



***Activist to
entrepreneur:***

***The role of social enterprise in supporting
women's empowerment in Ghana***

British Council

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Our previous publications include:

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- **A Vision of Social Enterprise in Europe 2020:** which considers the evolution of social enterprise into the mainstream economy
- **Think Global Trade Social:** which examines the role of social business in achieving progress on the UN's Sustainable Development Goals
- Surveys providing crucial evidence about social enterprise in countries such as Pakistan, Ghana and Myanmar

More information about our work in both social enterprise and women's empowerment can be found at: www.britishcouncil.org/society

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Foreword

Achieving gender equality and women's empowerment (including women with disabilities) is essential for the development of the country. The Government of Ghana made a commitment in the promotion of women empowerment, and the achievement of gender equality with the adoption of vigorous policies and programmes. These include, but not limited to:

- The National Gender Policy; which seeks to mainstream gender concerns in all the planning processes of respective ministries, departments and agencies.
- The enactment of a Domestic Violence Law which criminalizes harmful cultural practices.
- The National Child and Family Welfare Policy
- The Social Protection Policy
- Ongoing efforts to institute an Affirmative Action Law, Social Protection Law and the Ageing Law.

The Government of Ghana in 2006 also established the Microfinance and Small Loans Centre (MASLOC), which offers small-scale credit and loans to small and medium enterprises. The Local Enterprises and Skills Development Programme provides training, start-up equipment and financial support to the unemployed youth. Government is improving and empowering women, particularly women in rural communities, by providing them with at least 50 per cent of MASLOC loans to economically empower them. It is our belief that providing women with these opportunities will equip them to be self-sufficient, overcome discrimination, build their confidence, and in some cases, make them financially independent.

Social enterprise is one of such opportunities that empowers women to affect social change, and is able to provide a stepping stone into other sectors. The social enterprise sector provides opportunities

to vulnerable, poor and abused women, and female social entrepreneurs who hitherto will not have found employment, secure livelihoods and access to economic opportunities.

Despite the challenges of lower financial rewards for positions of leadership and management in the social enterprise sector compared to the private sector, there are greater rewards in terms of personal satisfaction and causing a social change to create a more equitable and just society with economic order.

As the Government's machinery responsible for ensuring the protection and well-being of women, children, the aged and persons with disability in Ghana, our Ministry will continue to undertake interventions to propel women's effective participation in the economic growth of the country. We will promote the effectiveness of social enterprise as a model for supporting women's empowerment and well-being.

Hon. Cynthia Mamle Morrison

Minister, Ministry of Gender, Children & Social Protection – Ghana

1 Executive Summary

Despite substantial progress in recent years, Ghana continues to face significant challenges in the area of gender equality. Currently, out of the 275 members of parliament, only 35 (12.75 per cent) are female. Women and girls continue to face discrimination, unfair inheritance practices, sexual assault, domestic violence, and human trafficking.

According to the latest Demographic and Health Survey (2008), nearly 37 per cent of women had experienced physical violence, 17 per cent in the previous year. Many girls drop out of school for lack of access to affordable sanitary products. In most Ghanaian families, household chores and raising of children are the sole responsibility of women, thus creating an additional barrier to employment or running a business successfully as compared with men.

Social enterprise does not provide a solution to all the gender inequality in Ghana, but it is playing an increasing role in tackling some of these injustices.

This report sets out to establish how well social enterprise addresses gender inequality and women's empowerment in Ghana. It is part of a series of reports commissioned by the British Council to look at the link between social enterprise and women's empowerment across six countries: Ghana, Brazil, India, Pakistan, the UK and the United States of America (USA). It explores the strengths and weaknesses of social enterprise as a mechanism for empowering women and considers different ways it is being used for this end. It also examines the idea that social enterprise as a business model might advance women's empowerment even when that is not a specific objective.



It should be stressed that social enterprise is simply one tool in supporting women's empowerment. It can be extremely useful and effective in certain contexts, as this report will demonstrate. But it should be seen as complementary to, not in competition with, other approaches to women's empowerment. Gender equality can only be achieved through a multi-faceted approach.

That said, we found social enterprises supporting women's empowerment in four powerful ways:

- To fund Women's Rights Organisations
- To create economic empowerment for women through micro-entrepreneurship;
- A means to deliver training or employment opportunities for women; and
- To provide affordable products and services for women

We also found evidence that the social enterprise sector is contributing to women's empowerment through its impact on women social entrepreneurs, women leaders, and women employees.

1.1 Methodology

For this report, we took an inclusive approach to the concept of social enterprise.

We identified and looked at organisations and initiatives that used entrepreneurial approach, generated at least 25 per cent of their income from trade, and prioritised social and environmental impact over profit(s).

The methodology used a four-stage process:

1. In order to identify the key research questions the team conducted an extensive literature review and interviewed a series of 27 important actors in social enterprise and women's empowerment in Ghana.
2. A detailed questionnaire consisting of qualitative and quantitative questions was sent to social enterprises gathering 160 responses, of which 112 met the criteria for inclusion in the research.
3. The data was analysed and initial findings were

shared with practitioners and experts in women's empowerment and social enterprise through a series of three focus groups and facilitated discussions in July 2018. These focus groups were held in Accra, Kumasi, and Tamale respectively to provide a good geographical representation. The facilitated discussions helped to understand, correct and clarify the findings from the survey.

4. Further desk research and key informant interviews were then conducted to fill the remaining gaps in the research to produce the final report.

1.2 Women's Rights Organisations (WROs) and social enterprise

Women's Rights Organisations (WROs) have played an important role in establishing gender equality and women's empowerment as key part of government policy in Ghana. But unreliable funding threatens the effectiveness and sustainability of local WROs and their national network.

WROs are using social enterprise activities to generate income to sustain their work, but these activities are generally low level enterprises, and rarely run commercially. With adequate support and investment, such social enterprises could create a stable funding base for women's rights in Ghana.

WROs in Ghana are also adopting social enterprise models to provide economic opportunities for women, through village-based savings and loans associations and through social enterprises that provide employment for vulnerable women, although this model also appears to be an under-developed opportunity.

1.3 The impact of individual social enterprises

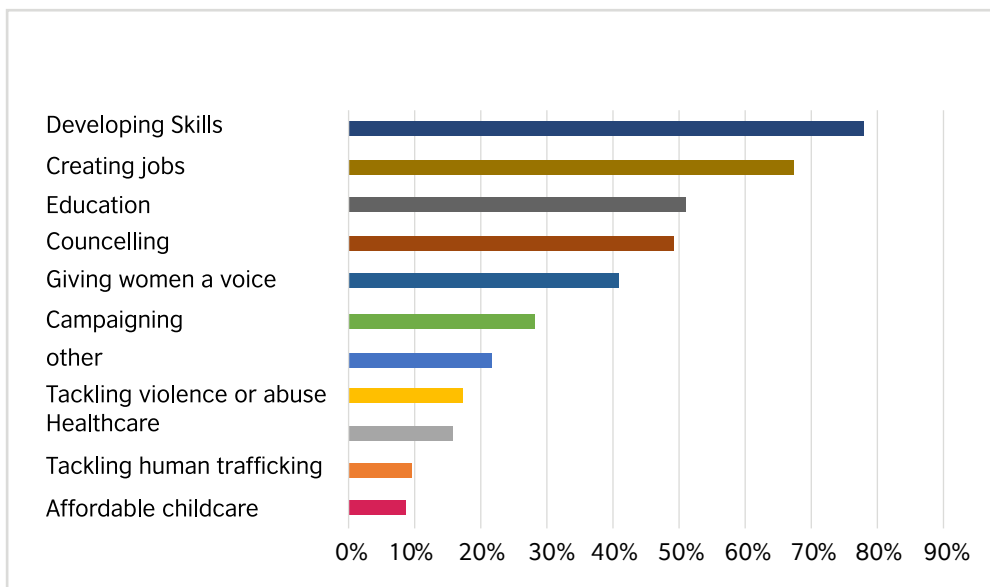
There is no doubt that individual social enterprises are having a positive impact in the field of women's empowerment.

Our survey was specifically targeted at social enterprises with an interest in this field. 97 per cent of the 112 social enterprises responded that they do empower women and girls; and, the results below clearly demonstrate that the impact they are having is diverse.

1.4 Women as Social Entrepreneurs

Ghana is one of the few countries in the world where the rates of female entrepreneurship are higher than male entrepreneurship. The data from the Global Entrepreneurship Monitor (GEM) suggests that, if anything, female social entrepreneurship rates in Sub-Saharan Africa are even higher compared to men.

Women social entrepreneurs share many characteristics with for-profit entrepreneurs. They share many of the same barriers and enablers.



In the full report you can read about some of the inspiring examples we came across, such as: Global Mamas, creating an international market for handcrafted products; Soronko Solutions which has trained over 4500 girls to code; Pride, which provides affordable and biodegradable sanitary pads; Maza, a social enterprise which transports pregnant women to hospitals to give birth; Samalex Solutions, which installs inexpensive micro-flush toilets in rural schools; PEG, which provides 'solar home systems', bringing renewable energy to off-grid homes and businesses; and Kaya ChildCare which offers support for Kayayoo mothers and their children.

Their motivations however are quite different, as social entrepreneurs are primarily driven by a desire to create social impact.

87 per cent of women in our survey started a social enterprise with the objective to address a social or an environmental concern, or to benefit their community. Only 13 per cent started purely to provide income for their families, explore other career opportunities and have flexible working times. However, all three of these were important secondary considerations for most women social entrepreneurs, and more so in Ghana than in other countries studied.

Social enterprise is empowering women social entrepreneurs in Ghana to affect social change, and may also be providing a stepping stone into other sectors.

Women social entrepreneurs face the same barriers as their male counterparts, and also additional barriers as a result of their gender. These include:

- Lack of ownership of land and assets (particularly in Northern Ghana)
- Prejudice and discrimination
- Greater demands on time in the form of home and family commitments
- Sexual harassment
- Greater fear of failure

Becoming a social entrepreneur has both positive and negative effects on women. Many of the benefits of social entrepreneurship are experienced by both men and women, particularly the impact on confidence and self-esteem. The positive impact on financial independence is markedly more impactful on women.

- 68 per cent of female social entrepreneurs responding to our survey said that starting a social enterprise had given them an increased sense of self-worth (81 per cent of men);
- 68 per cent reported increased confidence (88 per cent of men);
- 42 per cent reported increased financial independence, compared to only 25 per cent of men;

However, 56 per cent of female social entrepreneurs reported experiencing some negative impact, although this was significantly less than the 84 per cent of men who reported a negative impact. The main negative impact reported for women was an increase in both financial insecurity and stress. 34 per cent reported an increase in financial insecurity or debt, compared to 25 per cent of men. And while 34 per cent of female social entrepreneurs also reported an increase in stress, that was reported by 81 per cent of men.

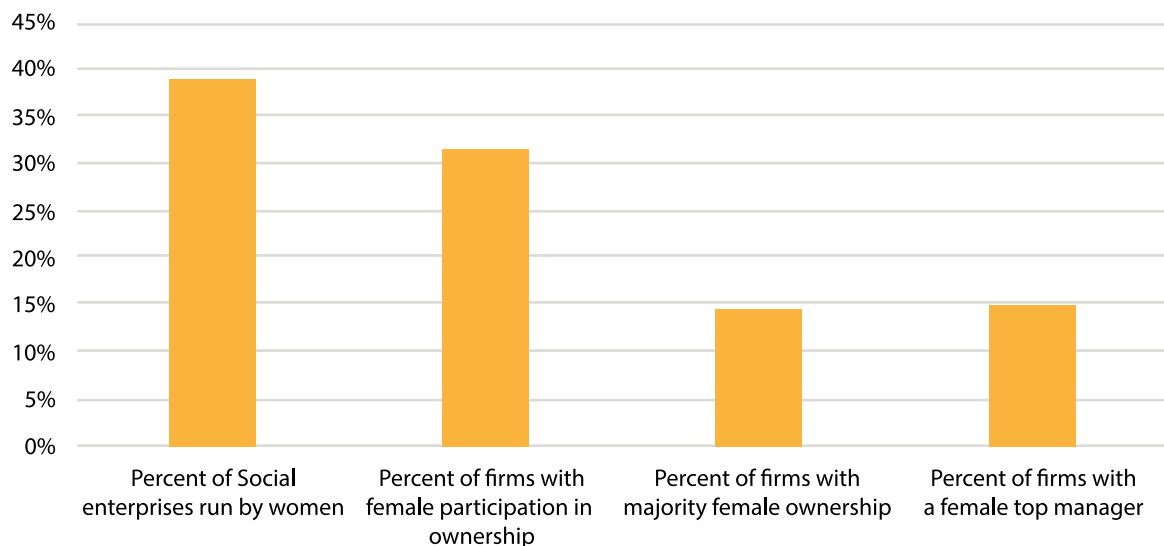
Considering the United Nations (UN)'s definition of women's empowerment, social entrepreneurship can offer women an important opportunity to 'influence the direction of social change to create a more just social and economic order, nationally and internationally.' It also offers many women social entrepreneurs financial independence and increased agency.

1.5 Women as Social Enterprise Leaders

Leadership and entrepreneurship are different. The majority of Ghana's for-profit entrepreneurs simply trade to earn income for themselves: they do not employ or manage anyone. By contrast, Ghana's social enterprises employ an average of just under 10 full-time equivalent staff, and many also engage large number of volunteers.

When it comes to for-profit entrepreneurship in Ghana, nearly half of all businesses are led by women, although 80 per cent of these are micro-enterprises. Only 16.9 per cent of small firms in Ghana are led by women. By contrast, 39 per cent of social enterprises are led by women.

So when we compare the proportion of women leading social enterprises in Ghana with equivalent roles in the private sector, we can see that social enterprise has a far better gender balance.



It is also significant to note that while more men than women lead social enterprises in Ghana, women are actually out-performing men. 34 per cent of full-time-equivalent staff in Ghanaian social enterprises are women, and 39 per cent of them are leaders.

1.6 The impact of the social enterprise sector as an employer

The social enterprise sector employs proportionally more women than the private sector. Furthermore, many of the women employed by social enterprises are from particularly disadvantaged backgrounds, for example through poverty or abuse, and would not otherwise find employment.

For the disadvantaged in the labour market, social enterprises generally offer better employment opportunities than those available in the private sector. For those in leadership and management positions, wages and working conditions in the social enterprise sector can be lower than those in other sectors. However, it can also offer greater rewards in terms of personal satisfaction, and the opportunity to “influence the direction of social change to create a more just social and economic order.”

Many social enterprises, particularly where the primary purpose is the alleviation of poverty,

create jobs for women in traditionally feminine sectors such as handicrafts and textiles. There are also striking examples of social enterprises deliberately setting out to challenge traditional gender roles and creating opportunities in technology. There are many examples of female social entrepreneurs excelling in diverse sectors.

1.7 Conclusion & Recommendations

Based on our research, and particularly on the discussions of our focus group of social enterprise and women’s empowerment experts, we have drawn together some recommendations to increase the effectiveness of social enterprise as a model for supporting women’s empowerment. These are grouped into recommendations for funders and investors, social enterprises and intermediaries, and governments. Some of the recommendations apply to one or more groups, and all stakeholders need to work together to ensure the successful implementation of these recommendations.

It is critical that both men and women are involved in considering and implementing these recommendations. Many of the issues are underpinned by gender norms that affect, and are reinforced by both men and women.

1.7.1 For social enterprise support organisations and the broader ecosystem

Many of the recommendations for the social enterprise sector will also require support from government and/or funders.

Women's Social Enterprise Networks

- Facilitate linkages between gender-focused social enterprises and women's organisations. This should be done nationally and internationally with a view to sharing best practice and replicating successful models.
- Create a women's social enterprise network to improve peer review and support specifically available for women social entrepreneurs and board members. Thus, providing mentoring opportunities, facilitating collaboration as well as providing opportunities to share best practice.
- Encourage an enabling environment where social enterprises share their 'failure' and 'success' stories at seminars, workshops and through literature. This creates realistic expectations and greater resilience amongst social entrepreneurs. Celebrating 'failure' as a valuable part of the journey to success will also encourage greater risk taking and innovation.
- Provide mentoring and training for women social entrepreneurs with little formal education. Pair them up with Ghanaian female graduates, or women with experience in running larger businesses, to share expertise and social capital and increase the impact, scale and sustainability of their social enterprises.



© Tech Needs Girls

Business training for social entrepreneurs

- Provide training for social entrepreneurs, both men and women, to address confidence and skills gaps, particularly focusing on:
- Innovation
- Financial literacy
- Business planning
- Marketing
- Pitching for funding and investment
- Technology

Social enterprise incubators and accelerators

- Increase the number, quality and sustainability of social enterprise incubators in Ghana, with particular incentives for women-led social ventures and ventures tackling gender inequality
- Consider subsidised childcare facilities linked to the incubator to enable more mothers to become social entrepreneurs
- Consider a programme to specifically pilot cooperative and social enterprise childcare models as a means to enable more women to take a leading role as social entrepreneurs

Increase awareness

- Make effective use of media and communications to ensure women social entrepreneurs are seen and heard nationally and internationally. This is particularly important in helping to normalise the role of women, and particularly mothers, in running social enterprises.
- Ensure a gender-balanced portrayal of social enterprise in the media to ensure that the social value created by both female and male social entrepreneurs in a range of sectors is recognised.
- Ensure that the commercial, social and environmental aspects of social enterprise are

well-presented to distinguish it from Non-Governmental Organisations (NGOs).

- Work on raising the profile of social enterprises at existing award ceremonies such as '40under40' and 'Ghana Start-up Awards', and developing specific social enterprise awards including categories for female social entrepreneurs and social enterprises addressing gender inequality.
- Use social enterprise awards and conferences to raise awareness in government and amongst key institutions in Ghana such as the International Monetary Fund (IMF). Awareness raising should target 'middle-managers' as well as directors, as these are often the level where people know least about social enterprise.

Challenges and competitions

- Incite competitions to start social enterprises specifically to tackle gender inequality and women's empowerment with an appropriate mix of grant, equity and loan finance, and mentoring and support for the winning enterprises.
- These could be cross-sector and potentially focus on those at the Bottom of the Pyramid (BoP), supplying beneficial products and services to the poorest communities in Ghana.

1.7.2 For funders and investors

Gender lens to investing

Gender lens investing is the practice of investing for social and/or financial return while considering its benefits to women. Many argue that adding a gender lens to investing can help promote female led social enterprises as well as provide role models for women.

- Use a 'gender lens' when making investment decisions; understand the additional barriers faced by women social entrepreneurs, and the strengths of women-led social enterprises.
- Provide training for funders and investors to

understand the differences between male and female social entrepreneurs and the potential of gender based markets.

- Set specific targets for a funding or investment portfolio that is balanced for gender. Consider launching products or services that are specifically targeted at under-represented sectors of the population.
- Ensure that robust guidelines are in place to prevent harassment and abuse by representatives of funders and investors. This should include a requirement that meetings with female applicants should always include a female representative from the financial service provider.

Women investors and funders

Globally there is a shortage of female investors. Our recommendations are to:

- Set targets to ensure gender balance in the boards and senior leadership teams of funders and social investors.
- Ensure gender balance in all lending and investment decision-making panels.
- Record and publish data on the level of investment into male and female-led social enterprises, with focus on the gender composition of leadership teams and boards, and the impact of those investments.
- **Encourage gender equality and women's empowerment amongst investees**

Funders and investors should set criteria for social enterprises to meet before receiving a grant or investment including:

- Having gender-balanced boards
- Recording and measuring their social and environmental impact, and including gender equality as a metric

(These measures may create additional barriers for some social enterprises in the short term, but will encourage investment in the recruitment and training of women, as well as the creation of stronger, more representative and more effective social enterprises in the long term).

Funding with business support

- Skills gaps were identified amongst social entrepreneurs in core business skills and financial literacy. 50 per cent of survey respondents identified lack of business support as a key barrier. Combining finance for social enterprise with business support and mentoring could increase the social, environmental and financial returns on investments.
- Combine 'soft' repayable finance and robust business planning support to encourage early-stage social enterprises to develop financially sustainable business models.
- Doing this using a gender lens will ensure the increase in social enterprise start-ups and the growth will benefit women social entrepreneurs as well as men.
- Consider unsecured loans, specifically for women, to off-set the gender imbalance in asset ownership in Ghana.

1.7.3 For Government

A strong social economy requires political backing and a clear, supportive framework provided by government. Many of the barriers facing female social entrepreneurs are same as those facing male social entrepreneurs. Some of these recommendations will be of equal benefit to both.

Facilitate the work of funders, investors and intermediaries

- The Government should look to facilitate the above recommendations to social enterprise intermediaries, funders and investors, through the creation of dialoguing platforms, provision of finance, and with policy support.
- The Government should also ensure that funding and support available for social enterprises are effectively communicated and coordinated.

Social enterprise taskforce

- The Government should set up a social enterprise task force with a specific remit for considering gender equality, to provide expertise and recommendations for policy.
- This should draw, not just on well-networked social entrepreneurs in Accra, but on those operating at a community level in different regions.
- The taskforce should have cross sector representation with stakeholders from business, government, academics, and social entrepreneurs, and should be gender-balanced.

Introduce a white paper on social enterprise

- With support from the Social enterprise taskforce (above), the Government should look to introduce legislation meant to increase an understanding of, and create a more enabling environment for, social enterprise.
- The white paper should include a definition of social enterprise, to support understanding, communication and engagement.
- The white paper should include suggested policies to ease the administrative burdens for social enterprises, and consider tax incentives for social enterprises and social investments.
- The white paper should consider a framework for encouraging the Government to procure from social enterprises, possibly modelled on the UK Social Value Act.
- At present social enterprises are caught between registering as NGOs or as private businesses, neither of which is appropriate. A specific legal structure that could be adopted by social enterprises, such as the Community Interest Company in the UK, is also recommended.

Social enterprise education

- The Government and social enterprises should work in partnership to increase the use of social entrepreneurship education in schools, including a specific focus on addressing

gender inequality. This should begin at the basic level of education (primary school).

- Public awareness regarding social enterprises can also be increased through changes in school, college and university curricula, with mandatory lessons on social entrepreneurship. This would teach core business and financial literacy skills within the context of creating positive social or environmental impact.
- Career guidance and counselling should be framed around the positive impact that an individual can have on society, with social entrepreneurship considered as one option.



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2 Introduction

Ghana has made important gains in macroeconomic growth, political stability and poverty reduction in recent decades. Nevertheless, gender inequality still stands as a prominent feature of economic life in the country.

This report sets out to establish how well social enterprise addresses gender inequality and women's empowerment in Ghana. It is part of a series of reports commissioned by the British Council to look at the link between social enterprise and women's empowerment across six countries: Ghana, Brazil, India, Pakistan, the UK and the US. It explores the strengths and weaknesses of social enterprise as a mechanism for empowering women and considers different ways it is being used for this end. It also examines the idea that social enterprise as a business model might advance women's empowerment even when that is not a specific objective.

It should be stressed that social enterprise is simply one tool in supporting women's empowerment.

It can be extremely useful and effective in certain contexts, as this report will demonstrate. But it should be seen as complementary to, not in competition with, other approaches to women's empowerment. Gender equality can only be achieved through a multi-faceted approach.

That said, social enterprise is contributing to women's empowerment in many diverse ways. These can be grouped into five overlapping categories, which we have considered in the following sections:

Section 3 looks at social enterprise as a tool for women's empowerment organisations;

Section 4 examines the impact of individual social enterprises on their beneficiaries;



Section 5 explores the impact on women who become social entrepreneurs;

Section 6 looks specifically at leadership;

Section 7 considers the impact of the social enterprise sector as an employer; and

Sections 8 and 9 draw some conclusions from this research and offers recommendations for government, funders and investors, practitioners and intermediaries to make the best use of social enterprise as a tool for empowering women and girls.

2.1 Methodology

The methodology used a four-stage process:

1. In order to identify the primary research questions, the team conducted an extensive literature review and a series of interviews with 27 key actors in social enterprise and women's empowerment in Ghana.
2. A detailed questionnaire consisting of qualitative and quantitative questions was sent to social enterprises and generated 160 responses, of which 112 met the criteria for inclusion in the research.
3. The data was analysed and initial findings were shared with practitioners and experts in women's empowerment and social enterprise through a series of three focus groups and facilitated discussions in July 2018. These were held in Accra, Kumasi and Tamale respectively, to provide a good geographic representation. In total, the early stage findings were discussed with over 50 experts. These facilitated discussions helped to understand, deepen, correct and clarify the findings from the survey.
4. Further desk research and key informant interviews were then conducted to fill remaining gaps in the research.
5. A draft report was then sent to 25 social entrepreneurs and experts for comment and review before producing the final report.

2.2 Definitions

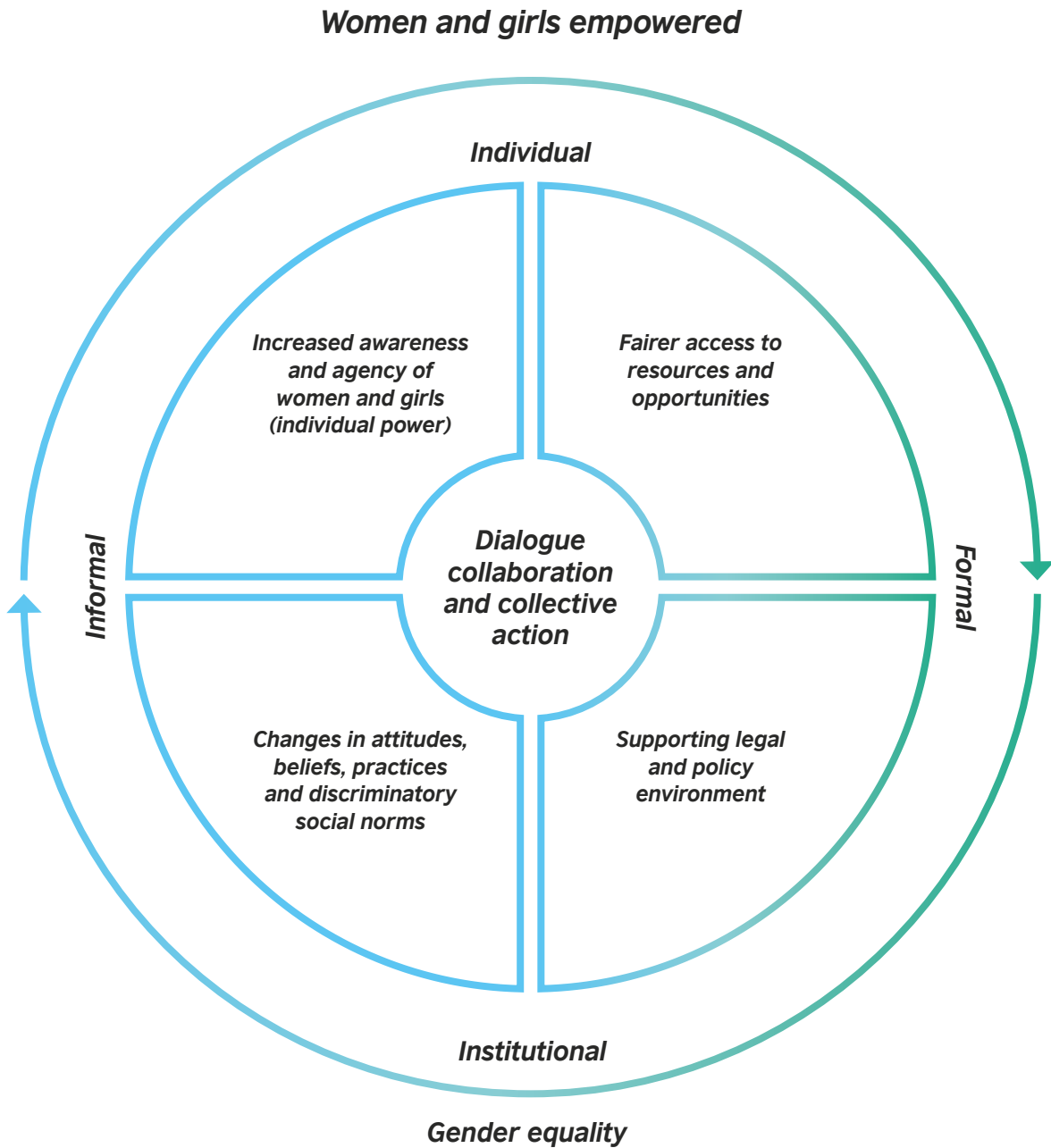
Both women's empowerment and social enterprise are broad topics encompassing a great range of activities and impact. For this research, we have used definitions which embrace this diversity, considering organisations and actions that may fall outside more formal understandings of social enterprise or women's empowerment.

2.2.1 Definition of Women's Empowerment

Women's empowerment has five components: women's sense of self-worth; their right to have and to determine choices; their right to have access to opportunities and resources; their right to have the power to control their own lives, both within and outside the home; and their ability to influence the direction of social change to create a more just social and economic order, nationally and internationally. - **UN Definition**

We used the UN definition of women's empowerment as our primary definition. We also used the British Council's theory of change for women's empowerment as a model to explore ways in which social enterprise can empower women and girls.

Theory of Change for Women's Empowerment, British Council



2.2.2 Definition of Social Enterprise

There is currently no formal definition of social enterprise in Ghana. As a result of this, many participants felt that this research would aid understanding and support for the sector.

The understanding of ‘social enterprise’ varies from country to country, as do the names used to describe social enterprises. It is also a concept with famously fuzzy edges: there are grey areas, for example, between social enterprises and charities or NGOs at one end of the spectrum, and between social enterprises and socially conscious businesses at the other.

The British Council defines social enterprises as ‘businesses that exist to address social and environment needs, and focus on reinvesting earnings into the business and/or the community.’

In their mapping of social enterprise activity in Ghana the British Council took a more inclusive approach to the concept of social enterprise, looking at the spectrum of organisations between purely grant-funded NGOs and purely profit-focussed businesses.

<p>NGO trying to build in revenue-generating activities to become more sustainable (but with ongoing reliance on grant funding or in-kind support)</p>	<p>Non-profit organisation set up to be self-sustaining or revenue-generating</p>	<p>Self-defined social enterprise: social/environmental-purpose business (for-profit or non-profit) that seeks sustainability and re-invests profits in business or social/environmental projects</p>	<p>For-profit business with equal emphasis given to commercial and social/environmental mission</p>	<p>For-profit business with strong social/environmental mission but sharing some or all profits with owners</p>
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We have adopted the same, inclusive approach with this research. As well as considering organisations identifying as social enterprises, we also looked more broadly and included organisations describing themselves as:

- mission-first
- shared value
- hybrid
- producing socially and environmentally beneficial products
- being at the base of the pyramid
- impacting businesses
- involved in social investment activity

We also considered:

- NGOs / non-profits with an enterprise approach, generating more than 25 per cent of their income through trade
- trading 'projects' hosted by NGOs
- individuals engaging in social-enterprise-type activity (micro-social-entrepreneurship)
- socially focussed businesses in private ownership
- solidarity enterprises / workers' cooperatives
- Fairtrade organisations

Examples of these different types of social enterprises are included throughout the report.

For our survey, we used two very simple criteria to identify organisations that fitted within our broad category of social enterprise, also in common with earlier British Council mapping exercises:

Firstly, organisations had to earn more than 25 per cent of their income through trade.

And secondly, organisations had to prioritise their social or environmental mission above or equal to their financial profit.

Organisations relying on more than 75 per cent grant income, or those whose stated emphasis was on profit first, were excluded from the results. As a result 112 of our total 160 respondents were included in the final analysis.

2.3 Women's empowerment in Ghana

As has been stated, Ghana continues to face considerable challenges in the area of gender equality. It is ranked 72 out of 144 countries for gender equality by the World Economic Forum. This position, exactly half way down the rankings, masks a very positive performance in economic opportunities where Ghana ranks 18th in the world. It also masks very poor performance in education, health and political empowerment where Ghana ranks between 112th and 119th.

Politically, Ghana has taken great steps. In 2001, former President John A. Kufuor created the Ministry of Women and Children Affairs. This was expanded in 2013 into the Ministry of Gender Children and Social Protection. Under this ministry, the legal and policy framework for gender was developed and strengthened. Ghana now has a Domestic Violence Act (2006), a Gender Policy (2015), and an Affirmative Action/Gender Equality Bill (2016).

This positive political framework is slowly creating change for women and girls in Ghana. In 2010, for example, 65 per cent of women aged 15+ were literate compared to 78 per cent of men, but the enrolment rates for boys and girls in primary school is now equal (89 per cent) and almost equal for senior high school (55 per cent and 54 per cent respectively.) And Ghana is one of the few countries in the world where the start-up rate for businesses is the same for men and women.

However, gender inequality remains a huge problem in Ghana, particularly in areas where traditional government structures are still strong. Women and girls in Ghana continue to face many problems and challenges encompassing: discrimination, unfair inheritance practices, sexual assault, domestic violence, and human trafficking. In the Social Institutions and Gender Index 2014 Edition, Ghana received the worst possible rating for discrimination against women in social institutions, sexual harassment and in restricted access to resources and assets.

In **education**, women had on average six years of schooling in 2010, compared to eight years on average for men.

In **health**, the adolescent fertility rate is still high

with 57 births per 1000 adolescent girls, and in 2013, 37 per cent of women had an unmet need for family planning. Furthermore, many other health problems fall disproportionately on the shoulders of women in Ghana. The ill effects of smoke from cooking for example are predominantly experienced by women and children.

While national laws in Ghana give equal rights of **property ownership** to men and women, the reality varies enormously among regions. The percentage of female landholders ranges from 2 per cent in the northern region to 50 per cent in the Ashanti region. In the Ashanti region, property is distributed according to a matrilineal system. In the north, women often lose the land they are farming to male relatives if their husbands die.

Many women in Ghana have little **financial independence** and little access to credit. This restricts their opportunities to develop businesses, including social enterprises.

In most Ghanaian families, **household chores and raising children** are the sole responsibility of women. This provides an additional barrier to employment or running a business compared with men. **Prejudice** is also a considerable barrier. Although the situation is improving slowly (credit to a combination of campaigns from WROs, and other social factors), men frequently still view women as inferior.

Traditionally, **women are seen as home makers**. This role includes marriage, child bearing and domestic chores. As a result, women and girls are often not encouraged to achieve academic or career success.

In the workplace as well, women in leadership positions face the challenge of discomfort. Women with the same qualification and experience as men are paid less than their male counterparts. There is also a strong gender divide in the workforce, with some roles viewed as feminine and others masculine. For example, administrative work such as secretarial roles are typically seen as female and so men are not hired for such positions, while engineering is seen as a job for men. There is often little provision for maternity leave, making it difficult for women to combine family and career.

Women also face **discrimination in the job**

market as many employers assume their domestic and familial responsibilities will be an additional burden to the company.

In terms of country **governance and politics**, there are few women who are part of the country's legislature. Currently, out of the 275 members of parliament, only 35 (12.75 per cent) are female.

Despite legal protections, **domestic violence** is common. According to the latest Demographic and Health Survey (2008), nearly 37 per cent of women had experienced physical violence, 17 per cent in the previous year. In the same survey, 20.6 per cent of women were reported to have experienced physical violence at the hands of their partners at some point in their lives, with 23 per cent experienced violence in the past year by an intimate partner.

Many women also experience **sexual harassment** with women interviewed for this research reporting being turned down for jobs when they refused to have sex with their potential employer. The Gender Index gives Ghana the worst possible rating for sexual harassment.

Social enterprise does not provide a solution to all the gender inequality in Ghana, but it is playing an increasing role in tackling some of these injustices, as the following sections explore.

2.4 Social Enterprise in Ghana

Social enterprise is growing rapidly in Ghana, driven by a combination of International NGO projects and returning diaspora. Nearly 60 per cent of social enterprises responding to our survey had started in the last five years, which is in line with the findings of an earlier British Council report from 2015. That report estimates the number of social enterprises in Ghana could be as high as 26,000 .

While the concept of social enterprise is relatively new to Ghana, social-enterprise-type activity has a longer history. Ghana has a strong entrepreneurial culture, with (unusually) entrepreneurship levels as high among women as men. This is seen in comparatively high levels of entrepreneurial activity amongst Ghana-based NGOs too, including Women's Rights Organisations.

So while they may not classify themselves as social enterprises, many NGOs are engaged in social enterprise activity.

As in most countries, many social enterprises in Ghana adopt mixed models of financing to support their social impact activities, combining elements of grant funding and donations with commercial activities.

“We may start out operations as a social enterprise but, in order to keep the business running, people start to focus much more on the profit or business element. It’s very difficult to survive as a social enterprise.” – Focus Group Participant

As noted in section 2.2.2, social enterprise is a concept with fuzzy edges. This is particularly true in areas with high levels of extreme poverty, where any sort of business creation can have significant social impact. It is unsurprising that 60 per cent of social enterprises in Ghana focus on creating employment opportunities as a main objective.

So, especially in the Northern regions of Ghana, the boundaries between supporting social enterprise and micro-enterprise are blurred. Many of the most successful programmes involve elements of mutual support, such as the Village Savings and Loans Associations (VSLAs), or cooperative approaches to farming.

A growing number of support organisations, from Social Enterprise Ghana to social business incubators, are gradually increasing the profile of the sector, and with it understanding. Our research suggests that understanding and support for social enterprise is growing at high levels within government, but that this support and understanding are still not commonly seen amongst officials interacting with social enterprises on the ground. As a result, there is

often confusion (and corruption) surrounding the tax status of social enterprises, or the rules by which they trade. Neither the NGO nor the for-profit legal structure provides quite the right framework for social enterprises to operate.

Although the social enterprise sector is still in its infancy in Ghana, the country’s strong entrepreneurial culture, a socially motivated returning diaspora, and a rapidly evolving social enterprise ecosystem are all causing it to grow apace. It is already having a significant impact on the area of women’s empowerment as:

- A source of funding for women’s rights
- A means to deliver training or employment opportunities for women;
- A way to create economic empowerment for women through micro-entrepreneurship
- Providing affordable products and services for women
- An opportunity for women’s leadership

The following sections will explore each of these areas of impact.



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3 Women's Rights Organisations (WROs) and social enterprise

“Grassroots WROs are underfunded globally. WROs trade to sustain themselves by selling shirts or making soap.” - Focus group participant

WROs have been central to developing a political and legal framework in Ghana that supports gender equality and women's empowerment. They remain at the forefront of the battle to challenge prejudice, unfair traditional practices and cultural norms.

A recurring theme at our roundtable discussions was that WROs undercharge for their goods and services. One participant, for example, shared how women in one WRO sustain their activities through bead-making, but struggle to get their clients to pay for the beads.

3.1 Funding WROs

“I have a colleague from the Young African Leaders Initiative (YALI) who does advocacy for women's rights but sells wares made by her participants to fund it.” - Focus Group Participant

Despite the importance of WROs, there is seemingly little desire amongst most international donors to fund their work. Fewer than 5 per cent of Organisation for Economic Co-operative and Development (OECD) members' aid budgets go towards projects that explicitly target gender equality and women's empowerment, and of this only 0.5 per cent goes to women's rights organisations. 48 per cent of WROs have never received core funding.

Globally, a third of WROs rely on income generation to fund at least some of their work. In Ghana, the proportion seems to be much higher. All the WROs we spoke to were using social enterprise (or some form of trading activities). Examples include members selling T-shirts, making and selling soap, and in some cases selling skills. However, like the micro-enterprises run by many women in Ghana, the trading activities run by WROs are generally small scale and often lack the business skills or support to generate substantial income.

3.2 Funding NETRIGHT

A national umbrella body for WROs in Ghana is NETRIGHT. Founded in 1999 to coordinate and amplify the voice of a fragmented WRO sector, it has a current membership of 81 organisations – several of which are networks with members of their own.

NETRIGHT was envisaged as a membership-owned network which relied purely on membership dues and not on donor support. As its role expanded however, funds from membership dues were inadequate to resource its growing remit. Reduced opportunities for institutional funding have forced NETRIGHT to pursue project funding reducing its independence and ability to act swiftly on critical emerging issues.

A 2017 report for Feminist Africa concluded:

“Funding to enable NETRIGHT to maintain its independence and secure its space within the national women's rights front remains a real challenge, which appears difficult to resolve in the short term.”

In the current funding climate, developing a social enterprise to deliver sustainable, core income for NETRIGHT could provide part of the solution.

This strategy has been successfully adopted by The Women's Organisation in the UK who rent out office and incubator space to women-led businesses. This provides a sustainable income stream, beyond the myriad of project funding they access. A similar approach has been adopted by Kumasi Hive, a tech-focussed social enterprise based in Kumasi. For NETRIGHT to adopt a strategy, it would require significant investment, and support to develop capacity and skills within the organisation.

3.3 Using social enterprise to support women

Some WROs, particularly in Northern Ghana, have adopted the Village Savings and Loans Association (VSLA) model introduced to Ghana by NGOs such as Care International. These have proved an effective way to support the economic empowerment of women in rural areas. Setting up VSLAs led to a 34 per cent increase in savings and an 11 per cent increase in loans compared to villages without a VSLA. It also led to increases in business start-ups and women's empowerment.

There are also examples of WROs in Ghana setting up social enterprises to provide employment for vulnerable women, but these social enterprises have struggled to survive. This is a model that has been effective for WROs in other countries, and with the right support could be an effective tool for WROs in Ghana too.

Participants in our research identified distinct advantages and disadvantages of a social enterprise approach to women's empowerment.

Advantages include:

- **Agility and flexibility:** social enterprises tend to be small and able to respond quickly to the particular needs of their beneficiaries.
- **Sustainability and continuity:** by generating their own income, social enterprises are not affected by changing priorities of funders or politicians.
- **A more equal power balance between 'the empowerer' and 'the empowered':** beneficiaries often contribute to the income of the organisation.

- **Direct economic empowerment for women:** many social enterprises give women the opportunity to earn an income.

The two main disadvantages discussed were market constraints and a lack of understanding amongst government officials.

3.4 Conclusion

The World Economic Forum ranks Ghana 73rd out of 144 countries in terms of gender equality. This position reflects both the progress that has been made, and the long journey ahead.

Women's Rights Organisations (WROs) have played an important role in establishing gender equality and women's empowerment as key part of government policy. But unreliable funding threatens the effectiveness and sustainability of local WROs and its national network.

WROs are using social enterprise activity to generate income to sustain their work, but this activity is generally low level enterprise. With support and investment, social enterprise could create a stable funding base for women's rights in Ghana.

WROs in Ghana are also adopting social enterprise models to provide economic opportunities for women, through village savings and loans associations and through social enterprises that provide employment for vulnerable women, although this appears to be an under-developed opportunity.

These models are explored in the next section, which looks at the impact that individual social enterprises have on women as beneficiaries.

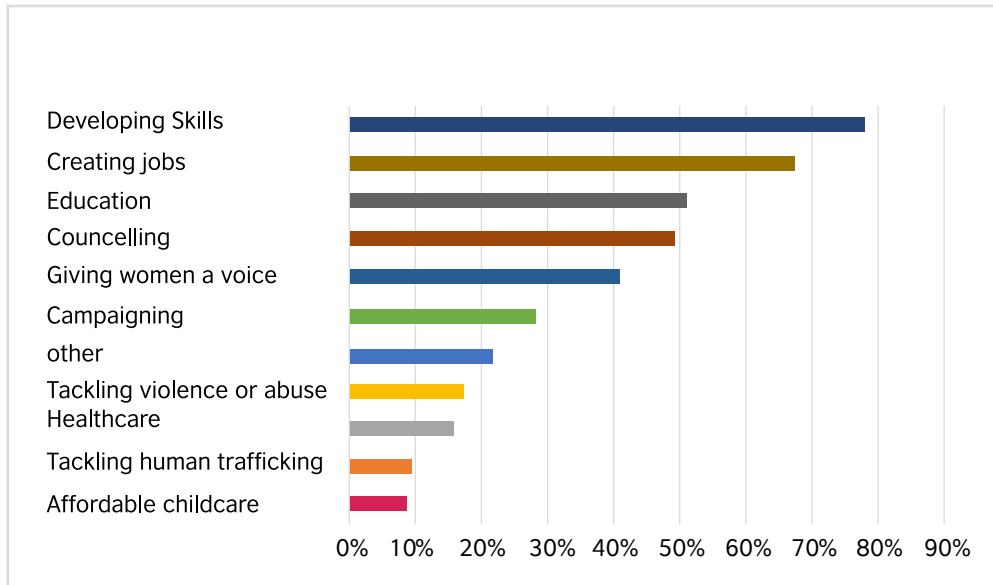
4 *The impact of individual social enterprises*

There is no doubt that individual social enterprises are having a positive impact in the field of women's empowerment. There are an estimated 26,000 social enterprises in Ghana. Many of these are impacting on the lives of women and girls, either taking a specific gender-based approach, or through their activities within a particular community or demographic.

Our survey specifically targeted social enterprises that focus their support on women and girls. The 112 social enterprises that responded are operating in a variety of industries, and empowering women in multiple ways.



'How does your social enterprise help empower women?'



Our survey found that the most common impact social enterprises in Ghana were having on women and girls were in the areas of skills development, creating jobs and education. Some examples are highlighted below, and detailed case studies are provided in the Appendix.

In the following sections, we provide examples of organisations provided either in interviews or focus groups which have been identified by people within the Ghanaian social enterprise ecosystem as social enterprises. However, it is possible that some may fall outside the study's definition of a social enterprise as it was not possible to check the funding criteria for each example shared.

4.1 Creating markets for Ghanaian producers and micro-entrepreneurs

For many producers in Ghana, whether they are farmers, crafts-people or manufacturers, the biggest challenge is finding a market for their products. A number of social enterprises have started in Ghana, often with the help of foreign nationals or international NGOs, to support producers to find local, national and international markets.

Many such social enterprises operate using a Fair Trade model. Farmers can register to become Fairtrade® certified producers and sell under the Fairtrade Labelling Organisation (FLO), often through cooperatives such as Kuapa Kokoo. Other social enterprises, often registered in industrialised nations such as the UK or USA, buy products according to the Fair Trade guidelines agreed by the World Fair Trade Organization.

4.1.1 Kuapa Kokoo

Kuapa Kokoo is probably Ghana's best-known social enterprise. It is a cooperative for cocoa farmers established in 1993 with the support of international NGOs. There are currently over 85,000 members of the cooperative across 1,257 communities. Kuapa Kokoo owns a 44 per cent stake in the Fairtrade chocolate company, Divine Chocolate, a UK based social enterprise. For the last 20 years, the two companies have been working together to empower women in Ghana.

About a third of Kuapa Kokoo's 85,000 farmers are women. Like the men, they benefit from higher prices for their cocoa, a guaranteed minimum price, and a 'Fairtrade premium' which is used for the benefit of the community.

Because of their stake in Divine, they also benefit from 2 per cent of turnover and 44 per cent of profits, generating considerable additional income.

With support from Divine, Kuapa Kokoo has been working hard to improve gender equality within the organisation. Although many women have now risen to positions of responsibility at national level within the cooperative, the proportion of women members is not yet reflected in the elected positions within the organisation. A survey shows one significant cause may be the disparity in the literacy levels between men and women – illiteracy amongst the men is 65 per cent while amongst the women it is 85 per cent. To address this, Kuapa Kokoo runs adult literacy classes primarily focused on women.

Kuapa Kokoo has also set up women's groups as part of its gender equality programme. The groups support the women to develop new income-generating skills alongside cocoa farming such as soap making, screen printing and tie-dye and batik fabric making. As well as creating potential to bring in additional income to families, participation in the women's groups is building women's confidence, leading to increasing numbers putting themselves forward for elected positions.

And Divine Chocolate provides a platform for women cocoa farmers to speak, and be heard, at a global level.

4.1.2 Global Mamas

Global Mamas was founded in 2003 by six Ghanaian women with support from two US women, to 'create prosperity for African women and their families'. They define prosperity as going beyond financial well-being to include happiness and good health.

Global Mamas creates and sells unique, handcrafted products made using traditional methods. These include: hand batiked textiles such as clothes and soft furnishings; recycled glass bead jewellery and ornaments; shea butter products; and recycled plastic accessories.

Global Mamas now employs nearly 350 producers from seven different communities in the Global Mamas network. Fair Trade practices ensure that every producer is paid a steady, living wage. The women are also invited to be a part of organisational decisions and product

development. They also receive training to refine their skills and strengthen their capacity to produce better products, manage their growing businesses and personal incomes, and improve their health and the health of their children.

4.2 Developing skills, creating jobs and livelihoods

Many social enterprises in Ghana focus on one of these three areas, often in addition to addressing another social or environmental challenge. Many of these social enterprises create jobs or livelihoods for men and women, while others focus specifically on creating opportunities for women and girls. In all cases, their impact is to empower women economically.

4.2.1 Soronko Solutions

Soronko Solutions is a for-profit ICT company which uses its profits to fund ICT skills development work through its foundation. One of these projects, Tech Needs Girls, has trained 4500 girls to code using 200 volunteer mentors; all are either computer scientists or engineers. They prioritise working with girls from slums, helping many to go on to university instead of being forced into early marriages.

4.2.2 SeKaf Ghana Ltd

SeKaf Ghana Ltd is a Limited Liability Company based in Tamale in the Northern Region, with a triple bottom line business model that incorporates an environmentally friendly and ethical supply chain by investing in local staff and by using community-traded shea nuts. Formed in 2003, SeKaf purchases organically produced shea butter and shea nuts from over 3,000 local women and process them into an award-winning range of natural shea cosmetic products which are sold across Ghana, as well as in Burkina Faso, Kenya, Sudan, Vietnam, Saudi Arabia, Kuwait and Great Britain.

SeKaf has trained more than 10,000 women, helping them to improve yields through the use of better processing technologies. SeKaf pays 10-15 per cent over the market price to women cooperative workers and farmers and provides national health insurance.

4.2.3 Kawa Moka Coffee

Kawa Moka provides employment and training for marginalised women. Founded by Emi-Beth Quantson, a young Ghanaian woman, this small coffee company hires women who have suffered abuse, trains them as baristas and in other positions, and then supports them into managerial positions as the company expands. The women receive a fair wage, but also important leadership and entrepreneurial skills that will carry on after their time with the organisation. Kawa Moka is also seeking to give these women leadership training and managerial skills through partnerships with the incubators where their cafes are located.

4.3 Health and sanitation

There are a number of social enterprises which provide health care and sanitation products and services which also often provide additional benefits of improved health for women and their communities.

4.3.1 Pride Sanitary Pads

In Ghana, many girls miss school, or even drop out altogether, as a result of their monthly period. One of the major causes of this gender inequality is the availability and affordability of menstrual pads, particularly in rural areas. Many girls resort to using unclean rags or newspaper to manage their flow, leading to infections and other health complications.

Pride Sanitary Pads are locally produced sanitary products made from banana fibre, local cotton and paper pulp, and are fully biodegradable. Pride also provides education about menstrual hygiene and is working to dispel the harmful stigmas surrounding female menstruation.

4.3.2 Zaacool, Ghana

It is estimated that 70-80 per cent of households across Africa depend on wood or charcoal for cooking. This has a huge environmental impact, as well as the impact the smoke has, particularly on women and children, from cooking indoors. In sub-Saharan Africa, indoor smoke causes around 400,000 deaths a year.



Zaacoal make charcoal from discarded coconut pods. The material is a massive waste problem, second only to plastic in cities like Accra, which has over 1,000 coconut sellers. The resulting product is smokeless and environmentally-friendly. Zaacoal boasts over 25m customers to date.

4.3.3 Maza

Maza is a social enterprise which transports pregnant women to hospital to give birth.

The lifetime risk of death for pregnant women in Ghana is one (1) in 66. The infant mortality rate, per 1,000 births is 72. And the number of midwives per 1,000 live births is just five (5).

These already startling figures hide an even bigger problem for rural areas. There is a huge disparity between rural and urban areas when it comes to access to urgent maternal health care. The Northern Region of Ghana is most affected with highest rate of premature deaths in pregnant women and infants. Without access to transport, many Ghanaian women give birth at home. In Ghana, this is far more dangerous than in the hospital.

Maza provides a network of motorised tricycles. The drivers obtain the tricycles at a subsidised rate and “work-and-pay” to own them over a two-year period. The primary revenue stream for these drivers is the fare they charge customers going to buy and sell their goods in local markets. The drivers sign an agreement with Maza which allows them to use the tricycles for other income-generating opportunities, as long as they commit to be on call strictly for urgent health transportation two days a week.

4.3.4 Clean Team

An estimated 20 million Ghanaians do not have a toilet at home. In addition to health and sanitation problems, women and girls can also face the risk of sexual violence when using public toilets.

Clean Team is a social enterprise, run by Ghanaians for Ghanaians, providing in home toilets for low-income families. Their customers pay a small weekly fee for the service and Clean Team provide the toilet and collect the waste every week in sealed containers, taking it away for safe disposal.

They currently operate in Kumasi, employing 40 Ghanaians, and plan to expand to Accra and other Ghanaian cities in the future.

4.4 Education

4.4.1 Samalex Solutions

It is estimated that around 10,000 schools in the country have no toilet facilities at all, so children have no choice but to relieve themselves in nearby wooded areas. This is a particular problem for girls, meaning many simply drop out of education, particularly when they reach puberty.

Samalex Solutions is a rising social enterprise in Ghana, established in 2014. They install micro-flush toilets which are inexpensive, easy to install in rural settings and use just one cup of water per day.

Samalex Solutions has travelled to dozens of schools to provide hygiene trainings to thousands of children and arranged numerous partnerships to install sanitary toilet facilities in schools country-wide, helping to reduce the number of girls missing classes and dropping out of school.

4.4.2 Devio Arts

Devio Arts is a social enterprise that aims to promote the creative educational rights and inclusion of young people, especially those from marginalized backgrounds. It is reforming education in Ghana by scaling its Impact Learning Curriculum, which includes a unique combination of arts, design thinking, personal development, games and sign language lessons.

Its founder, Lily Kudzro was supported through the Reach for Change Incubator program to develop Devio Arts into a sustainable, scalable social enterprise. In 2016, it impacted the lives of 2000 children and trained 135 teachers.

Devio Arts supports the creative education of both boys and girls, and by introducing sign language they are having a particularly powerful impact on the education of deaf children.

4.5 Environmental

4.5.1 PEG

PEG is social enterprise based in Accra; PEG provides solar energy products such as 'solar home systems' that provides renewable energy to small domestic appliances like televisions, radios and mobile phones. The company has around 250 employees and aims to provide employment to 1,000 people in each West African country where it is expanding.

Two out of every three people in sub-Saharan Africa don't have access to reliable power. Infrastructure costs put a traditional power grid out of reach for remote communities. Furthermore, the majority of Ghanaians in rural areas rely on unsustainable sources of energy such as kerosene lighting and battery-powered lamps. These are too dim to read with, so children have to stop school work after dark, and shops and businesses close at nightfall. And while mobile phones are becoming more common and affordable in rural Ghana, many people will walk for two hours in order to pay to charge their mobile phones.

PEG provides cheap and accessible solar home systems – providing an environmentally friendly solution that transform people's lives. The company operates a 'pay-as-you-go' model, allowing customers to spread their costs by paying for solar services over time, using money they would have spent on kerosene and batteries.

This has a particular impact on women and girls in a number of ways.

The World Bank estimates that 780 million women and children breathing particulate laden kerosene fumes inhale the equivalent of smoke from two packs of cigarettes a day. Exchanging dirty kerosene lighting for clean solar lighting reduces this health risk.

PEG's solar systems provide enough light for the whole family (including women and girls) to work and study, and for businesses to stay open. And once people have a free, easy way to charge their mobile, they are able to communicate far more easily.

In addition, over the lifetime of the product, it ends up saving them quite a lot of money. PEG's prices are about what an average family would spend on kerosene each week. The lifetime of the system is five years, but it has paid off after one year, customers save four years' worth of energy spending, which is \$800 to \$1,000.

Women often perform better than men as sales representatives for these sorts of products, but are harder to recruit and retain because of their additional family responsibilities.

4.5.2 Trashy Bags

Trashy Bags is a social enterprise based in Accra, which makes recycled eco-friendly bags and gifts from discarded plastic waste. They employ over sixty local people to collect, clean and stitch discarded plastic into bags and other products. 80 per cent of their workforce are women.

It is estimated that in Ghana, waste produced from plastic packaging amounts to 270 tonnes per day; most of it non-biodegradable. It is estimated that only 2 per cent of this plastic waste is recycled. Most of the rest end up on the streets.

Trashy Bags provides one solution. They have collected and recycled approximately 20 million plastic sachets since starting in 2007. Every month, nearly 200,000 plastic sachets are being collected and brought to Trashy Bags by a network of people who are obtaining an income from their efforts.

4.6 Finance

There are many social enterprises working in the field of finance, particularly using the Village Savings and Loans Association (VSLA) model.

VSLAs are based on the Grameen microfinance model; they provide a sustainable source of finance for women in rural areas. Many also include a 'social fund' which is specifically used to finance community projects. These are most successful when they are women only groups, leading to higher levels of savings and investment. Meanwhile, illiteracy amongst rural women can be a challenge for making these sustainable without external support.

These VSLAs have largely been set up by international NGOs such as Care International, but the model is now being copied by Ghanaian women's rights organisations too.

As referenced in Section 3.3 VSLAs have proved an effective way to support the economic empowerment of women in rural areas. Setting up VSLAs led to a 34 per cent increase in savings and an 11 per cent increase in loans compared to villages without a VSLA. It also led to increases in business start-ups and women's empowerment.

4.7 Childcare

Kaya is the name given to the people who transport goods to and from markets, often in poor conditions and with minimal income. They are often migrants from Northern Ghana to the big cities like Accra, and often live without basic sanitation and suffer poor levels of nutrition.

Kaya ChildCare was established to support hardworking Kayayoo mothers in providing for their child's development in the critical, formative years of the child's life. They run an early childhood development centre set up specifically for Kayayoo children. The centre is designed around the life of the Kayayoo mother, enabling them to earn an income and ensure a good start in life for their children at the same time.

The centre provides meals and snacks. Learning and development is through play; creating toys from local recyclable materials; and working with experts and volunteers to ensure the Kayayoo's child also gets a the best chance for healthy early childhood development.

The centre currently opens at 7:30am from Monday through to Thursday. They also organize workshops and programs in health, hygiene, sanitation, and nutrition for the mothers and their community.

4.8 Tackling human trafficking:

Social enterprise is sometimes used as a model to provide alternative employment for women who have been trafficked into the sex trade, and is

also being used to fund activities to combat child trafficking.

4.8.1 Freedom Stones

Freedom Stones is a social enterprise run from the USA but providing employment opportunities for survivors of sex-trafficking in Ghana.

Managed by the NGO, Not Abandoned, it creates jewellery, train and employ artisans who are either survivors of sex slavery or at-risk of being trafficked.

4.8.2 Challenging Heights

Challenging Heights received its first international funding in June 2007 from the Global Fund for Children. Since then they have supported several hundred women and children, in at least 40 different communities across six regions of Ghana.

They have built their own child trafficking survivors' rehabilitation centre; they operate their own rescue boat, a 50-seat capacity library, run livelihood programmes for women along with youth employment programmes for young adults. Challenging Heights currently employs over 200 staff.

In order to ensure a future of sustainable finance for the organization, Challenging Heights created income generating social enterprises. They operate a restaurant, a media company, a cold store, a football club, and are set to launch more social enterprises in the near future.

Challenging Heights received the Best Social Enterprise award at the 2016 Association of Ghana Industry (AGI) awards in recognition of the organisation's innovative and sustainable approach to addressing the issue of child trafficking in Ghana.

4.9 Section four conclusion

Section four gives a sense of the sheer breadth of different approaches being employed by social enterprises across Ghana. It demonstrates the impact on women's empowerment that can be achieved using social enterprise models; tackling gender inequalities; enabling women and girls to reach their full potential.

And it showcases models that could potentially be replicated in other areas to extend that impact to even more women.

Even when social enterprises are not specifically targeting women, they often empower women through their services to a different target group. For example, social enterprises that are set up to provide confidence building for disadvantaged young people will impact upon girls as well as boys.

The next section explores the impact of social enterprises on women who set them up.

5 Women as social entrepreneurs

So far, we have considered the impact that social enterprises can have when they are specifically set up to address challenges and inequalities facing women and girls in Ghana.

This section looks at women who set up social enterprises and the impact those enterprises have on them.

For the purpose of this research, we have used the term 'social entrepreneur' to refer specifically to someone who sets up or leads a social enterprise, even if that venture is at an early stage.

The following sections explore different aspects of this issue:

Section 5.1 considers the proportion of female social entrepreneurs

Section 5.2 looks at the kind of women who are becoming social entrepreneurs in Ghana

Section 5.3 investigates the impact becoming a social entrepreneur has on women

Section 5.4 compares the impact of social entrepreneurship and for-profit entrepreneurship;

Section 5.5 considers the barriers facing women social entrepreneurs; and

Section 5.6 looks at a potential framework for identifying women social entrepreneurs to support.



5.1 Proportion of female social entrepreneurs

When we look at entrepreneurship generally in Ghana, rates of female entrepreneurship are very high. The Global Entrepreneurship Monitor reports high levels of confidence in entrepreneurial skills and ability, high levels of intention to start businesses and low levels of fear of failure. Unusually by global standards, more women than men start businesses in Ghana, although many are driven by the need to provide for themselves and their families. However, even amongst entrepreneurs in Ghana driven by opportunity rather than necessity, there are still eight women starting businesses for every 10 men.

According to the recently released MasterCard Index of Women Entrepreneurs, Ghana has the highest rates of women-owned businesses in the world. 46.4 per cent of businesses operated in Ghana are owned by women. However the vast majority (80 per cent) of these businesses are forms of micro-entrepreneurship; small scale trading activities. When looking at firms within Ghana, the vast majority are run by men. According to the World Bank Enterprise Survey (World Bank, 2013) the proportion of firms with a female top manager is just 14.9 per cent, and those with majority female ownership only 14.7 per cent. Even looking at small firms, the size of the average social enterprise in Ghana, the proportion with a female top manager is only 16.9 per cent.

By comparison, 39 per cent of Ghanaian social enterprises are run by women. So this is actually lower than overall rates of female ownership of for-profit business, but considerably higher than the rates of female management or ownership of small or medium-sized businesses.

Our survey, which specifically targeted social enterprises engaged in women's empowerment, found 57 per cent of these social enterprises run by women, and 13 per cent run jointly by men and women.

Our small dataset also showed no significant difference in the average size of social enterprises

run by men and women (Female led – 14.1 staff. Male led 15.3 staff.) But further research is needed to see if this is true more widely in the social enterprise sector. If so, this would be a significant difference between social and for-profit enterprise in Ghana. It would also be counter to the findings in all the other countries in this research, so this should be seen as an important question for further research, rather than a conclusive finding.

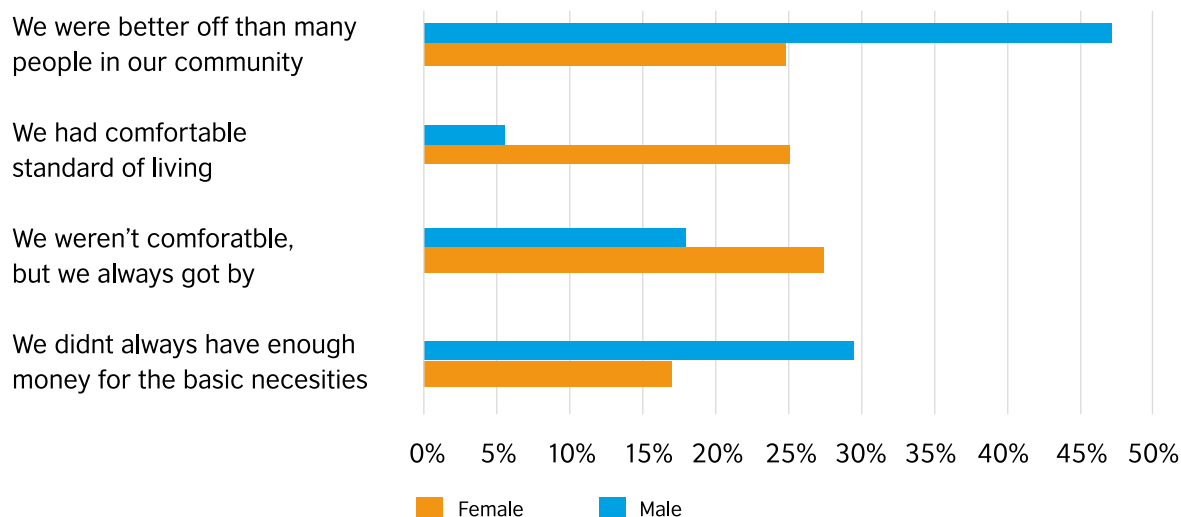
The Global Entrepreneurship Monitor (GEM)'s report on social entrepreneurship compares the gender balance in for-profit and social entrepreneurship rates in Sub-Saharan Africa. While this report doesn't specifically reference Ghana, it suggests that the proportion of female social entrepreneurs is slightly higher than the proportion of male social entrepreneurs, and that the gender balance for social entrepreneurship is slightly more weighted towards women than for-profit entrepreneurship.

The evidence also suggests that social enterprise offers more opportunities for women leaders and this is explored in Section 6.

5.2 What kind of women are becoming social entrepreneurs in Ghana?

From our research it would seem that both men and women setting up social enterprises in Ghana are highly educated, with 89 per cent still in formal education beyond the age of 20. Many are returning diaspora, and a significant proportion are expatriates.

There is a split however in the standard of living social entrepreneurs experienced when these social entrepreneurs were growing up. 50 per cent of social entrepreneurs describe their standard of living as either 'comfortable' or 'better off than many in our community'.



Our focus groups suggest that there may also be a group of women social entrepreneurs who are working at a community level in Ghana and are still operating under the radar – not picked up by this research, social enterprise support programmes or NGO activity. One focus group participant described these women as “area champions”. Such people are doing great work but their desire isn’t to be in the limelight. “Sometimes the woman doesn’t really want to be seen. [Even if you were to say] ‘Let’s register you as the main person’ they won’t. There are probably many women whose husbands have put their names as the CEOs but [the women] are actually the ones running the social enterprise”.

Social enterprises with staff are far more likely to be run by women with more years of formal education. 90 per cent of the social entrepreneurs responding to our survey (both male and female) were still in formal education at the age of 20. This would suggest that while social entrepreneurial activity among less-educated women may be as high (or even higher) than amongst educated women, education levels are clearly important in achieving scale for a social enterprise.

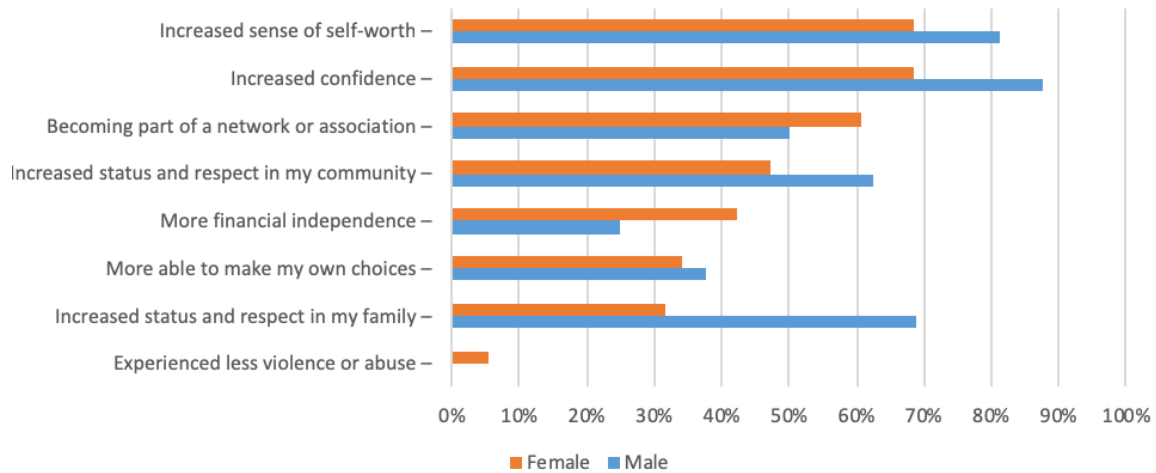
There may be a significant opportunity, therefore, to increase the impact of these ‘area champions’ by providing mentoring and training, or partnering them with Ghanaian women social entrepreneurs with greater levels of education and/or experience of running larger businesses to support the growth of their initiatives.

5.3 The impact of becoming a social entrepreneur

Men and women both report positive and negative effects of becoming a social entrepreneur in Ghana.

5.3.1 The positive impact

Our survey respondents reported a range of benefits as a result of becoming a social entrepreneur. More men than women reported positive impact across a range of areas. However female social entrepreneurs were much more likely to report financial independence as a positive impact, while male social entrepreneurs were more likely to report respect in their families as a positive impact.



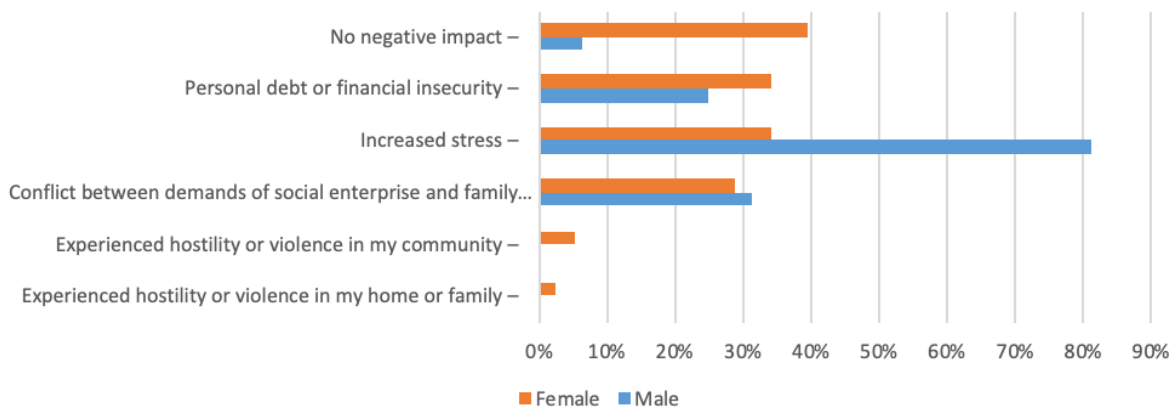
When considering women's empowerment in Ghana, it is important to note that 68 per cent of women reported that becoming social entrepreneurs increased their confidence and sense of self-worth; 47 per cent said it increased their status and respect within their community; and 42 per cent said it gave them greater financial independence.

Importantly, social enterprise is also empowering men, which in turn can support women's empowerment. Many issues of domestic violence, for example, are perpetrated by men who feel disempowered and have low self-esteem. 80 per cent of male respondents reported an increase in confidence and self-worth as a result of becoming social entrepreneurs.

5.3.2 The negative impact

Both men and women also reported negative impacts of becoming a social entrepreneur, although women were much more likely than men to report no negative impact (39 per cent compared to 6 per cent). Men were far more likely to report an increase in stress. Both men and women were equally likely to report conflict between the demands of the social enterprise and family responsibilities.

5 per cent of female social entrepreneurs said they had experienced violence or hostility at home or in their community as a result of becoming a social entrepreneur.



34 per cent of female social entrepreneurs experienced personal debt or financial insecurity as a result of their social enterprise. This is a negative impact that can disempower women; reducing their financial independence and opportunities. Greater support with financial and business planning, particularly for pre-start and early stage social entrepreneurs, and access to appropriate social finance would reduce this figure considerably.

5.4 Social entrepreneurship and profit-first entrepreneurship

If we want to understand the impact on women's empowerment of social entrepreneurship, we also need to look at profit-first entrepreneurship. Is the impact on women of starting a social enterprise similar to the impact of starting a for-profit business? Which is a more effective tool for women's empowerment?

For-profit entrepreneurs and social entrepreneurs share some common characteristics but also exhibit important differences. The primary drivers for social entrepreneurs are different from those of their for-profit counterparts. While many do want to earn a reasonable income and have flexible working around family commitments, the overwhelming aim of most social entrepreneurs, men and women, is to address a social or environmental concern or to benefit their community. **87 per cent of women social entrepreneurs responding to our survey cited these as their motivation for starting their social enterprise. Only 13 per cent of women**

were motivated solely by career, income or flexibility.

The UN definition of women's empowerment includes the ability to 'influence the direction of social change to create a more just social and economic order'. For 87 per cent of female social entrepreneurs in Ghana, this is a crucial aspect of the empowerment they are seeking, and which is not delivered by profit-first entrepreneurship.

However, for 50 per cent of women social entrepreneurs in Ghana, providing an income for their family, having flexible work around their family, or having the best career opportunity were all important considerations. More so than in the other countries we have studied.

In these aspects, social enterprise is not necessarily empowering women more than other sectors. 74 per cent of women felt running their own profit-first business would give them greater flexibility than running a social enterprise. Only 17 per cent felt social enterprise offered the most flexible working arrangements. 44 per cent of women felt running a profit-first business offered the best chance of equal opportunities between men and women, compared to only 26 per cent for social enterprise. And public sector came out top when women were asked which sector provided the best benefits such as paid maternity leave. In other countries according to the study, social enterprise came out far more favourable compared with other sectors.

Given these perceptions, it is perhaps unsurprising that 43 per cent of women social entrepreneurs

responding to our survey expressed an ambition to work for government, a corporate or a large NGO. This compares to only 13 per cent in India and just 3 per cent in the UK.

So there are aspects of women's empowerment in Ghana that are arguably handled better within other sectors at present. But, unlike in other countries, social enterprise in Ghana appears to be providing a route for women into other sectors.

In the other countries we studied, there was little movement between social enterprise and for-profit, NGO or public sectors. In Ghana it appears as if movement into and out of the social enterprise sector might be more fluid. A number of people we interviewed were running social enterprises alongside for-profit businesses or mainstream employment. And clearly the ambition for many others is to move out of the social enterprise sector at some point.

In the context of women's empowerment, this suggests women social entrepreneurs in Ghana are using social enterprise as a tool to increase their 'access to opportunities and resources', as well as to 'influence the direction of social change to create a more just social and economic order'.

5.5 Barriers facing women social entrepreneurs

Many of the barriers facing social entrepreneurs in Ghana are the same regardless of whether they are male or female. There are some barriers which are disproportionately experienced by women however. 27 per cent of female social entrepreneurs felt running a social enterprise was made harder because of their gender. No male social entrepreneurs reported this.

While 27 per cent is not insignificant, this figure was lower than all the other countries in our study.

However while interrogating this data through interviews and focus groups, a very different picture emerged, where women in Ghana face considerably greater barriers than men in starting and running social enterprises. This suggests that women in Ghana are perhaps less aware of the barriers they face because of their gender.

Does gender impact on the barriers your social enterprise faces? (Women)

	Ghana	Brazil	India	Pakistan	UK	USA
Yes	27%	62%	30%	50%	31%	56%

5.5.1 Skills

According to the survey, women are much more likely to report a shortage of skills for setting up or running a social enterprise.

“Financial literacy skills are very limited. The concepts of budgeting and saving aren’t common knowledge.” – Focus Group Participant

Several studies report that Ghanaian women often do lack business and marketing skills, and are often left unaware of training programmes to address them. Even when they are aware of them, the extra demands on women’s time through longer working hours and family commitments can mean women do not have the time to attend .

Particularly in rural areas, the levels of literacy amongst women is lower than amongst men, which often prohibits women taking up leadership roles in cooperatives, for example, and potentially limits their opportunities as entrepreneurs.

5.5.2 Confidence

While there is evidence that are some gender differences in business skills between men and women in Ghana, perhaps a large part of the gender discrepancy is due to confidence rather than skills.

Far more women than men reported fear of failure as a barrier in our survey. Many interviewees and focus group participants felt that men in Ghana tend to be more confident than women when it comes to starting or running businesses.

The MasterCard Index of Women Entrepreneurs notes that women for-profit entrepreneurs also have a higher fear of business failure than men, meaning that ‘women’s businesses are less likely to grow into sustainable, employment-creating enterprise.’

5.5.3 Discrimination or prejudice

A number of women reported, through focus groups and interviews, that it is harder to be taken seriously when starting or running a social enterprise in Ghana if you are a woman. This manifests itself in difficulties accessing finance or other resources. One female interviewee also suggested that many female entrepreneurs deliberately choose to keep their businesses small to avoid the stigma or judgement that is

often faced by women in Ghana running larger businesses.

5.5.4 Harassment

One barrier which is certainly faced disproportionately by women is harassment.

“Women’s harassment is crazy in trying to access financing. Some men will say, “Shall we meet at this hotel for the weekend?” And you go and realise that it’s just him alone. People are just trying to touch you in unwanted places because you’re going to ask for funding.” - Focus Group Participant

Other interviewees reported that sexual harassment was endemic in Ghana, with no exception to the social enterprise sector.

“At the job interview it was made clear I would be expected to sleep with my boss. I refused and didn’t get the job.” - Interviewee

This picture is consistent with evidence on the issue, such as the UN’s database of violence against women , the US State Department’s human rights report , and independent studies of sexual harassment in the workplace in Ghana . The Gender Index gives Ghana the worst possible rating for sexual harassment .

5.5.5 Traditional gender roles

There are also significant barriers facing women social entrepreneurs as regards the roles women are expected to play as wives and mothers at home. These are so culturally established that they were not even considered by most of our survey participants. But many of our interviewees said that the expectations on women concerning childcare, cooking and household chores often placed huge restrictions on their work as social entrepreneurs, or the opportunity for women to start their business.

These cultural norms are also intertwined with religious norms which, in Ghana, are highly patriarchal.

5.5.6 Race

Many of the women interviewed felt that race also comes into play. They felt it was easier in Ghana for white women to start and run social enterprises than black women, and that being

educated outside Ghana also made it easier to gain credibility and respect. Further research would need to be carried out to understand why this might be the case, but it is borne out by the proportion of (particularly larger) social enterprises in Ghana being run by expatriates -pats and returning diaspora. It may be that such people have greater access to financial and social capital, or that there is a cultural bias giving greater respect to people and ideas from outside Ghana, or other factors. It may also be that, as referenced in Section 5.2, initiatives by Ghanaian women with less formal education are not growing to scale and are 'under the radar'.

5.5.7 Land ownership

In Northern Ghana in particular, traditional inheritance practises mean women rarely have land of their own. Widows can lose their farm to their deceased husband's male relatives. This has a huge impact on the ability of those women to farm sustainably, and a knock on impact onto their involvement with co-operatives and other women-led social enterprises. It also plays a significant role in a gender imbalance in access to finance.

"I definitely think there's a huge gender issue here. Access to finance often comes with the ability to provide collateral. Land is a common form of collateral but in Ghana, due to land ownership characteristics much of the land is owned by men." - Interviewee

5.5.8 Access to finance

This barrier did not show significant gender imbalance in our survey, but was strongly raised as an issue in interviews and focus groups. Land and wealth in Ghana is 81 per cent owned by men . This means women are far less likely to have assets that can be offered as collateral for loans. There is also a discrepancy between the proportion of men and women who have accounts with financial institution or are even able to access mobile money service providers; only 53.7 per cent of women compared to 61.8 per cent of men .

5.5.9 Tax & legal structure

"Current tax regulations are focussed at non-profit and profit organizations. Social enterprises fall under the profit category but their margins are generally lower. As a result, it

is very difficult to get a social enterprise up and running because of the large tax component. This is an issue I faced myself with the social enterprise concept, and it forced me to change the company's objectives and strategy, else we would not have survived."- Interviewee

Although legal structures and tax are barriers for male and female social entrepreneurs equally, they are issues that were raised strongly by several interviewees. Social enterprises are forced to choose between becoming an NGO (a structure that has seemingly lost public faith in Ghana), and a for-profit business. There was a strong feeling amongst participants in this research that social enterprises should be supported by tax breaks.

5.6 Supporting women social entrepreneurs

Social enterprise in Ghana, especially when interpreted broadly to include informal and grassroots activity, is enacting incremental changes that improve the position of women and girls in society. Social enterprise's role in income generation and asset formation was seen as key to empowering women. However, several study participants cautioned that providing the material basis for change was insufficient without holistic approaches that change mind-sets about gender roles as well.

Since social enterprise has a strongly positive impact on women's empowerment, it should be supported by governments and other stakeholders. One framework that should be considered is that which is offered by the Gender-Global Entrepreneurship and Development Index (Gender-GEDI) for for-profit entrepreneurship.

Gender GEDI categorise female for-profit entrepreneurs into six groups :

- Privileged Entrepreneurs
- Die-Hard Entrepreneurs
- Promising Entrepreneurs
- Potential Entrepreneurs
- Reluctant entrepreneurs
- Resistant Entrepreneurs

They argue that any policy initiatives to encourage entrepreneurship should be aimed at the middle two groups to have most impact. The top two groups are likely to become entrepreneurs anyway; the bottom two groups are unlikely even with interventions.

This approach would also be useful to adopt when considering encouraging women social entrepreneurs. Further work is needed to identify the characteristics of these groups for social entrepreneurs however.

A list of particular recommendations for intermediaries, funders and government to support the impact of social enterprise on women's empowerment and to enable more women to become successful social entrepreneurs, are given in Section 9.

5.7 Conclusion

Ghana is one of the few countries in the world where the rates of female entrepreneurship are higher than male entrepreneurship. The data from the Global Entrepreneurship Monitor (GEM) suggests that, if anything, social entrepreneurship rates in Sub-Saharan Africa are even higher amongst women than men.

Women social entrepreneurs share many characteristics with for-profit entrepreneurs. They share many of the same barriers and enablers. Their motivations however are quite different, as social entrepreneurs are primarily driven by a desire to create social impact.

87 per cent of women in our survey started a social enterprise to address a social or environmental concern, or to benefit their community. Only 13 per cent started purely to provide income for their family, for career opportunity or flexible working. However, all three of these were important secondary considerations, more so in Ghana than in other countries studied.

Social enterprise is empowering women social entrepreneurs in Ghana to affect social change, and may also be providing a stepping stone into other sectors.

Women social entrepreneurs face the same barriers as their male counterparts, and also additional barriers as a result of their gender. These include

- Lack of ownership of land and assets (particularly in Northern Ghana)
- prejudice and discrimination
- greater demands on time due to home and family commitments
- Sexual harassment
- Greater fear of failure

Becoming a social entrepreneur has both positive and negative effects on women. Many of the benefits of social entrepreneurship are experienced by both men and women, particularly the impact on confidence and self-esteem. The positive impact on financial independence is markedly more impactful on women.

- 68 per cent of female social entrepreneurs responding to our survey said that starting a social enterprise had given them an increased sense of self-worth;
- 68 per cent reported increased confidence;
- 42 per cent reported increased financial independence, compared to only 25 per cent of men;

However 56 per cent of female social entrepreneurs reported experiencing some negative impact. The main negative impact reported was around financial insecurity and stress.

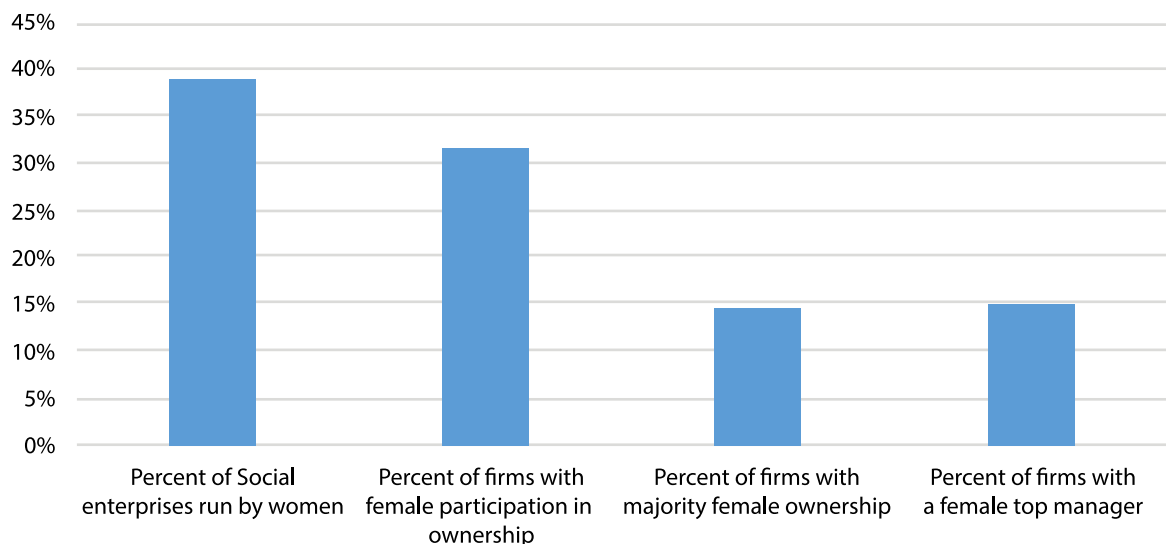
Considering the UN's definition of women's empowerment, social entrepreneurship can offer women an important opportunity to 'influence the direction of social change to create a more just social and economic order, nationally and internationally.' It also offers many women social entrepreneurs financial independence and increased agency.

6 Women as social enterprise leaders

Leadership and entrepreneurship are different. The majority of Ghana's for-profit entrepreneurs simply trade to earn an income for themselves: they do not employ or manage anyone. By contrast, Ghana's social enterprises employ an average of just under 10 full-time equivalent staff, and many also rely on large numbers of volunteers.

When we compare the proportion of women leading social enterprises in Ghana with equivalent roles in the private sector we can see that social enterprise has a far better gender balance.





Respondents to our survey reported an average of 3.3 women on the senior leadership team of their social enterprise compared to 3.4 men.

It is also significant that while more men than women lead social enterprises in Ghana, as a proportion of the workforce women are actually out-performing men.

34 per cent of full-time-equivalent staff in Ghanaian social enterprises are women, and 39 per cent are leaders.

It is also interesting to note however that fewer than 70 per cent of men and women thought that the gender balance of the leadership team made no difference to the way in which a social enterprise is run. (In the UK only 32 per cent of women felt gender balance was unimportant.) Again, this suggests that women in Ghana are perhaps less consciously aware of the impact of gender bias and discrimination, while this is something that is commonly discussed in the UK media.

The British Council's survey of social enterprises in Ghana found the proportion of social enterprises run by women to be higher for those started after 2010 than before (41 per cent compared with 32 per cent). This may suggest that proportionally more women are starting social enterprises than was previously the case, or it could also suggest that social enterprises started by men have greater longevity. Further research would need to be conducted to understand this dynamic.

7 *The impact of the social enterprise sector as an employer*

As we have seen, many social enterprises empower women as 'beneficiaries' of their services. Social enterprises empower the women entrepreneurs who set them up. And many social enterprises also create jobs that empower the women who work in them.

There are three important questions to consider as we evaluate the impact of social enterprise employment on women's empowerment:

- Are proportionally more women employed in social enterprise than other sectors?
- Are the jobs created good jobs?
- Do the jobs created challenge or reinforce gender stereotypes?



7.1 Female proportion of social enterprise workforce

Social enterprise sector employs proportionally more women than the private sector.

- 31 per cent, of full-time employees in social enterprises are women and 43 per cent of part-time employees in social enterprises are women
- This compares to only 25 per cent of all employees in the private sector

Furthermore, many of the women employed by social enterprises are from particularly disadvantaged backgrounds, for example through poverty or abuse, and would not otherwise find employment.

7.2 Are social enterprise jobs good jobs?

Social enterprise jobs are perhaps best spilt into two broad categories:

- Jobs specifically for beneficiaries – i.e. jobs deliberately created to employ someone disadvantaged in the labour market.
- Jobs NOT specifically for beneficiaries – i.e. those needed simply to run the social enterprise.

7.2.1 Jobs for beneficiaries

Those jobs created specifically for beneficiaries are typically entry-level jobs to provide employment for people who would otherwise be unemployed. Over 49 per cent of social enterprises in our survey said that if they did not employ them, their workforce would either be unemployed or working elsewhere in worse conditions and for less pay.

And, while these jobs may only be entry level, they typically involve training and development. 89 per cent of social enterprises responding to our survey cited employment creation as one of their areas of impact on women as well as skills development. Furthermore, 51 per cent of those creating employment also cited education and 49 per cent cited counselling and or support as part of their areas of impact. So employment

amongst these social enterprises are typically seen as part of a package of support for their female employees, rather than as a transactional relationship.

The evidence suggests that jobs created by social enterprises specifically for beneficiaries are likely to be better jobs than those available through for-profit businesses.

In our surveys, there was no indication by participants that social enterprises performed better in terms of the gender wage gap than other sectors. Almost 25 per cent of participants, both male and female, reported social enterprise to be the best sector for equal pay. Women were more likely to think that running a personal business gave better wage parity (26 per cent) and men were more likely to say the public sector offered the best wage parity (30 per cent).

7.2.2 Jobs not specifically for beneficiaries

Jobs in the social enterprise sector that are not created specifically for beneficiaries can be lower paid than in other sectors; certainly public and corporate sectors, although micro, small and medium-sized enterprises (MSMEs) can pay as poorly as social enterprises. Social enterprises tend to be small and under-resourced compared to NGOs and corporations. Often, they rely on the sense of mission their staff feel to compensate for the lower wages.

The findings from the British Council 'State of Social Enterprise in Ghana' report was that, compared to large, for-profit enterprises:

“The majority of the social enterprises interviewed are not paying their staff competitive salaries because their enterprises are not making (enough) money, although owing to high unemployment and low public-sector salaries, they may still offer reasonably attractive remuneration for people unable to obtain civil service and formal private sector employment. Some, however, do pay competitive salaries, and most provide support and benefits – such as training, very inclusive management approaches and flexibility.”

7.3 Do social enterprise jobs reinforce traditional gender roles?

“In the IT sector, there are very few women as they have been brainwashed to believe that the sector isn’t for them. That is the reason why we create awareness at Kumasi Hive. We train women in the Internet of Things (IoT) and robotics.” - Survey Participant

There was mixed feelings about whether social enterprises in Ghana challenge or reinforce traditional gender roles. 61 per cent felt that they challenge traditional gender roles, for example supporting women to take on higher value roles in agricultural supply chains, or social enterprises and teaching women to code. But 39 per cent felt they rather reinforce them, with many social enterprises working within traditional ‘women’s sectors’ such as handicraft or clothing; and women still under-represented in sectors such as technology.

All respondents agreed that when the aim of the social enterprise was empowering women to overcome poverty, building on existing skills and competencies was more important than deliberately challenging traditional gender roles. But where immediate poverty was not a problem, social enterprises could, and are being used effectively to expand the opportunities for women and girls into traditionally male-dominated industries.

One interviewee felt that, while challenging traditional gender roles in work is a great aspiration, it is far more important to challenge the traditional gender roles in the home, for both men and women. “In most households in Ghana women bear the burden of almost all domestic chores and family responsibilities. So actually for most women the first hurdle is having the flexibility and capacity to have a job. Opportunities in diverse sectors is a secondary issue.”

Another interviewee commented, “Women feel empowered when they’re working in industries where they already feel confident and skilled. So traditional female careers like handicrafts or clothes making can actually empower individual women more than non-traditional careers.”

Another commented that it is important to understand the hierarchy of needs. “If people are living below the poverty line, anything that doesn’t deal with that fundamental problem is simply a ‘nice-to-have’.”

However, other interviewees felt social enterprise could and should be doing more to promote opportunities for women in non-traditional sectors.

“Women are under-represented in STEM subjects (Science, Engineering, Technology and Maths) and its related career options. Role models, like Emily Sheldon leading the Health Accelerator at the Impact Hub in Accra, are really important in changing perceptions of gender roles, and expanding opportunities for women.”

“Older women are perhaps more comfortable in traditional gender roles, but the youth are much more open to opportunities in non-traditional careers.”

Equally, for some women in Ghana, social enterprise is giving them an opportunity to push traditional gender boundaries.

“Social Enterprises have, in the recent past, changed the stereotypical mind-set of the society that only men can run successful businesses. Women now are challenging the set norms, pushing themselves beyond boundaries, excelling at running successful as well as sustainable businesses across diverse sectors.” – Survey Participant

The overwhelming sentiment from our focus groups was that there is no sector in which a female-led social enterprise cannot excel.

7.4 Conclusion

Social enterprise sector employs proportionally more women than the private sector. Many of the women employed by social enterprises are from particularly disadvantaged backgrounds (poverty-stricken or abusive), and would otherwise not find employment.

For those disadvantaged in the labour market, social enterprise generally offers better employment opportunities than those available in the private sector. For those in leadership and management positions, wages and conditions in the social enterprise sector can be lower than in other sectors, but it can also offer greater rewards in terms of personal satisfaction, and the opportunity to “influence the direction of social change to create a more just social and economic order.”

Many social enterprises, particularly where the primary purpose is the alleviation of poverty, create jobs for women in traditionally feminine sectors such as handicrafts and textiles. There are also striking examples of social enterprises deliberately setting out to challenge traditional gender roles, and creating opportunities in technology. And there are many examples of female social entrepreneurs excelling in diverse sectors.

8 Conclusions

The World Economic Forum ranks Ghana only 72nd out of 144 countries in terms of gender equality. Women and girls in Ghana continue to face challenges based purely on their gender, including unequal access to resources; unequal opportunities in employment, entrepreneurship and leadership; and an unequal risk of violence and abuse.

Social enterprise offers several opportunities to address this gender inequality:

- It offers a proven, effective means to support vulnerable or disadvantaged women into employment, and to tackle many of the specific challenges facing women and girls today;
- It provides an opportunity for women to 'influence the direction of social change to create a more just social and economic order, nationally and internationally';
- It offers more opportunities for women's entrepreneurship and leadership; and
- It is creating proportionally more jobs for women, than the for-profit sector, particularly for those disadvantaged in the labour market.

Social enterprise is not an alternative to other models of women's empowerment and it is not a new tool for empowering women. It is under-utilised, however, and where it is used could be even more effective.

In order to realise these opportunities, more resources and investment should be focused on encouraging social enterprises to tackle issues of gender inequality and women's empowerment. Globally less than 1 per cent of impact investment is allocated to women's empowerment.

The research uncovered many well-regarded, independent social enterprises working in the area of women's empowerment. On the whole, they are not well known or well networked. This is particularly true of those in rural areas, and those run by women with less formal education. There is considerable opportunity for sharing best practice and replicating successful

business models and approaches. This would help increase the number and effectiveness of social enterprises with a focus on women's empowerment.

While social enterprise does offer significant opportunities for women's empowerment in Ghana, there remain inequalities within the sector itself that need to be addressed as well. Women social entrepreneurs face barriers that their male counter-parts do not have to face, particularly sexual harassment and not being taken seriously by potential funders and investors. Notwithstanding, the expectations within Ghanaian society that women are responsible for household chores and child care restrict the capacity many women have for developing social enterprises compared to men.

Governments, funders, investors and intermediaries all have an important role to play in addressing these inequalities.

Social enterprise is a key part of women's empowerment initiatives in Ghana, but it is only one piece of a much larger effort. Setting social enterprise apart from other models (both commercial and non-profit) that open up leadership, employment, and income-generation opportunities for women may be counter-productive to the spirit of cooperation needed for the movement toward women's empowerment. At the same time, for social enterprise to flourish as its own sector in Ghana rather than as an uncomfortable in-between, many stakeholders are calling for clearer policies and legal recognition. Both of these perspectives will need to be practically accommodated in order for social enterprise to maximize its effects in the field.

9 Recommendations

Based on our research, and particularly on the discussions of our focus group of social enterprise and women's empowerment experts, we have drawn together some recommendations to increase the effectiveness of social enterprise as a model for supporting women's empowerment. These are grouped into recommendations for funders and investors, social enterprises and intermediaries, and governments. Some of the recommendations apply to one or more groups, and all stakeholders need to work together to ensure the successful implementation of these recommendations.

It is critical that both men and women are involved in considering and implementing these recommendations. Many of the issues are underpinned by gender norms that affect, and are reinforced by, both men and women.

9.1 For social enterprise support organisations and the broader ecosystem

Many of the recommendations for the social enterprise sector will also require support from government and/or funders.

Women's Social Enterprise Networks

- Facilitate linkages between gender-focused social enterprises and women's organisations. This should be done nationally and internationally with a view to sharing best practice and replicating successful models
- Create a women's social enterprise network to improve peer review and support specifically available for women social entrepreneurs and board members. Thus, providing mentoring opportunities, facilitating collaboration as well as providing opportunities to share best practice.
- Encourage an enabling environment where social enterprises share their 'failure' and 'success' stories at seminars, workshops and through literature. This creates realistic expectations and greater resilience amongst social entrepreneurs. Celebrating 'failure' as a valuable part of the journey to success will also encourage greater risk taking and innovation

- Provide mentoring and training for women social entrepreneurs with little formal education. Pair them up with Ghanaian female graduates, or women with experience in running larger businesses, to share expertise and social capital and increase the impact, scale and sustainability of their social enterprises

Business training for social entrepreneurs

Provide training for social entrepreneurs, men and women, to address confidence and skills gaps, particularly focusing on:

- Innovation
- Financial literacy
- Business planning
- Marketing
- Pitching for funding and investment
- Technology

Social enterprise incubators and accelerators

- Increase the number, quality and sustainability of social enterprise incubators in Ghana, with particular incentives for women-led social ventures and ventures tackling gender inequality.
- Consider subsidised childcare facilities linked to the incubator to enable more mothers to become social entrepreneurs.
- Online accelerator programmes could be established or adapted; including a programme targeted specifically at women social entrepreneurs. These have a potentially greater reach than individual incubators, although the anticipated success rate would be lower.
- Consider a programme specifically to pilot cooperative and social enterprise childcare models as a way to enable more women to take a leading role as social entrepreneurs.

Increase awareness

- Make effective use of media and communications to ensure women social entrepreneurs are seen and heard.
- Ensure a gender-balanced portrayal of social

enterprise in the media to ensure that the social value created by both female and male social entrepreneurs in a range of sectors is recognised.

- Ensure that the commercial, social and environmental aspects of social enterprise are presented to distinguish social enterprise from NGOs.
- Work on raising the profile of social enterprises at existing award ceremonies such as '40under40' and 'Ghana Start-up Awards', and developing specific social enterprise awards including categories for female social entrepreneurs and social enterprises addressing gender inequality
- Use social enterprise awards and conferences to raise awareness in government and amongst key institutions in Ghana such as the IMF. Awareness raising should target 'middle-managers' as well as directors, as these are often the levels where people know the least about social enterprise.

Challenges and competitions

- Incite competitions to start social enterprises specifically to tackle gender inequality and women's empowerment with an appropriate mix of grant, equity and loan finance, and mentoring and support for the winning enterprises
- These could be cross-sector and potentially focus on those at the Bottom of the Pyramid (BoP), supplying beneficial products and services to the poorest communities in Ghana.

9.2 For funders and investors

Gender lens to investing

Gender lens investing is the practice of investing for social and/or financial return while also considering the benefits to women. Many argue that adding a gender lens to investing can help promote female led social enterprises as well as providing role models to women.

- Use a 'gender lens' when making investment decisions; understand the additional barriers faced by women social entrepreneurs, and the strengths of women-led social enterprises.

- Provide training for funders and investors to understand the differences between male and female social entrepreneurs and the potential of gender based markets.
- Set specific targets for a funding or investment portfolio that is balanced for gender. Consider launching products or services that are specifically targeted at under-represented sectors of the population.
- Ensure robust guidelines are in place to prevent harassment and abuse by representatives of funders and investors. This should include a requirement that meetings with female applicants should always include a female representative from the finance provider.

Women investors and funders

Globally there is a shortage of female investors. Our recommendations are to:

- Set targets to ensure a gender balance in the boards and senior leadership teams of funders and social investors.
- Ensure gender balance in all lending and investment decision-making panels.
- Record and publish data on the level of investment into male and female-led social enterprises, with focus on the gender composition of leadership teams and boards, and the impact of those investments.

Encourage gender equality and women's empowerment amongst investees

Funders and investors should set criteria for social enterprises to meet before receiving a grant or investment including:

- Having gender-balanced boards
- Recording and measuring their social and environmental impact, and including gender equality as a metric

(These measures may create additional barriers for some social enterprises in the short term, but will encourage investment in the recruitment and training of women, as well as the creation of stronger, more representative and more effective social enterprises in the long term).

Funding with business support

- Skills gaps were identified amongst social entrepreneurs in core business skills and financial literacy. 50 per cent of survey respondents identified lack of business support as a key barrier. Combining finance for social enterprise with business support and mentoring could increase the social, environmental and financial returns on investments.
- Combine 'soft' repayable finance and robust business planning support to encourage early-stage social enterprises to develop financially sustainable business models.
- Doing this using a gender lens will ensure the increase in social enterprise start-ups and the growth will benefit women social entrepreneurs as well as men.
- Consider unsecured loans, specifically for women, to off-set the gender imbalance in asset ownership in Ghana.

9.3 For Government

A strong social economy requires political backing and a clear, supportive framework provided by government. Many of the barriers facing female social entrepreneurs are same as those facing male social entrepreneurs. Some of these recommendations will be of equal benefit to both.

Facilitate the work of funders, investors and intermediaries

- The government should look to facilitate the above recommendations to social enterprise intermediaries, funders and investors, through the creation of dialoguing platforms, provision of finance, and with policy support.
- The government should also ensure that funding and support available for social enterprises are effectively communicated and coordinated.

Social enterprise taskforce

- The government should set up a social enterprise task force with a specific remit for considering gender equality, to provide expertise and recommendations for policy.
- This should draw, not just on well-networked social entrepreneurs in Accra, but on those operating at a community level in different regions.

- The taskforce should have cross sector representation with stakeholders from business, government, academics, and social entrepreneurs and should be gender-balanced.

Introduce a white paper on social enterprise

- With the support of the social enterprise taskforce (above), the Government should look to introduce legislation meant to increase an understanding of, and create a more enabling environment for, social enterprise.
- The white paper should include a definition of social enterprise, to support understanding, communication and engagement.
- The white paper should include suggested policies to ease the administrative burdens for social enterprises, and consider tax incentives for social enterprises and social investments.
- The white paper should consider a framework for encouraging the Government to procure from social enterprises, possibly modelled on the UK Social Value Act.
- At present social enterprises are caught between registering as NGOs or as private businesses, neither of which is appropriate. A specific legal structure that could be adopted by social enterprises, such as the Community Interest Company in the UK, is also recommended.

Social enterprise education

- The Government and social enterprises should work in partnership to increase the use of social entrepreneurship education in schools, including a specific focus on addressing gender inequality. This should begin at the basic level of education (primary school).
- Public awareness regarding social enterprises can also be increased through changes in school, college and university curricula, with mandatory lessons on social entrepreneurship. This would teach core business and financial literacy skills within the context of creating positive social or environmental impact.
- Career guidance and counselling should be framed around the positive impact that an individual can have on society, with social entrepreneurship considered as one option.

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