing the ideological difference between men and women, the situation will continue

to weaken all the efforts in addressing labour market discrimination throughout the world especially in Ghana.

2.4.2 Sexual Division of Labour

The term sexual division of labour basically refers to the specific gender responsibilities of men said to be breadwinners and women also seen as housewives. The division of labour by gender got a little bit of attention from many sociologists. Many societies have a broad division of labour between male and female with regards to their social, religious and political functions and more especially when it comes to the work they both do. From the angle of wage employment, it is known as occupational segregation. There is a difference which is drawn between horizontal occupational segregation (where men and women do different types of work like in an industry, men are involved in heavy manual labour and women are concentrated in social welfare services) and vertical occupational segregation (where men are seen in high status jobs enjoying greater monopoly with greater authority and rewards, while women are concentrated in the lower-status jobs with less rewards).

Societies where horizontal occupational segregation has even been eroded by reason of policies emphasizing social equality, a high rate of vertical occupational still exists. In recent times, feminists' analyses have explained both power and moral types in exploring the discriminatory differences made worldwide between men and women social labour and the manner in which the division of labour by gender has taken place in many developed countries. There exist a power inequality clearly shown in the way industrial production has existed for many years now, and perhaps relied upon, the domestication of women and their unpaid household labour. Insistent inequality and the separation of labour markets into men and women work are only gradually falling. Moral control still exists in the beliefs of the family, the responsibilities of motherhood and even the natural distinctions between the sexes

is still been encouraged when boys and girls socialize. For instance in Ghana, in some communities weaving and carrying of farm produce to the house is seen to be the responsibility of the woman whereas hunting is the responsibility of the man. The man and woman after they both return from the farm, it is the expected of the woman to put food on the fire to feed the home. The sexual division of labour still occurs in many families in Ghana and children grow up with such primitive mentalities. It occurs in Ghana's labour market and certain jobs are seen to be for men whereas some for women. Nonetheless, it is very significant to ensure that women and men are given equal opportunities with regards to them getting jobs and enjoying equal wage for same work done. All forms of discrimination in the job market need not arise.

2.5 Assessing Sex Segregation of Occupation in Ghana

Occupational segregation is defined as the uneven spreading of the sexual category across employment in a way uneven with the total proportions of occupation, regardless of the form of the apportionment of work (Watts and Rich, 1992/ and Jonung, 1982). The word segregation is mostly been substituted with concentration but the two words are not the same in the strict sense. Segregation is generally said to be the situation for men and women to be employed in different jobs from each other across the whole range of jobs. Concentration is nonetheless concerned with the sex composition of the labour force in an employment. These two terms vary from the theory of dissimilarity which explains the difference between the male and female labour force in a specific job. Empirical research on gender wage disparities in some developed countries like Britain and Australia suggest that occupational segregation account for between 10 to 40 percent of gender earning differences (Pike, 1982 and Rimmer 1991).

According to Hakim (1979), occupational segregation may be grouped into two: vertical occupational segregation and horizontal occupational segregation. Vertical happens when men are functioning in higher level works and women involved in lower level works within an occupation or vice versa. In contrast, horizontal segregation which is a fundamental focus of this study occurs when men and women are unduly engaged in diverse job groups. It is very difficult getting available data on distribution of employment across the levels within occupations for the analysis of vertical segregation. The study therefore focuses on the measurement of horizontal segregation of work by sex.

2.5.1 Measuring of Segregation

An index of segregation is mostly used in measuring the degree and level of gender differences in occupational distribution. The result of the various segregation measures is mostly inspired by the choice of index. A lot of researches on segregation used various indices in measuring the degree of segregation in the labour market. Nonetheless, there has been no consensus as to the right index and therefore, index “wars” break out over time (Karmel and Machlachlan, 1988). It can be stated emphatically that not a single of the segregation indices have been established to be totally flawless or perfect.

Hakim (1992) further points out that the pursuit for a distinct summary index has turn out to be counter-productive and no particular index has been established as perfect. The outcome of the analysis mostly depend less on the selection of index than on other methodologies. The statement from Hakims has been backed by Watts (1994) that no index can capture either the vertical or horizontal dimensions of occupational sex segregation.

This study will explain two of the most used indices to evaluate the degree and changing tendency of horizontal segregation of job by sex in Ghana’s labour market. These are the Duncan Segregation Index of Dissimilarity (ID) and the Karmel Maclachlan Index (KM).

2.5.2 Duncan Segregation Index of Dissimilarity (ID)

Duncan and Duncan (1955) suggested this dissimilarity index which undeniably has become the very frequently used index in the research literature for the study sex segregation of occupation. It basically shows the ratio of males (or females) who would have to change jobs so as to uphold gender proportion to each work same as the gender proportion of employees in totality. This index deals with the total summation of the difference between the ratio of the women employees and the ratio of men employees in each job. The formula for the index is

$$ID = 1/2 \sum_{i=1}^n \left| F_t/F + M_t/M \right|$$

Where i represent occupation; F_t/F is the proportion of female labour force in occupation; M_t/M is the proportion of male labour force in occupation I ; and $i=1,2,3,\dots,n$.

This index is deduced as the ratio of the employees which need to be changed so as to make the two distributions same even though such relocations may not be practicable. Instinctively, if the composition of the gender for all jobs is the same, it would certainly equal the gender composition of workers and there would be no occupational segregation. The index is presumed to have values starting from 0 as the minimum (when there exist no difference between male and female occupational distribution) to a maximum of 1 (when the difference between male and female occupational distribution is unequally high). Therefore, a greater index means a higher level of occupational segregation by sex and vice versa.

A key reason for the usage of the ID index is its easiness and widespread usage. A further likely benefit of the index is its instinctively comprehensible meaning (Anker, 1998).

Nonetheless, there exist an uncertainty and misunderstanding of the index in the literature. Anker (1998) gives facts to highlight the right explanation of the index as the ratio of women employees that need to change work plus the ratio of male employees that need to change work resulting in a state where all works have equal female percentage.

There exist some basic drawbacks with respect to using this index for measuring sex segregation of work. Firstly, a threshold is not given by the index so that someone could say segregation is difficult to control. The second and perhaps most important reason is that the value of the segregation index calculated by ID index is sensitive to changes in the occupational structure and sex composition of the workers. Blackburn et al (1993) categorically state that, the index requires sex composition invariance and gendered composition invariance making an assessment of sex segregation eventually primarily complicated.

2.5.3. Karmel Maclachlan Index (KM)

The Karmel Maclachlan index (KM) determines the difference of gender divides of employment from the various works. The index was firstly suggested by Duncan (1965) and expanded and advocated in 1988 by Karmel and Maclachlan (Jones, 1992). The formula for the KM index is

$$KM = (1/T) \sum_{i=1}^n |F_{i-\alpha}(M_{i+F_i})|$$

Where T represents total employment of the two sexes, M and F; α is female share of total employment; n is the number of occupations; F_i is the number of females in the ith occupation; and M_i is the number of males in the ith occupation; and $i = 1, 2, 3, 4, \dots, n$.

According to Watts (1994), the KM index is deduced as the part of full work which would have to reposition with additional to gain null gender segregation, but preserves the working arrangement and complete gender allocations of work. A very fundamental limitation of the index similar to other indices is its failure to give a threshold with respect to one willingly deducing the significance or else the occupational difference by the gender. Also, the KM index like many other indices seems to rise with the number of disaggregated groups so that the higher the number of disaggregated jobs, the bigger the index. Subsequently, using the index to make a cross-national analysis becomes very problematic. It may be as a result of innovation and development which many different countries have adopted as a result of different occupational classifications.

2.6 Significance of the Theories to Ghana's Situation

The general features of the labour market in developing countries bring to forefront the relevance and significance of economic models of labour market segregation and gender discrimination with respect to the Ghanaian situation. The owner or employer according to the economic models of discrimination is said to be the key basis of discrimination meted to ladies in the labour market. The preconception theory of labour discrimination initiates principally from the employer and in some cases colleague workers and consumers particularly if the predispositions of the two are in line with that of the employer (Becker, 1957). Again, statistical discrimination happens with respect to employer's view to assess the productivity and give work to females and other discriminated sections on the basis of the sections features they turn to have.

From the above stated points, it is empirical that economic models of labour market segregation and gender discrimination are mostly related to paid-employment mostly in developed countries with the employer and worker seen to be two distinct agents. In most

developing countries, this type of employment constitutes a small proportion of the total employment. Taking Ghana as an example, according to the Ghana Statistical Service (GSS), paid employment constituted nearly 20 percent of total employment in 2015 emphasizing that, the models of economic of discrimination can describe close to about one-fifth of discrimination in the whole labour market of Ghana.

Certainly, self-employment is dominant in most unindustrialized countries like Ghana making it hard to describe labour market segregation and gender discrimination from the perspective of economic theories that fault discrimination mainly on the recruitment judgment of employers. Basically, self-employment does not differentiate the employer from the employee with less probability for employer discrimination to keep on. The self-employed worker is not subject to employer discrimination during hiring, training and promotion contrasting the paid-employed worker that finishes in the continuation of sex segregation of jobs and wage discrepancies between men and women.

Another important model of economic postulated by Becker (1971) which is customer discrimination which applies to gender differences in self-employment but not related to the employers' discriminatory behavior. With respect to customer discrimination, the disparities between earnings of self-employed male and female may happen from the propensity of consumers to dislike purchase of goods or services from females or other less favoured individuals.

The differences in gender when it comes to job distribution and wage earnings in self-employment can be described as a result of the dissimilarities in human capital bequest between the gender which has been highlighted under economic structure of discrimination but dissimilar to employer discrimination. Women are seen to be relatively limited in terms of human capital inheritance which impedes their abilities to rise and get profitable works in

wage employment and so find themselves in self-employed occupations. This basically explains why there are a lot of women in self-employment in Ghana and many other developing nations around the world.

More so, the comparatively low educational achievements and limited accumulation of labour market experience of women lead them into activities which are not more rewarding and subsequently resulting to lower remunerations of self-employed women when you compare it to their male counterparts. Certain research works conducted indicate that, very skilled females get better earnings to human capital in self-employment than wage employment (Devine, 1994). This certainly suggests the need to bridge gender earning gap through the advancement of female education and training. Also, there is a stronger positive consequence when you talk about experience on wages among self-employed women (Williams, 2000).

Undoubtedly, the debate on the standpoint of gender of labour market segregation and gender discrimination in Ghana using the theories of economics which power discrimination to an employer may disregard an essential and considerable section of the market where gender discrimination is expounded mainly by institutional and other non-economic elements. In order to really know gender discrimination in the labour market of Ghana, it is essential that the careful examination of gender discrimination does not take the labour market as a component but also scrutinize the matter from the standpoints of paid employment and self-employment independently. This decision which is one of the main emphasis of the research and is largely buttressed by research findings by Glick and Sahn (1997) and resounded by Atieno and Teal (2006) that the divide with respect to self-employment and wage activities is where the role of gender is very significant when it comes to occupational choice.

This chapter basically reviewed the economic and non-economic models of labour market segregation and gender discrimination. Some of these theories however do not go well in

addressing the issue of gender discrimination in Ghana. For example the statistical concept of discrimination states that ‘‘on average women will not be perfect substitute for men, hence suggests the wage differentials between men and women’’. This view can nonetheless be accepted since there are equally competent women who can even do better than men when given the opportunities. Currently in the world, there are women who are president, doctors, lawyers, pilots and many more and are even doing very well hence; there should be no need for gender discrimination.

CHAPTER THREE

GENDER POLICY, LEGAL AND INSTITUTIONAL FRAMEWORK

3.1 INTRODUCTION

This section will basically look at the legal system which affects women's position and highlight their rights in the labour market within the framework or perspectives of the following laws: the 1992 Constitution of the Republic of Ghana and the Labour Act (Act 651, 2003). Also, relevant international laws and conventions ratified by Ghana government will be thoroughly examined.

Generally, the shifting development and manner of gender disparities in work, wages and education in Ghana are as a result of certain social and economic policies, institutional structures and the legal framework created over the period. The seemingly wide-range relegation of women in Ghana's labour market and in many other developing nations has greatly affected the design of laws with gender concerns which favours women. Basically, there has been an intensified campaigns and calls for economic enablement of women throughout the world and this triggered in the 1995 Beijing Conference on women which suggested among other things like the abolition of occupational segregation and all manner of employment discrimination and above all, assuring the rights of women and men to equal pay for equal work done.

Throughout the years, gender advocates have constantly called for laws and institutional processes in supporting gender equality in the quest for social, political and economic development of Ghana. There have subsequently been some legal and institution arrangements established in recent times to promote the agenda of economic advancement of women. This is the more reason why there are a lot of development policy initiatives like Sustainable Development Goals (SDGs) targeted at ensuring economic empowerment of women and the achievement of gender equality.

3.2 Gender Policy Initiatives

Ghana does not have a comprehensive law or document on gender to give certain clarity when dealing with issues with respect to gender in the country. There have been several calls over the years for the passage of an ‘‘Affirmative Action Bill’’ in addressing the numerous gender cases in Ghana.

Throughout the years, policies which concern women have been greatly powered by the development pattern of ‘‘Women in Development’’ (WID). As a result of the introduction of the Structural Adjustment Programme (SAP), the WID actions moved towards growing the efficiency of women with the introduction of small loans to women in the informal sector of the economy. The adoption of SAP brought a lot of economic hardships on women and men in the country. The SAP was aimed at improving the macroeconomic stability and sectorial reforms and so the implementation of fiscal and monetary policies greatly affected women and men.

The implementation of SAP did not only restrict access to credit to both men and women but also it aggravated the woes of women in the credit market. Clark and Manuh (1991) according to a study of female traders in Kumasi and Accra found women complain about the inability of them getting access to credit. The SAP had a lot of implication on employment particularly on public sector retrenchment programme which began in 1987. The rationale behind that was to decrease the growth of public expenditure. The net effect of the retrenchment programme was the loss of many public sector jobs.

According to Boateng (2001), there were about 49,873 representing 15 percent public sector workers who were redeployed between 1987 and 1991. He further opined that the principle of last-in-first-out (LIFO) was applied, were mostly young employees such as cleaners, sweepers, labourers and other grades were deployed in the public sectors. Fundamentally, it

was anticipated that the retrenchment exercise would mostly affect women than men in view of the greater concentration of females than males beneath the rank of the public institutions.

The latter part of 1990s saw Ghana like many other developing nations putting in place programmes under the Poverty Reduction Strategy Programme (PRSP) supported by the World Bank and other donor agencies in tackling the poverty challenges in Ghana. The strategy and implementation of Ghana's form of this activity, dubbed the Ghana Poverty Reduction Strategy (GPRS) seem to have given less policy attention on issues concerned with gender. Taking a critical assessment of the GPRS1 (2003-2005), gender issues were captured under the area of vulnerability and exclusion. Some analysts however contend that such description does not sufficiently represent the significant role women played in the society (Agboli, 2007).

The GPRS II called Growth and Poverty Reduction Strategy (GPRS 2) seemed to have well integrated issues of gender in the total strategies. Nonetheless, the policy measures as stated on the path of gender equality looks more on women participation in governance or decision making. The only policy strategy as stated categorically in the GPRS II related to economic development of women was the plan to bridge the gender gap in access to education. It was with respect to achieving gender parity in access to education and achieving the goals of the Millennium Development Goals (MDG), Goal 3.

Again in the Sustainable Development Goals (SDG), the fifth goal seeks to promote gender equality and empower all women and girls in developing countries by the year 2030. Goal 5 of the SDG further points out that, while the world has attained progress towards gender equality and empowerment of women under the MDG (including equal access to primary education between girls and boys), women and girls continue to suffer discrimination in all parts of the world. The main target of the SDG Goal 5 is to provide women and girls with

equal access to education, healthcare, decent work, and representation in political and economic decision-making processes which will fuel sustainable economies and benefit societies and humanity at large.

3.3 Legal Framework for Women

The increasing international worry with regards to inequality in education, work and wages over the years is greatly echoed in the enactment of many international conventions, treaties and legislations to minimize the situation. This has led to the formulation and implementation of national policies in accordance with some of these international legislations and conventions.

International Conventions

Ghana has ratified many of such international conventions and agreements aimed at eliminating all manner of discrimination perpetrated against women for example in education, work and wages. For instance Ghana ratified ILO Convention 111 of 1958 in April 1961. Basically, Convention 111 tells member countries of the ILO to put in place strategies and pursue national programmes and policies aimed at ensuring equality of opportunity when it comes to employment and wages with the notion of removing all forms of discrimination.

Again, Ghana ratified ILO Convention 100 of 1966 in March 1968 with the view of ensuring that all workers receive equal remuneration, the principle of equal wages for men and women for the same or equal work done. The UN Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) of 1979 has also been ratified by Ghana in July 1980. The CEDAW seeks to ensure that pragmatic measures are put in place for women with regards to their equality of economic, social, cultural, civil and political life in their countries.

The 1992 Constitution of the Republic of Ghana

The 1992 Constitution of the Republic of Ghana has several provisions aimed at promoting the economic advancement of women and gender equality. Chapter five (5) of articles 12(2) and 17(4) frowns on discrimination of all forms including gender. Related to Chapter five is article 36(6) of Chapter 6 which requires the state to afford equality of economic opportunities to all citizens and also to take steps to ensure full integration of women into the mainstream of economic development of the country.

Educational Laws

Chapter five (5) of Article 25(1) of the 1992 Constitution of Ghana stipulates that “all persons shall have the right to equal educational opportunities and facilities”. It further points out that basic education shall be free, compulsory and available to all and that “secondary education in its different forms, including technical and vocational education shall be made generally available and accessible to all by every appropriate means, and in particular, by the progressive introduction of free education”. Secondary education started to be free since later part of 2017 in Ghana. Education is very critical and the key policy tool for enhancing women’s status in Ghana’s labour market since human capital endowment is significant to enable women get better earnings and work positions.

The National Labour Act (Act 651, 2003)

The Labour Act 2003, Act 651 has several provisions which forbids discrimination and tries to find measures of ensuring gender equality and economic empowerment of women. According to Section 57(1) of the Labour Act, women shall be given three-month maternity leave. This is in accordance with Chapter five (5) of Article 27(1) of the 1992 Constitution of Ghana which stipulates that special care shall be given to mothers during a reasonable period before and after childbirth. The Act further outlines the need for women to be protected from night work or overtime. Section 55(1) of Act 651 forbids an employer from appointing or

engaging a woman who is pregnant to work between 10pm and 7am and prohibits an employer from assigning overtime to a pregnant woman employee or a mother with a baby less than eight months old. In the extreme situation, the Act stipulates that women should give their approval before they are given any night or overtime job.

Again, the enactment of the 1967 Labour Decree which sought to give equal rights of work to women and men was as a result of the clear discrimination meted out to women employees in many public sectors during the colonial days. Up until 1963, women were compelled to leave their jobs when pregnant and were even not qualified for entry in any administrative class in the civil service of Ghana irrespective of their competencies.

The 1967 Labour Decree therefore gave women maternity leave of six weeks with pay and it was an offence to sack a woman who was absent on maternity leave. By 1971, women in the public services were given a fully paid three months maternity leave so they could have time to take proper care of their babies and still keep their works.

All these laws in place are envisioned to help women to be employed, safeguard them from precarious job conditions and further improve their economic positions in the country. These laws nonetheless may suffer certain setbacks in promoting the employment advancement of women in Ghana's labour market. For example, it is very difficult to enforce some of these labour legislations in the informal economy which has a lot of women. In the formal sector where these labour legislations are mostly abided by, many employers especially in the private formal sector are mostly not willing to employ women because employers are often up to profit maximization. Instances where females are even employed; they are put at lower levels of the job ladder with less responsibilities and wages when you compare to their male colleagues. This subsequently makes women climb slowly in their career progression than their male colleagues.

A research carried out in Tema by Date-Bah, (1986) showed that as a result of maternity leave provisions, employers were not recruiting women. Women were mostly in the junior ranks and not likely to gain promotion unlike their male colleagues. This may contribute to the decline of wages for women in many categories of jobs since 1991 in spite of the increasing ratio of females in paid-employment.

3.4 ILO Report on Global Labour Market

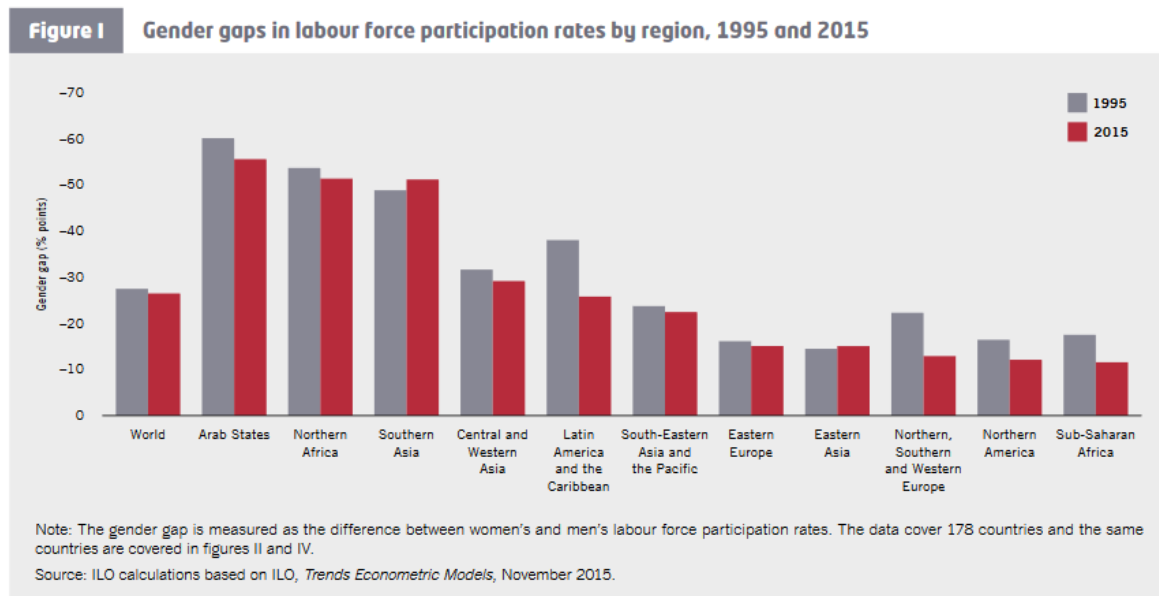
According to ILO 2016 report on ‘‘Women at Work’’, women continue to face significant obstacles in getting access to work. Just a small improvement have been achieved since the Fourth World Conference on Women in Beijing in 1995, leaving the large gaps to be covered in the implementation of the 2030 Agenda for Sustainable Development, adopted by the United Nations in 2015. Inequality persists between men and women in global labour markets in respect of jobs, wages and treatments. The report further points out the unequal distribution of unpaid care and household work between women and men and between families and the society which is a very important determinant of gender inequalities at work.

The 2030 Agenda for Sustainable Development reaffirmed that general consensus on the crucial importance of gender equality and its contribution to the attainment of the 17 SDGs. More jobs and quality jobs for women, universal social protection and measures to recognize, reduce and redistribute unpaid care and household work are indispensable to delivering on the new transformative sustainable development agenda with the aim of reducing poverty, inequalities and full employment.

3.4.1 Gender gaps in Labour Force Participation and Employment Rates

The ILO 2016 Report mentions that, between 1995 and 2015, the global female labour force participation rate decreased from 52.4 to 49.6 percent. The corresponding figures for men are 79.9 and 76.1 percent respectively. Worldwide, the chances for women to participate in the

labour market remain almost 27 percentage points lower than those for men (figure 1). Women's lower participation rates translate into fewer employment opportunities, with little variation over time, which negatively affects women's earning capacity and economic security. Figure 1 shows the gender gaps in labour force participation rates by region between 1995 and 2015.



3.5 How ILO Conventions Helped in Creating Policies and Initiatives for Ghana

Ghana joined the International Labour Organization (ILO) in 1957 and has ratified a number of conventions. These ratifications have led to the establishment of policy formulation and legal mechanisms in an effort to promote social and gender equality in the labour markets. The policies take into account multiple dimensions in which social and gender inequalities interact which aims at supporting employment prospects for every qualified individual and income generating activities.

3.5.1 National Employment Policy

The National Employment Policy has been developed in recognition of certain core values and principles, existing legal and institutional frameworks and policies and programmes. The Government of Ghana recognizes that employment is key to socio-economic development. Accordingly, the NEP is designed to:

- Provide a structure for faster decent work formation through workable development in all areas of the economy and provide strategic course to decrease joblessness among the youth, women and persons with disability.
- Direct the course of prioritizing work creation strategies through well targeted plans and programmes.
- Facilitate mobilization of resources for employment-creating programmes through all areas of the economy.

Core Values and Guiding Principles of the National Employment Policy are:

- i. Good quality economic growth
- ii. Social Justice
- iii. Empowerment and participation
- iv. Social Dialogue
- v. Equity
- vi. Adherence to the 1992 Constitution of Ghana
- vii. Adherence to International Labour Standards.

This chapter therefore points out how Ghana has implemented many of the ratified International Conventions. These International Conventions have helped in the establishment of the National Employment Policy which basically provides guidelines for the regulation of employment, working conditions and labour relations which will go a long way of

eliminating labour market segregation and gender discrimination in Ghana. The NEP thus, is against statistical discrimination and overcrowding hypothesis concepts which makes it difficult for women to get job, trained and get equal wages as men as explained in Chapters 2 and 3. With the existence of this policy document, gender discrimination can be eliminated once the laws are enforced strictly so as to generate sustainable employment opportunities for the extreme poor in the labour market especially women.

Also as explained earlier in this chapter, the rationale behind the implementation of some policies like the Structural Adjustment Programme (SAP) from the IMF and World Bank in Ghana in 1983 was intended to improve the macroeconomic stability and economic growth which would later make up for the loss employment in the previous years. However, the SAP was a major disaster to many workers especially women. A major criticism of the SAP was that, it led to job losses in the public sector. 65,000 jobs were eliminated in the public sector between 1986 and 1995. The SAP nonetheless did not only limit access to credit for both men and women but instead the hardship of women further deepened. A lot of women did not get money from the banks to do petty trading in Ghana. This subsequently points out the fact that some of these policies like the SAP did not help workers especially women due to the economic hardship it brought to the labour market of Ghana.

CHAPTER FOUR

GENERAL OUTLINE OF GHANA'S LABOUR MARKET FROM THE GENDER DIMENSION

4.1 Introduction

This chapter will basically give an overview of the gender aspect of Ghana's labour market with regards to the gender disparities, education, employment, unemployment and underemployment and also earnings or wages. It will also examine the distribution of sex on employment grounded on various classifications of jobs, industry and economic area.

4.2 The Population of Ghana

The 2010 Population and Housing Census estimated Ghana's population to be 24,658,823 (GSS, 2012). The household size was averaged to be 4.4. Ghana had a population of 6.7 million in 1960. This means the population had quadrupled in 50 years. The population size was increased by 30.4 percent between 2000 and 2010. The annual average inter-censal population growth rate of the Census was projected at 2.5 percent. This means it is going to take roughly 28 years for Ghana's population to double (GSS, 2012). The population growth rate also accounts for the miserable performance of the Ghanaian labour market over the last few decades.

The 2010 population census has females constituting about 51 percent whereas males account for 49 percent. Also, a unique feature of the population of Ghana is that it has a lot of youth. During 2010, 38.3 percent of the population was below 15 years whereas only 4.7 percent was 65 years older. The working-age population which is defined as all persons ages ranging from 15 and 64 years constituted approximately 55.8 percent of Ghana's population in 2010.

It is estimated that about 51 percent of the population live in urban areas. In 2010, about 43.8 percent of the population was living in urban areas implying that over the last decade; a lot of people have migrated to the urban areas. This certainly has implication for the labour market. Majority of urban settlers stay in Greater Accra and Ashanti regions where most of Ghana's modern industries and commercial ventures take place. The level of urbanization in the other 8 regions of Ghana is however below the nation average.

4.3 Socio-Demographic Characteristics

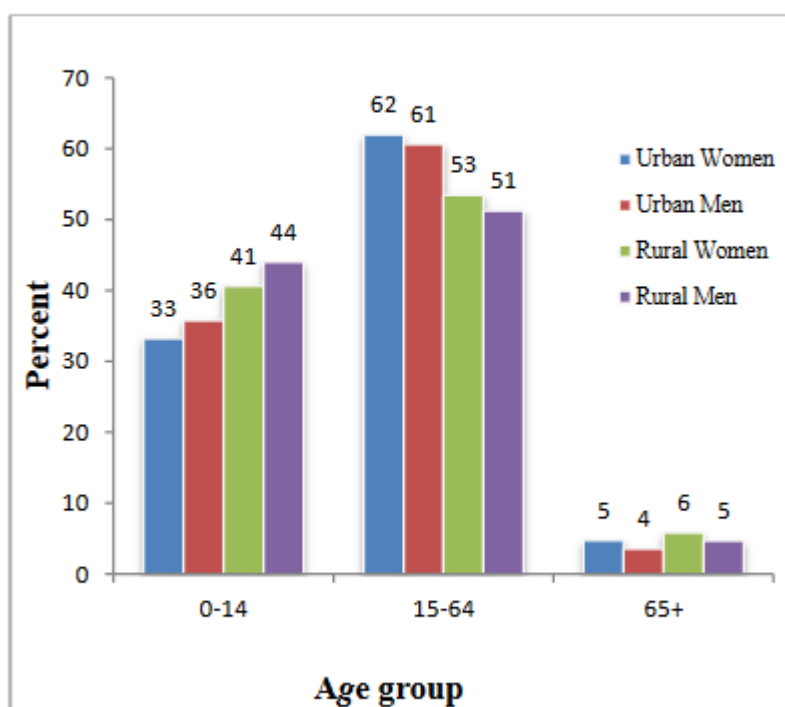
According to the Ghana Statistical Service (2010), a Labour Force Survey (LFS) is a standard household-based survey of work-related activities. Since independence, Ghana has not been able to organize a Labour Force Survey (LFS). Some questions with regards to employment, unemployment and underemployment have, however, been included in Population and Housing Censuses (PHC) and other national surveys, such as the Ghana Living Standards Survey (GLSS), Core Welfare Indicators Questionnaire (CWIQ) and the Ghana Child Labour Survey (GCLS). Because of this, in-depth information on Ghana's labour force has been scanty.

Ghana recognizes the important role labour plays towards the development of the country, more importantly for economic growth and improvement in the lives of the population. Ghana's population size and age-sex composition have wide ranging consequences for socio-economic development which largely impact on the welfare of the citizens. The 2010 Population and Housing Census showed that the resident population of Ghana was made up of 12,024,845 males (48.8%) and 12,633,978 females (51.2%), giving an overall sex ratio of 95.2 (that is about 95 males to every 100 females).

According to Ghana Statistical Service (2010), about two thirds of household heads in Ghana in 2010 were males, with 62.1 percent and 69.4 percent in urban and rural localities

respectively. Nonetheless, large varieties were found among the ten (10) regions of Ghana. Whereas 40.5 percent of households in the Central region were headed by women, the proportion was 15.0 percent in the Northern region of Ghana. It must however be noted that the proportion of female-headed households has increased in all the ten regions since 1960. Again, there are more women in both the urban and rural areas of Ghana than men. Figure 3.3 shows the Population by broad age group and type of locality.

Figure 3.3: Population by broad age group and type of locality, 2010



Source: Ghana Statistical Service, 2010 Population and Housing Census

4.4 Regional Distribution of the Working Age

Ghana is divided into ten regions. The working age population is centered on the Greater Accra and Ashanti regions which are said to be the most urbanized regions in Ghana. In 1999, about one third of the population was staying in Greater Accra (14.3%) and Ashanti (18.3%) regions. However, in 2006, both Ashanti and Greater Accra regions accounted for 30

percent of the working age population. In 2013, the number of working age population in the two regions increased to 38 percent reflecting a much higher increase in urban population.

About one-fifth (19.7%) of the working age population reside in the Ashanti region with Greater Accra having 18 percent. Apart from they being the most urbanized regions, Greater Accra and Ashanti regions receive more than 80 percent of all Foreign Direct Investment to Ghana (Otoo et al, 2009). The Upper West region (2.7%) has the lowest proportion of the working age population followed by Upper East region (3.9%) in 2013. Table 1 shows the Regional Distribution of Working Age Population (1999-2013).

Table 1 - Regional Distribution of Working Age Population – Percent (%)

Region	Share of Working Age Population		
	1999	2006	2013
Western	11.3	8.7	9.2
Central	9.7	6.7	8.8
Greater Accra	14.3	13.6	18.3
Volta	9.9	7.7	8.3
Eastern	11.8	9.4	10.3
Ashanti	18.3	16.8	19.7
Brong Ahafo	9.8	8.7	9.7
Northern	8.9	11.5	9.2
Upper East	2.1	8.6	3.9
Upper west	3.9	8.5	2.7
Total	100.0	100.0	100.0

Source: Computed from GLSS 4, 5 & 6 Data

4.5 Working Population Age

Generally, the size of the working age population has reflected the growth rate of Ghana's population. According to the GLSS4 data, the working age population was estimated at 9 million. This increased to 12 million in the year 2006, which represented an increase of nearly 33 percent. In 2013, the GLSS 4 data estimated the size of the working age population to be 14.6 million. Hence, between the period 1999 to 2013, there was an increase of about 62 percent working age population depicting an annual growth rate of about 4 percent.

4.6 Age and Distribution of Sex

Reliable data from the 2010 Population and Housing Census for this research shows that, Ghana's working age population (15-64 years) is youthful. Over one third of the working age population are between the ages of 15 and 24, which is an age group used to internationally define a youth. For 2006, about 35 percent of the working population constituted youth (15-24). In 2013, the youth group (15-24) dropped only marginally to 34 percent.

The National Youth Policy (2010) of Ghana explains a youth as "persons who are within the age bracket of fifteen and thirty-five". Therefore, the youth constituted approximately 62 percent of the working population for the years 2006 and 2013. Table 2 shows the distribution of the working age population in percentages.

Table 2 - Distribution of the Working Age Population – Percent (%)

Age Group	Year		
	1999	2006	2013
Youth (15-24)	35	35.3	34.2
Young people (25-35)	27.2	26.6	27.4
Young adults (36-50)	26.1	26.3	25.8
Adults (51-60)	10.2	10.1	10.3
Aged (61-64)	1.47	1.7	2.3
Total	100.0	100.0	100.0

Source: GLSS Data (1999, 2006 and 2013).

The enormous share of the youth shows the overall structure of Ghana's population. The 2000 Population and Housing Census showed that, 41.3 percent of the population was below 15 years. The proportion however reduced marginally to 38.3 percent in 2010. This relates to universal average of 26 percent although it is to some extent less than the African average of 42 percent (Population Reference Bureau, 2012). According to the World Bank (2007), between 2000 and 2005, the population of youth increased by 6.5 percent compared to national population growth rate of 2 percent in the same period.

The youth represents both challenges and opportunities. According to the National Youth Policy (NYP) (2010), it clearly sees the youth as a key source of human capital and driving means towards socioeconomic and political development as well as technological advancement. This can certainly be achieved if the right investments are made in the lives of young people. Education and training are the necessary prerequisites to build the human capital of young people thereby turning them into useful assets.

Females are more than the males in the share of the Ghana's population. Data gathered from 1999 indicates that, females constituted 53.8 percent of the working age population whereas

the males add up to the remaining 46 percent. The year 2013 saw the ratio of females decreasing marginally to 53.6 percent. Females are also seen to dominate males in both urban and rural areas of Ghana. Notwithstanding the females' dominance, this research will show that males tend to be more active in Ghana's labour market than females.

Table 3 - Sex Distribution of Working Age Population

Year	Male		Female		Total
	(millions)	Percent	(millions)	Percent	
1999	4.32	46.2	5.03	53.8	9.35
2006	5.81	47.4	6.46	52.6	12.27
2013	6.8	46.4	7.8	53.6	14.6

Source: GSS: Ghana Living Standards Survey data (2000, 2008 & 2014)

4.7 Educational Achievement

The level of education is low among the population that is qualified to work. The year 1999 saw 88 percent of Ghanaians between 15 and 64 years of age had either no formal education or just basic education (see table 4). However, over the last two decades, there have been significant enhancements from the data. More than 38 percent of the working age population had never been to school in 1999. The figure augmented to 41 percent in 2006 before decreasing to 19 percent in 2013. The sharp drop in the percentage of people who had never been to school between 2006 and 2013 could be attributed to the implementation of the Free Compulsory Universal Basic Education (FCUBE) as enshrined in Chapter 5, article 25 of the 1992 Constitution of the Republic of Ghana and the introduction of the Capitation Grant. The introduction of these critical policies led to the elimination of all fees at the basic level of education. The establishment of the Capitation Grant more than halved the percentage of people with no formal schooling. The education system has further improved in 2017 through the introduction of Free Secondary Education (FSE) which has enabled more than 90000 children gained access to Senior High School (SHS) than they did in the year before. From

table 4.0, majority of people with some level of education had either primary or secondary education. A small number of people within the working age group have higher education. About one percent of working age population in 1999 had higher education encompassing diploma, bachelor, master and doctorate degrees. It further improved to 6.6 percent in 2013.

Educational achievement varies between males and females at all stages. The data shows great for males than females. In 1999, 44.6 percent of females had no formal education compared to 32.8 percent of males. In the same year, the percentage of females (0.8%) with higher education was about half the percentage of males (2%) with higher education. In 2013, 3.5 percent of females with higher education more than tripled although it remains half of the percentage of males (6.6 %). However, the education of females appears to be improving quicker even though the data indicates that females have lower education than male. Table 4 shows the Educational achievement of the working-age population.

Table 4 - Educational Achievement of the Working- age Population

Educational Achievement	1999			2006			2013		
	Male	Female	All	Male	Female	All	Male	Female	All
No education	32.8	44.6	38.7	36.9	46.3	41.6	16.5	20.6	18.6
Basic	47.3	44.3	45.8	41.6	39.2	40.4	56.3	59.3	57.8
Secondary	15.3	8.7	12.0	15.7	11.7	13.7	18.9	18.9	18.9
Post-secondary	2.2	1.7	1.95	1.2	1.0	1.10	1.7	1.7	1.7
Higher education	1.9	0.8	1.35	4.2	1.6	2.90	6.6	3.5	5.1
Other	0.6	0.2	0.40	0.3	0.2	0.25	0.0	0.0	0.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Source: Computed from GLSS4, 5 & 6 Data

4.8 Employment, Unemployment and Underemployment

Ghana has attained slow but stable economic growth since 1984 as mentioned earlier on. Nonetheless, economic growth rate has not created employment in anticipated rate for

eligible individuals. It has subsequently made it problematic for people going in the labour market to get jobs that tie their education and abilities to further contribute to economic growth. The study will therefore assess employment developments, unemployment and underemployment between 1999 and 2013 particularly between women and men. It will look at the economic activity rate, employment status and the distribution of labor force by industry and occupation.

4.8.1 Economic Activity Rate

The economically active population constitutes individuals aged 15 years and above who for the period of the referencing time of study (7 days prior to the study) were either employed or unemployed. It is also known as the labour force participation rate. It is made up of persons who worked for salary, profit or family gain. It also refers to persons who were actively searching for work. Again, people who did not work, had no work and also made no struggle to search for job during the reference time of the study were categorized as economically inactive. The economically inactive population comprises of those who are studying or carrying out household responsibilities, retired people, Persons with disabilities and persons who were not able to work as a result of their ages (Ghana Statistical Service, 2014).

Table 5 - Population and Economically Active Population by Sex in Millions

Population	All			1999		2006		2013	
	1999	2006	2013	Male	Female	Male	Female	Male	Female
Total Population	10.27	13.3	16.0	4.73	5.54	6.27	7.02	7.39	8.56
Economically Active	8.21	9.14	12.74	3.85	4.36	4.42	4.71	5.89	6.41
Employed	7.59	8.61	12.09						

Source: Computed from GLSS 4, 5 & 6 data

More predictable, males have higher economic activity rate than females. Nevertheless, both male and female economic activity rates have decreased over the time. It is evident that males

saw much faster drop compared to females. The comparatively greater participation rate for males reveals the point that females have a tendency to participate in non-market ventures in the households which is not captured by this research.

4.8.2 Employment

The Ghana Statistical Service (2014) classifies an individual as employed if the individual essentially engaged in any work for wage, profit or family gain during the reference week of the study or the individual had a connection to a work but for some reasons did not work during the reference week of the study. Data from the GLSS indicates that, majority of the Ghanaian workforce is concentrated in the agricultural sector in spite of the diminishing role of agriculture in Ghana's economy. The year 1999 saw more than half of the adult population engaged in agriculture. It further decreased to about 45 percent during 2013. All who left the agricultural sector have been engaged by the service sector making it contribute a lot to Ghana's GDP. The industry sector employs around 14 percent of the labour force. In Ghana, males are more likely to be engaged in agricultural sector than females. The year 1999 saw about 61 percent of males working in the agricultural sector as against 53 percent of females. In 2013, the percentage of males engaged in agriculture decreased to 48 percent whereas that of females decreased to 42 percent. On the other hand, females dominate in the service sector compared to their male counterparts. Until 2013, females also had a little advantage over men in the industrial sector. Table 6 shows the distribution of employment by industry and sex between 1999 and 2013.

Table 6 - Distribution of Employment by Industry and Sex – Percent (%)

Industry	1999		2006		2013	
	Male	Female	Male	Female	Male	Female
Agriculture	61	53	60	52	48	42
Industry	13	14	14	14	18	11
Service	26	33	26	34	34	47
Total	100.0	100.0	100.0	100.0	100.0	100.0

Source: Computed from GLSS 4, 5 & 6 data

4.8.3 Distribution of Employed by Occupation and Sex

Occupation is defined as the type of work someone does in his or her own formation of work (GSS, 2014). Bulk of the Ghanaian labour force is employed as skilled agricultural, forestry and fishery workers. In 2010, 45 percent of men were employed as skilled agricultural, forestry and fishery workers compared to 37.8 percent of women. The data further points out that, sales and services is the next largest employer after agriculture. In 2010, about 31.6 of women were service and sales workers compared to 10.2 percent of men. Crafts and related trades is the third largest employer, employing 16.9 percent of men as against 13.6 percent of women. Altogether, agriculture, sales and crafts employ close to about 80 percent of the currently employed. Table 7.0 shows the percentage distribution of employed persons by occupation and sex, 2010.

Table 7 - Percentage Distribution of employed Persons by Occupation and Sex, 2010

Type of Occupation	Both Sexes	Women	Men
Managers	2.5	2.4	2.5
Professionals	5.4	4.1	6.7
Technicians and Associate Professionals	1.9	0.9	2.9
Clerical Support Workers	1.5	1.3	1.6
Service and Sales Workers	20.9	31.6	10.2
Skilled agricultural, forestry and fishery workers	41.4	37.8	45
Craft and related trade workers	15.3	13.6	16.9
Plant and machine operators and assemblers	5.1	0.6	9.6
Elementary occupations	6	7.6	4.4
Other occupations	0.2	0.1	0.3
All occupations	100	100	100
N	10,243,476	5,237,942	5,005,534

Source: Ghana Statistical Service, 2010 Population and Housing Census

4.8.4 Employment Status

Majority of Ghana's labour force work either as self-employed or as unpaid workers in family-based enterprises. The year 1999 saw more than two-thirds (68.5%) of the employed engaged in self-employment. The percentage of the self-employed in total employment has declined to about 46 percent in 2013. Conversely, the percentage of contributing family workers in total employment appreciated from about 17 percent in 1999 to 22 percent in 2013. Generally, females dominate in self-employed than males. It is very common in rural areas than urban areas.

The collective labour force in self-employment and in family-based enterprises constitutes the group known as vulnerable employment or vulnerable employees. Accordingly, the percentage of Ghana's labour force classified under vulnerable employment has reduced from about 85 percent of total employment in 1999 to 68 percent in 2013. Females are mostly engaged in vulnerable employment than males. In 1999, more than 93.7 percent of females were in vulnerable employment compared to about 76.6 percent of males. By 2013, the percentage of females in vulnerable employment decreased to 78 percent and that of the males was 58 percent. Ghana's rural areas have a lot of vulnerable employment compared to the urban Ghana. Table 8 shows the employment status of the employed by sex in percentages.

Table 8 - Employment Status of the Employed by Sex – Percent (%)

Status	1999			2006			2013		
	All	Male	Female	All	Male	Female	All	Male	Female
Wage employment	14.6	23.0	6.2	17.95	27.0	8.9	22.85	32.5	13.2
Self-employment	68.5	65.9	71.0	55.0	53.1	56.9	46..20	41.9	50.5
Contributing family worker	16.7	10.7	22.7	20.1	11.7	28.5	22.15	16.4	27.9
Apprentice	0.0	0.0	0.0	2.45	2.7	2.0	2.55	2.3	2.8
Employer	0.0	0.0	0.0	4.55	5.4	3.7	6.20	6.9	5.5
Other	0.3	0.4	0.1	0.15	0.2	0.1	0.10	0.1	0.1
Vulnerable employment	85.2	76.6	93.7	75.1	64.8	85.4	68.35	58.3	78.4

Source: Computed from GLSS 4, 5 & 6 data

Data gathered from the Ghana Living Standard Survey indicates that while wage employment constitutes a minority of total employment, its share has been increasing although at a less pace. In 1999, less than 14.6 percent of the workforce was in wage employment. By 2013, the ratio of wage employment had increased to more than 22.9 percent. Between the 15 year

period covered in this study, wage employment has been increasing at half of a percent per annum compared to about 4 percent annual growth in the size of the workforce.

As expected, males are more likely than females to have wage employment. For the year 1999, 23 percent of male employees had wage employment compared to just 6 percent of their female colleagues. In 2013, about 32.5 percent of males had wage employments as against 13.2 percent of their female counterparts.

4.8.5 Unemployment

According to the Ghana Statistical Service, a person is said to be unemployed if that person did not do any work, had no connection to a work or business and was “potentially” open for a job in the seven days prior to survey (GLSS 6, 2014). This is basically said to be the general description of unemployment. The explanation of unemployment only applies to those aged 15 years and above who did not work and claimed were open for work. This conventional description looks narrow when linked to developing countries labour market which has a lot of economically active jobless individuals. It is therefore significant to look at unemployment from a wider perspective that relaxes the “actively seeking work” condition.

As noted earlier on, Ghana’s population keeps doubling every 28 years. The population growth rate of Ghana is projected at 2.5 percent per annum. This is certainly incredible by all standards and is evidently above the ability of the economy to absorb. And what is even more astonishing is the size and rate of growth of the youth population. Data available shows that the growth rate of the youth population is thrice more than the growth rate of the general population. For the period of 2000 and 2005, the youth population increased by 6.5 percent compared to country population growth rate of 2 percent during the same period (World Bank, 2007). Between 2000 and 2010, the total inter-censal growth rate was 2.5 percent.

Unemployment rate is marginally greater for females than males. The year 1999 saw the unemployment rate for females at 8.7 compared to 7.5 percent for males. In 2006, there was a near meeting of unemployment rates for males and females. By 2013, unemployment rate for females increased to 5.5 percent compared to 4.8 percent for males. An additional study of the data shows that unemployment is fundamentally an urban phenomenon. By 1999, the rate of unemployment in the urban areas (14.2%) was about thrice the proportion in rural areas. For the period of 2013, urban unemployment rate (6.5%) fell to about half of the rate in rural Ghana (3.9%). Accra which is the capital of Ghana has a higher unemployment rate than the rest of the country.

According to GLSS 2015, about 1,250,913 persons 15 years and above are said to be unemployed. 57.2 percent or 714,916 are females whereas 42.8 percent or 535,997 are males. Nearly 58.6 percent of the unemployed are located in urban areas and 41.4 percent are in rural areas.

The issue of unemployment started as far back as 1983 as a result of the introduction of Structural Adjustment Programme (SAP) in Ghana by the IMF. The SAP was premised on growing the Ghanaian economy through the combination of policies that restrain the public sector while promoting the private sector. However, the implementation of SAP saw about 65000 jobs eliminated in the public sector between 1986 and 1995. Also, there was difficulty for people to get credit especially women for their small businesses. This created a lot of unemployment for many people in Ghana. Again in 2008 as a result of the global economic recession, a lot of jobs were lost in Ghana. This was because companies did not get credit to carry out their businesses. The weak global economic recovery largely failed to improve the conditions of the labour market in 2013. The global unemployment rate increased slightly from 5.9 percent in 2012 to 6.0 percent in 2013 well above the pre-economic-crises rate.

Unemployment increased by a further 5 million people throughout the world (ILO, 2014). This subsequently had an effect on Ghana.

Overall, unemployment rate is higher for persons with secondary education who could not make it to the tertiary level. The year 2013 saw unemployment rate among secondary school graduates registering 6 percent unemployment rate. The unemployment rate tripled for persons with no formal education between 1999 and 2013.

Table 9 shows the unemployed population age and sex between 1960 and 2010.

Table 9 - Unemployed Population by Age and Sex

Age Group	Sex	1960	1970	1984	2000	2010
15-24	Total	65.5	74.8	75.0	36.2	41.2
	Male	59.9	67.5	70.5	35.8	45.5
	Female	71.1	82.0	79.5	36.5	36.9
25-44	Total	26.0	21.9	21.3	38.4	42.0
	Male	32.5	28.2	25.9	37.0	41.8
	Female	19.5	15.6	16.7	39.7	42.2
45-64	Total	6.5	2.8	2.6	15.7	9.1
	Male	6.3	3.8	2.8	16.0	9.5
	Female	6.6	1.8	2.4	15.3	8.6
65+	Total	1.8	0.6	1.1	9.9	3.4
	Male	1.4	0.6	0.8	11.2	3.2
	Female	2.2	0.5	1.3	8.6	3.6

Source: 1960, 1970, 1984, 2000 and 2010 Population Censuses (See Ghana Statistical Service 2010 Population and Housing Census: National Analytical Report, 2013)

4.8.6 Hours of Work

Ghana's Labour Act 2003, Act 651 stipulates that the working hours of a worker shall be for a maximum of eight hours for a day and equivalent to forty hours a week. The law further adds that if there are addition hours of work, then it is said to be overtime and must

subsequently be paid for. The observed data nonetheless shows that minority Ghanaian workers are essentially working eight hours a day or 40 hours a week. Majority of the Ghanaian workers work between zero and thirty-nine hours a week while more than one-third are working for more than forty hours. Also, a little over one-tenth of employees work for more than 60 hours a week or 12 hours a day. Males work longer hours than females according to the available data. In 2013, males on average (43.3 hours) worked about 3.8 hours than females (39.3 hours) per week. A lot of females work below the standard working hours than males. It has been widely said that because men work more hours than women, it accounts for the reason why men receive more wages than women. Table 10 shows the weekly working hours by sex between 1999 and 2013.

Table 10 - Weekly Working Hours by Sex

Hours	1999			2006			2013		
	All (%)	Male (%)	Female (%)	All (%)	Male (%)	Female (%)	All (%)	Male (%)	Female (%)
0-39 hours	48.0	39.4	56.6	49.1	41.7	56.4	48.1	43.1	52.7
40 hours	7.8	9.5	6.1	9.0	9.8	8.2	9.3	9.3	9.2
41-60 hours	29.3	33.7	24.8	30.4	34.5	26.2	30.0	32.6	27.3
Above 60 hours	14.7	16.8	12.6	11.7	14.1	9.2	13.0	15.1	10.8

Source: Computed from GLSS 4, 5 & 6 data

4.9 Wages in Ghana

A very important component of the ILO decent work campaign is the right to fair income. The income gotten from any work or activity is likely to increase and expand employees' welfare and position them and their people out of poverty. However, wage discrimination has become a very persistent characteristic of Ghana's labour market. There exist wage discrimination between male and female although in most instances they both do the same work or activity. Researches conducted in recent years have recognized pay levels in Ghana

as little in both absolute and relative terms (Baah, 2006; Baah & Otoo, 2007). This research will therefore analyze the earnings between the sexes using the recent Ghana Living Standard Survey.

Employers are legally expected to comply with the minimum wage when paying employees in Ghana. The minimum wage is said to be the lowest wage that employers must legally pay to their workers. Basically in Ghana, minimum wage and percentage rise in the minimum wage serve as a prerequisite for the negotiation of wages in either the private or public sectors. Khamis (2008) stipulates that, the minimum wage can be a tool to lessen wage inequality and poverty and also as a basis for social incomes.

The 2018 minimum wage per day in Ghana is fixed at GH\$ 9.68. This is obviously very low making the fortunes of minimum wage earners to decline over the period.

4.9.1 Earnings in Ghana

Data from the Ghana Living Standard Survey shows that earnings have improved over the period of studies although from a lower base. The year 1999 saw the average monthly earnings for the labour force aged fifteen years and above estimated at GH\$ 20.04. Men obtained a higher earning (GH\$ 23.11) as against women (GH\$ 16.96) indicating a gender earnings gap of 36.2 percent in favor of men. This clearly shows the wage discrimination between men and women. Taking a look at the key industrial sectors, trading recorded the highest earnings (GH\$ 39.72) followed by the financial services (GH\$ 29.54) and the least was agriculture (GH\$ 10.56). Again, in all these industries highlighted, men earned greater compared to women with the highest gender earnings gap being in trading where men (GH\$ 55.17) earned more than two times that of the earnings of women (GH\$ 24.26). With respect to employees in wage employment, the estimated monthly wage was GH\$ 19.83. Again, earnings was higher for men (GH\$ 23.41) compared to women (GH\$ 16.33). In all the

industries, men earned high percentage difference of earnings than females. Table 11 shows the average monthly earnings by sex and industry for the year 1999 in Ghana cedis and the corresponding percentage difference of earnings for males.

Table 11 - Average Monthly Earnings by Sex and Industry in Ghana Cedis, 1999

Main Industry	Males	Females	% Diff. 4 M	All
Agriculture	12.92	8.23	61.09	10.56
Mining/ Quarrying	32.51	17.97	64.40	25.24
Manufacturing	38.60	17.30	69.05	27.95
Utilities	25.90	12.96	66.65	19.43
Construction	22.94	11.06	67.47	17.00
Trading	55.17	24.26	69.48	39.72
Transportation/Comm.	25.83	19.87	56.52	22.85
Financial services	31.92	27.15	54.04	29.54
Community/Social ser.	24.32	19.35	55.69	21.84
All	23.11	16.96	57.67	20.04

Source: Computed from GLSS 4 data

By 2006, data from the Ghana Living Standard Survey showed that average monthly earning was GH\$ 85.46 for persons aged 15 years and above. Also, average earnings by males was (GH\$ 108.45). Hence, between the years 1999 and 2006, the gender earnings differential increased by close to 40 percentage points. Taking a look at the key industrial sectors, the financial sector (GH\$ 210.78) recorded the highest average monthly whereas the lowest was the agricultural sector (GH\$ 53.08). Employees in the financial sector earned more than two and half times higher than the national average and close to about four times more than the average earnings in the agricultural sector. Mining and quarrying moved from the first position with regards to earnings to place second. Again, the year 2006 saw men earning a higher wage than women in all the industries. The data indicated that men earned their highest incomes from mining (GH\$ 230.42) while women were mostly rewarded in the

financial sector. Like in the year 1999, men continued to earn a high percentage difference of wages than their female counterparts. Table 12 shows the average monthly earnings by sex and industry for the year 2006 in Ghana cedis and the corresponding percentage difference for men.

Table 12 - Average Monthly Earnings by Sex and Industry in Ghana Cedis, 2006

Main Industry	Males	Females	% Diff. 4 M	All
Agriculture	75.47	30.68	71.10	53.08
Mining/ Quarrying	230.42	58.85	79.66	144.64
Manufacturing	115.79	73.35	61.21	94.57
Utilities	151.81	101.8	59.86	126.81
Construction	97.50	63.33	60.62	80.42
Trading	196.32	74.87	72.39	135.60
Transportation/Comm.	107.99	103.55	51.05	105.77
Financial services	227.53	194.03	53.97	210.78
Community/Social ser.	148.64	100.42	59.68	124.53
All	108.45	62.50	63.44	85.46

Source: Computed from GLSS 5 data

The year 2013 saw the average monthly earning to be GH\$ 461.35 (or USD\$ 210.10) for the population employed aged 15 years and above. The male workers (GH\$ 568.33) earned USD\$ 213.97 or approximately 60 percent higher than their female counterparts (GH\$ 354.36) a decrease of about 16 percentage points in the gender earnings difference since 2006. This clearly indicates the wage discrimination which exists in Ghana's labour market with respect to men and women. The men receive more wages than women. The average monthly earnings with regards to employees in paid employment was estimated at GH\$ 624.04 (or USD \$283.82).

In Ghana, nominal wage with respect to average earnings increased significantly by more than quadruple (431.8%) between 2006 (GH\$ 87.05) and 2013 (GH\$ 462.89). Conversely, average earnings in Ghana in real terms increased by about 136 percent between 2006 and 2013. Hence, there was a significant difference between real and nominal wages for workers especially women who received fewer wage making their purchasing powers very weak.

From 2006-2013, a careful scrutiny of the Ghana Living Standard Survey data indicates that the public sector recorded a higher rate of earnings compared to those in the private sector. For instance the year 2006 saw the average earnings for those in the public sector (GH\$ 200.02) to be USD\$ 62.15 representing about 45.1 percent higher than the average earnings for those in the formal private sector (GH\$ 137.87). The average earnings for those in the public sector in that year was GH\$ 129.64 or about 184.18 percent more than the average earnings for those in the informal economy of Ghana (GH\$ 70.38).

Although the various sectors of Ghana's economy saw enhancement in their earnings between 2006 and 2013, the wage differentials between men and women continued to widen in some sectors because men received more wages than women. Subsequently, the earnings difference between those in the public and private sectors continued to widen. The year 2013 saw the average earnings for employees in the public sector (GH\$ 1100.58) to be USD\$ 545.19 representing 98 percent higher compared to the average earnings for employees in the formal private sector (GH\$ 555.39). The average earnings for employees in the public sector was GH\$ 739.15 or about 204 percent more than the average earnings for individuals in the informal economy (GH\$ 361.43). The significant difference with respect to the earnings in the public and private sectors was as a result of the implementation of the Single Spine Salary Structure (SSSS) in 2010. It is however significant to note that, there are more men than women in both the public and private sectors of Ghana's economy. This again points out the discrimination which is exhibited to women in Ghana's labour market.

Altogether, the year 2013 saw employees in the financial sector earning GH\$ 978.82 which was the highest amongst the various sectors of the economy and subsequently regaining its position on the earnings chart. It was however followed by employees in the Utility sector earning an average income of GH\$ 907.1 with employees in the mining sector taking the third place. It is very significant to point out that the utility sector has a lot of women employed there. It is important to mention that unlike in 1999 and 2006 where men earned more than women in all the industries, the situation was quite different in 2013. The utilities and finance sectors saw women earning higher on average than men. These two sectors had a lot of females employed there and earning higher wages than men. The reason accounting for this is that for instance the banking sectors in Ghana employ more females because they are seen to be trustworthy and able to attract more clients for the industry. Table 13 shows the average monthly earnings by sex and industry in Ghana cedis and the corresponding percentage difference for males for the year 2013.

Table 13 - Average Monthly Earnings by Sex and Industry in Ghana Cedis, 2013

Main Industry	Males	Females	% Diff. 4 M	All
Agriculture	375.49	127.56	74.64	251.53
Mining/ Quarrying	916.80	503.61	64.54	710.21
Manufacturing	469.57	324.21	59.16	396.89
Utilities	598.20	1216.00	29.91	907.10
Construction	542.65	286.88	65.42	414.77
Trading	751.71	363.87	67.38	557.79
Transportation/Comm.	562.10	552.17	50.45	557.12
Financial services	929.77	1027.86	47.49	978.82
Community/Social ser.	820.63	533.38	60.61	677.00
All	568.33	354.36	61.59	461.35

Source: Computed from GLSS 6 data

The research further seeks to elaborate more on the 2015 data from the Ghana Statistical Service labour force participation rate. Industry in this study generally refers to the main economic activity of the establishment where the individual works. It basically shows the goods and services that are produced in the individual's workplace. Economic conditions vary across sectors and the consideration of these sectors gives key insights into how to plan and deliver policy for the growth and development of Ghana's economy.

The structure of the Ghanaian economy in terms of employment has not seen significant changes from what existed some years ago. The Agriculture, forestry and fishery remains the main industry of employment, engaging about 3.3 million of the currently employed. This is followed by Wholesale and retail trade and the repair of motor vehicles and motorcycles (1.9 million). Manufacturing is the third major industry of employment, engaging about 1.2 million of the currently employ.

Female labour force participation over the years has been lower than that of their male colleagues. However, table 14.0 shows that in absolute terms, there are more women working in Ghana today (4,981,953) than the number of men (4,281,393) in current employment. In absolute expressions, there are many females (887,408) working in the Manufacturing sector than their male colleagues (366,432). Again, there are about 1,910,966 representing 77.22% of women as Service and Sales Workers compared with 563,303 representing 22.78% of males. A lot of these presently employed in urban localities (1,385,641) are engaged in Wholesale and retail trade; repair of motor vehicles and motorcycle while Agriculture, forestry and fishing is the main industry of employment in rural localities, employing 2,797,690 or 61.6 percent of the currently employed.

Table 14 - Main Occupation of the currently employed population 15 years and older by sex in Percent

Main Occupation	All	Males (%)	Females (%)
Managers	120,854	58.21	41.79
Professionals	724,004	54.00	46.00
Technicians and associate professional	197,034	76.45	23.55
Clerical support workers	169,593	56.67	43.33
Service and Sales Workers	2474,269	22.78	77.22
Skilled agricultural, forestry and fishery workers	2949,805	55.75	44.25
Craft and related trade workers	1711,755	41.93	58.07
Plant and machine Operators, and assemblers	361,554	94.49	5.51
Elementary Occupations	556,280	54.53	45.47
Other Occupations	5791	100	0

Source: GSS 2015 Labour Force Survey

Data from the Ghana Statistical Service (2015) labourforce participation indicates that average monthly earnings increased in most occupations to a certain extent compared to the previous years. Managers, Technicians and associate professionals are seen to be the most lucrative occupations with respect to the average monthly earnings received by the workers. With managerial position, men received GH\$ 1011.13 compared to women who received GH\$ 715.22 as the average monthly earnings. Also, men who are said to be professionals received an average monthly earning of GH\$ 1122.90 as compared to their female colleagues who received GH\$ 905.59. Workers engaged in skilled agricultural, forestry and fishery

received the least wage. In that category too, men received an average monthly earning of GH\$ 658.48 compared to women who got GH\$ 259.40.

The data below shows that, men received more wages than females in all the various occupations. This clearly points out the wage discrimination which exists between men and women in the various occupations of Ghana's labour market.

Table 15 - Average Monthly Earnings by Occupation in Ghana Cedis, 2015

Main Industry	All	Males	Females
Managers	863.18	1011.13	715.22
Professionals	1014.25	1122.90	905.59
Technicians and associate professional	1043.00	1427.13	658.86
Clerical support workers	1157.23	1328.63	985.82
Service and Sales Workers	485.68	590.62	380.74
Skilled agricultural, forestry and fishery workers	458.94	658.48	259.40
Craft and related trade workers	868.36	1327.07	409.64
Plant and machine Operators, and assemblers	540.72	732.62	348.82
Elementary Occupations	480.22	684.42	276.01
Other Occupations	1162.50	1162.50	0.00
Total	863.18	1011.13	715.22

Source: GSS 2015 Labour Force Survey

Again, available data from the Ghana Statistical Service for the 2015 Labourforce participation indicates that workers employed in the Electricity, gas, steam and air conditioning supply industry received the highest average monthly earnings among all industry groups (GH\$ 2792.5). Workers engaged in Real estate activities received the least average monthly cash and in-kind earnings of GH\$ 351.10. However, the gender wage disparity in Public Administration and Defense is small compared to other industries. Males working in Public Administration and Defense receive average monthly cash earnings of GH\$ 1084.81 while their female counterparts receive GH\$ 1057.55. On the other hand, females working in the Electricity, gas, steam and air conditioning supply industry earn a higher average monthly cash income of GH\$ 5,000.00 compared to their male colleagues who earn only GH\$ 585.00. Again, there exist significant wage gap between men and women in most of the industries. The dynamics with respect to wage differences for men and women changed in some industries for the year 2015. From table 13, the Utilities and financial sectors had a lot of females employed and they received higher wages compared to their male counterparts. However, the year 2015 saw male in the finance and Insurance activities receiving GH\$ 1473.82 whereas females got GH\$ 833.06. This is basically as a result of the recent springing of many microfinance and insurance companies with men heading most of these institutions. It therefore explains the reason why men are receiving more wages in the finance and Insurance activities unlike in 2013 where females received higher than men in those sectors. Again, it is important to point out that the year 2015 saw females earning higher wages in Human Health and Social Works Activities. Females are more than men in the hospitals because they do the core works and so earn GH\$ 1033.99 whereas males earned GH\$948.9. It was as a result of government intervention to give 80% quota for females to enter nursing schools and subsequently getting monthly allowance. Table 16 shows the major

industry group of currently paid employees 15 years and above by average monthly earnings and sex.

Table 16 - Average Monthly Earnings by Industry in Ghana Cedis, 2015

Main Industry	Male	Female	Both Sexes
Agriculture, Forestry and Fishing	955.71	278.95	617.33
Mining and Quarrying	1516.04	200.00	858.02
Manufacturing	1408.97	405.13	907.05
Electricity, Gas, Steam And Air Conditioning Supply	585.00	5000.00	2792.5
Water Supply	1301.96	128.85	715.41
Construction	1207.65	332.04	769.85
Wholesale And Retail Trade	692.79	300.94	496.87
Transportation And Storage	759.00	782.15	770.58
Accommodation And Food Service Activities	637.26	382.34	509.8
Information And Communication	470.97	996.38	733.68
Finance And Insurance Activities	1473.82	833.06	1153.44
Real Estate Activities	351.50	0.00	351.50
Professional, Scientific And Technical Activities	963.74	1387.41	1175.58
Administrative And Support Service Activities	1172.34	533.16	852.75
Public Administration and Defense	1084.81	1057.55	1071.18
Education	960.05	766.37	863.21
Human Health And Social Work Activities	948.91	1033.99	991.45
Arts, Entertainment And Recreation	748.53	347.23	547.88
Other Service Activities	1319.43	573.35	946.39
Activities of Households As Employers	1044.87	295.76	670.32
Activities of extra-territorial Organizations and Bodies	0.00	600.00	600.00
Total	1011.48	715.22	863.35

Source: GSS 2015 Labour Force Survey

The years 1999 and 2006 saw males earning more wages than females in all industries. The reasons associated were that men dominated in mining, manufacturing, construction,

agriculture sectors and seen to be doing all the difficult tasks which required extreme energy. Women are mostly given the less difficult assignments like being at the frontlines, telephonists and for that reason may receive fewer wage compared to men who are involved in the core activities.

Although in 2013 men received more wages than women in most of the industries, the situation was quite different in the utilities and finance sectors where women earn higher on average than men. The reason has been attributed to the fact that a lot of women are more involved in the core activities of those sectors. For example the banking sectors employed more women to be tellers and customer service officers with the view of attracting more clients to the banks and again women are generally seen to be more trustworthy than men in Ghana.

The wages for 2015 nonetheless saw men earning much higher than women in many of the industries except in Electricity, gas, steam and air conditioning supply, Information and communication, Human health and social work activities and Activities of extra-territorial organizations and bodies. In these sectors, the point was established that women were majority and more involved in the core duties of the sectors. For example the Health sector has a lot of women as nurses, mid-wives and doctors who are more involved in the core duties and so earn more wages than the few men who work in the hospitals. However, industries like construction, mining, manufacturing and other male dominated sectors saw men getting more wages than females due to the nature of the individual job design. For instance men receive more wages in the mining sectors because the extraction of the natural resources are very tedious to do which involves much energy, hence, men are seen to do such tasks. Furthermore, public administration saw wage disparities to be smaller because men and women are seen to be doing almost the same work and the presence of strong unions encourages equal pay for equal work done.

4.10 Sexism in Ghana's Workplace

The recent public embarrassment that surrounded Millicom International Cellular (MIC), South Africa, operators of Tigo network and Reliance Personnel Services (RPS), recruitment agency for Tigo, created remarkable public uproar for all sort of good reasons.

Management of Reliance Personnel had planned to restrict the fundamental economic rights of female staff with respect to announcing an unfair and unjust maternity-leave guiding principle which would have basically rendered unemployed pregnant staff members when they apply for leave without pay. It is one of the numerous structural impediments which have been captured by the 2015 Human Development Report (HDR), as promoting gender inequalities in the labour markets throughout 189 countries, with Ghana not being an exception. According to the Human Development Report (see pg. 189), “even though women carry more than half the burden of global work, they are disadvantaged in the world of work, and also, women are broadly under-represented at key decision making levels of economic value structures”.

The view is further resounded in far-reaching spectrum of scholarly research conducted by gender researchers that speaks to wide-range dimensions (pay, promotion, work-life balance and many more) of workplace gender discrimination. Hence, Ghana's labour market has a challenge as far as labour market segregation and gender discrimination is concerned.

A study was conducted by Citi FM (2016) on a structural review of 20 companies operating in Ghana across 5 sectors of the economy to evaluate the degree of gender diversity at Executive Management levels. A sector-based quota approach was randomly used for the target to ensure balance. The findings affirmed the conclusion as stipulated by the Human Development Report 2015 with regards to women being under-represented at higher levels. 85 percent of males occupied the positions of Chief Executive Officers (CEOs) whereas

females occupied 15 percent positions as Chief Executive Officers. This clearly shows the gender discrimination in Ghana's labour market which makes it very difficult for many women to get jobs and to even rise up to top positions unlike their male colleagues in many organizations. This has resulted in many women being under-represented in many critical decision making areas. Table 17 presents the gender diversity at executive management levels of 20 companies in Ghana.

Table 17 - Gender Diversity at Executive Management Levels of 20 Companies in Ghana

Sector	Company	Exec. Mgt	Male	Female	Female (%)	CEO Gender
Banking	Bank of Africa (GH)	8	8	0	0	Male
	United Bank of Africa	10	6	4	40	Female
	UniBank	10	7	3	30	Male
	Fidelity Bank	18	12	6	33	Male
Telecommunication	Airtel	8	4	4	50	Female
	Tigo	11	7	4	36	Female
	Vodafone	9	5	4	44	Male
	MTN	9	6	3	33	Male
Mining	Anglogold Ashanti Ltd	9	6	3	33	Male
	Golden Star Resources	8	6	2	25	Male
	Gold Fields Ghana Ltd	12	10	2	17	Male
	Rocksure International	6	6	0	5	Male
Construction	Taysec	8	6	2	25	Male
	Consar Ltd	23	21	2	9	Male
	Devtraco Co. Ltd	9	9	0	0	Male
Oil Marketing Company	Allied Oil	6	6	0	0	Male
	Ev. Oil Co. Ltd	6	5	1	17	Male
	Total Petroleum Ltd	10	9	1	10	Male
	Ghana Oil Co. (GOIL)	8	8	0	0	Male

Source: [http:// citifmonline.com/2016/04/24/sexism-workplace-ghanaian-scenario-article](http://citifmonline.com/2016/04/24/sexism-workplace-ghanaian-scenario-article)

In conclusion, wage discrimination and occupational segregation occur due to the way Ghana's economy has been structured and the inability of employers or owners of capital to judiciously apply the laws of the country. Some occupations are said to be "no go areas" for women as well as employers consistently seeing females as liabilities to their organizations and for that reason discriminate against them when it comes to they getting the right wages as their male counterparts for the same work done. Also, the inability of women to rise to the top managerial level of decision-making due to the lack of confidence employers have against women to excel in some industries like mining, manufacturing and many more. Another source of gender discrimination is as a result of Ghana's society where many communities see women as less inferior to men and for that reason women are not given equal treatment as their male-counterparts.

CHAPTER FIVE

SUMMARY, CONCLUSION AND POLICY IMPLICATIONS

5.1 Summary of Empirical Findings

This research work generally sought to digest and critically examine the differences in gender which exists in Ghana's labour market, point out the sources and find out as to whether these differences can be said to be gender discrimination. This piece of work made significant use of theory formulation, empirical assessment and empirical examination which are basically determined by the composition and features of Ghana's labour market.

Ghana has achieved an uncertain but stable economic growth rate over the last three decades. The year 2017 saw Ghana achieving a growth rate of 7.8. Much of the country's growth was from the extraction and exports of natural resources particularly cocoa and oil. Accordingly, growth rate has really not made a significant impact on the labour market. It can be stated emphatically that Ghana's labour market like many other developing nations is championed by self-employment with generally paid employment making up not less than one-fifth of overall employment. It subsequently depicts fewer avenues towards the usage of the traditional economic theories of discrimination in the explanation and description of gender discrimination in the labour market of Ghana.

From the models and concepts explained in Chapter 2 of this study, discrimination perpetuated against Ghanaian women in employment comes from several ways and sources. Firstly, the economic theories to a large extent fault the employer for the cause of job and wage discrimination. Employers do not get thorough and precise information and indicators with regards to female applicants' productivity, and so they make their recruitment decisions on the basis of unfounded information and allegations that women perform less compared to men. Employers also have a certain belief that women as a whole cannot be reliable

compared to men due to their home obligations, and this has a great disadvantage for many women who may be very committed just as men in the labour force. This type of employer discrimination is what is known as statistical discrimination. From the proof that in Ghana, paid employment account for less than one-fifth of overall employment, it subsequently points out that the economic theories of discrimination are greatly relevant to a certain percentage of Ghana's labour market.

Basically, it is very challenging to conceive that there exist employer discrimination in self-employment which is a large kind of employment in Ghana and a lot of developing nations. It therefore implies that gender discrimination considering self-employed workers is most suitably described by non-economic models of discrimination. However, customer discrimination from Becker's theory and perhaps the human capital model of discrimination are the only economic theory of discrimination which can be taken to describe discrimination considering self-employment. All these explanations and interpretations are ways of examining the differences in gender from the view of self-employment and paid-employment in the study.

Again, the traditional approaches and norms in community about female employees which is shown in defensive and discriminatory laws, like the husband being the 'head of the household' and the wife's area of abode should be her husband's area of stay. Because social, cultural and religious factors play a significant responsibility in making the secondary position of females in Ghana's labour market, one can clearly say that the feminist approach of discrimination may be of help in describing gender discrimination in Ghana. A fundamental evidence with respect to the feminist approach is that women's poor position or place in the job market is a reproduction of their less prominence in both the society and the family as a whole. In our various communities, child care is seen as the primary responsibility of the woman whereas the man is said to be the breadwinner. This division of

tasks stimulates the endurance of less accommodation of human capital for females as compared to their male counterparts in the pre-job market.

Furthermore, Ghanaian women attain lower levels of education, labour force participation and wage proportions than men. However, the quality of jobs given to females has enhanced looking at the upgraded representation of women in paid or formal job and also highly skilled jobs. The results of these improvements are as a result of improved educational achievement of females over the past decade through the introduction of Universal access to education, continuous sensitization by Civil Society Organizations and Government Agencies on the need to educate girls and boys as well as the provision of educational materials to aid school children and that has greatly led to a decrease in their illiteracy rate. It can be stated unequivocally that these improvement in bridging the gender gap in education and work to a certain extent can be associated to the gender support and enactment of national laws and international agreements which tries to stimulate economic advancement of women and gender equality. Despite this, the recent years have seen female-male unemployment rate increasing.

The empirical study of the extent of sex segregation of employment shows in general a low and diminishing development in the nature of sex segregation of employment in the labour market of Ghana since 1960. These findings again attest to the strong relationship between the degree of disaggregation of jobs and the extent of sex segregation with the view that the more disaggregated the work, the greater the extent of sex segregation of employment. There is also a greater rate of sex segregation of employment among self-employed employees than among paid-employed employees in the 1990s. Also, whereas there is a diminishing effect on sex segregation of employment in paid-employment, there is a reverse with regards to self-employed employees.

Majority of Ghana's labour force is employed as either self-employed or unpaid employees in family enterprises. The year 1999 saw self-employed workers constituting about two-thirds of the employed population. It later decreased to two-fifth in 2013. Nonetheless, the proportion making up family workers in overall employment increased from under one-fifth in 1999 to more than one-fifth in 2013. The year 2013 saw about two-thirds of the labourforce engaged in vulnerable employment, that is, the self-employed and unpaid family workers. The rate of vulnerable employment is greater for women than men and also higher in rural areas than in urban areas. A small segment of the labourforce are said to be in wage employment. For instance the year 2013 saw about one-fifth of the labour force having wage employment, up from one-seventh in the year 1999. Generally, wage employment is higher for males than women and again greater in urban areas than in rural communities.

More so, the empirical analysis of wage discrimination between men and women employees for the various jobs; mining and quarrying, manufacturing, electricity, gas and water areas as examined in Chapter three (3), indicates that there is a substantial wage discrimination between males and females. The study gives empirical data indicating that women employees get substantially lower wages than men employees in almost all the sectors of the labour market. Women earning lesser wages than men are empirically shown from the data presented for both men and women employment. It also suggests a greater gender wage disparity in favour of men in self-employment compared with paid employment. It is evident that earnings have improved over the years although from a lower base. Average earnings have enhanced from GH\$ 20.00 in 1999 to GH\$ 462.89 in 2013. As usual, men got the highest of the earnings than women. The earnings gap mostly favours men. Earnings are much higher in urban areas than in rural areas. Among the various sectors of work, earnings are highest in mining, followed by utilities and lowest in agriculture.

Lastly, an important and critical point of human capital which serves as a benchmark in determining gender earning difference has also been empirically proven from this research. A significant percentage of gender earning difference in overall employment is seen to be associated with the differences in educational attainment and experience which all favours men to a large extent. Contribution of the dissimilarities in educational attainment and experience to gender earning difference is apparently high in self-employment relative to paid employment. The research nonetheless gives further and better particulars to show higher rate of return to education and experience for females than males notwithstanding the inadequate labour market endowment of females. It subsequently shows that, pre-market discrimination which challenges female education does not only affect their employment decision and ultimately contributes to sex segregation of work, but essentially adds to increasing gender earning difference.

5.2 Conclusion and Policy Implications

Ghana's achievement when it comes to employment has been very disappointing over the last three decades. In spite of the consistent economic growth, formal employment has fallen forcing a lot of the labour force into informal employment. The major conclusions from this research have a number of significant implications for policy formulation. The obvious nature of sex segregation of jobs and deep gender wage differences among self-employed workers than wage-employees calls for pragmatic policy measures in dealing with gender differences in Ghana's labour market. There should be no reason for any woman to face discrimination in employment in the labour market.

Most importantly, the spectacle of occupational segregation and wage discrimination among self-employed individuals might be better handled from institutional and economic point of view. The efficiency of women in self-employment could be enhanced with initiatives that

greatly focus on obstacles which women face in that type of job which is said to be the most determinant form of job in Ghana. For instance self-employed women face challenges like the limited access to collateral-free credit and other traditional norms in some communities which prevent women from owning assets. The government and civil society organizations should encourage financial institutions to increase loan advances to women entrepreneurs so as to promote growth of women businesses.

With respect to wage-employment where discrimination against women is largely as a result of economic concepts of discrimination, the phenomenon can be dealt with by looking at the economic factors. Women may face discrimination in job-recruitment mostly in the formal jobs. Employers are many at times very sceptical in employing women than men and so women are mostly focused in the conventionally female jobs where wages and career progression are very abysmal.

Reasons why employers' may not like women is as a result of certain perceptions which may sometimes be true like their absenteeism and additional cost in relation to maternal and childbearing. In the course of an unofficial conversation with a female employer on women discrimination in employment choices by many employers, she stated emphatically that she would select a young male graduate over a female colleague with both having equal characteristics and exploits during the job interview. Her point was that females when they get to a certain stage in life start to think about getting married and raising a family which would be a huge cost to the organization as a result of pay maternity leave. It confirms to the human capital concept which sees females as high cost employees relative to their male colleagues.

As explained in chapter 4, women in Ghana are entitled to three-month maternity leave which is enshrined in article 27 of the 1992 Constitution and so it is against the Constitution for an

employer to show preference for males over females when employing. Nevertheless, an employer may “defensibly” indulge in such acts of discrimination from the view of profit maximization. The issue of gender discrimination and wage-employment could be tackled only if antidiscrimination laws are strictly enforced and government also provides tax rebates and incentives for employers to decrease their high cost associated with giving jobs to females.

There should be policies which will eliminate obstacles which prevent females’ entry into certain jobs perceived to be male jobs to help address the issue of crowding hypothesis of discrimination to minimize the concentration of females into certain jobs. Obviously, education, training and capacity building of females to enhance their abilities to gain employment in all jobs are one critical initiative which will minimize the concentration of females into certain jobs.

Government and other stakeholders should come out with policies for young girls to get opportunities to traditionally non-female areas like mathematics, agriculture, engineering, economics and other sciences to promote female entry into likely profitable but men subjugated jobs. The government should promote education and give equal access to both boys and girls. In the face of financial constraints, parents may prefer to educate boys. The government should therefore provide more social interventions like free education in all public schools, provision of school uniforms at the basic levels and textbooks to improve the enrolment of both boys and girls in schools. These interventions can be done in association with public education and media campaign to address the prejudices employers have towards female employment and the society’s view about females in the labour market.

Even though trade union density in Ghana fell between 2005/06 and 2012/13, trade unions in Ghana continue to play a significant role in Ghana's labour market. Unions should therefore ensure that all employees enjoy equal pay for equal work done irrespective of the gender.

Additionally, the elimination of discrimination is at the heart of the ILO's mandate for Decent Work as a matter of social justice and human rights. According to the ILO, studies from the world indicate that family care responsibilities and lack of childcare options severely constrain women's choices in employment. Public expenditure cuts in food subsidies, health, education, infrastructure, childcare and social service greatly affect women than men. The government should therefore take a critical look at this. The ILO also calls on all employers to adhere to the International Labour Standards and avoid gender discrimination.

The limitation of this study has to do with the inability to get current and enough data for the computation of occupational segregation. This is because the GLSS did not have data on key variables to use in the computation and analysis. It was also difficult to get earnings and individual's positions on the job ladder. Nonetheless, this study should be seen as very important towards addressing labour market segregation and gender discrimination in Ghana.

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