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# **PROMOTING GENDER BUDGETING: THE CASE OF MINERAL ROYALTY UTILIZATION IN GHANA**

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## Executive Summary

Ghana's legal framework ensures that communities affected by mining activities receive a portion of royalties paid to the state. In 2016, the Government of Ghana passed the Mineral Development Fund (MDF) Act (Act 912). The act provides for a portion of mineral royalties to be allocated to subnational governments (district assemblies) in mining-affected communities to mitigate mining impacts and provide funds for development. The MDF act requires the development of regulations that will guide its implementation one year after the act comes into force. However, though four years have passed since the act was operationalised, the government has yet to develop the necessary regulations.

Mineral royalties are a key source of revenue to subnational governments in mining-affected communities. These governments can use gender-responsive budgeting to address the differentiated needs of the community, particularly those of women. The National Gender Policy and the National Development Planning Commission's (NDPC) guidelines on medium-term development plans for district assemblies impose gender-sensitive budgeting on all district assemblies. However, Ghana's current budgeting process does not follow these standards. The failure to implement gender-responsive budgeting at the national and subnational levels could further entrench gender inequality, particularly in areas where men dominate the decision-making processes.

The MDF regulations provide an opportunity to model gender-responsive budgeting at the local level to ensure that the specific needs of men and women are identified and addressed. This is important as studies have shown that women and marginalised groups in mining-affected communities are more adversely impacted by mining activities than are men.

This research sought to examine how district and municipal assemblies have used mineral royalties to address women's needs and the extent to which women's participation in key decision processes leads to gender-differentiated benefits in development programs. The specific objectives were to assess:

1. The extent to which local-level MDF use is informed by community needs
2. The specific needs of women in mining communities
3. The extent to which royalty expenditure meets the identified needs of women
4. The extent to which women's participation in key development planning and decision making ensures that their needs are met

## Key findings

1. The specific needs of women in the three districts that we studied span two main sectors: agriculture and trade. The needs of women working in the agricultural sector include land tenure and access to farmlands; access to capital and agricultural support services; and access to markets, storage, and processing facilities. Women working in the trading sector's main concern was access to credit for micro and small-scale businesses.
2. The mineral royalty disbursements to the three districts that we studied are more stable and reliable than disbursements from the District Assembly Common Fund (DACF). Mineral royalties are the single most significant source of revenue for the subnational governments of mining-affected communities. This makes mineral royalties a reliable source of revenue for addressing the challenges of women in mining-affected communities.
3. There have been improvements in the consultation of women in assessing the needs of the community. However, women's participation in prioritising needs for medium-term development planning and annual budget planning—two important levels of decision making—is low.
4. There are no legally binding regulations or guidelines that govern how district assemblies use mineral royalties. Though the National Development Planning Commission (NDPC) provides guiding principles on gender-sensitive development planning and budgeting, district assemblies tend to adopt processes that do not pay attention to the gender-differentiated needs of their communities.
5. Key decision-making roles in the assemblies of the three districts that we studied are dominated by men. The study also shows that increased women's participation will not automatically address the needs of women. However, the fact that men have largely dominated decisions around budgets which have resulted in gender-blind budgeting processes makes a case for women's representation in key decision-making roles at the assembly.
6. Increasing women's representation in decision making at the subnational level may not occur in the short to medium term due to challenges with gender stereotypes and patriarchal systems within the communities. Therefore, regulations and guidelines tied to the MDF Act could be a more practical short-term measure to utilise mineral royalties to address the needs of women in mining communities.

## Recommendations for gender-responsive MDF use

1. The regulations associated with the MDF Act should prescribe a criterion for gender-responsive budgeting for fund administrators (district assemblies and the Local Management Committee (LMC)) to ensure that royalty use is informed by evidence-based gender-sensitive development planning and budgeting.
2. The regulations should create revolving funds to address the specific economic needs of women in agriculture and trade.
  - a. On agriculture, the MDF should provide access to credit for farm inputs and services such as fertilizers, seedlings and tractor operation services that women can access and pay back after their harvest.
  - b. On trade, the fund should provide access to credit facilities required for small scale businesses in mining communities.
3. The regulations should also empower the LMC to engage landowners and land custodians to ensure equitable and easy access to farmlands for women. The LMC can deliver this because of the strength of its membership which includes traditional authorities and the District Chief Executive.
4. All stakeholders should encourage women's participation in development planning in the district assemblies. Evidence from the data shows that women have a better understanding of their own needs. If women have a platform to articulate their needs, they can influence budgeting.
5. Civil Society Organisations (CSOs) should be instrumental in monitoring development planning processes of districts and how mineral royalty funds meet the needs of women. CSOs should support district assemblies with gender-based research to improve gender-responsive mineral royalty utilisation.

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## List of Abbreviations

DACF	District Assembly Common Fund
DCE	District Chief Executive
GHEITI	Ghana Extractives Industry Transparency Initiative
GoG	Government of Ghana
GRB	Gender Responsive Budgeting
GSD	Geological Survey Department
IGF	Internally Generated Funds
LAP	Land Administration Project
LMC	Local Management Committee
MCDS	Mining Community Development Scheme
MDF	Mineral Development Fund
MLNR	Ministry of Lands and Natural Resources
MMDA	Metropolitan, Municipal and District Assemblies
MTDP	Medium Term Development Plan
NGO	Non-Governmental Organisation
NDPC	National Development Planning Commission
NGGA	Northern Ghana Governance Action
OASL	Office of the Administrator of Stool Lands
RCC	Regional Coordinating Council
WAP	Women in Agriculture Platform
WUSC	World University Services of Canada

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## Policies, regulations and statutes

- Draft Guidelines for the Disbursement of Funds to the Local Management Committee for the Management of Mining Community Development Scheme, 2020
- Draft Guidelines on the Use of Mineral Royalties by Metropolitan, Municipal and District Assemblies, 2015
- Land Bill, 2019
- Land Title Registration Law, 1986 (PNDC Law 152)
- Local Governance Act, 2016 (Act 936)
- Local Government Act, 2016 (Act 936)
- Mineral Development Fund Act, 2016 (Act 912)
- Minerals and Mining (Compensation and Resettlement Regulation, 2012 (L.I. 2175)
- National Development Planning Commission Guidelines for the Preparation of District Medium-Term Development Plan (2018)
- National Gender Policy of Ghana, 2015
- The 1992 Constitution of Ghana



## 1. Introduction

Research has shown that achieving gender equality and women's empowerment can lead to better development outcomes for countries in terms of economic growth, sustainable development and responsive governance.<sup>1</sup> Government of Ghana (GoG) recognises the importance of gender equality and women's empowerment to the country's sustainable development. This is evidenced by the key international treaties signed, which include the United Nation's Sustainable Development Goals (SDGs); guarantee of equal rights and opportunities for men and women in the 1992 Constitution, particularly chapters 5 and 6; the development and adoption of the 2015 National Gender Policy; and requirements for gender mainstreaming in various national development frameworks. Data from the Ghana Statistical Service (GSS) however highlight the disparities that exist between men and women. The data show that although women constitute the majority of Ghana's population, the workforce population across all sectors is 60.3 percent men.<sup>2</sup>

Existing literature suggests that although both women and men can be negatively impacted by minerals extraction, women are frequently more adversely impacted.<sup>3</sup> A 2015 World Bank report on the socio-economic impacts of mining on local communities in selected African countries indicates that in Ghana, employment in agriculture decreases at a faster rate for women than men in mining-affected areas.<sup>4</sup> Further, other studies show that the fiscal benefits of mining, such as employment, are mainly enjoyed by men.<sup>5</sup> The Minerals Commission's data on mining sector employment indicates that by the end of 2019, Ghanaian women constituted only 8 percent of Ghanaians employed in large scale mining.

Recognising the negative impacts that mining can have on men and women, GoG introduced the Minerals Development Fund (MDF) in 1993 to fund and implement development in communities affected by mining. In 2016, this administrative decision was codified by law as

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<sup>1</sup> Welham, B., Barnes-Robinson, K., Mansour-Ille, D., & Okhandiar, R. (2018). *Gender-responsive public expenditure management*.

<sup>2</sup> Ghana Statistical Service. (2015). National Employment Report. Accra, [https://statsghana.gov.gh/gssmain/fileUpload/pressrelease/NATIONAL%20EMPLOYMENT%20REPORT\\_FINAL%20%2024-5-16.pdf](https://statsghana.gov.gh/gssmain/fileUpload/pressrelease/NATIONAL%20EMPLOYMENT%20REPORT_FINAL%20%2024-5-16.pdf)

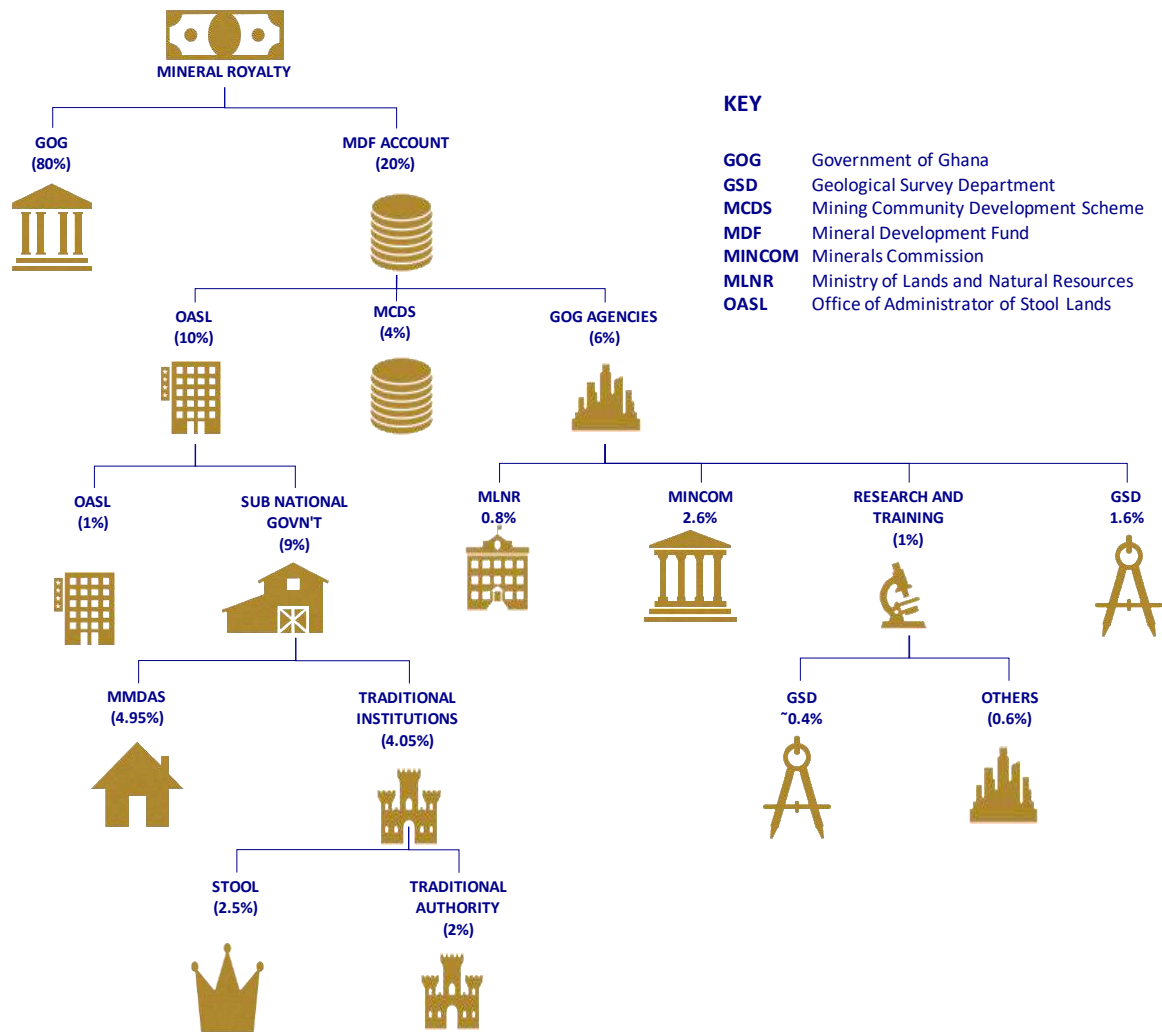
<sup>3</sup> Michael L. Ross. "Oil, Islam, and Women," *The American Political Science Review* 102, no. 1 (2008): 107-23; Joel Simmons. "Does Oil Substitute for Patriarchy?" *Economics & Politics* 31, Issue 3 (2019): 293-322; Yu-Ming Liou and Paul Musgrave. "The Gendered Resource Curse", Paul Musgrave. 13 Jan 2017, [paulmusgrave.info/the-gendered-resource-curse/](http://paulmusgrave.info/the-gendered-resource-curse/); and Christina Hill, Chris Madden, and Nina Collins, *A guide to gender impact assessment for the extractive industries* (Women and Mining, 2019), [www.oxfam.org.au/wp-content/uploads/2017/04/2017-PA-001-Gender-impact-assessments-in-mining-report\\_FA\\_WEB.pdf](http://www.oxfam.org.au/wp-content/uploads/2017/04/2017-PA-001-Gender-impact-assessments-in-mining-report_FA_WEB.pdf).

<sup>4</sup> World Bank. (2015). *Socioeconomic impact of mining on local communities in Africa*. Technical report, AFRCE, The World Bank, [documents1.worldbank.org/curated/en/958951468191636444/pdf/Mining-Study-June-2015-wcp.pdf](https://documents1.worldbank.org/curated/en/958951468191636444/pdf/Mining-Study-June-2015-wcp.pdf).

<sup>5</sup> Chuhan-Pole, P., Dabalén, A. L., Land, B. C., Sanoh, A., Smith, G., Tolonen, A. K., ... & Lewin, M. (2015). Socioeconomic impact of mining on local communities in Africa (No. ACS14621, pp. 1-173). The World Bank; Baah-Boateng, W., Baffour, P. T., & Akyeampong, E. K. (2013). Gender Differences in the extractives sector: Evidence from Ghana.

the Minerals Development Fund Act (Act 912).<sup>6</sup> The Act provides the legal framework for disbursing a portion of mineral royalties to subnational governments (district/municipal assemblies) in mining jurisdictions (See Figure 1).

Figure 1. Mineral royalty distribution in Ghana<sup>7</sup>



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Section 26 of the MDF Act states that regulations to implement the law should be developed within one year of the law coming into force. However, regulations to support the MDF Act have been delayed for more than three years. Currently, subnational governments' investment priorities for mineral royalties are shaped by recommendations from the Ghana Extractive Industry Transparency Initiative (GHEITI), civil society and draft guidelines for the

<sup>6</sup> The MDF Act 2016 (Act 912) was passed to reinforce the constitutional provisions on the royalty sharing formula, to formalise administrative fiat in royalty disbursement, and to introduce some improvements in royalty sharing such as establishing the Mining Community Development Scheme (MCDS) to support the socio-economic development of mining-affected communities.

<sup>7</sup> The MDF is subject to the Earmarked Funds Capping and Realignment Act, 2018 (Act 947), which allows the minister responsible for finance to cap the funds, in consultation with the minister responsible for mines.

Mining Community Development Scheme (MCDS). The MCDS is intended to facilitate the socio-economic development of mining-affected communities. However, the recommendations of GHEITI, civil society and the MDF Secretariat do not include gender provisions.

This research seeks to examine how district and municipal assemblies (hereafter referred to as District Assemblies) have used mineral royalties to address women's needs and the extent to which women's participation in key decision processes leads to gender-differentiated benefits in development programs. We seek to provide evidence-based recommendations to the government to promote gender-responsive mineral royalty use in mining-affected areas. The specific objectives of this study are to assess:

1. The extent to which local-level MDF use is informed by community needs
2. The specific needs of women in mining communities
3. The extent to which royalty expenditure meets the identified needs of women
4. The extent to which women's participation in key development planning and decision making ensures that their needs are met

## Methodology

The research focuses on three mining localities in Ghana: Prestea Huni-Valley municipality in the Western region, Asutifi North district in the Ahafo region and Talensi district in the Upper East region.<sup>8</sup> Prestea Huni-Valley municipality and Asutifi North district are prominent gold-producing areas which cumulatively contributed more than 30 percent of the country's total gold production from large scale mining companies, and yielded a significant portion of mineral royalties at the time of the study.<sup>9</sup> Talensi district on the other hand is a mining prospecting area, which hosts small scale mining activities and receives minimal royalties from quarrying. We selected this district to compare the challenges and needs of women between mature and emerging large-scale mining communities.

We interviewed a total of 269 respondents for this study, which included 158 men (59 percent) and 111 women (41 percent).<sup>10</sup> Respondents were selected from the district/municipal assemblies, traditional authorities, women's groups, youth groups, community-based organisations and state institutions.<sup>11</sup> We sought secondary data on royalty receipts and use from the various district and municipal assemblies as well as the national and regional

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<sup>8</sup> The local government system is categorised based on population size and settlement characteristics. The categories are metropolitan (minimum population of 250,000), municipal (minimum population of 95,000) and district assemblies (minimum population of 75,000).

<sup>9</sup> Ghana Chamber of Mines. (2019). *Performance of the mining industry in Ghana – 2018*, [ghanachamberofmines.org/wp-content/uploads/2019/07/Performance-of-the-Mining-Industry-2018.pdf](https://ghanachamberofmines.org/wp-content/uploads/2019/07/Performance-of-the-Mining-Industry-2018.pdf); Ghana Extractives Industry Transparency Initiative. (2019). *GHEITI report on the mining sector 2017-2018*. Accra.

<sup>10</sup> Number of respondents by assembly are as follows: Prestea Huni Valley: 87; Asutifi North: 65; and Talensi: 119.

<sup>11</sup> See Appendix 1 for a breakdown of the respondents

offices of the Office of the Administrator of Stool Lands (OASL). We also sought employment data and other relevant documents from the Minerals Commission, GSS, GHEITI and the MDF Secretariat.

The component of mineral royalties relevant to this report is subnational government allocation and MCDS, both of which directly target development in mining-affected communities. The district and municipal assemblies manage royalty allocation to the mining district while the Local Management Committee (LMC) manages the MCDS. The LMC is composed of the traditional authorities, district and municipal chief executives, representatives of the Minerals Commission, mining companies and women's and youth groups.

#### Box 1. Gender Responsive Budgeting

Gender Responsive Budgeting (GRB) analyses and prioritises the gender-differentiated needs of men and women. GRB does not necessarily require an additional budget. Rather, the process helps to analyse the extent to which existing budgets perpetuate or reduce inequalities between men and women and prescribe relevant interventions to address the gendered needs.<sup>12</sup> Findings from our interviews reveal that process of prioritising needs in the districts that we studied lack the analytical structures needed to identify the specific needs of men and women.

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<sup>12</sup> ILO Bureau of Gender Equality. (2006). *Overview of Gender-responsive budget initiatives*, [www.ilo.org/wcmsp5/groups/public/---dgreports/---gender/documents/publication/wcms\\_111403.pdf](http://www.ilo.org/wcmsp5/groups/public/---dgreports/---gender/documents/publication/wcms_111403.pdf)

## 2. The role of the Mineral Development Fund in mining districts

Under the 1992 Constitution of Ghana and the Local Governance Act 2016 (Act 936), district assemblies have a responsibility to coordinate, integrate and harmonise the execution of the district's approved development plans.<sup>13,14</sup> District assemblies are also responsible for supporting the development programs of other governmental and non-governmental institutions in the district. Each year, Ghana's parliament allocates no less than 5 percent of total government revenue through the District Assembly Common Fund (DACF) to all district assemblies for development.<sup>15</sup>

The central government first deducts expenditures for services such as sanitation and fumigation from the DACF before transferring the remaining funds to district assemblies.<sup>16</sup> Portions of the Fund are also disbursed to parliamentarians for projects in their constituencies, as well as to Regional Coordinating Councils (RCC) to support their supervisory roles over district assemblies.<sup>17</sup> Thus, the district assemblies are left with fewer funds from the DACF to address pertinent local development issues.

Mining districts receive additional revenue from the MDF to address local development challenges. Data from the district assemblies that we studied show that mineral royalties constitute a significant portion of the annual statutory revenue for development in the Prestea Huni-Valley municipality and Asutifi North district. (See figures 2 and 3) In this study, statutory revenues include internally generated funds (IGF), District Assemblies Common Fund (DACF) and district assemblies' share of MDF.<sup>18</sup>

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<sup>13</sup> Article 245 of the Constitution of Ghana, 1992.

<sup>14</sup> Section 12 of the Local Governance Act, 2016 (Act 936).

<sup>15</sup> See sections 125 and 126 of the Local Governance Act, 2016 (Act 936). The allocations made by parliament are paid in quarterly instalments into the DACF.

<sup>16</sup> Nai, A.N.A (2014). DACF and Decentralisation Objective. *District Assembly Common Fund Newsletter*. Issue No. 2, p5, [www.commonfund.gov.gh/Final DACF.pdf](http://www.commonfund.gov.gh/Final DACF.pdf)

<sup>17</sup> District Assembly Common Fund Secretariat (2014). Sustainable Fiscal Decentralisation: Going Beyond DACF Funding. *District Assembly Common Fund*. Issue No. 2, p5, [www.commonfund.gov.gh/Final DACF.pdf](http://www.commonfund.gov.gh/Final DACF.pdf)

<sup>18</sup> The definition excludes donations and grants as specified in sections 124(1) (c) and 124 (2) (b) of the Local Governance Act, 2016 (Act 936).

Figure 2. Prestea-Huni Valley Municipal Assembly statutory revenue sources (2010-2019) <sup>19</sup>

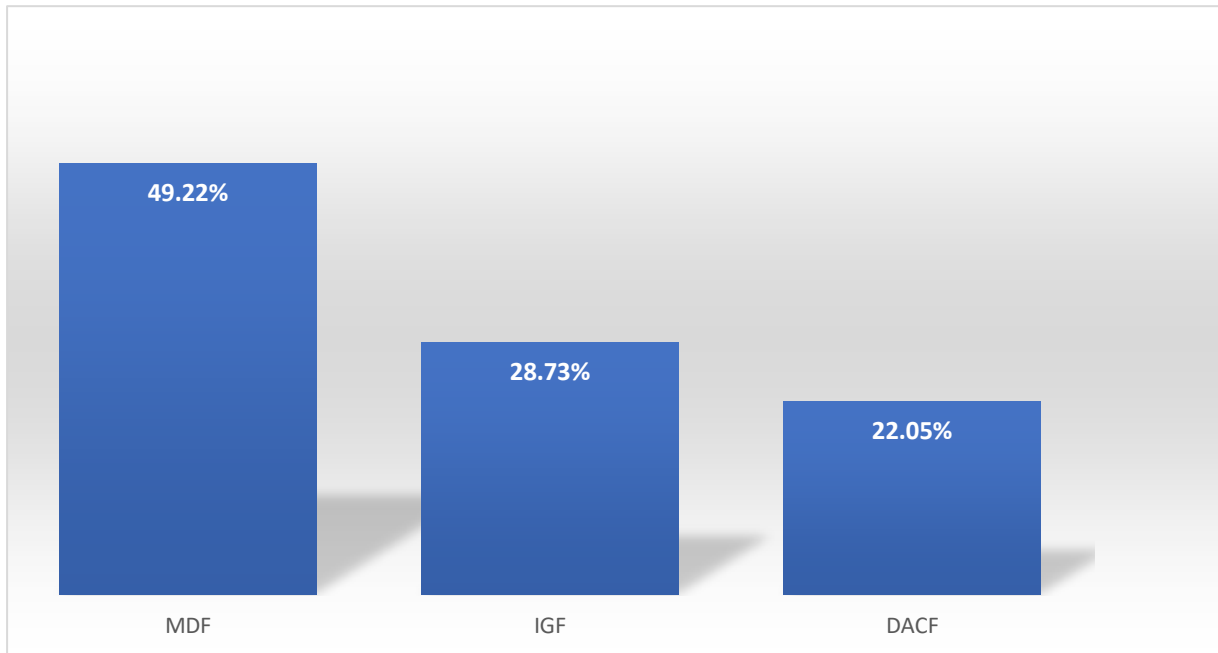
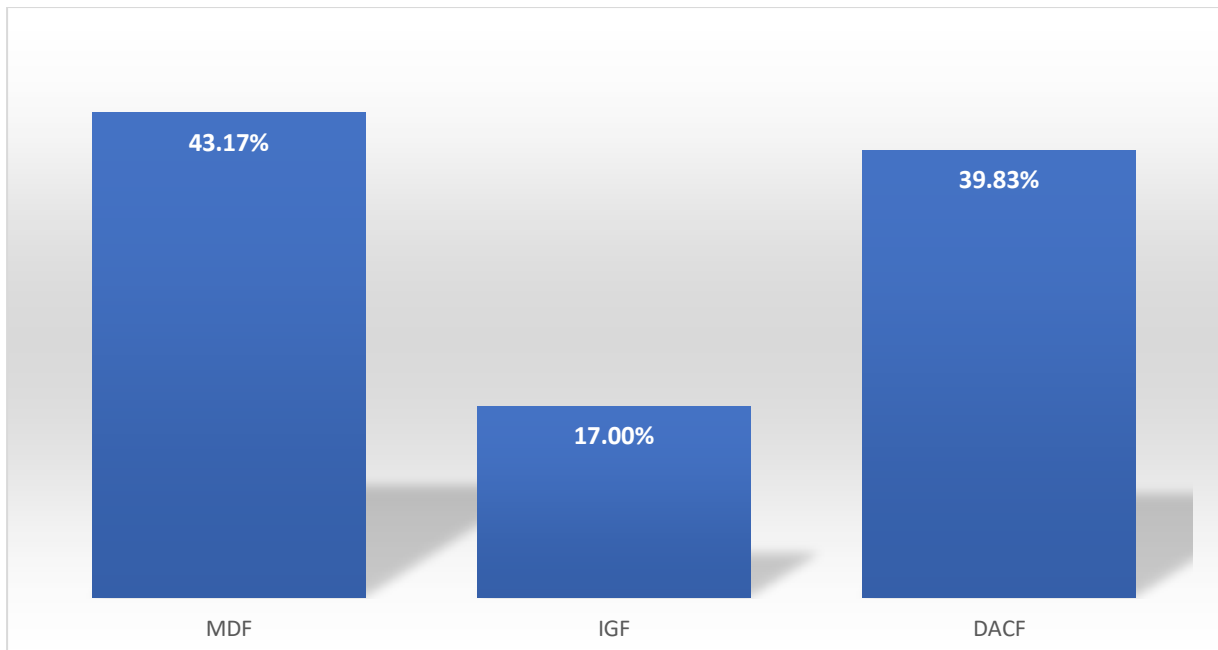


Figure 3. Asutifi North District Assembly statutory revenue sources (2010-2019)



Between 2010 and 2019, the Prestea Huni-Valley Municipal Assembly derived about 49 percent of its statutory revenue from the MDF. During that same period, the MDF provided about 43 percent of Asutifi North District Assembly’s statutory revenue. Data available from the Talensi District Assembly show that mineral royalties are an insignificant share of the

<sup>19</sup> Data on revenue sources, mineral royalty utilisation and composition of assembly officials as stated in this document were obtained from the district assemblies during field data collection.

assembly's revenues, as large-scale operations are not currently ongoing. Although the Minerals and Mining Act, 2006 (Act 703) requires that all mining companies pay royalties to the government, in practice, government only collects royalties from large scale mining companies.

Interviews with officials from the district assemblies revealed that although quarterly disbursements from the MDF to assemblies are sometimes delayed, MDF disbursements are more reliable than DACF disbursements.

*“The Common Fund comes with its challenges and delays from the central government. The MDF is paid regularly though sometimes it delays. Therefore, projects that require immediate attention are offloaded to the MDF for funding.”*  
(Assembly officer, Prestea Huni-Valley municipality)

*“Majority of our projects that are done on time are funded by the MDF [...] They pay it quarterly [...] it was always one quarter behind [...] But now it is better than before. The transfer has improved tremendously.”*  
(Assembly officer, Asutifi North district)

The relative reliability and the substantial monetary value of mineral royalties in Prestea Huni-Valley municipality and Asutifi district reinforce the meaningful role they can have in financing initiatives to address gender-differentiated development goals in these districts.

### 3. MDF use in Asutifi North and Prestea Huni Valley

We obtained reports and records on mineral royalty expenditures for the years 2008 to 2019 from the Asutifi district and Prestea Huni-Valley Municipal assemblies. Between 2008 and 2019, the Asutifi North District Assembly spent a total of about GHS 21.3 million (about \$4.06 million)<sup>20</sup> of the mineral royalty receipts on 87 projects. Within the same period, Prestea Huni-Valley Municipal Assembly spent about GHS 13.9 million (about \$2.69 million) from mineral royalties on 97 projects. Data on the two district assemblies' MDF use show that they have used mineral royalties for development across many sectors of the local economies such as education, health, road infrastructure and sanitation.

Both districts spent a significant portion of their royalties on the education sector: Asutifi North district and Prestea Huni-Valley municipality respectively spent 38 and 29 percent of their MDF funds on education. They generally used these royalties to construct classrooms and office blocks, renovate dilapidated structures and provide furniture. Also, both districts provided accommodation for staff and students and improved the toilet and waste disposal facilities in some schools. In the Prestea Huni Valley municipality, the assembly constructed dormitories at the Senior High School (SHS) in the municipality. Asutifi North district used MDF funds to construct a hostel facility at the nursing training college.

Asutifi North spent about 13 percent of its royalties on the health sector, and Prestea Huni-Valley spent about 9 percent. Asutifi North district used MDF funds to provide accommodation for medical staff and a stand-by generator for the hospital. They used the bulk of the funds to support the construction of wards (general wards and maternity wards), theatres, and an out-patient department for the district hospital. The Prestea Huni-Valley municipality used the funds to provide office furniture and beds for some health centres and Community-Based Health Planning and Services (CHPS) compounds in the district.<sup>21</sup> They also used MDF funds to construct four new CHPS compounds.

The Asutifi North district assembly used about 17 percent of its MDF funds to construct and renovate markets and transport terminals to facilitate trade. The Prestea Huni-Valley municipality used about 2 percent of its MDF funds to construct slaughterhouses and rehabilitate market centres. Within the period under review (2008 to 2019), Asutifi North district used about 13 percent of MDF funds for road sector projects, and Prestea Huni-Valley municipality used about 18 percent. These projects included road surfacing, drains construction, gravelling and grading of roads.

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<sup>20</sup> The study used the Ghana's 2019 average exchange rate of 1 US dollar to GHS 5.92

<sup>21</sup> To learn more about the CHPS compound means, please see [www.ghanahealthservice.org/chps/category.php?chpscid=98](http://www.ghanahealthservice.org/chps/category.php?chpscid=98)



Local authorities also used MDF funds for improved sanitation (6 percent in Asutifi district and 12 percent in Prestea Huni-Valley municipality), social development projects (3 percent in Asutifi and 11 percent in Prestea Huni-Valley municipality) and water resources (0.6 percent in Asutifi North and 3.4 percent in Prestea Huni-Valley). Table 1 provides a list of MDF-funded projects from 2008 to 2019.

Both districts have made significant investments in education, health, trade, roads and social development that impact the general population. Considering existing societal structures, some MDF projects are more likely to meet the needs of women, such as the construction of maternity blocks, market facilities and CHPS compounds. However, our study identifies other priority needs of women which are not addressed by the current form of spending. This likely results from a budgeting approach that does not include the gender-differentiated needs of these communities.

**Table 1. Royalty-funded projects in the Asutifi North district and Prestea Huni-Valley municipality**

Projects	No. of projects	Amount (GHS)	No. of projects	Amount (GHS)
<b>Admin</b>	<b>8</b>	<b>1,987,365.42</b>	<b>17</b>	<b>2,066,068.09</b>
Accommodation	2	231,136.48	6	1,392,287.06
Furniture	2	463,321.51	2	57,088.00
Office facility	1	1,099,818.63		
Office supplies			1	36,035.53
PPE supplies	1	1,800.00		
Transport	1	181,184.80	2	263,364.00
Admin and assets	1	10,104.00	6	317,293.50
<b>Education</b>	<b>35</b>	<b>7,883,080.91</b>	<b>25</b>	<b>3,811,218.08</b>
Accommodation	8	1,986,619.32	2	131,725.99
Classroom/offices	12	3,767,087.40	9	2,681,909.35
School renovation	10	1,402,198.84	4	285,362.75
Playground	1	40,000.00		
Sanitation			2	41,735.49
Furniture/teaching and learning materials	4	687,175.35	8	670,484.50
<b>Health</b>	<b>6</b>	<b>2,794,436.63</b>	<b>9</b>	<b>1,105,245.46</b>
Accommodation for staff	2	414,376.43		
Furniture			3	35,422.00
Transport			1	2,000.00
Provision of generators	1	146,870.43		
CHPS/renovations and wards	3	2,233,189.77	5	1,067,823.46
<b>Justice and security</b>	<b>2</b>	<b>167,948.40</b>		
Court building	1	74,824.96		
Police accommodation	1	93,123.44		
<b>Roads bridges and drains</b>	<b>9</b>	<b>2,780,674.40</b>	<b>12</b>	<b>2,364,637.40</b>
<b>Sanitation</b>	<b>12</b>	<b>1,261,535.96</b>	<b>23</b>	<b>1,589,839.69</b>
Cleaning materials			1	30,215.00
Toilet facilities	12	1,261,535.96	10	1,240,166.93
Waste disposal			12	319,457.76
<b>Social development</b>	<b>5</b>	<b>605,635.00</b>	<b>3</b>	<b>1,401,004.84</b>
Sports	3	315,760.00		
Community centre			1	121,555.58
Cemetery			1	49,580.98
Electricity provision	2	289,875.00		
Palace construction			1	1,229,868.28
<b>Lorry parks, markets, and slaughterhouses</b>	<b>6</b>	<b>3,746,637.71</b>	<b>5</b>	<b>237,875.79</b>
<b>Water resources (Boreholes and wells)</b>	<b>4</b>	<b>127,257.00</b>	<b>3</b>	<b>438,451.82</b>
<b>GRAND TOTAL</b>	<b>87</b>	<b>21,354,571.43</b>	<b>97</b>	<b>13,014,341.17</b>

## 4. Women's needs in mining districts

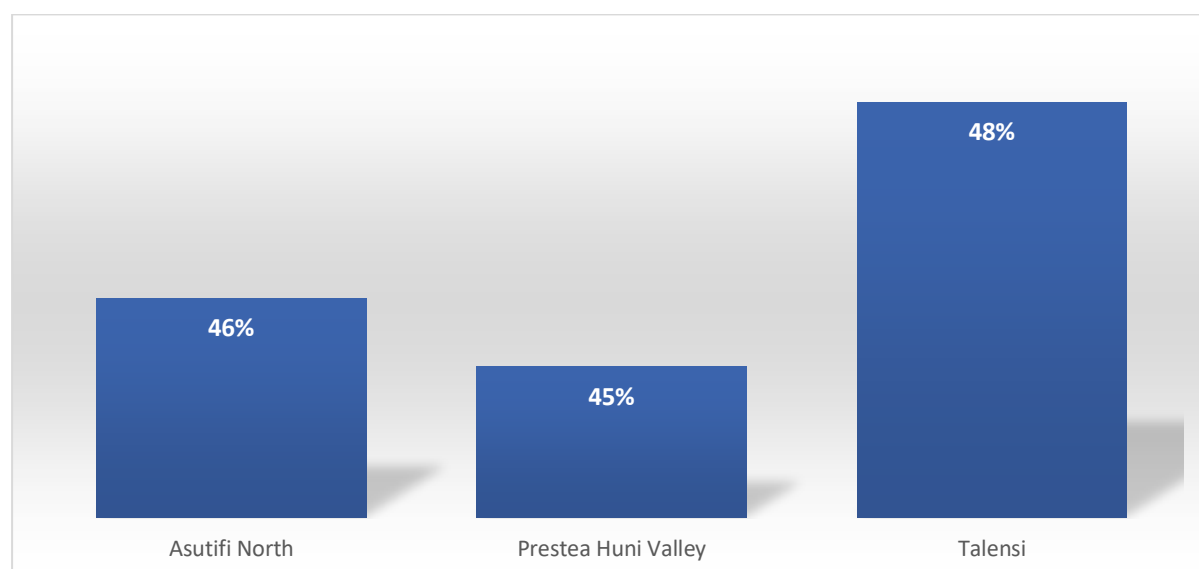
Women in Ghana, like many countries across the globe, face numerous social, economic and political challenges. These challenges manifest in many ways, with their impact varying depending on, among other things, their status in a patriarchal system, location, income and educational backgrounds. Most often, government budget processes, which are frequently gender blind, do not address these impacts adequately.

In the three districts that we researched, the major challenges that women face are related to sustainable livelihoods in agriculture and access to capital to facilitate trade. These affect their ability to engage in productive work and earn income to support themselves and their families. This section analyses these challenges and the role that the MDF can play in addressing them.

### Barriers to women's sustainable livelihoods in agriculture

Results from key informant interviews indicate that the majority of women in the three districts are employed in agriculture, particularly as peasant crop farmers. This corroborates the Ghana Statistical Service's 2014 estimate that on average, about 46 percent of economically active women are engaged in agriculture in each of the three mining districts. (See figure 4).

Figure 4. Women engaged in agriculture<sup>22</sup>



<sup>22</sup>Ghana Statistical Service. (2013). 2010 Population and Housing Census National Analytical Report – Talensi District; Ghana Statistical Service. (2014). 2010 Population and Housing Census District Analytical Report – Asutifi North District; Ghana Statistical Service. (2014). 2010 Population and Housing Census National Analytical Report – Prestea Huni-Valley Municipality.

Key informants in the three districts explained that the main challenges for women engaged in agriculture are: access to farmland; security of land tenure; access to capital and agricultural support services; and access to markets, storage facilities, and processing facilities.<sup>23</sup>

### ***Security of land tenure and access to farmlands***

Interviews with traditional authorities (including Queen Mothers), women's groups, youth groups and district assembly officials revealed that in all three districts, most women farmers cultivate on customary lands.<sup>24</sup> These lands are within the custody and control of chiefs, spiritual heads (*Tendanas* in the case of Talensi district), clan heads, and family heads, who are predominantly men, in accordance with customary law and usage. The research reveals that in the Asutifi North district and Prestea Huni-Valley municipality, custodians assign land to both men and women within the family. This can be handed down to several generations.

*"... Some women own lands. They are mostly family lands which are shared among individuals within the family. You can also buy."* (Government official, Asutifi North district)

*"It is basically stool lands, but individual families also own lands. What I do know is that the lands are owned by families and every family has a family head [...] the family head can give you a portion to farm. For instance, my senior aunty is the one in charge of our lands now because my grandfather is no more. So, if you want to farm you go to her and she will give a portion."* (Assembly official, Prestea Huni-Valley municipality)

In the Talensi district, however, interviews revealed that women do not own lands. Their access to land for farming activities is tied to the life of their husbands or male children who, by customary law, inherit the lands of their fathers upon the latter's demise. Women without male children are at a high risk of losing their source of livelihoods and falling into poverty when, upon the deaths of their husbands, they lose their farmlands to the extended family.

*"[...] if your husband died and you have a son, he can inherit his father's lands. But if you do not have a son, the brothers of your husband will seize the land from you. So, it means if you gave birth to only girls, you do not have land because by our culture it is only boys who inherit lands."* (Queen Mother, Talensi district)

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<sup>23</sup> See Appendix One for the list of key informants used for the study

<sup>24</sup> These are lands held in trust by chiefs or family heads on behalf of a group of people. For more information see the Administration of Lands Act, 1962 (Act 123).

The gender office and agriculture department of the Talensi district under the Northern Ghana Governance Activity (NGGA) launched the Women in Agriculture Platform (WAP). The platform, which hosted about 1,150 women farmers at the time of the field survey, seeks to empower women economically by expanding their access to land and training in agribusiness. By the end of 2019, the custodians of the land in the area released 10 acres of fertile land for women farmers to use for five years at no cost. Expanding land access for all women on WAP has been a major hurdle due to lack of finances to compensate landowners who demand some form of minimum rent. According to assembly officials, sustaining WAP beyond its 2021 closing year will be heavily constrained by financial challenges.

In the Asutifi district and Prestea Huni-Valley municipality, women's access to land is not tied to their husbands or male heirs. Women can continue farming unless the land is either acquired compulsorily by the state for mining or sold by the custodians of the land. In such situations, buyers compensate the custodians, who are predominantly males.

Land tenure security and land ownership for women is a problem recognised by GoG . Under the second phase of the Land Administration Project (LAP II), the government of Ghana initiated a Land Bill to protect the interests of women in lands acquired by their husbands. Section 47 of the Land Bill provides that any form of disposal of land by one spouse, whether for cash or for free, must be done with the consent and concurrence of the other spouse. The Land Bill, which parliament has passed, is instrumental in protecting women's land rights.

*Proposed role for MDF:* The LMC, which was established by the MDF Act, 2016 (Act 912) to manage MCDS, may take initiatives similar to the WAP in the Talensi district and facilitate women's equal access to land. The LMC can accomplish this by engaging landowners and advocating for custodians of the land to recognise the unique challenges women face in accessing land and champion the resolution of same. The LMC brings together key actors in the mining community and has the potential to achieve this objective. This does not require additional funding, but further optimises the function of LMC through regulation.

### ***Access to capital and agricultural support services***

Most of the women in the research districts are peasant farmers who require support to improve their crop yield and income. Findings from the interviews indicate that access to capital for farm expansion, subsidised fertilizers, seeds and farm equipment to improve farming practices are a priority for the women farmers in all the research districts.

*“The women plant tomatoes, okra, pepper and other foodstuff. However, they do not do it on a large scale because there is not enough money for expansion. “The government should support us with the royalties to expand our farms.” (Farmer, Asutifi North district)*

In the Talensi district, respondents noted that most women have shifted from the less lucrative traditional millet farming which does not require fertilizer application, to more lucrative maize farming which requires fertilizer application to boost output. Evidence from the interviews indicates that many of these women farmers are unable to pay for the government-subsidised fertilizer, which has to be paid upfront. They would prefer that government supplies the subsidised fertilizers on credit and allows them to pay after the cropping season with earnings from their harvest.

*“We used to grow millet and groundnuts which do not require fertilizer, but now we are into maize farming, which requires fertilizer and we don’t have the money to buy them [...] if there is a way to get the fertilizer and pay back, that will be helpful.” (Farmer, Talensi district)*

The government of Ghana has historically supported farmers with fertilizer subsidies, extension services and subsidised seeds. However, peasant farmers’ access to these subsidised farm inputs is fraught with challenges. Farmers have consistently complained of diversions and smuggling of subsidised fertilizer to neighbouring countries.<sup>25</sup> The diversion creates unnecessary competition for the limited supply of subsidised farm inputs which further weakens the ability of both men and women farmers to access these resources.

Access to affordable and timely tractor services to plough farmlands during planting season is a major challenge for women, particularly in the Talensi district. These women farmers stated that acquiring a tractor for ploughing is driven by relationships with tractor owners. Interviews with officers of the Talensi district assembly reveal that beyond relationships, market forces determine the allocation of tractor services to men. Men operate larger tracts of land and can pay more for the tractor services rendered. Women, on the other hand, operate smaller farmlands and usually cannot afford to pay the market price per acre for tractor services, which respondents pegged at GHS 75 (about \$14.2) per acre at the time of our field visit. Officers of the assembly disclosed that even at a subsidised rate of GHS 50 (about \$9.5) per acre, women farmers could not afford to pay for tractor services. Women’s non-competitiveness in accessing tractor services delays early cultivation at the start of the rainy season, which eventually affects their harvest yield and income.

*“Previously we used bullocks for ploughing but currently we use tractor services, and during the farming season it is difficult to compete with men for the tractor services. Tractor operators prioritise their friends—who are mostly men—before serving us.” (Farmer, Talensi district).*

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<sup>25</sup> Korankye, K. A. (2018). Government urged to probe subsidised fertiliser programme. Retrieved February 20, 2020, from Graphic Online website: <https://www.google.com/url?sa=t&rct=j&q=&esrc=s&source=web&cd=&ved=2ahUKewjLs7PL-JXsAhUoyYUKHas-DIoQFjABegQIAxAC&url=https%3A%2F%2Fwww.graphic.com.gh%2Fbusiness%2Fbusiness-news%2Fgovernment-urged-to-probe-subsidised-fertiliser-programme.html&usg=AOvVaw2dz9VHzTbUKLuyJ-Rx2W41;https://africaneyereport.com/ghana-agencies-divert-fertilizer-subsidy-meant-for-rural-farmers/>

In the past, the government of Ghana fulfilled some of this needs gap. For instance, a state-led agriculture mechanisation effort sought to provide tractor services to farmers at an affordable price. However, governance challenges, which included political interest, corruption and elite capture, impeded this effort.<sup>26</sup> A more transparent process is required to make such policy interventions successful.

*Proposed role for the MDF:* The LMC can provide access to the needed inputs and services on credit to support women farmers. This can be done through the MCDS. The representative nature of LMC has the potential to ensure that such interventions are properly targeted in mining-affected communities and transparently and sustainably managed. Additionally, management and processes to access the support should be created in consultation with community members. This is to ensure that the people endorse the transparency of the process.

### ***Access to storage and processing facilities, and ready markets***

Post-harvest loss is a cross-cutting challenge for women in all three mining districts, because, perishable produce rots or is sold at prices below the marginal cost of production. This discourages women who wish to expand their farming operations. Women's access to storage and processing facilities can help to preserve their [perishable] farm produce.

*“The women have complained to us that they need storage for their farm produce and also around the market so that when the goods are not sold, they can store it for the next market day.” (Assembly member, Asutifi North)*

For instance, the study reveals that oil palm cultivation is a major source of revenue for a lot of women in the Prestea Huni-Valley municipality. However, women face significant post-harvest challenges that impact negatively on the profitability of their businesses. Specifically, the women are compelled to process their harvest on their own because palm nut processing factories are unavailable. Women in these areas process palm fruits using traditional methods that are laborious and inefficient. Box 2 describes the laborious traditional methods of palm kernel extraction as outlined by the Food and Agriculture Organisation (FAO). These processes also pose risks for women's health because of the smoke inhalation they must endure while roasting the nuts over an open fire. Further, traditional manual processes have lower rates of extraction than machine processes, which impacts women's overall profitability.

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<sup>26</sup> Daum, T., & Birner, R. (2017). “The neglected governance challenges of agricultural mechanisation in Africa—insights from Ghana,” *Food Security*, 9(5), 959-979, [link.springer.com/article/10.1007/s12571-017-0716-9](https://link.springer.com/article/10.1007/s12571-017-0716-9).

#### Box 2. The traditional method of oil extraction

“The traditional method of oil extraction consists of:

- Steeping the pounded fruit mash in hot or cold water;
- Removing fibre and nuts in small baskets and hand squeezing;
- Filtering out residual fibre from the oil/water emulsion in perforated metal colanders or baskets;
- Boiling and skimming palm oil from the oil/water mixture;
- Drying the recovered oil.

Standing by the open fire during this operating period is not only a health hazard but is inefficient, as a lot of oil is left trapped in the mixture as an emulsion.”<sup>27</sup>

The oil palm tree is an economically efficient tree which, if fully harvested, has the potential to increase the income of women farmers. However, as noted by some respondents from the interviews, the Municipal Assembly is not very strategic and detailed about economic planning that increases people’s wealth.

*“As you know, everything about the oil palm tree is important. The palm branches can be used for brooms. The palm kernel can be used for oil. When you cut down the tree, you get mushroom and edible weevil, and palm wine. But we don’t have the needed tools to do all this in large quantities. If any form of assistance is available, the government should help us.”* (Farmer, Prestea Huni Valley municipality)

In the Talensi district, women resort to laborious methods of shea butter production similar to traditional processing of palm kernel in Prestea Huni-Valley, with similar impacts on productivity.

*“We have a lot of shea fruits and we need factories to process them on a large scale.”* (Assembly member, Talensi district)

In addition to the need for processing machines to boost their efficiency in agriculture, other pressing needs of farmers in all three districts include a mechanism for facilitating access to a ready market, similar to the Cocoa Marketing Board, which connects farmers to credible buyers.

*Proposed role of MDF:* Strategic investments of portions of MDF in the value chain of agribusiness, which include planting, harvesting, and processing could create employment for more people, particularly women. A key first step would be for the governance structures of MDF (assemblies and LMCs) to identify the most appropriate transparent strategy that responds to the fund’s sustainable investments.

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<sup>27</sup> Food and Agriculture Organisation (FAO) of the UN. *Small-scale palm oil processing in Africa*. FAO Agricultural Services Bulletin 148, [www.fao.org/tempref/docrep/fao/005/y4355e/Y4355e00.pdf](http://www.fao.org/tempref/docrep/fao/005/y4355e/Y4355e00.pdf)



## Access to capital for other economic activities

Besides farming activities, some women are also engaged in other low income activities. In the Asutifi North district and Prestea Huni Valley municipality, some women are engaged in petty trading in second-hand clothing, as well as vocational activities such as hairdressing, dressmaking and catering among others. In the Talensi district, some women are also engaged in cloth weaving and shea butter processing.

Some Non-Governmental Organisations (NGO) in the three districts provide skills development training to women. The research found that most of these women are unable to use these skills after the training because they lack the capital to start their business or trading activities. One way to improve the livelihoods of women and increase their income levels would be to provide them with financial support to purchase equipment that will enhance their work, make them efficient and expand their businesses.

*“Some of these NGOs provide training in soap making and other crafts. However, I hardly see them [the women] utilise the skills gained because they do not have the capital to set up their businesses” (Women’s group member, Prestea Huni-Valley).*

Attempts by the government of Ghana to address the challenge of access to credit have largely been unsuccessful because of poor governance and excessive politicisation of the interventions. The World Bank found evidence in its study on Ghana’s microfinance sector that people feel a stronger obligation to repay loans from the private sector than they do with government loans.<sup>28</sup>

In the Asutifi North district, however, the Women Consultative Committee (WCC) established by Newmont Mining Corporation has set up a revolving scheme to provide soft loans to women for economic empowerment, which is effectively managed by a nine-member committee drawn from the membership of WCC.<sup>29</sup> The fund has been in existence since 2009 and reports from the mining company indicate that between 2009 and 2014, the fund has seen a 95 percent repayment rate.<sup>30</sup> The company engaged the services of a microfinance expert to provide training and build the capacity of the committee members. The

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<sup>28</sup>World Bank. (2016). *Ghana’s Microfinance Sector: Challenges, Risks and Recommendations.*, [documents.worldbank.org/curated/en/646871533059561411/pdf/128098-WP-P151845-Ghana-Microfinance-Sector-Note-PUBLIC.pdf](https://documents.worldbank.org/curated/en/646871533059561411/pdf/128098-WP-P151845-Ghana-Microfinance-Sector-Note-PUBLIC.pdf).

<sup>29</sup> Giovannetti, F., Poku-Boansi, M. (2017). Review of the WACAM Report “Assessing the Social and Economic Effects of Mining on Women Affected by NGGL.” [s24.q4cdn.com/382246808/files/doc\\_downloads/operations\\_projects/africa/documents/Review-of-the-WACAM-Report-Assessing-the-Social-and-Economic-Effects-of-Mining-on-Women-Affected-by-NGGL.pdf](https://s24.q4cdn.com/382246808/files/doc_downloads/operations_projects/africa/documents/Review-of-the-WACAM-Report-Assessing-the-Social-and-Economic-Effects-of-Mining-on-Women-Affected-by-NGGL.pdf)

<sup>30</sup>Newmont Corporation. (2017). Women’s Consultative Committee Promotes Gender Equality in Ghana. Retrieved March 1, 2020 from Newmont Corporation website <https://www.newmont.com/blog-stories/blog-stories-details/2017/Womens-Consultative-Committee-Promotes-Gender-Equality-in-Ghana/default.aspx>

independence in the governance structure of the fund has contributed to the success of sustaining its operations since its inception.

*Proposed role of the MDF:* A portion of the MDF can be used to set up a revolving fund with a depoliticised governance system. This could be done by introducing independent stakeholders into the fund's governance. These stakeholders should include recognised community groups and leaders of women's associations. These funds should be subject to regular audits and transparency assessments. Administrators should be trained in risk management and fund administration to ensure the sustainability of the fund.

## 5. Women's participation in decision making

Sections 46 (2) and 48 of the Local Governance Act, 2016 (Act 936) stipulate that development planning must be inclusive. The law explains that development planning is inclusive when all stakeholders, including women, are involved through all means possible, and planners make a deliberate effort to integrate minority and marginalised groups. Each stage of medium-term development planning, annual action planning and budget implementation cycles are windows of opportunity for women's meaningful and active participation, either at the community level or assembly level, to ensure that the particular needs of women are sustainably recognised and met.

### Needs assessment process for the Medium Term Development Plan

In developing their current and past District Medium Term Development Plan (MTDP), the National Development Planning Commission (NDPC) issued guidelines to the district assemblies to take into account the gendered needs of people in the district. The most recent NDPC guideline indicates that:

*“Gender analysis of the district should include societal roles and responsibilities of men, women, boys and girls, as well as power relations between them and how these power relations influence access and control over resources such as land, credit and technology; access to time, markets, information (especially on available public services), and public institutions (decision-making).”<sup>31</sup>*

This process confirms the needs assessment methods indicated in the medium-term development plans of the assemblies. The assessment adopts a communal approach where the needs of the wider society are discussed to inform the priorities of the community. This is done through public fora, after which the identified development needs are further prioritised by leaders: Traditional Authorities, Area Council Members, and other opinion leaders.<sup>32</sup> Interviews with the officials of the assemblies recognised this approach to needs assessment with the assumption that MDF investments benefit everybody.

*“Before the plans are prepared, we meet the entire community, Nananom [traditional authorities], the youth, and other opinion leaders. We then explain to them our mission i.e. preparation of a district development plan. The people*

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<sup>31</sup> National Development Planning Commission. (2018). Guidelines for the preparation of District Medium-Term Development Plans under the Medium-Term National Policy Framework an agenda for jobs: creating prosperity and equal opportunity for all 2018-2021

<sup>32</sup> National Development Planning Commission. (2013) District Medium-Term Development Plan and Budget, Asutifi North District Assembly, [new-ndpc-static1.s3.amazonaws.com/CACHES/PUBLICATIONS/2016/04/04/ER\\_Asutifi+North\\_2014-2017+DMTDP.pdf](https://new-ndpc-static1.s3.amazonaws.com/CACHES/PUBLICATIONS/2016/04/04/ER_Asutifi+North_2014-2017+DMTDP.pdf); National Development Planning Commission. (2017) District Medium-Term Development Plan and Budget, and the Prestea Huni-Valley Municipal Assemblies, <http://phma.gov.gh/index.php/2018/10/01/final-draft-district-medium-term-development-plan-2018-2021/>.

*will then itemise their needs and we have a look at them and prioritise them to be addressed.” (Assembly official, Asutifi North district).*

Findings from the field research indicate that the process of engagement has evolved into a more consultative process at the grassroots level. Interviews with women’s groups and NGOs show that previously, meetings were held in a manner that excluded women. For instance, some women explained that meetings were held in the evenings when they could not participate because they had to cook for their families. However, the assemblies have made efforts to ensure that the timing of community engagements are more likely to fit women’s schedules. One of the NGOs that has been working on inclusive socio-economic development issues confirmed the progress made to encourage women’s participation:

*“...concerted efforts are made to ensure that even with fixing meetings, the assembly has in mind the inclusion of women. Initially, meetings were just fixed, and people were expected to come. Now they give a special voice to the women, to ensure that they also have the opportunity to talk.” (NGO member, Prestea Huni-Valley)*

Although community-level needs assessments are generally inclusive, the composition of leaders who prioritise the development needs is generally male-dominated. Further, the current budgeting process is genderblind, operating under the assumption that projects will equally benefit all residents.

*“We do not indicate that this project should be undertaken because it will benefit women or that project should be undertaken because it will benefit men. Our projects benefit everybody, whether male or female” (Assembly official, Asutifi North district).*

Because the districts’ approach to prioritising needs medium-term planning is genderblind and does not include needs-based interventions to improve social and economic inequities, it may inadvertently entrench or exacerbate these inequalities.

### **Annual budget prioritisation of MTDP**

The annual budget and budget implementation stage further prioritise needs from the district’s MTDP. Women’s representation and participation at that level of decision-making are low across the study districts. The current ratio of assembly women to assemblymen in the three district assemblies at the time of the study were: 1:8 at the Asutifi North district Assembly, 1:22 at the Prestea Huni Valley Municipal Assembly and 1:15 at the Talensi district Assembly. These ratios are representative of women’s elected leadership generally in Ghana. For instance, women currently constitute about 17 percent of Ghana’s ministers, and about

13 percent of Ghana’s parliamentarians, placing Ghana 149 out of 192 countries in the 2020 Inter-Parliamentary Union rankings on the percentage of women in parliament.<sup>33</sup>

**Table 2. Gender composition of assembly members in the three selected assemblies**

District Assembly	Total number of assembly members	Number of women assembly members
Asutifi North	38	4 (1 elected and 3 government appointee)
Prestea Huni-Valley	46	2 (0 elected, and 2 government appointees)
Talensi	32	2 (1 elected and 1 government appointee)

The interviews reveal that the selection of specific development interventions are greatly influenced at the subcommittee and the executive committee levels, where women’s representation is almost non-existent. According to some women representatives in the district assemblies, assemblymen often overshadow the voices of women representatives when the General Assembly is making final decisions.

*“It is a matter of the majority carrying the vote, so in making decisions, the men will definitely take control because we the women here are few. We do not have the kind of influence to decide for the house.” (Assembly Woman, Asutifi North district)*

Interviewees offered examples of times when women representatives have convinced the assembly to support projects that specifically address women’s needs. An assemblywoman narrated how her membership in the executive committee of the district assembly offered her the opportunity to influence decisions on supporting women in the district. This further shows that women’s representation at the assembly is not only about numbers, but also about their understanding of the issues and ability to influence decision making processes. Increased women’s representation is not a guarantee that women’s needs will be addressed. However, our research indicates that the genderblind budgeting approach taken in the local assemblies is largely led by men. The case for increased number and quality of women representation could therefore be made to test what women can do for themselves when given the opportunity.

Increasing women representation in decision making at the subnational level may not occur in the short to medium term due to challenges with gender stereotypes and patriarchal systems within the communities. In the meantime, regulations and guidelines on the MDF Act could be a more practical short-term measure to utilise mineral royalties to address the needs of women in mining communities.

<sup>33</sup> Report by the Inter-Parliamentary Union Rankings of percentage of women in parliament, 2019, [archive.ipu.org/wmn-e/classif.htm](https://archive.ipu.org/wmn-e/classif.htm)

## 6. Summary and recommendations

Inadequate financing, competing government priorities, lack of political will, and entrenched socio-cultural and traditional stereotypes inhibit progress towards gender equality in Ghana.<sup>34</sup> Ghana's legal framework ensures that communities affected by mining receive a portion of royalties paid to the state. It also recognises that the communities should benefit and see mining as beneficial to them, and not only to the central government. Mineral royalties disbursed to district assemblies in mining communities provide an additional source of revenue to subnational governments in host communities that can be useful in addressing the needs of women. The objective of this study is to understand the current budgeting process of district assemblies, and assess, specifically, the participation of women in the process, identify women's needs, and how women's needs are currently being met by the MDF. The key findings and recommendations from the study are presented below.

### Key findings

1. The specific needs of women in the three districts that we studied span two main sectors: agriculture and trade. The needs of women working in the agricultural sector include land tenure and access to farmlands; access to capital and agricultural support services; and access to markets, storage, and processing facilities. Women working in the trading sector's main concern was access to credit for micro and small-scale businesses.
2. The mineral royalty disbursements to the three districts that we studied are more stable and reliable than disbursements from the District Assembly Common Fund (DA CF). Mineral royalties are the single most significant source of revenue for the subnational governments of mining-affected communities. This makes mineral royalties a reliable source of revenue for addressing the challenges of women in mining-affected communities.
3. There have been improvements in consultation of women in assessing the needs of the community. However, women's participation in prioritising needs for medium-term development planning and annual budget planning —two important levels of decision making—is low.
4. There are no legally binding regulations or guidelines that govern how district assemblies use mineral royalties. Though the National Development Planning Commission (NDPC) provides guiding principles on gender-sensitive development planning and budgeting, district assemblies tend to adopt processes that do not pay attention to the gender-differentiated needs of their communities.

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<sup>34</sup> Ministry of Gender, Children and Social Protection. (2015). National Gender Policy, [www.google.com/url?sa=t&rct=j&q=&esrc=s&source=web&cd=4&cad=rja&uact=8&ved=2ahUKewjG6aGhtprpAhVOxoUKHeigDe4QFjADegQIAxAB&url=http%3A%2F%2Fwww.mogcsp.gov.gh%2Findex.php%2Fmdocs-posts%2Fnational-gender-policy%2F&usg=AOvVaw2oDwpkyTV\\_Qsht3H\\_j3TFG](http://www.google.com/url?sa=t&rct=j&q=&esrc=s&source=web&cd=4&cad=rja&uact=8&ved=2ahUKewjG6aGhtprpAhVOxoUKHeigDe4QFjADegQIAxAB&url=http%3A%2F%2Fwww.mogcsp.gov.gh%2Findex.php%2Fmdocs-posts%2Fnational-gender-policy%2F&usg=AOvVaw2oDwpkyTV_Qsht3H_j3TFG)

5. Key decision-making roles in the assemblies in the three districts that we studied are dominated by men. The study also shows that increased women's participation will not automatically address the needs of women. However, the fact that men have largely dominated decisions around budgets which have resulted in gender-blind budgeting processes makes a case for women's representation in key decision-making roles at the assembly.
6. Increasing women's representation in decision making at the subnational level may not occur in the short to medium term due to challenges with gender stereotypes and patriarchal systems within the communities. Therefore, regulations and guidelines tied to the MDF Act could be a more practical short-term measure to utilise mineral royalties to address the needs of women in mining communities.

### **Recommendations for gender-responsive MDF use**

1. The regulations associated with the MDF Act should prescribe a criterion for gender-responsive budgeting for fund administrators (district assemblies and the Local Management Committee (LMC)) to ensure that royalty use is informed by evidence-based gender-sensitive development planning and budgeting.
2. The regulations should create revolving funds to address the specific economic needs of women in agriculture and trade.
  - a. On agriculture, the MDF should provide access to credit for farm inputs and services such as fertilizers, seedlings and tractor operation services that women can access and pay back after their harvest.
  - b. On trade, the fund should provide access to credit facilities required for small scale businesses in mining communities.
3. The regulations should also empower the LMC to engage landowners and land custodians to ensure equitable and easy access to farmlands for women. The LMC can deliver this because of the strength of its membership which includes traditional authorities and the District Chief Executive.
4. All stakeholders should encourage women's participation in development planning in the district assemblies. Evidence from the data shows that women have a better understanding of their own needs. If women have a platform to articulate their needs, they can influence budgeting.
5. Civil Society Organisations (CSOs) should be instrumental in monitoring development planning processes of districts and how mineral royalty funds meet the needs of women. CSOs should support district assemblies with gender-based research to improve gender-responsive mineral royalty utilisation.

## Appendix 1

### Demographic characteristics of respondents

Group	Constituents	Asutifi		Prestea Huni-Valley		Talensi		Total	
		Male	Female	Male	Female	Male	Female	Male	Female
Officers of the District Assembly	Current and former district/municipal Chief Executives District/municipal coordinating directors Planning officers Budget officers; health, agriculture, educational, social welfare directors Other officers	7		12	2	17	5	36	7
Assembly Members	Incumbent assembly members, past assembly members, unit committee members Paramount chief of traditional council, divisional chiefs of mining communities, queen mothers of traditional councils Traditional council clerks	10	2	15	5	1	19	26	26
Traditional Council		20	1	15	1	22	14	57	16
Women's groups	Leaders of women's economic groups Members of women's economic groups Executives of youth groups in Asutifi district Youth groups members and executives in Prestea Hun Valley Municipality and Talensi District		10		11		10	0	31
Youth groups		3	3	5		11		19	3
Beneficiaries	Vulnerable groups Beneficiaries from initiatives to support farming in districts	3	1	5	8	2	16	10	25
Community based organizations	Members of MDF monitoring team Members of NGOs	2	1	5	2	1		8	3
College principal		1						1	0
OASL office						1		1	0
Total		46	18	57	29	55	64	158	111





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