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DOMESTIC RESOURCE MOBILISATION IN GHANA: A FEMINIST POLICY ANALYSIS

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Abbreviations

CEPS	–	Customs, Excise and Preventive Services
CIT	–	Corporate Income Tax
E-levy	–	Electronic Transfer Levy
ERP	–	Economic Recovery Programme
ESAF	–	Enhanced Structural Adjustment Facility
GDHS	–	Ghana Demographic and Health Survey
GDP	–	Gross Domestic Product
GETFund	–	Ghana Education Trust Fund
GPRS	–	Ghana Poverty Reduction Strategy
GSGDA	–	Ghana Shared Growth and Development Agenda
GSS	–	Ghana Statistical Service
HIPC	–	Heavily Indebted Poor Countries
IFS	–	Institute for Fiscal Studies
IMF	–	International Monetary Fund
IMF-ECF	–	International Monetary Fund Extended Credit Facility
IRS	–	Internal Revenue Service
MTRS	–	Medium-Term Revenue Strategy
PIT	–	Personal Income Tax
PNDC	–	Provisional National Defence Council
PRSPS	–	Poverty Reduction Strategy Papers
NDC	–	National Democratic Congress
NDPC	–	National Development Planning Commission
NHIL	–	National Health Insurance Levy
NLC	–	National Liberation Council
NPP	–	New Patriotic Party
NRC	–	National Redemption Council
NRCD	–	National Redemption Council Decree
SAP	–	Structural Adjustment Programme
SMEs	–	Small and medium-scale enterprises
VAT	–	Value Added Tax
VFRS	–	VAT flat rate scheme

EXECUTIVE SUMMARY

Revenue mobilisation policies, beyond their primary role of raising funds, can serve as effective tools to bridge gender gaps and empower women economically because of their potential influence on individuals' behaviours such as consumption, savings, investment, and labour market decisions. This notwithstanding, most revenue mobilisation policies remain gender blind, even though their effects differ for women and men. This is because economies are inherently gendered in terms of paid employment, unpaid care work, property rights and asset ownership, and household decision-making. For revenue policies to support and drive women's economic empowerment, they must intentionally encourage women's participation in paid work and redistribute the burden of unpaid care work. To advocate for more gender-sensitive and inclusive revenue policies, it is necessary to analyse the disparate effects of existing policies.

The literature on gender differences in the impact of revenue mobilisation policies has predominantly focused on tax policies, as taxation is the main source of revenue for most countries, constituting 62.9% of total revenue globally, and about 72% for Sub-Saharan African countries. In Ghana, taxation has averaged 80% of total revenue (including grants) in the last decade. Analyses of taxation policies have typically focused on the principle of equity (e.g., Stotsky, 1997; Barnett & Grown, 2004; Aryeetey et al., 2010; Bouazzaoui et al., 2010). This study adopts a feminist policy analysis framework to examine Ghana's tax policies. Drawing on McPhail's (2003) feminist policy framework, the study considers equality, gender neutrality, value, and power.

The framework analyses three dimensions:

- **Policy context formulation process**: whether policies reflect technocratic/neo-liberal (top-down, expert-driven) or corporate (bottom-up) approaches.
- **Policy theory, goals and targets**: what the revenue policy seeks to address.
- **Policy outcomes/impact:** the differential effects on women and men.

This feminist approach makes women visible in revenue (tax) policymaking. To the best of our knowledge, this is the first study applying such a framework to Ghana's tax system. The analysis draws on secondary data from domestic and international sources, policy documents, legislative actions, and related studies. Although the focus is on the period 2000–2025, a historical perspective is provided to show how Ghana's revenue mobilisation policies have evolved.

Ghana's tax effort (tax revenue-to-GDP) was generally low (11–12%) between 2000 and 2022, although this improved to an estimated 15.9% in 2024. International trade taxes have declined in importance due to liberalisation policies introduced in the 1980s under the Bretton Woods institutions and sustained by successive governments.

Trade policies (i.e., import liberalisation, foreign exchange liberalisation, and export diversification) were designed to restore production incentives and increase foreign exchange availability (Republic of Ghana, 1983, as cited in Laryea & Akuoni, 2012). Their design and implementation were technocratic and gender blind. However, impacts varied even among women, depending on their economic roles (workers, producers/business owners, consumers, decision-makers), other specific characteristics such as the type of commodity they produced or traded in, and pre-policy economic position. For instance, export reforms emphasised tradables, yet women were concentrated in non-tradables and faced constraints in access to credit, labour, and extension services (Hutchful, 2002). Conversely, women in the food trade benefited from improved rural roads, which reduced transport time, thereby increasing profits (Clark, 1994; cited in Hutchful, 2002).

The processes of formulation, approval, execution and audit/evaluation that characterise Ghana's income tax system (personal and corporate) can largely be described as technocratic or neo-liberal, given that these are initiated by the Executive arm of government through the Minister for Finance for parliamentary approval. There is generally very limited involvement of women's groups in the formulation and implementation stages. Income tax provides the government with its major source of income to execute its growth and development agenda. However, our analysis shows limited consideration for equity and virtually no regard for gender. Even though there is no explicit gender discrimination on equity grounds, inherent biases exist within incentives and exemptions. For instance, the income of cocoa farmers is exempt from taxation. Given that most women farmers in Ghana (approximately 74%) are engaged in food crop production (Ghana Statistical Service, 2021), very few women benefit from this exemption.

The introduction of the presumptive taxes under the modified taxation scheme was to improve compliance, particularly in the informal sector. This could strengthen the government's fiscal position and enable increased spending on capital investment, including social services and care infrastructure, which women and the poor depend on most. Such measures could positively impact women's economic empowerment. However, poor record keeping among many micro and small-scale businesses in the informal sector, where women's businesses are concentrated, and the subsistence-level nature of these enterprises may compound burdens, especially as they are already subject to local levies and tolls.

The electronic transfer levy (e-levy) was arguably the most unpopular tax in the last decade. It was introduced to capture revenue from the informal sector, based on the perception that the sector was undertaxed. The policy reflected a technocratic, neo-liberal model of policymaking, as it was initiated and designed by the Ministry of

Finance. Public engagement occurred only during implementation, following widespread backlash, when the minister attempted to explain the government's intentions and convince the public to accept the levy. There is no documentation indicating that women's traders' associations or representatives were consulted or actively involved in the policy's formulation and implementation. Negative public sentiment contributed to the failure to meet revenue targets. Several studies (e.g., Gallien & van den Boogaard, 2021; Anyidoho et al., 2023; Adela et al., 2025) revealed the levy to be regressive, with disproportionate impacts on women (Anyidoho et al., 2023). The levy became a contentious issue between the two leading political parties during the buildup to the 2024 national elections and was repealed on April 2, 2025. Its abolition, particularly for women, could contribute to their economic empowerment.

Regarding value-added tax (VAT), since its successful introduction in 1998, several amendments have been made concerning the rate, thresholds, and exemptions. VAT was introduced to remedy deficiencies in the existing sales tax. Although the current standard VAT rate is 15%, the inclusion of levies (Ghana Education Trust Fund, National Health Insurance, and COVID-19 Health Recovery) results in an effective rate of about 22%. Like other tax policies, VAT reflects a technocratic, neo-liberal model, as amendments are typically initiated by the Executive or Minister of Finance, legislated and implemented by the revenue authority, with limited public involvement and virtually no engagement with women's groups.

In 2024, the government implemented an import duty waiver on raw materials for local sanitary pad production and zero-rated VAT on locally produced sanitary pads. Despite these measures, Ghana's system remains generally gender blind. Given that VAT is a consumption tax and evidence exist of gendered consumption expenditure (Aryeetey et al., 2010), its effects differ for women and men. The 2026 National Budget, presented to Parliament on November 13, 2025, proposed reforms to address the high effective rate and inefficiencies caused by additional levies. These reforms were approved shortly thereafter.

Three issues are noteworthy:

- First, unlike the previous reforms, these included more public engagement, though this occurred only after technical meetings with the IMF. The extent to which public engagement influenced the reforms remains unclear. Of particular concern was the timing of the minister's engagement with the market women, which occurred only days before the budget presentation.
- Second, while the reformed VAT remains gender blind, the revision of the VAT registration threshold (from GHS 200,000 to GHS 750,000) exempts many micro and small businesses. This benefits women-owned businesses and could positively impact their economic empowerment. However, there is cautious optimism, as the higher threshold may

reduce domestic revenue mobilisation if compliance measures are ineffective, potentially leading to declines in government spending (which may include spending on social services and care infrastructure.

- Third, the extension of VAT zero-rating on locally manufactured textiles to 2028 benefits women both as consumers and business owners, given their significant involvement in the textile industry. As business owners, this offers growth opportunities, while as consumers, it provides cost savings. These measures may positively contribute to women's economic empowerment.

We conclude by emphasising that tax policies have different effects on women and men. Beyond raising revenue for the government, they can serve as effective tools for achieving inclusive growth if they are gender sensitive. For tax policies to be more inclusive, the involvement of women and other vulnerable groups should extend beyond the implementation stage to all stages of the policy-making process.

INTRODUCTION

Revenue mobilisation policies, particularly taxation, not only raise revenue but also have the potential to influence individuals' behaviours regarding consumption, savings and investment patterns, labour market participation, access to social safety nets, and other publicly provided goods and services (Jellema et al., 2022). These influences may have gendered effects that either empower or disempower women. Unfortunately, gender considerations in revenue mobilisation have not received as much attention in budget initiatives as they have on the expenditure side.

There are three plausible reasons. First, revenue mobilisation measures are typically designed and implemented solely to raise resources for the government and are mostly gender blind. Given the differing socioeconomic realities that women and men face, such gender-blind measures have disparate impacts, though these differences are often less visible. Second, in many countries, revenue generation data are not disaggregated by gender, making it difficult to conduct gender analysis that could drive advocacy for gender-sensitive revenue mobilisation policies. Third, political challenges often arise, particularly opposition from corporate and wealthy interest groups, when moves are made toward gender-sensitive revenue mobilisation. Budlender (2000), for example, noted the political sensitivities encountered in South Africa when gender-sensitive revenue analysis was introduced.

In the case of taxation, public finance theory generally outlines three major concepts to guide the design, implementation, and analysis of tax policies. These include equity (fairness), efficiency, and simplicity (ease) of tax administration. The concept of equity or fairness is normative or subjective, and it is argued that income is a preferred base for equity comparison because income provides well-being, whether it is spent immediately or later (Bird & Gendron, 2007). There are four principles of equity: horizontal equity, vertical equity, ability-to-pay, and progressivity versus regressivity. The principle of horizontal equity posits that *equals* must pay equal taxes, and vertical equity postulates that *unequals* must pay unequal taxes. Therefore, evaluating horizontal equity involves comparing individuals, households, or businesses at the same income levels, whereas evaluating vertical equity requires comparing individuals, households or businesses at different income levels. The principle of ability-to-pay suggests that those with higher income should bear a larger share of the tax burden, and this is linked to the principle of progressivity and regressivity, so that the tax should take a lower share of the income of low-income earners (progressive) while it takes a larger share of the incomes of those who earn more.

Tax policy can indeed be designed to achieve these principles and, at the same time, support and drive women's economic empowerment. This can be done by looking beyond the market and considering non-market activities. For instance, regarding the principles of horizontal and vertical equity, all else being equal, women are more likely to disproportionately bear the burden of unpaid care and domestic work, spend a greater proportion of their income on household consumption expenditures, and hence have relatively less income left to save. Therefore, as Barnett and Grown (2004) argue: "to the extent that women as a group or on average are situated similarly to men in terms of economic roles, behaviour or income, they should be treated similarly by the tax system; to the extent that they are situated differently, they should be treated differently" (p. 23).

The concept of efficiency is also based on normative judgment because it concerns the welfare of a society. However, the definition and measurement of welfare are subjective. The argument made is that while taxes are imposed to raise revenue to, among other things, produce social goods and services, if the imposition of a tax alters individuals' or businesses' decisions (related to labour, production, consumption, investment, savings, etc., with further implications on the economy) in a way that leads to net costs to society or reduces welfare, then that tax would be regarded as inefficient. While tax analysis can be carried out based on the concept of efficiency, feminist economists have raised concerns regarding the definition of social welfare, which typically ignores certain activities undertaken outside the market (e.g., reproductive activities), thereby leaving out a sector (i.e., the unpaid economy) that is heavily dominated by women (Barnett & Grown, 2004). This means that any policy derived from a tax efficiency analysis that ignores non-market and reproductive activities may only shift the tax burden from the market (paid) economy to the non-market (unpaid) economy, disproportionately affecting women's economic empowerment.

The third concept, simplicity of tax administration, posits that a tax policy must be easy to implement so that the cost of administering is significantly lower than the revenues raised. This means the structure of the economy and backgrounds of the targeted taxpayers must be incorporated in the design and implementation to encourage compliance and reduce administrative costs. In many developing economies, the level of literacy is relatively higher among men than women, and men are likely to dominate the formal sector, while women are overrepresented in the informal sector. Therefore, if a tax is designed in a manner that is sophisticated or complex, women would be less likely to pay, which may label them as non-compliant. One of the principles of economics is that people face trade-offs. Societies face a trade-off between efficiency and equity. Therefore, whether a tax policy should be analysed on equity or efficiency grounds depends on the objective of the tax. This notwithstanding, it is important to consider the gender implications of each.

Mainstreaming gender in revenue mobilisation policies is crucial for women's economic empowerment, as such policies could influence their decision-making regarding labour force participation and outcomes, consumption, investment, and savings. For revenue policies to support and drive women's economic empowerment, they must be intentional about encouraging women's participation in paid work and redistributing the burden of unpaid work. These could have positive impacts on women's income, savings, investment, and asset ownership, thereby empowering them economically. To achieve this, there is a need to analyse the disparate effects of existing revenue mobilisation policies to promote more gender-sensitive and inclusive revenue policies. In this regard, this study analyses Ghana's resource mobilisation policies from a gender equality perspective using a feminist policy analysis framework.

The current study is particularly useful for two key reasons. First, Ghana was one of the early implementors of gender budgeting in the West African subregion in 2007, and the efforts (though limited) by various governments have primarily focused on the spending side of the budgets. It is, however, unclear the level of commitment exhibited on the revenue side or how Ghana's revenue mobilisation policies are creating or perpetuating gender inequalities in paid and unpaid work. Second, following the country's unprecedented, worst macroeconomic performance in about three decades in 2022, there has been a renewed zeal to intensify revenue mobilisation to meet the government's medium-term revenue objective of 18.7% revenue-to-GDP ratio by 2027 (Ministry of Finance, 2023). Indirect taxation has become very attractive to governments because of the large informal sector. While it is important to generate more revenue for governments to finance their development agenda, it is equally important for the policies to be carried out in ways that do not burden women (who dominate the informal sector) and the vulnerable. In other words, revenue mobilisation should not only focus on raising resources but should also be designed and implemented in ways that promote inclusive growth and development.

To achieve this, there is a need for an in-depth gender analysis of resource mobilisation. Even though our focus is on the major resource mobilisation policies from the year 2000, we also provide a historical context by briefly examining two other broad periods: early independence until 1979, and 1980–1999. The analysis in this study will be useful for promoting effective resource mobilisation policies that allow and encourage women to fully participate in the economy to achieve sustained women's economic empowerment in Ghana.

The rest of the study is organised as follows: the next section provides a brief review of the relevant literature; Section 3 presents the conceptual framework for the study, which cuts across several topical areas of McPhail's (2003) policy analysis framework; Section 4 provides the methodology; Section 5 presents an overview of the Ghanaian economy to provide insights into the gendered nature of the Ghanaian economy in a way that helps to appreciate how revenue mobilisation policies can impact women differently and hence their economic empowerment; and Section 6 presents the revenue structure and composition. In Section 7, we present the revenue mobilisation policies and analyse them in the context of the study's policy analysis framework. The final section concludes the study.

REVIEW OF EXISTING LITERATURE

Several studies have analysed gender differences in the impact of revenue mobilisation policies, focusing largely on taxation as it is the main source of revenue generation in most countries, particularly in developing economies. For instance, globally in 2021, tax revenues accounted for 62.9% of total revenue. In high-income countries, this was estimated at 57.4%. For countries in the Global South, the proportion was even higher –68.3% for low- and middle-income countries, and 71.2% for Sub-Saharan African countries in the same period.[1] Another reason is that, since taxes are the main source of recurring revenue under government control, tax policy is at the heart of political debate in many countries and has the potential of influencing election outcomes. Those without political power (such as women or lower-income groups) are often excluded from tax policy decisions (Barnett & Grown, 2004).

Findings from existing empirical studies indicate that most personal income tax (PIT) systems are not gender neutral. The biases may be explicit (e.g., Enriquez et al., 2010; Bouazzaoui et al., 2010; Chakraborty et al., 2010) and/or implicit (e.g., Aryeetey et al., 2010; Bouazzaoui et al., 2010; Ssewanyana et al., 2010). For instance, in Morocco, Bouazzaoui et al. (2010) revealed both explicit and implicit gender biases associated with the PIT. The explicit bias was evident in the way the PIT code regarded dependents of a taxpayer (male), which reduced the amount of tax payable. By considering dependents as wife or children[2], Article 74 of the country's PIT code implicitly regarded the taxpayer as a male. For a woman to receive tax reductions for dependents, she must legally prove that her spouse and children are financially dependent on her (Bouazzaoui et al., 2010). The implicit bias was apparent in the way deductions for professional expenses were structured, as men dominated the groups of employees (e.g., casino workers, night workers, etc.) who benefited from this deduction. Similarly, professional exemptions and deductions for PIT in other countries such as Argentina, Ghana, Mexico, and Uganda have been shown to implicitly discriminate against women, since men are more likely to dominate the category of workers eligible for such deductions (e.g., Aryeetey et al., 2010; Bouazzaoui et al., 2010; Ssewanyana et al., 2010).

Generally, the gender biases associated with corporate income tax (CIT) are implicit. Over the last few decades, many countries have embarked on extensive tax reforms that have reduced the highest CIT rates. If businesses that enjoy such tax incentives are more likely to be owned by men, then men are more likely to benefit from such reductions. Arguably, in many countries, large businesses that fall within the higher CIT brackets are more likely to be male-owned.

1 The figures were sourced from the World Bank's World Development Indicators and comprised taxes on income, profits, capital gains, goods and services, international trade, and other taxes. Data were accessed on August 16, 2024.

2 May be biological or not.

Indirect taxes have also been revealed to exhibit gender bias, both explicitly and implicitly. Since the indirect taxes are mostly on goods and services, if consumption patterns are gendered, then the burden of the tax will be implicitly biased against the group that spends more on taxed goods and services. Implicit bias may arise when a good is exclusively consumed by women (or men). For instance, a VAT on sanitary pads or reproductive health services required by women implies an implicit bias against them. It is more difficult to identify explicit bias with respect to indirect taxes, as tax liability is based on the purchase or production of a commodity (Stotsky,1997). In general, gender analysis of indirect taxes requires empirical analysis that estimates the incidence (burden) of the tax (e.g., VAT, excise or sales tax), which requires expenditure data. However, since most expenditure data are collected at the household level, the analysis is typically carried out at that level. This notwithstanding, case studies in Grown and Valodia (2010) provide insightful findings regarding gender differences in indirect tax incidence.

Policy analysis comprises "identifying, examining, explaining, and understanding the content, causes, and consequences of public policies" (Dye, 1998, as cited in McPhail, 2003, p.40). Existing studies on gender and taxation have mostly been conducted from economics perspective using a gender lens, predominantly focusing on the equity principle. By focusing on equity alone, much of the attention has been given to the consequences of the policy, thereby neglecting other important aspects, such as the cause, processes, and content of the policy. As McPhail (2003) puts it, "women seek different goals from policy, that is, some seek protection while others seek equality" (p.42). This means that a comprehensive policy analysis is crucial to serve the needs of differing needs of women (and people more broadly).

CONCEPTUAL FRAMEWORK

The current study adopts a feminist policy analysis framework to examine Ghana's tax policies. The framework draws on several topical areas outlined in McPhail's (2003) feminist policy analysis framework, including equality, gender neutrality, value, and power analysis.

In terms of equality, imposing equal tax on women and men results in disparate impact—that is, unequal effects on women and men. As earlier indicated, these unequal effects are mostly implicit. Regarding gender neutrality, revenue mobilisation policies (especially taxation) are often not gender neutral. For example, VAT is a consumption tax. If there is evidence of gendered consumption patterns, then VAT will have disparate effects. Goods exclusively or more likely to be consumed by women (e.g., sanitary pads or reproductive health services), clearly impose a disproportionate tax burden on women.

In the case of power analysis, Cichowski (2000) argues that power can be viewed both as a consequence of the policy outcomes and as a determining force in policy creation (as cited in McPhail, 2003; p.54). With reference to revenue mobilisation, power can be analysed in both ways. For instance, when viewing power as a determining force in the design of a revenue policy, it is useful to assess the extent to which women have power to influence (i.e., propose, shape, redesign, or implement) that policy. In this case, it is important to determine whether a particular policy reflects a technocratic/neo-liberal model or a corporate model of policymaking. A technocratic/neoliberal model is expert-driven, where the processes leading to design and formulation (e.g., who initiated the policy, which actors participated) reflect a top-down approach, with ordinary citizens consulted last. By contrast, a corporate model of policymaking is citizen- or business-driven (i.e., bottom-up approach), involving citizens and businesses from the outset of design and formulation.

Then, it is equally important to analyse the consequences of the policy by examining how it has affected women, including different social groups. Finally, regarding value, it is necessary to assess whether, beyond raising resources for the government, feminist values undergird a particular revenue mobilisation policy by evaluating its theory, goals, and targets.

The Feminist Policy Framework for Analysis

Our framework for analysis considers three broad issues: policy context and formulation process; policy theory, goals, and targets; and policy outcomes/impact.

- **Policy context and formulation process**: This involves analysing the broad socio-economic context of the policy, including the issues that gave rise to concern for a particular revenue mobilisation policy.

It also examines the processes of initiation, formulation, design, and implementation to identify the various actors involved and their level of participation. For instance, were women's groups or representatives involved? What was their level of involvement? How were their views incorporated/addressed? These questions provide insight into whether the revenue policy reflects a technocratic/neo-liberal model or a corporate mode of policymaking, thereby showing how power operates as a determining force in policy design.

- **Policy theory, goals, and targets**: This aspect assesses what the revenue policy seeks to address by examining the assumptions and values underpinning it. It asks whether the policy explicitly or implicitly targets gender issues. For instance, if a tax is introduced to raise revenue for reproductive health or a care programme, this suggests that gender issues have been incorporated, even if not explicitly stated.
- **Policy outcomes/impact**: This dimension evaluates whether a revenue mobilisation policy achieved its intended objectives and whether it had differential impacts on women and men. Concerns here include equality and gender neutrality. Intersectionality analysis is also incorporated, where applicable, by examining how different social groups of women (e.g., formal versus informal sector workers, low-income versus middle- or high-income groups) have been impacted or affected differently by a particular revenue mobilisation policy.

Thus, beyond aiming at gender-equitable revenue (tax) policy, using a feminist policy analysis approach also aims at making women visible in revenue (tax) policymaking.

METHODOLOGY

The research method for this study consists of an analysis of official statistics from both domestic sources (e.g., Ghana Statistical Service, Ministry of Finance and Economic Planning, national budgets) and international sources (such as the World Bank's World Development Indicators [WDI] repository). It also draws from policy documents (e.g., Poverty Reduction Strategy Papers, Ghana Shared Growth and Development), legislative actions (e.g., Income Tax Act, VAT Act), as well as existing related studies.

We analyse domestic resource mobilisation by looking at three broad periods: early independence until 1979, 1980 to 1999, and 2000 to date. Although our primary focus is on the latter period (2000 to date), the two earlier periods provide a historical perspective and indicate how the country's resource mobilisation policy has evolved over time.

The period from 2000 onwards is emphasised for three main reasons. First, the year 2000 marked the end of the long period of PNDC/NDC rule representing a significant shift in governance as a new political party assumed power. Second, the Millennium Campaign spearheaded a global debt forgiveness initiative and introduced the Millennium Development Goals. Finally, the year 2000 signalled an era of renewed focus on poverty, which led to several policy initiatives such as the debt relief under the Heavily Indebted Poor Countries (HIPC) Initiative and the Poverty Reduction Strategy Papers (PRSPS) launched by the IMF and the World Bank.

GHANAIAN ECONOMY – AN OVERVIEW

To understand the gendered impact of revenue mobilisation policies, we follow Barnett and Grown (2004) by providing an overview of the gendered nature of economic activities in Ghana, focusing on paid employment, the unpaid care economy, household decision-making (consumption expenditure, savings, and investment), and property rights and asset ownership. Arguably, all these economic activities have direct or indirect implications for women's economic empowerment.

Women's Work in the Unpaid Care Economy

As in many developing countries, women dominate the unpaid care economy, both in terms of participation and in the average time spent providing unpaid care (childcare, eldercare, and care for the disabled or sick) and domestic chores. The Time Use Survey (TUS) is an important data source for estimating women's work in the unpaid sector. Unfortunately, the only available TUS for Ghana was conducted in 2009. Based on those data, women spend about 209 minutes per day (i.e., 3 hours and 29 minutes) providing unpaid domestic services for their own household, unpaid care-giving services to household members, or community services and help to other households daily. This is about three times the time (69 minutes) spent by men on the same activities (Ghana Statistical Service, 2012).

A more recent study conducted by ActionAid (2017), using 6,000 rural women from eight districts (Nanumba North and South, Talensi, Nabdam, Jirapa, Tain, Asutifi South and Adaklu), aimed at Promoting Opportunities for Women's Empowerment and Rights (POWER) programme, shows that women spend about ten times as much time as men on care. Ghana, like most other countries, does not include incomes from non-market production activities in taxable income. The issue of whether to make such incomes liable to taxation, and how to value them, is a matter of debate in feminist economics and other feminist platforms (Grown & Valodia, 2010), given the burden of taxes on those who may disproportionately bear them.

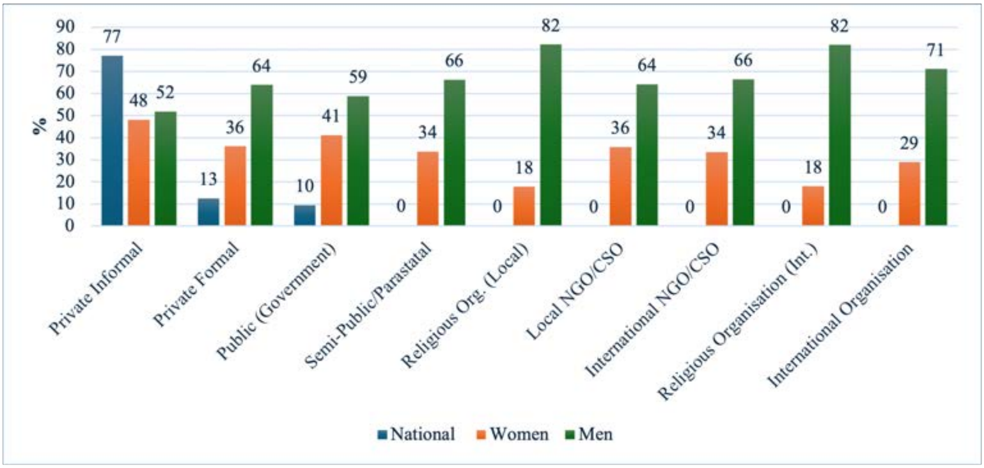
Gender Differences in Paid Employment

The informal sector is the main source of employment in Ghana. According to the 2021 Population and Housing Census (PHC), about 77% of the employed population (i.e., 15 years and above) are employed in the private informal sector. The private and public (government) sectors account for about 13% and 10% of employment, respectively. Employment by the other sectors (semi-public/parastatal, religious organisations - local and international - non-governmental organisations, and international organisations) constitutes less than 1% of total employment (see Figure 1).

There is almost equal representation of women (48.2%) and men (51.8%) in the private informal sector, but men dominate the private formal sector (63.9%) and the public sector (59%). Other sectors that are visibly gendered are employment in religious organisations (local or international), with men constituting over 80% (Figure 1).

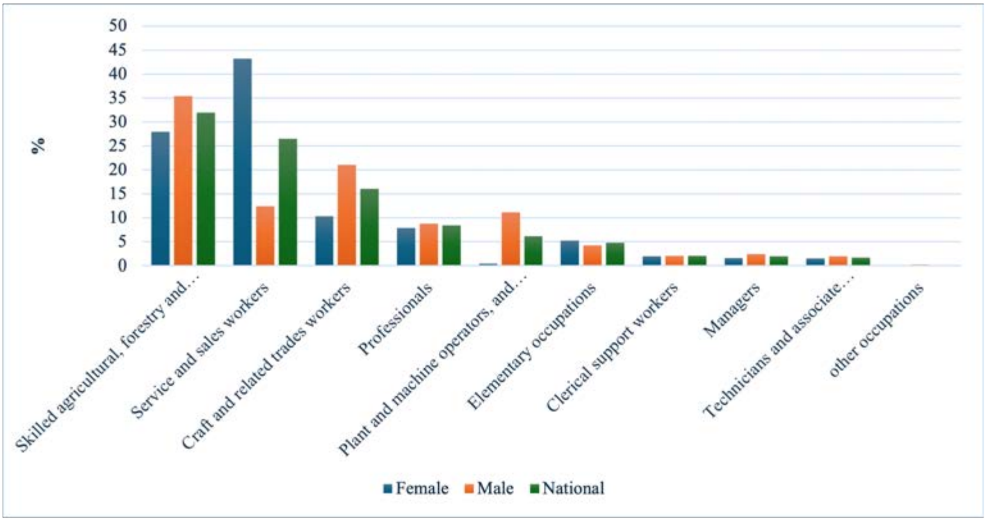
Figure 2 presents the gender distribution of occupation, showing female dominance among service and sales workers (i.e., women, 43.2%; men, 12.4%). There is almost gender parity among professionals (women, 7.9%; men, 8.8%). Men, however, dominate all other occupational categories.

Figure 1: *Gendered Disaggregation of Paid Employment in Ghana*



Source: *Ghana Statistical Service, 2021*

Figure 2: *Specific Occupation by Gender (%)*



Source: *Ghana Statistical Service, 2021*

Gender Differences in Property Rights and Asset Ownership

Women's ownership and control of assets (such as land, place of residence, businesses, and financial assets) are used as indicators of their empowerment because they have direct and indirect implications on their well-being and that of other household members (Doss et al., 2008; Oduro et al., 2011). In addition, women's ownership of assets provides protection in case of the dissolution of a marriage or union.

There is generally a low occurrence of jointly owned assets by spouses (and in general) in Ghana, and this is partly attributed to customary laws, norms and values within the Ghanaian system. These often revert a person's assets to the family if adequate documentation is not available to transfer assets to a spouse in the event of the death (Oduro et al., 2012). Oduro et al. (2011), for instance, estimated jointly owned assets (including place of residence, agricultural land, businesses, and financial assets) by couples at about 20% of the share of total assets.

We rely on the report by the 2022 Ghana Demographic and Health Survey (GDHS), conducted by the Ghana Statistical Service (GSS) and the Inner City Fund (ICF). The GDHS collected information on two key high-value assets – land and housing – to provide some insights into asset ownership by gender (ages 15–49). The distribution of ownership of these assets among women and men is presented in Tables 1a and 1b, respectively.

Table 1a: *House and Land Ownership among Women (%)*

Ownership status	Marital Status				
	Never married	Married/living together	Divorced/ separated	Widowed	Total
HOUSE OWNERSHIP					
Alone	1.3	3.0	8.6	16.7	3.2
Jointly with husband only	na	17.2	0.0	2.7	9.4
Jointly with someone else only	1.7	2.0	5.8	10.4	2.4
Jointly with husband and someone else	na	1.4	0.0	0.3	0.8
Both alone and jointly	0.2	0.2	0.3	0.6	0.2
Does not own	96.8	76.1	85.2	69.3	83.9
Total	100.0	100.0	100.0	100.0	100.0
Number of women	5,268	8,205	1,175	367	15,014
LAND OWNERSHIP					
Alone	1.3	5.9	9.8	17.8	4.9
Jointly with husband only	na	10.3	0.0	1.6	5.7
Jointly with someone else only	1.0	1.7	3.1	3.2	1.6
Jointly with husband and someone else	na	1.0	0.0	0.2	0.6
Both alone and jointly	0.0	0.1	0.3	0.0	0.1
Does not own	97.6	81.0	86.9	77.2	87.2
Total	100.0	100.0	100.0	100.0	100.0
Number of women	5,268	8,205	1,175	367	15,014

Source: *GSS and ICF (2024)*

From Table 1a, only about 3% of women own a house alone. A further 12.6% of women own a house jointly with someone (i.e., with husband and/or another person). About 84% of women do not own a house. The percentage distribution of women's ownership of land is not very different. About 5% own land alone (slightly higher than ownership of a house), and 8% own land jointly with their husband and/ or another person. About 87% do not own land. As expected, ownership of both land and housing is higher among men (Table 1b).

Table 1b: *House and Land Ownership among Men (%)*[3]

	Marital Status				
Ownership status	Never married	Married/living together	Divorced/ separated	Widowed	Total
HOUSE OWNERSHIP					
Alone	3.9	28.2	17.8	*	15.5
Jointly with wife only	na	9.1	0.0	*	4.1
Jointly with someone else only	1.9	4.4	6.7	*	3.2
Jointly with wife and someone else	na	1.1	0.0	*	0.5
Both alone and jointly	0.1	0.4	0.4	*	0.2
Does not own	94.1	56.9	75.0	*	76.5
Total	100.0	100.0	100.0	100.0	100.0
Number of men	3,208	2,828	224	18	6,277
LAND OWNERSHIP					
Alone	5.8	31.0	33.1	*	18.2
Jointly with wife only	na	6.0	0.0	*	2.7
Jointly with someone else only	2.0	4.8	5.6	*	3.4
Jointly with wife and someone else	na	0.9	0.3	*	0.4
Both alone and jointly	0.2	0.3	0.2	*	0.2
Does not own	92.1	57.0	60.8	*	75.1
Total	100.0	100.0	100.0	100.0	100.0
Number of men	3,208	2,828	224	18	6,277

Source: *GSS and ICF (2024)*

About 16% of men (more than four times the figure for women) own a house alone. A relatively lower percentage of men (7.8%) own a house jointly with a wife and/or another person. About 76.5% of men do not own a house. Regarding land ownership, 18.2% of men own land alone – about four times the figure recorded among women. Again, joint ownership of land (with the wife and/or another person) is low among men (6.5%). The distribution of asset ownership among both women and men corroborates the low occurrence of joint ownership of assets reported by Oduro et al. (2011). Another observation from Table 1a is that among women, asset ownership (alone and jointly owned) is higher among the widowed.

3 The asterisk (*) indicates that the number of observations is fewer than 25 unweighted cases and therefore had been suppressed.

Gender Differences in Household Decision-Making

Women's participation in household decision-making is another dimension of empowerment. Once again, we rely on the 2022 GDHS report to provide insights into women's participation in household decision-making among currently married women and men (aged 15–49 years old). The GDHS collected information on three types of decision-making autonomy within households: their own health care, making major household purchases, and visits to family or relatives. Tables 2a and 2b present the distribution of women's and men's participation in these decisions by some selected background characteristics, respectively.

Generally, more men are involved in decision-making compared to women. From Table 2a, on average, 76% of women (aged 15-49 years) participate in decisions regarding their own health, while among men this figure is about 91% (Table 2b). About 68% of women participate in decisions regarding major household purchases compared to 88% of men. In terms of decisions about visits to a woman's own family or relatives, 77% of women are involved. Slightly more than half of women (55.6%) participate in all three decisions, indicating that about four in every ten women do not partake in all three. From Table 2a, women's participation in the three decision-making processes rises with age and improvement in wealth status. Participation is also higher among urban residents and increases with education. Unfortunately, about one in every ten women (11.8%) does not participate in any of the three decisions.

Among men, a similar trend is observed regarding decision-making by selected background characteristics. However, only about 5% of men do not participate in the two decisions (i.e., health and major household purchases)[4] (Table 2b).

4 Married men were not asked about decisions regarding visits to their family or relatives.

Table 2a :*Women's Participation in Decision-Making by Background Characteristics*

	Specific decisions				
Background characteristic	**Woman's own health care**	**Making major HH purchases**	**Visits to her family or relatives**	**All three decisions**	**None of the three decisions**
Age					
15-19	56.6	44.8	60.3	33.2	26.2
20-24	67.0	56.0	70.2	43.2	16.4
25-29	73.2	64.0	74.6	50.1	12.8
30-34	76.2	65.0	76.3	55.8	12.7
35-39	78.9	72.0	80.6	60.7	9.1
40-44	77.8	73.0	80.1	59.5	9.5
45-49	82.7	77.4	83.1	67.7	7.9
Employment (last 12 months)					
not employed	55.2	43.5	61.0	34.4	28.5
employed for cash	80.3	72.3	81.0	60.6	8.2
employed not for cash	70.4	64.7	72.2	49.6	14.7
Place of residence					
urban	80.5	72.0	81.6	61.1	8.4
rural	70.3	62.8	72.3	49.7	15.4
Level of education					
no education	68.6	59.5	69.8	48.3	18.7
primary	74.7	65.7	75.7	52.9	12.3
secondary	77.0	70.1	79.3	57.1	9.3
more than secondary	87.7	77.8	86.0	70.3	5.7
Wealth quintile					
lowest	67.0	57.7	68.6	47.7	20.6
second	69.9	62.6	71.3	50.1	15.6
middle	74.9	70.2	78.6	54.8	9.2
fourth	78.8	69.7	80.6	56.2	8.2
highest	86.2	76.8	85.1	68.0	5.9
All Women (15-49 yrs old)	75.6	67.6	77.1	55.6	11.8

Source: *GSS and ICF (2024)*

Table 2b: *Men's Participation in Decision-Making by Background Characteristics*[5]

	Specific decisions			
Background characteristic	**Man's own health care**	**Making major HH purchases**	**Both decisions**	**None of the three decisions**
Age				
15-19	*	*	*	*
20-24	94.5	87.6	85.4	3.3
25-29	92.4	88.4	83.9	3.1
30-34	93.2	88.6	85.7	4.0
35-39	90.4	88.3	82.9	4.2
40-44	91.0	88.4	84.5	5.1
45-49	89.0	85.1	80.9	6.8
Employment (last 12 months)				
not employed	*	*	*	*
employed for cash	91.1	87.4	83.2	4.8
employed not for cash	93.0	91.5	88.7	4.2
Place of residence				
urban	90.2	87.1	82.8	5.5
rural	92.4	88.3	84.5	3.8
Level of education				
no education	91.6	88.8	85.5	5.0
primary	91.7	88.5	84.7	4.4
secondary	91.2	87.8	83.6	4.6
more than secondary		85.6	80.9	4.9
Wealth quintile				
lowest	92.8	85.5	84.1	5.7
second	91.2	90.0	84.4	3.2
middle	91.5	87.4	84.0	5.1
fourth	92.7	88.7	84.7	3.4
highest	88.2	86.9	81.3	6.2
All Men (15-49 yrs old)	91.2	87.7	83.6	4.7

Source: *GSS and ICF (2024)*

5 The asterisk (*) indicates that the number of observations is fewer than 25 unweighted cases and therefore had been suppressed.

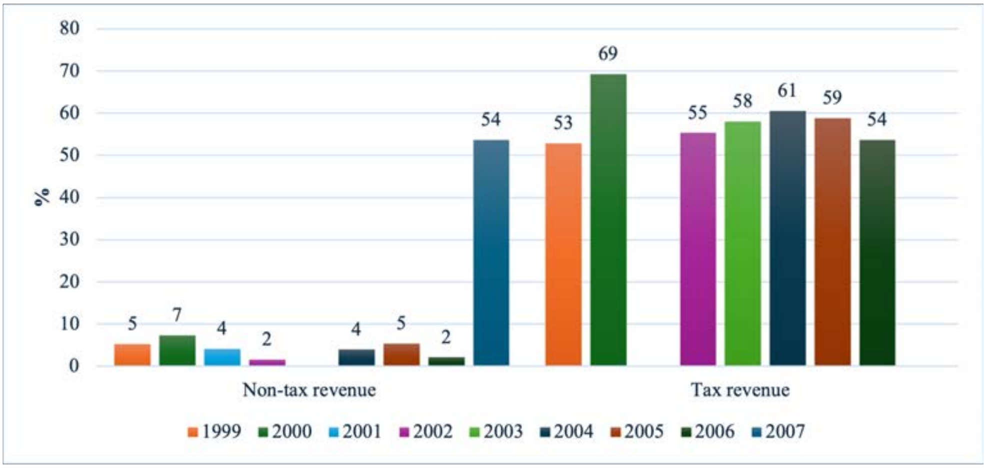
REVENUE STRUCTURE AND COMPOSITION IN GHANA

Trend in Revenue

Taxation is the main source of revenue mobilisation for the government in Ghana (see Figure 3a). From Figure 3a, tax revenue constituted close to 60% of total revenue (including grants) between 1999 and 2007. This rose to over 70% in subsequent years and averaged about 77% over the period 2008–2023.

Non-tax revenue (e.g., fees and charges, dividend/interest from profits, yield from capping policy) averaged about 4% between 1999 and 2007 and then rose to an average of 14% over the period 2008–2023[6] (see Figures 3a and 3b).

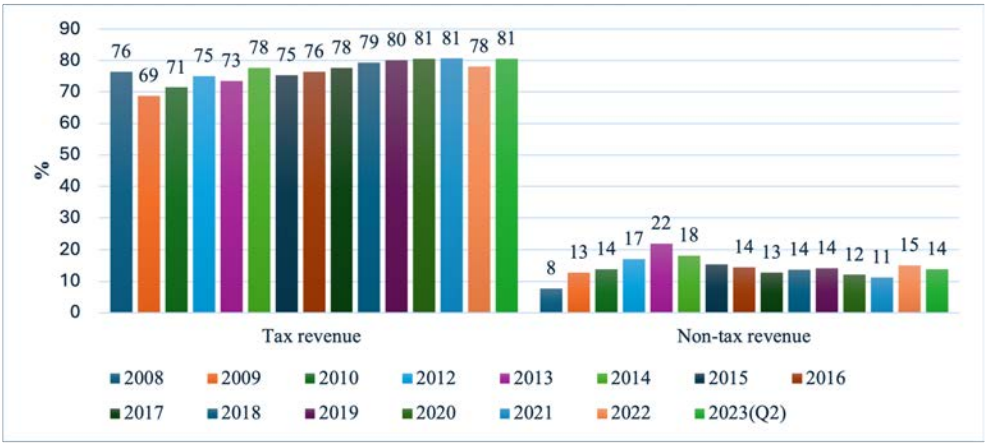
Figure 3a: *Revenue Structure in Ghana (% of Total Revenue) – 1999 – 2007*



Source: *Government of Ghana Budgets, 1999–2008*

6 The 2023 figures are up to the second quarter.

Figure 3b: *Revenue Structure in Ghana (% of Total Revenue) – 2008–2023*

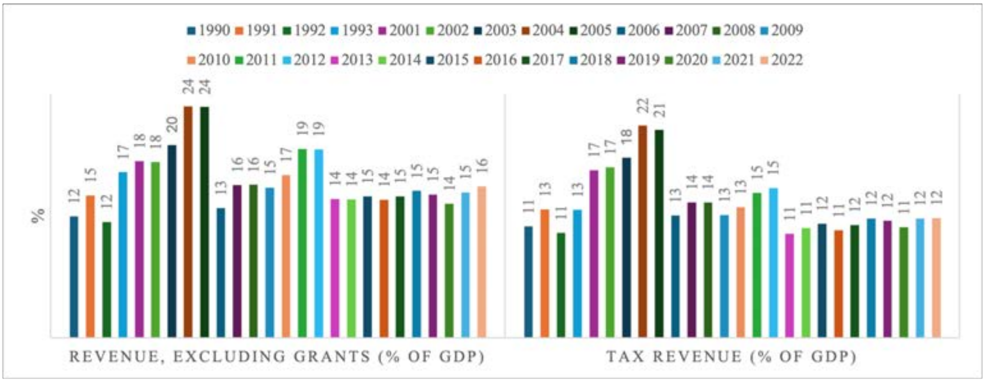


Source: *Ministry of Finance and Economic Planning, Fiscal Data.*

The trend in the ratio of revenue to Gross Domestic Product (GDP) is a useful indicator of how a country's revenue mobilisation effort has changed over time. In Figure 4, we present a historical trend in the revenue-to-GDP ratio by examining domestic revenue (both tax and non-tax, excluding grants) and tax-only revenue, based on data from the World Bank's WDI for the period 1990–2022.

Figure 4 presents information on the tax-to-GDP ratio over time. There was an improvement in tax effort during the early 1990s and 2000s when the tax-to-GDP ratio peaked at 22% in 2004. It declined sharply to 13% in 2006, rising to 15% in 2012. The tax-to-GDP ratio registered a second sharp decline to 11% in 2013 and has hovered between 11% and 12% since then. The poor tax effort is the result of a combination of factors such as global economic downturns and the underperformance of the major tax revenue agencies – i.e., Customs, Excise and Preventive Services (CEPS) and Internal Revenue Service (IRS).

Figure 4: *Revenue as a Share of GDP (1990–2022)*[7]



Source: *World Development Indicators*

Composition of Tax Revenue

Given that taxation is the major source of revenue mobilisation, we provide insights into the composition of tax revenue from a historical perspective. Prior to the early 2000s, taxes on international trade were the major source of government revenue, constituting an average of about 40% of total revenue between 1980 and 1993, and then falling slightly to an average of about 32% between 1996 and 1998. Next in importance were taxes on domestic goods and services, which averaged about 30% of total government revenue between 1980 and 1993, and then about 24% between 1996 and 1998. Taxes on income and property formed about 20% of total government revenue between 1980 and 1993 and rose to an average of about 28% between 1996 and 1998 (Osei & Quartey, 2005). Table 3 presents the composition of tax revenue between 1980 and 1993.

7 The period 1994–2000 was excluded because the data were not available.

Table 3: *Composition of Tax Revenue as a Percentage of Total Revenue (1980–1993)*

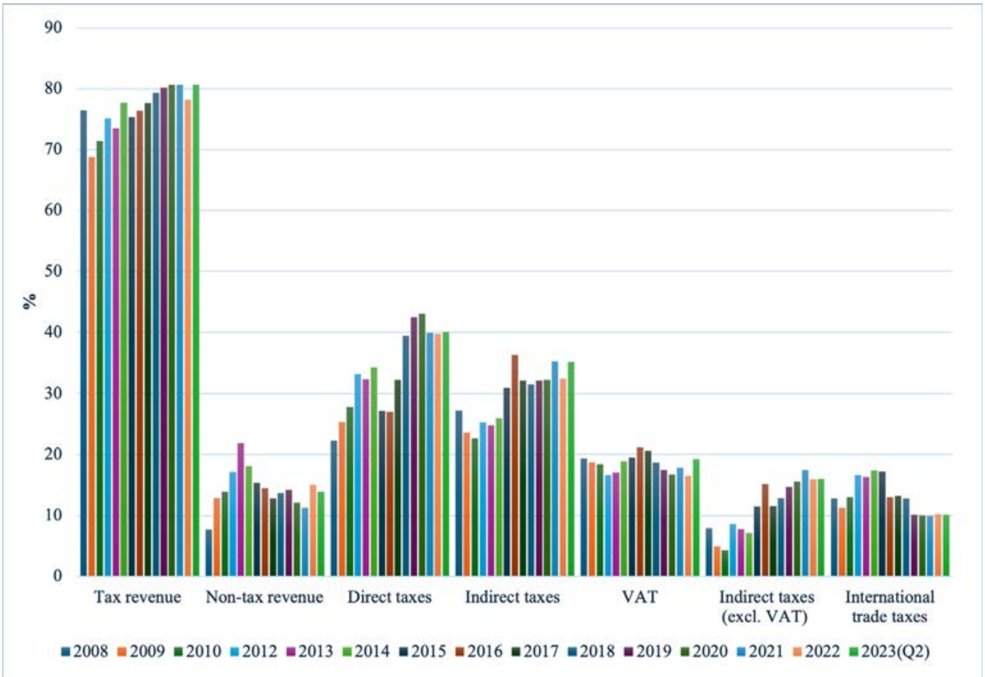
	Income and property	Domestic goods and services	International trade	Tax GDP ratio
1980	20.47	28.19	44.19	6.41
1981	24.77	39.05	27.95	4.09
1982	28.75	39.22	19.05	4.84
1983	16.99	16.96	49.03	4.60
1984	18.69	25.87	37.93	6.63
1985	19.19	22.21	40.90	9.30
1986	19.41	28.35	40.81	12.11
1987	21.50	25.28	42.51	12.59
1988	28.70	28.25	35.17	12.48
1989	23.78	26.96	39.61	12.31
1990	23.02	29.95	38.75	11.44
1991	17.62	38.90	33.62	13.16
1992	18.62	38.61	33.26	10.77
1993	16.77	33.89	26.76	13.15
Mean	21.31	30.12	36.40	9.56

Source: Osei and Quartey, 2005

The trade liberalisation policy implemented in the mid-1980s may explain the decline in the importance of international taxes. By 1999, international trade revenue was no longer the major source of government tax revenue, ceding its position to revenue from domestic goods and services. Significant changes in the composition of tax revenue occurred in the late 1990s. Taxes on income and property became the main source of tax revenue. The reintroduction of VAT in 1998 (after a failed attempt in 1995) pushed taxes on goods and services to second place. VAT constituted about 22% of total revenue in 1998 when it was reintroduced and thereafter recorded only marginal increments, with the share of 22.3% by 2002. International trade taxes dropped to the third position in terms of share of tax revenue, constituting 21% in1999 and 19% in 2002 (Osei & Quartey, 2005).

The period between 2008 and 2023 shows that direct taxes (mainly taxes on income and property) constituted about 34% of total revenue (including grants), remaining the major source of revenue mobilisation for the government. This is closely followed by VAT, whose revenue averaged about 30% of total revenue (including grants). Indeed, VAT is the main source of revenue generated from indirect taxes. International trade tax, on the other hand, has witnessed declines over the period, averaging about 13% (Figure 5).

Figure 5: *Composition of Tax Revenue (% of Total Revenue) – 2008 – 2023*



Source: Ministry of Finance and Economic Planning, Fiscal Data, 2008 - 2023

REVENUE MOBILISATION POLICIES IN GHANA

Early Independence Until 1979

Even though Ghana attained self-governing status in 1951, full political independence was achieved in 1957, with the first indigenous administration – the Nkrumah-led government – serving between 1951 and 1966. The Ghanaian economy at the time was heavily agrarian and classified as rural, characterised by unregulated trade and payments, and low tariff levels (Killick, 2010). The quest for development was strongest in the immediate post-independence period up to about 1966, and the era was marked by ambitious policies aimed at reducing economic dependence, accelerating industrialisation, and expanding the role of the state.

One of the arguments made by the Nkrumah-led government regarding resource mobilisation was that "only the state could mobilise resources on a scale large enough to undertake a big push" (Killick, 2010, p.158). Therefore, as part of the strategies to achieve this, the government sought to promote economic independence by financing a significant proportion of investments from domestic resources. However, the will to tax in order to finance government expenditures was generally weak under the Nkrumah-led administration (Killick, 2010).

A significant proportion of revenues came from the country's natural resources. For instance, cocoa was Ghana's largest export, and the country produced about a third of the world's total output. This generated substantial returns for the economy, such that the government taxed nearly half of the total export proceeds from cocoa. Table 4 presents three measures of tax revenues, expressed as a percentage of current-price GDP for the period 1961–1969.

Table 4: *Structure of Tax Revenues (% of GDP) – 1961–1969*

	Total tax revenues	Non-cocoa tax revenues	Domestic tax revenues[8]
Year	(1)	(2)	(3)
1961	14.3*	9.4	3.6
1962	11.8	9.5	3.8
1963	11.9	9.5	3.8
1964	16.4*	11.5	6.4
1965	15.9	14.7	7.9
1966	12.6	11.7	7.0
1967	13.5	11.4	7.2
1968	14.3	10.5	7.4
1969	14.6	9.8	6.9

8 Total tax revenue less international trade tax
* Includes "voluntary contributions" by cocoa farmers.

Source: *Killick, 2010*

Comparing columns (2) and (3) of Table 4 not only confirms the importance of cocoa tax revenues but also suggests a decline in tax effort in 1962 and 1963. The decline in the total tax revenues between 1961 and 1963 was the result of reduced cocoa revenues, given that the share of non-cocoa tax revenue remained at about 9.5%. The decline in cocoa tax revenue was due to variations in world cocoa prices.

Aside from cocoa, the forest zone contained many valuable wood species, and timber became the second largest export, yielding significant returns for the economy during the period. In addition, there were substantial amounts of mineral assets – gold, diamond, bauxite, and manganese – which constituted about a quarter of total exports in 1960 (Killick, 2010). From Table 4, we also observe an increase in tax effort between 1963 and 1965, attributable to a combination of factors, including personal and company income taxes, an increase in excise tax rates, and the introduction of sales tax (Killick, 2010).

The government that took over through a coup d'etat in 1966, the National Liberation Council (NLC) (1966–1969), adopted a different, less "nationalistic" approach to managing the Ghanaian economy, empowering the IMF to supervise economic policy. A major argument of the NLC government was that tax reduction was necessary to boost domestic production, and several policies were introduced in that regard. One of the key policies pursued to mobilise resources was securing external aid and debt relief, particularly from Western countries (Killick, 2010). Unfortunately, the NLC's expectation of debt relief in exchange for cooperation with outside financial institutions was not met, leading to an increase in Ghana's debt (Hutchful, 1987).

Recognising the repercussions of the tax reductions on government revenues and rising debts, certain taxes were introduced, including those on luxury cars, income tax on mining companies, customs duties on machinery and wheat, and duties on imported television sets, containers, electrodes, bolts, nuts and screws. The policies of the elected Busia government (1969–1972) were generally similar to those of the NLC, showing reluctance to increase taxes. However, some notable initiatives to mobilise revenue included the imposition of temporary import surcharges and special development levies on imported rice, sugar and cement (Institute for Fiscal Studies [IFS], 2020).

The National Redemption Council (NRC) ousted the elected government through a coup d'etat in 1972, remaining in power until 1979. Unlike previous governments, the NRC embarked on a pragmatic approach characterised by several tax reforms to raise more resources to finance its self-reliance policy. First, the NRC restructured the import tariff system by grouping imported commodities into three categories in the 1972/73 financial year:

- **Category 1:** food items, agricultural machinery, implements, seeds, spare parts, fertilisers, and other agricultural inputs.
- **Category 2:** raw materials, chemicals, pharmaceuticals, and building materials for low-cost housing.
- **Category 3**: – finished goods and machinery.

These categorisations served two purposes: encouraging local production (Categories 1 and 2) and increasing tariffs on imported finished goods (Category 3), thereby supporting the government's import substitution objective (IFS, 2020).

In addition, the rent tax was introduced through the passage of the Taxation of Rent Decree, 1973 (National Redemption Council Decree [NRCD] 204), which levied between 5% and 30% tax on rent income on a progressive basis. This was later amended in 1977 to raise the maximum tax rate from 30% to 60%.[9] Other key revenue mobilisation measures implemented by the NRC government included:

- An amendment to the Exemptions Act, 1971 (Act 377), requiring beneficiaries to pay 10% import duty on one car per family.[10]
- The Cocoa Duty Decree (NRCD 265) in 1974, making cocoa sold by the Ghana Cocoa Marketing Board for delivery to a purchaser in Ghana chargeable with duty.
- Tax Collection (Receipts, etc.) Decree. 1975 (NRCD 349), which required receipts and invoices to be used to minimise revenue leakages.
- Restoration of capital gains tax, and the introduction of progressive company income tax in 1975/76.
- Yearly upward adjustments in taxes on goods such as gold exports, and excise duties on beer, spirits, cigarettes, and mineral water.

Several other revenue mobilisation measures, particularly taxation reforms, were introduced by the NRC government (see IFS, 2020, for an extensive review).

Policy Analysis from a Feminist Perspective

Documents on revenue mobilisation processes during this period are rarely available, and the military regime that characterised much of the era may partly explain the limited public information. We nevertheless provide a brief analysis of the Taxation of Rent Decree, 1973 (NRCD 204).

Taxation of Rent Decree, 1973 (NRCD 204)

Why the Policy was Introduced and the Process

9 The minimum taxable threshold, which was ₵408, was raised to ₵2,000.

10 This applied to cars with a cubic capacity below 1700

Even though very limited information is available, it is reasonable to argue that the Taxation of Rent Decree, 1973, was designed and implemented in a manner reflecting the technocratic/neo-liberal model, given that the Ghanaian economy at the time was under military rule. It was, therefore, highly unlikely that representatives from women's groups were present or contributed in any significant way regarding the formulation, design and implementation of this tax policy.

Policy Theory, Goals, and Targets

The rent tax applied to every person who derived any income from rent, and such a person was expected to pay the specified tax to the Commissioner of Income Tax on the chargeable income from rent (i.e., the part of the rent income remaining after specified allowances). When it was introduced in 1973, the rate ranged between 5% and 30% on a progressive chargeable rent income basis. The tax on rent was mainly intended to raise revenue for the government, and the maximum tax rate was subsequently raised to 60% in the Rent Tax Decree, 1977, which took effect on August 5, 1977.

Policy Outcomes/Impacts

Despite the near absence of documentation and existing studies, this policy may have impacted more men than women, given the structure of asset ownership in the Ghanaian society, particularly during a period when female education and earning potential significantly lagged behind that of their male counterparts.

1980 – 1990s

Liberalisation Period (SAP, ERP – Power of IMF/World Bank)

Although the NRC was perhaps the most aggressive in implementing reforms to raise revenues within the first two decades after independence, the tax reduction and abolition policies it pursued, along with imprudent spending, set the economy's fiscal position on a problematic path. This was worsened by successive governments, including the Armed Forces Revolutionary Council (1979) and People's National Convention (1979–1981).[11]

The first major tax reforms of the 1980s occurred between 1983 and 1984, following a period of economic downturn caused by the mismanagement of the Ghanaian economy in the late 1960s and 1970s, which nearly collapsed the economy by 1982–1983. These reforms were part of the Economic Recovery Programme (ERP), launched in April 1983, which sought to move the economy away from controls and

11 It is worth noting that although the Liman-led government embarked on some revenue mobilisation measures (e.g., abolition of some tax concessions and exemptions), these were not sufficient to overturn the country's fiscal imbalance.

centralised regulation to liberalisation, where the market mechanism became central in organising economic activities.

The revenue mobilisation component of the fiscal policy under the ERP aimed to maximise revenue collection through systematic enlargement of the tax base and net, and the application of a rational, flexible pricing policy (Provisional National Defence Council [PNDC] Budget Statement and Economic Policy for 1984, cited in IFS, 2020, p. 13). The primary objectives of the tax reforms were to restore the tax base, which had been eroded by the persistent overvaluation of the local currency, and to address the consequences of price controls that distorted incentives against agriculture in general and cocoa exports in particular (Bekoe et al., 2015).

Revenue mobilisation policies introduced during this period included revisions to tax assessments for import duties, sales, and purchase taxes; changes to CIT assessment from profits earned in the previous year to current year's actual income; and elimination of advance payment of taxes, allowing institutions and the self-employed to pay their taxes at the end of a quarter instead of at the beginning. The income tax bracket was also reviewed by raising the non-taxable income threshold and lowering marginal tax rates, thereby reducing the burden on taxpayers.

The period 1985–1986 recorded the next major tax reforms, also within the ERP framework. These reforms aimed to strengthen production incentives (Bekoe et al., 2015) through realignment of relative prices and restoration of fiscal discipline. Key policies introduced included the Investment Code (PNDC Law 116, 1985) and the Minerals Law (Minerals Commission Law, 1986). Under the Investment Code, tax incentives were granted to both local and foreign investors engaged in agriculture, manufacturing, construction and building, and tourism. In addition, industries located outside the Accra–Tema metropolis benefited from reductions in income tax.

As part of the revenue mobilisation policies under the economic reforms, user fees were reintroduced[12] in the public health sector in 1985 under the Hospital Fees Regulations (L.I. 1313).

In 1986, another important reform was undertaken to enhance efficiency in tax administration, consistent with broader structural and institutional reforms that characterised the period from 1987 to the 1990s. Notably, the IRS and CEPS were converted into autonomous bodies with new organisational structures in 1986.

By 1987, the focus of economic management shifted from economic recovery to a more lasting programme – the Structural Adjustment Programme (SAP). Revenue mobilisation goals under the SAP included raising budgetary revenues and reforming the tax system for efficiency. These were to be achieved through reforms in personal and company income taxes, making sales tax a major source of revenue and improving non-cocoa tax revenues (IFS, 2020). Educational reforms in 1987 also included a cost-sharing component, requiring parents to bear an increasing share of

12 User fees in the public health sector were abolished at independence in 1957.

education costs, thereby reducing government expenditure and improving revenue mobilisation.

Pre-HIPC Period (1992 – 1999)

Even though the country's fiscal position improved by 1991,[13] the fiscal slippage re-emerged in 1992 due to large wage awards in the public sector and continual delays in passing through imported oil costs to retail petroleum prices, which led to revenue losses (IMF, 1998). The year 1992 also marked an important period in Ghana's political and constitutional history – the beginning of democratic rule. A democratically elected government, the Rawlings-led National Democratic Congress (NDC), was ushered in and remained in office until 2000 after winning the 1996 elections.

The government sought to close the fiscal gap by raising more revenue. In terms of tax reforms, the focus was on increasing revenue mobilisation, production incentives, and efficiency in tax administration. Notable revenue mobilisation policies included upward revisions of taxes on petroleum, road, bridge, and ferry tolls, as well as acceleration of the implementation of the state-owned enterprise divestiture programme in 1993.

Regarding non-tax revenue, several user fees, charges, and licensing fees were increased in 1994, alongside restructuring at CEPS (both administrative and valuation of duties). In 1997, the government launched a medium-term plan, the Enhanced Structural Adjustment Facility (ESAF), for the period 1998–2000, under the auspices of the IMF and World Bank. Its objectives included securing a stable macroeconomic environment, creating jobs, and reducing poverty (IMF, 1998).

The revenue mobilisation goal under this medium-term framework was to increase tax revenues primarily through consumption taxes, leading to the passage of the VAT law in 1998, with a standard rate of 10%.[14] Other revenue mobilisation measures under the ESAF included the application of ad valorem excise duties to petroleum products; adjustments in income tax brackets; intensification of cutbacks in import tax exemptions initiated in 1997; and improvements in tax administration and audit practices. The Revenue Agencies (Governing) Board Act, 1998 (Act 558) was passed to establish a central revenue authority. Additionally, taxes on professional practice (e.g., lawyers, architects, engineers) were proposed, and some import-exempt goods were levied a 1% CEPS processing fee.

13 e.g., inflation reduced from about 123% in 1983 to about 10% in 1991.

14 Instead of the 15% proposed initially.

Policy Analysis from a Feminist Perspective

Trade Liberalisation Policies

Our analysis focuses on international trade tax, given that it was a key source of government revenue during the reviewed period (see Table 3), although its importance declined over time. Ghana's trade policy in this period was relatively liberal, influenced by ongoing reforms instituted under the aegis of the Bretton Woods institutions. Key trade policies included tariff adjustments, import liberalisation, liberalisation of foreign exchange, deregulation of domestic market prices and controls, and institutional reforms (Laryea & Akuoni, 2012).

Major trade liberalisation commenced in 1983, when tariff rates were reduced from 35%, 60%, and 100% to 10%, 20%, and 30%, respectively. The rates were further reduced in 1986, which lowered the higher rates to 20–25%. When SAP began in 1987, trade liberalisation continued, with policies such as reducing tariffs on luxury goods (1988), lowering[15] import tax rates on raw materials and capital goods (1990), and reducing sales tax on imported basic consumer goods (1989–1994) (Laryea & Akuoni, 2012).

Within the broad liberalisation framework, some policies involved upward adjustments or new taxes considered more efficient for revenue mobilisation. For example, in 1994, import duty on exempted goods was raised to 10%, while the rate on standard goods increased from 20% to 25%. Special duty rates were introduced to protect import-substituting industries (e.g., vegetable oil and soap). In 1995, a 10% import duty was levied on selected zero-rated and exempted goods deemed non-essential. The introduction of the VAT in 1998 was also applicable to nearly all imports (Laryea & Akuoni, 2012).

Why the Trade Policies were Introduced and the Process

The overarching aim of the trade policies was to restore production incentives, increase foreign exchange availability, and allocate resources to selected high-priority areas (Republic of Ghana, 1983, as cited in Laryea & Akuoni, 2012). The main ministries typically involved in setting and implementing trade policies were Trade and Industry, Finance, and Agriculture. Specific agencies oversaw subsectors such as cocoa, minerals, timber, fishing, and tourism (World Trade Organisation, 2001). For instance, the Ghana Cocoa Board (Cocobod) was key to the cocoa trade.

The institutional and legislative framework for the trade-related policies reflected a technocratic/neo-liberal orientation, as they formed part of the ERP and SAP reforms, largely influenced by the Bretton Woods institutions and the government. Women were underrepresented in the SAP planning mechanism, with only one woman in the economic management team (Hutchful, 2002). Women were generally invisible in economic policymaking during the reform period. For example, in 1988, only

15 by 5 percentage points

13% of senior economic officers were women,12% of the senior economic planning officers were women, and 13% of senior commercial officers were women (Bortei-Doku, 1992, as cited in Hutchful, 2002, p. 193). In addition, only 2 of the 10-member Private Sector Advisory Committee were women, and only 1 of the 11-member Technical Team was a woman. Foreign consultants, technical assistance personnel, and technical training programmes were similarly characterised by gender imbalance (Hutchful, 2002). Essentially, women were "reduced to *wards* of the reformers, *agents* but not *initiators* of adjustment" (Hutchful, 2002, p. 193).

Policy Theory, Goals, and Targets

The severe economic downturns of the 1970s compelled the government to seek agreement with the IMF, with provisions specified in the April 1983 National Budget. The economic recovery and adjustment evolved through three phases.

- **ERP I (1983–1986) –** stabilisation policies and programmes to promote economic growth and export recovery.
- **ERP II (1987–1990) –** deepening reforms and addressing weaknesses in the economy.
- **ERP III (post-1993) –** shifting focus from recovery to accelerated growth (Hutchful, 2002).

The main goal of trade liberalisation was to open up the economy, increase competition, and improve efficiency in domestic industries for economic growth (Asiedu, 2013). A liberalised trade regime was expected to remove domestic distortions, increase export earnings, and attract investment. Targets included foreign exchange reform, liberalised imports, and diversified exports.

For instance, under exchange rate reform in the first phase, the cedi was devalued from USD1 = ₵2.75 to ₵160 to align the local currency with the free-market rate (Hutchful, 2002). Exchange rate changes were supported by upward revisions in import and export prices, removal of price and distribution controls, and repricing of government goods and services under the price decontrol initiative. The export sector rehabilitation programme in the first phase aimed to improve producer incentives by eliminating supply and input bottlenecks (Hutchful, 2002). Institutional measures in the second phase included the establishment of the Export Finance Company in 1989 to fund the export of non-traditional commodities. Clearly, there were no explicit considerations for gender issues in the recovery and adjustment process in general, and trade policies in particular. The adjustment was not only gender blind but also silent on many areas where women played significant roles, such as agriculture.

Policy Outcomes/Impacts

Generally, trade and trade policies affect women based on three key economic roles they play – workers, producers/business owners, consumers/decision makers. Trade policies may generate or perpetuate gender inequality in terms of wages, consumption, welfare, and the quantity and quality of jobs (World Bank & World Trade Organisation, 2020). For instance, a trade policy that encourages exports can generate or increase employment and earnings for women if the exporting industries have high female employment. Rising wages may, in turn, improve women's economic empowerment. However, the employment effects of trade for women depend on where they work, where they live, and their specific characteristics (World Bank & World Trade Organisation, 2020).

Evidence suggests that trade liberalisation policies (which encouraged exports), combined with devaluation (which made imports expensive and affected imported inputs), high interest rates, and subsidy removal under the adjustment programmes, negatively impacted the agricultural sector, particularly food production. This arguably had a disproportionate effect on women, as, unlike men[16], women farmers were predominantly engaged in food production. Export reforms placed considerable emphasis on shifting from non-tradables to tradables, overlooking the fact that most women were engaged in non-tradables. Even where women sought to make this shift, they were constrained by limited access to credit, labour, inputs, and extension services (Hutchful, 2002). As a result, women farmers could not command the resources required to compete with men and benefit from trade liberalisation.

There is also evidence that rural and agro-based cottage industries (such as soap-making and palm oil production), initiated in the 1970s, were negatively affected by import liberalisation and the revival of large-scale industry (Smillie, 1986, as cited in Hutchful, 2002). Women bore the brunt of these losses, as many were engaged in these sectors.

This notwithstanding, some women business owners—particularly food traders— gained from adjustment policies. For instance, the improvement in rural roads reduced the travel time and inconvenience in transporting food from farmgate to markets, enabling traders to access more remote farm areas. This had a positive impact on women traders' profitability (Clark, 1994, as cited in Hutchful, 2002). However, gains were unevenly distributed. Traders who had suffered losses from devaluation policies in the late 1970s, leading to significant capital costs, operated below capacity, with some even facing bankruptcy. Consequently, the gap between high- and low-capital traders widened (Hutchful, 2002).

Trade openness may provide firms with opportunities to adopt better technologies, enter new markets, and connect to foreign business opportunities. Yet, the extent to which women producers and business owners benefit depends on domestic conditions (such as access to finance and cultural norms), and whether they are adversely affected by import competition (World Bank & World Trade Organisation, 2020).

16 Men are mostly into cash crop farming.

Trade policies promoting export crops, which successfully increased, implied that women had to work harder on export crop farms that they did not own, as most women farmers were engaged in food crop production (Mehra, 1991; Tsikata, 1995). Women's additional labour on export crop farms constrained the time available for their own production or other economic activity, with implications for productivity, income, and savings. In addition, the promotion of mining—a feature of liberalisation—limited access to agricultural land, with repercussions for food security, disproportionately affecting women (Tsikata, 1995).

2000 TO DATE

HIPC Period (2000 – 2004)

The economic gains made in the 1990s were modest, with high inflation, unsustainable balance of payments deficits, and rising public debt. In 2000, the government appeared to relax its revenue mobilisation efforts plausibly because it was an election year. The major revenue policy measures outlined in the national budget included cutting back the scope of VAT exemptions[17] and strengthening tax administration at CEPS.

The newly elected government—the Kufuor-led New Patriotic Party (NPP)—took office in 2001 and pursued more vigorous revenue mobilisation. Between 2001 and 2002, revenue policies targeted increasing domestic revenue and improving efficiency in tax administration. Key measures included:

- Raising withholding tax from 5% to 7%.
- Increasing airport tax (from USD20 to USD50).
- Lowering the VAT threshold from ₵200 million to ₵100 million.
- Applying VAT to professional services, particularly in finance and banking.
- Introducing a 5% import duty on major product lines previously zero-rated, while remaining[18] zero-rated imports attracted a 1% processing fee.
- Upward revision of fees and charges (e.g., registration and renewal of bonded warehouses).

Key measures to enhance efficiency in tax administration included automation of customs procedures to eliminate revenue leakages and training of the staff of revenue agencies.

Meanwhile, the government considered seeking debt forgiveness. Several medium-term programmes were developed under the auspices of the donor community.

17 This was to bring more supplies into the scope of VAT.
18 Excluding items for educational, health, and agricultural sectors.

The most notable was the Ghana Poverty Reduction Strategy I (GPRS I) for 2003–2005, which set out an agenda for growth and prosperity (National Development Planning Commission [NDPC] 2003). With regard to resource mobilisation, the goal was to increase revenues, "not by increasing taxes but by instituting measures that widen the tax base" (p. 61). In this regard, the GPRS I outlined four main strategies:

1. Minimise revenue leakages in all revenue collection agencies.
2. Review and revise existing taxes, fees, and user charges.
3. Strengthen revenue collection institutions.
4. Strengthen District Assemblies for improved tax collection.

Specific measures implemented within this framework included:

- **Revision of taxes, fees, and charges**: In 2003, the fuel levy (designated as the road maintenance levy) was increased from ₵230 to ₵400 per litre of petroleum product. Fees and charges at ministries (e.g., Works and Housing, Trade and Industry) and departments (e.g., Registrar General, Mines, Factories Inspectorate) were reviewed upwards. Spot fines for minor motor offences were introduced.
- **Minimising revenue leakages**: Initiatives included a sticker system for commercial car operators, monitoring of vehicle importation[19], amendment of the Airport Tax Act[20], and automation programmes at Kotoka International Airport (KIA)[21], Takoradi and Tema harbours, and border posts (Aflao and Elubo).
- **Strengthening revenue institutions**: The Registrar General's Department was modernised and restructured to collaborate with the IRS in enforcing annual business renewals. The IRS also liaised with MDAs[22] to capture data on consultants, professionals, and service providers (Ministry of Finance, 2003).

Revenue mobilisation measures in 2004 were broadly similar to those of the preceding year, with emphasis on non-tax revenue. Key initiatives included expanding the automation programme at ports and launching the sale of low-cost houses to occupiers or prospective buyers, raising resources as seed money for the rural housing programme.

19 An operational enhancement measure so that the required duties/taxes are paid.
20 To allow airlines collect the taxes through the ticket system from passengers and pay the monies collected to the Commissioner of the IRS.
21 now known as Accra International Airport
22 Ministries, Departments and Other Agencies

Post-HIPC Period to 2010/2011 (Before Attaining Lower-Middle-Income Status)

Following the completion of the GPRS I (2003–2005), two additional medium-term frameworks were introduced. The first was the Ghana Poverty Reduction Strategy II (GPRS II), implemented between 2006 and 2009. Unlike the GPRS I, which was primarily focused on "the attainment of the anti-poverty objectives of the United Nations' Millennium Development Goals (MDGs)" (NDPC, 2005; p. i), GPRS II emphasised accelerating economic growth to "achieve middle-income status within a measurable planning period" (NDPC, 2005; p. i). This notwithstanding, the broad strategies for resource mobilisation remained similar to those of GPRS I.

In 2006, revenue mobilisation policies focused on efficiency in tax administration and private sector development. A key step towards achieving efficiency was the integration of bonded warehouses into the Ghana Community Network (GCNet) system to track the movement of goods and payments, following incidents of abuse of the bonded warehousing system. Measures targeting private sector development included tax reductions (e.g., the National Reconstruction Levy and CIT) and import duty exemptions, particularly on equipment related to the aviation industry.

In 2007, in addition to efficiency and private sector development, the revenue mobilisation policy also focused on increasing domestic revenue. This included revising the tax on benefits in kind (originally fixed in 1995) to reflect prevailing economic conditions. In 2008–an election year–the attention shifted primarily to efficiency. Key measures included establishing a Revenue Governing Board (to include small and medium-scale enterprises (SMEs) in the informal sector in special tax audits), introducing a computerised programme at IRS, and implementing vehicle income tax verification stickers.

The year 2009 marked the beginning of a new political regime–the Mills-led NDC government–whose resource mobilisation strategies were informed by its medium-term framework. While the broad focus remained on efficiency and increasing domestic revenue mobilisation, international trade tax featured prominently. Import duties on rice, wheat, and cooking oil, which had been removed in 2008, were restored in 2009.

Aggressive measures were also taken to raise more resources domestically. For instance, in 2009, airport tax was increased from USD50 to USD75 for travel outside West Africa. In 2011, further upward adjustments were made: USD100 (economy class) and USD200 (business and first class) for travel outside West Africa. Regional travel rose from USD50 to USD60, and a new rate was introduced for domestic travel (from GHS1 to GHS5).

In 2010, the government launched its medium-term framework–the Ghana Shared Growth and Development Agenda I (GSGDA I) for 2010–2013–as part of the strategic documents under the IMF Extended Credit Facility (IMF–ECF) programme (2009–2012). The revenue strategy aimed to improve mobilisation through reforms and efficient institutional arrangements. The years 2010 and 2011 recorded some of the most aggressive reforms. In 2010, upward revisions were made to the PIT rate, and tax nets were widened to target the mining and energy sectors. Tax exemptions and special permits to Parliamentarians became time-bounded and renewable. In 2011, new measures included:

- A 20% environmental tax on plastic packaging (excluding bottled water).
- An increase in excise duty on cigarettes (from 140% to 150%).
- An increase in withholding tax on foreign supply of services (from 5% to 15%).
- An increase in tax stamps for the informal sector.

In 2011, Ghana attained a lower-middle-income status. One implication was that the country was weaned from some external financial support, placing greater responsibility on the government to mobilise significant domestic revenue to finance its expenditures.

Post-Lower Middle-Income Status (2012 to Date)

The post-lower-middle-income status period has been characterised by more intense efforts to raise revenue. In 2013, the Mahama-led NDC) government's major revenue strategy was to increase domestic revenue mobilisation. Measures included upward revisions in PIT thresholds and brackets; revisions to VAT (businesses with turnover below GHS120,000 annually were required to pay a presumptive tax of 6% of turnover,[23] while a 3% flat rate applied to businesses dealing in goods not subject to VAT); revision of the tax exemptions regime to reduce scope; and increases in capital allowance (i.e., the maximum cost of non-commercial brand-new road vehicles[24] acquired by businesses).

Following the completion of the GSGDA I, the government introduced GSGDA II (2014–2017) as its medium-term framework. The objective of revenue mobilisation remained to improve domestic mobilisation and ensure efficiency in tax administration. Key measures included:

- **2015**: Increase in excise duty on tobacco (from 150% to 175%); increase in corporate tax for Free Zones Enterprises (from 8% to 15%).
- **2016**: Increase in PIT thresholds and brackets; reintroduction of excise duty (17.5%) on cider beer.

23 Prior to 2013, VAT was not applicable to such businesses

24 Whose capacity was less or equal to 1.8cc

In 2017, the Akufo-Addo-led NPP government took office, and the Coordinated Programme of Economic and Social Development Policies (2018–2021) became the new medium-term framework. The government's economic management focus was a "shift from taxation to production" (Ministry of Finance, 2017; p.3). Accordingly, revenue mobilisation measures in 2017–2018 were characterised by tax incentives. To raise revenue, the government relied heavily on the capital market, introducing several measures to deepen the capital market and encourage companies to list (e.g., exempting gains from listing on the Ghana Stock Exchange from taxation).

In 2019, revenue mobilisation measures focused on efficiency. These included reforms in revenue institutions (e.g., changes in GRA management and personnel to improve leadership and boost performance), intensified compliance (particularly in the mining industry, with increased checks on mineral quality and quantity for revenue determination and export valuation), and broadening of the tax net (e.g., strict enforcement of the Tax Identification Number [TIN] requirements, with sanctions applied to entities failing to enforce them, be they public or private). In the same year, the government launched Ghana Beyond Aid. Although not a development plan, it was a strategic document aimed at increasing government contribution to the budget and reducing reliance on grants. It outlined four key reforms for revenue mobilisation: higher public resource mobilisation; innovative public borrowing; export promotion and import substitution; and strategic mobilisation and use of aid. For instance, local government authorities were expected to be proactive in their resource mobilisation (e.g., property taxes, business operating permits, parking charges), while tax policy and administration were to be modernised.

Between 2021 and 2023, efforts intensified, leading to the introduction of new taxes:

- **Covid-19 Health Levy**: One percentage point increase in the National Health Insurance Levy, plus a separate VAT flat rate.[25]
- **Sanitation and Pollution Levy**: GHS0.10 per litre of petrol/diesel.[26]
- **Energy Sector Recovery Levy**: GHS0.20 per litre of petrol/diesel.[27]
- **Electronic Transaction Levy**: 1.5% on digital transactions below GHS100.[28]

In addition, there were intensified efforts to improve the efficiency of tax administration through various digitisation programmes.

25 To take care to the pandemic-induced health spending which caused health expenditure to exceed the annual budgetary allocation to the sector.
26 Under the Energy Sector Levies Act (ESLA)
27 i.e., Delta Fund
28 The rate was reduced to 1% in 2023.

Meanwhile, in 2022, the government began processes for an IMF-ECF programme following unprecedented macroeconomic imbalances.[29] As part of the programme, the government was required to present strategic documents aimed at improving revenue mobilisation and the current account position. This led to the development of a maiden Medium-Term Revenue Strategy (MTRS) for 2024–2027. The MTRS outlines 53 administrative reforms covering tax policy, non-tax revenue, customs revenue, domestic tax revenue, and IT and other support services. It also specifies 60 policy reforms across 11 thematic areas, including direct, indirect, and international trade taxation; domestic productive capacity; tax expenditure and incentives; revenue administration; digitilisation; and extractive industries.

Policy Analysis from a Feminist Perspective (b)

We focus on three tax policies—direct taxes (i.e., PIT and CIT), VAT, and the e-levy. PIT and CIT are the main direct taxes, and as shown in Figure 5, direct taxes have been key in Ghana's revenue composition. VAT, meanwhile, is the major source of revenue from indirect taxes, constituting about 60% of indirect tax revenue. Because VAT has emerged as an efficient way to mobilise government revenue—potentially funding spending that could bridge gender gaps—it is important to analyse the VAT system from a gender equality perspective. The inclusion of the e-levy is based on its objective to tax the informal economy, which is the main sector of employment overall and particularly for women, as well as the controversy that accompanied its introduction.

Direct Taxes

Direct taxes (i.e., taxes on income and property) have been the major source of domestically mobilised revenues, constituting over 70% of tax revenue between 2000 and 2023. Since the introduction of the Internal Revenue Act, 2000 (Act 592), several changes have been made to the income tax regime. The Income Tax Act, 2015 (Act 896) currently provides for the imposition of income tax and related purposes. Our analysis of revenues mobilised from direct (or income) taxes focuses on PIT and CIT, as these constitute at least 80% of direct tax revenue.

Ghana's PIT is based on the schedular system, where chargeable income from each source (employment, business, rental, or investment) is determined separately and subjected to graduated tax rates, currently ranging between 0% and 35%. PIT is filed individually and is independent of marital status. Since the introduction of Act 896, several amendments have been made, and Table 5 shows the revisions to PIT (marginal tax rates and the chargeable incomes) since 2000.

29 Record high levels of inflation (in over 2 decades), cedi depreciation, budget deficits and public debts.

From Table 5, chargeable income brackets have varied over the period—reduced from six (2001) to five (2007), then back to six (2019), and further to seven (2023). These changes reflect adjustments to account for variations in the minimum wage and living conditions, as well as efforts to increase revenue from PIT.

Beginning July 1, 2025, the Ghana Revenue Authority (GRA) rolled out a modified taxation scheme targeting informal sector workers not registered for VAT. The scheme comprises three categories[30]:

- **Presumptive Tax Based on Instalment (PTI) –** Fixed amount paid by businesses whose three-year average turnover does not exceed GHS20,000.
- **Presumptive Tax Based on Turnover (PTT) –** 3% flat rate paid by businesses with annual turnover above GHS20,000 but not exceeding GHS500,000.
- **Modified Cash Basis (MCB) –** Based on earnings after deducting expenses, applicable to turnover (less expenses) above GHS20,000 but not exceeding GHS500,000.

The CIT, on the other hand, is levied on the incomes of companies incorporated under Ghanaian law or elsewhere. Even though the current standard rate is at 25%, rates vary depending on business type, location and industry. Like PIT, CIT operates under Act 896, with fewer revisions over time. Table 6 presents current CIT rates, showing variations across industries and localities. The highest rate (35%) is levied on the mining industry, while companies exporting non-traditional goods pay the lowest rate (8%).

30 See: https://gra.gov.gh/modified-taxation/#:~:text=Presumptive%20Tax%20Based%20on%20Turnover,expenses%20relating%20to%20the%20earnings. Accessed on November 28, 2025.

Table 5: *PIT Rates and Chargeable Income (2000 – 2024)*

	2001 - 2003		*2004*		*2005*		*2006*		*2007*		*2010*	
	Chargeable income	**Rate (%)**	**Chargeable income**	**Rate (%)**	**Chargeable income**	**Rate (%)**	**Chargeable income**	**Rate (%)**	**Chargeable income**	**Rate (%)**	**Chargeable income**	**Rate (%)**
First	10	-	12.5	-	15	-	20	-	20	-	84	-
Next	10	5.0	12.5	5.0	15	5.0	12	5.0	12	5.0	20	5.0
Next	25	10.0	25	10.0	40	10.0	100	10.0	100	10.0	60	10.0
Next	155	15.0	175	15.0	230	15.0	660	15.0	660	18.0	1,186	18.0
Next	200	20.0	275	20.0	300	20.0	800	20.0	800	25.0	1,350	25.0
Exceeding	200	30.0	500	30.0	600	28.0	800	28.0	-	-	-	-

Table 5: Continued.

	2011		*2012*		*2013-2015*		*2016-2017*		*2018*		*2019*	
	Chargeable income	**Rate (%)**	**Chargeable income**	**Rate (%)**	**Chargeable income**	**Rate (%)**	**Chargeable income**	**Rate (%)**	**Chargeable income**	**Rate (%)**	**Chargeable income**	**Rate (%)**
First	100	-	120	-	132	0.0	216	0.0	261	0.0	288	0.0
Next	35	5.0	60	5.0	66	5.0	108	5.0	70	5.0	100	5.0
Next	92	10.0	84	10.0	92	10.0	151	10.0	100	10.0	140	10.0
Next	1,933	17.5	25,632	17.5	2,350	17.5	2,765	17.5	2,810	17.5	3,000	17.5
Exceeding	2,160	25.0	28,800	25.0	2,640	25.0	3,240	25.0	3,241	25.0	16,472	25.0
Exceeding	-	-	-	-	-	-	-	-	-	-	20,000	30.0
Exceeding	-	-	-	-	-	-	-	-	-	-	-	-

Table 5: Continued.

	2020		*2021*		*2022*		*2023*		*2024*	
	Chargeable income	**Rate (%)**	**Chargeable income**	**Rate (%)**	**Chargeable income**	**Rate (%)**	**Chargeable income**	**Rate (%)**	**Chargeable income**	**Rate (%)**
First	319	0.0	319	0.0	365	0.0	402	0.0	490	0.0
Next	100	5.0	419	5.0	110	5.0	110	5.0	110	0.05
Next	120	10.0	539	10.0	130	10.0	130	10.0	130	0.1
Next	3,000	17.5	3,539	17.5	3,000	17.5	3,000	17.5	3,166.67	0.175
Next	16,461	25.0	20,000	25.0	16,395	25.0	16,395	25.0	16,000	0.25
Next/ Exceeding	20,000	30.0	20,000.001	30.0	20,000	30.0	29,963	30.0	30,520	0.30
Exceeding	-	-	-	-	-	-	50,000	35.0	50,000	0.35

Source: Compiled by the authors from various sources

Table 6: *Corporate Income Tax Rates in Ghana*

Type of Business/Industry/Activity	Rate (%)
Income of a Trust	25.0
Company principally engaged in the hotel industry	22.0
Company engaged in the export of non-traditional exports	8.0
Financial institution from loan granted to farming enterprises	20.0
Financial institution from loans granted to a leasing company	20.0
Manufacturing companies located in regional capital (except Accra and Tema)	18.5
Manufacturing companies located outside Accra, Tema, and the regional capitals	12.5
Free Zone enterprises after 10 years tax holiday (on domestic sales)	25.0
Free Zone enterprises after 10 years tax holiday (on export of goods and services)	15.0
Petroleum income tax	35.0
Mineral income tax	35.0

Source[31]: *Ghana Revenue Authority* - https://gra.gov.gh/domestic-tax/tax-types/corporate-income-tax/

Why the Income Taxes were Introduced and the Process

The processes that characterise income tax—formulation, approval, execution and audit/evaluation—can largely be described as technocratic/neo-liberal, as they are initiated by the Executive arm of government through the Minister for Finance for parliamentary approval. Upon approval by Parliament, the revenue agencies assume responsibility for education and implementation. Amendments regarding rates, chargeable incomes, exemptions, and reliefs follow a similar process. Consequently, there is very limited involvement of women's or gender-based groups in the formulation and implementation of income tax policies.

Policy Theory, Goals, and Targets

As in many countries in the Global South, income tax provides the government with a major source of revenue to execute its growth and development agenda. Given its relevance in domestic mobilisation, adjustments to rates and chargeable incomes are made frequently (e.g., annually or biannually in the case of PIT) to account for changes in the cost of living. Beyond mobilising revenue directly (by adjusting marginal tax rates upwards) or indirectly (through promotion of businesses), income tax is also designed with equity considerations, such as revisions to the chargeable and non-chargeable incomes, reliefs, exemptions, and other incentives.

Unfortunately, gender is explicitly missing—or at best, limited—at key stages (formulation, approval, execution and audit/evaluation) of income tax policy. This is despite evidence that both market and non-market work are gendered. Nevertheless, Ghana's schedular PIT system, which taxes individual income rather than joint

31 Accessed in January 2024

household income, means that women—whose earnings are typically lower than men's—are less likely to be pushed into higher tax brackets compared to jurisdictions that practice the global tax systems where household incomes are jointly taxed.

Policy Outcomes/Impacts

Assessing PIT and CIT on equity grounds indicates no explicit gender discrimination, as rates and chargeable incomes are the same for women and men (whether employees or employers). However, implicit biases exist in income tax incentives and exemptions. For example:

- **PAYE deductions**[32]: Employees' income is reduced by contributions such as Social Security and National Insurance Trust (SSNIT) at 5.5% of basic salary, and mortgage interest payments[33], and provident funds up to 16.5% of basic salary. Since men dominate formal sector employment, they are more likely to benefit from these deductions. Social security benefits, in particular, have gendered implications as women tend to live longer than men.
- **Agricultural exemptions**: Income from cocoa farming is exempt from PIT. According to the 2021 Population and Housing Census, women farmers in Ghana are predominantly engaged in food crop production (about 74% of females grow arable crops), while men are more likely to grow cash crops such as cocoa (Ghana Statistical Service, 2021). This exemption, therefore, disproportionately benefits men.
- **Financial asset exemptions**: Dividend payments and interest paid to individuals by financial institutions, as well as interest paid on government bonds, are exempt. Since men are more likely to own such financial assets (Ghana Statistical Service, 2019), these exemptions largely benefit men.

With regard to the presumptive taxes under the modified taxation scheme, Ghana's predominantly informal economy makes this approach appear promising for encouraging compliance. Improved government revenue could strengthen fiscal capacity and enable greater spending on capital investment, including social services and care infrastructure, which may positively impact women's economic empowerment. However, poor record-keeping among many micro and small-scale businesses—where women's businesses are mostly categorised—and their subsistence-level operations may compound burdens. These businesses are already being burdened with levies and tolls at the local level. Implementation of presumptive taxes must therefore be cautious and inclusive to avoid undue burdens and potential collapse of such businesses.

32 Pay as you earn
33 applicable to only one residential facility of the employee's lifetime

Value Added Tax (c)

VAT is a consumption tax introduced in 1998 in Ghana to replace the sales tax, which had been in operation since 1965, under the Value Added Tax Act, 1998 (Act 546). An earlier attempt was made in 1995, following the adoption of the VAT Act, 1994 (Act 486), but this faced challenges, including widespread protests, and was withdrawn after only three and a half months (Osei, 2000; Chapman, 2001).

Since its introduction, several amendments have been made. For instance, in 1998, when VAT was successfully introduced, the rate was 10%. This was increased to 12.5% in 1999 to incorporate a 2.5% Ghana Education Trust Fund (GETFund) levy towards capital investment in the educational sector (Aryeetey et al., 2010). In 2004, VAT was revised upward again (by 2.5%) to fund the National Health Insurance Scheme. The rate was later increased to 15% under the Value Added Tax Act, 2013 (Act 870). In 2018, the GETFund levy was separated from VAT and made a standalone levy, reducing the VAT levy from 15% to 12.5%. Following the passage of the Value Added Tax (Amendment) No. 2 Act, 2022 (Act 1087), the rate was increased to 15%[34] to mobilise more revenue. In addition, tax exemptions for imported textbooks, imported newspapers, architectural plans and similar plans, drawings, scientific and technical works, periodicals, magazines, trade catalogues, price lists, greeting cards, almanacks, diaries, stationery and other printed matter and other printed matter were removed under Act 1087. The penalty for non-compliance with VAT, originally provided in Act 870, was intensified in Act 1087 by introducing a penalty of at least 50,000 currency points or three times the amount of tax involved. This constituted an additional source of revenue mobilisation through improved compliance, as the punitive measure serves as a deterrent.

The threshold for VAT registration in 1999 was ₵2million (in old cedis)[35]. Under Act 870, the threshold was GHS120,000 at the end of 12 months (or if expected taxable supplies exceeded GHS120,000 in the next 12 months or less). Alternatively, registration was required if taxable supplies reached GHS30,000 at the end of three months, or if expected supplies exceeded GHS120,000 during the next consecutive nine months. The threshold was raised to GHS200,000 under the Value Added Tax (Amendment) Act, 2015 (Act 904). Act 870 also introduced a VAT Flat Rate Scheme (VFRS), designed to expand the tax net. Under the VFRS, retailers or wholesalers of goods apply a 3% rate on the value of taxable goods supplied. According to the Value Added Tax (Amendment) Act 2017 (Act 948), the 3% rate does not apply to manufacturers and service providers. In addition, businesses operating under the VFRS are not allowed input tax credit, meaning they cannot make input tax claims (Ghana Revenue Authority, 2017). Although the standard VAT was 15%, the inclusion of

34 This excluded the NHIL, GETFund levy, and the covid-19 Health Recovery levy, which stood as separate levies to mobilise more revenues for the government.

35 In new Ghana cedis, this is equivalent to GHS200 in nominal terms

levies (GETFund, NHIL and Covid-19 Health Recovery) raised the effective VAT rate to 21.9%.

Why VAT was Introduced and the Process

The process that led to the introduction of VAT in Ghana reflected a technocratic/neo-liberal model. The system was introduced by the government following a recommendation to replace the sales tax system with a credit-based or VAT system. This recommendation came from a feasibility study initiated by the Government of Ghana but jointly conducted by the Harvard Institute for International Development (HIID) of the United States and the Crown Agents of the United Kingdom in 1989 (Crown Agents/HIID 1989; Terkper, 1993, as cited in Osei, 2000). The government received assistance from the World Bank and the United Kingdom Department for International Development (DfID) in introducing VAT.

The VAT was introduced as part of the tax reform programme under the ERP, which commenced in 1983 (Osei, 2000), following worsening macroeconomic conditions and large budget deficits. VAT was intended "to remedy the deficiencies of the existing consumption-based taxes,"[36] which included an excessively narrow tax base, weak implementation and collection systems and corruption and abuse (Chapman, 2001, p.1).

To implement VAT, the government created the VAT Service, recruited and trained staff, provided the administrative infrastructure (including computer systems), and sought legislative approval from Parliament. Public engagement before its introduction was limited, meaning women's groups were neither present nor able to contribute to its design or implementation. Amendments to VAT have generally followed a similar process: the Executive branch conceives the idea, legislation is prepared and enacted, and the revenue authority implements it alongside public education campaigns. While more public engagement has been undertaken in recent years—typically through education campaigns involving trade and commerce groups—these occur at the implementation phase rather than during formulation and approval, with limited outreach to low-volume traders, where women are most likely to dominate.

Policy Theory, Goals, and Targets

VAT was considered a better replacement for the sales tax, as it widened the tax base to include retailers and service sectors, minimised the loopholes for corruption, and mobilised more domestic revenue, thereby reducing Ghana's aid dependence. The government also sought to make taxation less burdensome (Osei, 2000; Chapman, 2001). Beyond being a more efficient system for raising revenue, VAT was introduced for other reasons. First, the sales tax was regarded as repressive to international trade, particularly imports of goods and services, since it functioned as a tariff. Second, duplication in the collection of sales tax created an additional burden on consumers.

36 The existing consumption taxes were the sales tax and service tax.

VAT, based on the invoice credit method, would compel taxpayers to practice better record keeping (Osei, 2000; Chapman, 2001).

Policy Outcomes/Impacts

No consideration was given to potential gendered implications of VAT. Its design and implementation were carried out without regard to gender. Yet, evidence in Ghana shows that consumption expenditure is gendered (Aryeetey et al., 2010). Failure to design and implement gender-sensitive VAT implies disproportionate burdens on groups that consume more of particular goods or services subject to VAT.

This was evident in the case of VAT on sanitary pads, which are exclusively consumed by women. Public outcry, led by several women's groups and civil society organisations, resulted in an import duty waiver on raw materials for the local production of sanitary pads and zero-rating of VAT on locally produced sanitary pads in 2024. While this was a positive step towards addressing issues such as period poverty, recent literature debates whether scrapping taxes on menstrual hygiene products disproportionately benefits higher income women, who spend more in absolute terms on these products. This suggests that the real impact of removing hygiene taxes may be context-specific, requiring alternative solutions that are more cost-effective in closing gender gaps.

Electronic Transfer Levy (c)

In 2022, the government, through Parliament, enacted the Electronic Transfer Levy Act, 2022 (Act 1072), imposing a levy on electronic transfers (popularly known as e-levy) above GHS100 per day. Even though the initial proposal made in the 2022 Budget and Economic Policy of the Government was 1.75%, this was reduced to 1.5% in Act 1072 following public outcry and agitation. The main objective of the e-levy was to enhance revenue mobilisation by broadening the tax base to include transactions undertaken in the informal (or shadow) economy, given the increased use of electronic or digital payment platforms. The levy covered mobile money payments, bank transfers, merchant payments, and inward remittances. Revenue generated from the levy fell below government expectations. After only nine months of implementation, the rate was reduced to 1% under the Electronic Transfer Levy (Amendment) Act, 2022 (Act 1089).

Why E-Levy was Introduced and the Process

The processes leading to the introduction of the e-levy reflected a technocratic/neo-liberal model of policymaking. The policy was first announced by the Minister of Finance in November 2021 during the presentation of the 2022 Budget and Economic Policy of Government to Parliament, with implementation scheduled for January 1, 2022. However, widespread agitation and backlash delayed implementation until May 2022, amid controversies and uncertainties. Although engagements were held with stakeholders, these largely involved explaining the government's intentions and potential uses of the revenue generated. Despite the levy's stated aim of targeting the informal sector—where women outnumber men in employment—there is no documentation indicating that women's trader associations or representatives were specifically consulted or actively involved in policy formulation and implementation.

Policy Theory, Goals, and Targets

Given the success of mobile money in terms of subscription and transaction volume, the e-levy was expected to raise the country's tax-to-GDP ratio from about 13% to 16% by widening tax income generated from the informal sector (Nutassey et al., 2023). Another justification was equity. The President argued: "We cannot continue to allow less than 10%, specifically 7.8%, that is, 2.4 million people of the population to carry the direct tax burden of 30.8 million people. We must provide an opportunity for every Ghanaian to contribute towards nation-building" (Nyabor, 2022).

Policy Outcomes/Impacts

Empirical studies have revealed equity concerns about the e-levy (Anyidoho et al., 2023; Gallien & van den Boogaard, 2021), with disproportionate impacts on women. For instance, Anyidoho et al. (2023) found the levy to be regressive, as payments relative to earnings decreased with higher income. Among the lowest-earning quintile, women were expected to pay 17% of their monthly earnings towards the levy compared to 14% for men, indicating disproportionate impacts on women at the bottom of the earnings distribution. The levy also negatively affected small and medium enterprises (SMEs), particularly in terms of sales and profits, due to tax avoidance strategies (Adela et al., 2025). Women-owned businesses dominate SMEs, meaning women bore a significant share of these impacts.

Although the government anticipated substantial revenue potential from the e-levy to fund projects such as digital and road infrastructure, budget deficit reduction, debt servicing, entrepreneurship, and youth employment (Nutassey et al., 2023), these policy goals were gender-blind, with no specific intention to address gender issues. Moreover, realised revenue fell far below expectations. For instance, only 12% of the initial revenue target of GHS6.96 billion (USD380 million) was achieved (Gallien et a., 2025).

Given its regressive nature and persistent negative public sentiment, the e-levy became a major campaign issue for the two leading political parties during the buildup to the 2024 national elections. On April 2, 2025, the e-levy was repealed.

2025 VAT Reforms

Why the VAT Reforms were Introduced and the Process

Ghana's effective VAT of 21.9% was among the highest in the subregion. Under the existing VAT system, businesses could not claim levies such as the GETFund, NHIL, and Covid-19 Health Recovery as input taxes. The high rate and added levies contributed to non-compliance and inefficiency. During the presentation of the 2025 National Budget, the Minister for Finance announced VAT reforms, beginning with a technical meeting with the IMF, followed by public engagement. The reforms were deemed necessary to reduce burdens on both business owners and consumers.

The 2026 National Budget presented the reformed VAT, comprising:

- Abolition of the Covid-19 Health Recovery Levy.
- Abolition of the decoupling of GETFund and NHIL levies from the VAT tax base, allowing both to be subject to input tax deductions.
- Abolition of VAT on reconnaissance and prospecting of minerals.
- Reduction of the effective VAT rate from 21.9% to 20%.
- Increase of the VAT registration threshold from GHS200,000 to GHS750,000.
- Extension of VAT zero-rating on locally manufactured textiles to 2028.

On November 26, 2025, Parliament passed the reformed Value Added Tax Bill. Unlike the previous reforms, the 2025 reforms included some public engagement, as indicated in the National Budget and Mid-Year Fiscal Policy Review. However, the process still reflected a technocratic/neoliberal model, beginning with IMF technical discussions before public consultations. Engagements were also high-level, involving selected union and organisation leaders. The Minister's later engagement with market women occurred only days before the 2026 National Budget presentation, and it remains unclear to what extent their views influenced the reforms.

Policy Outcomes/Impacts

The study notes four potential impacts of the reformed VAT on women (whether as consumers or producers/business owners).

1. **Relief from reduced rates**: The removal of the Covid-19 Health Recovery Levy and reduction of the effective VAT rate to 20% would lower prices of goods and services. This could enable women and men to make savings, positively impacting economic empowerment.
2. **Simplification of VAT system**: Previously, businesses could not reclaim GETFund and NHIL levies as input costs, leading to high compliance costs. Abolishing the decoupling of these levies simplifies the system, allowing businesses (including women-owned enterprises) to claim

them as input costs. This could improve profitability and economic empowerment.

3. **Higher registration threshold**: Raising the VAT registration threshold from GHS200,000 to GHS750,000 exempts many micro and small businesses. Since women dominate ownership of such businesses, they stand to benefit most. This could support growth and empowerment. However, exemptions may reduce domestic revenue mobilisation, potentially affecting government spending on social services and care infrastructure. Effective compliance measures would be needed to offset this shortfall.
4. **Support for textile industry**: Extending VAT zero-rating on locally manufactured textiles to 2028 benefits both businesses and consumers. Given the heavy female presence in the textile industry, this incentive could empower women economically. Women consumers, who dominate demand for textiles, would also benefit from lower prices, enabling cost savings and improved welfare.

CONCLUSION

Ghana's domestic resource mobilisation has depended heavily on taxation. Between 2000 and 2023, revenue from taxes constituted about 70% of total revenue; hence, the study's focus on taxation. Historically, international trade tax (mainly tariffs) was the major source of mobilisation before the 1990s, when Ghana's leadership pursued trade protectionism and inward-oriented import-substitution policies to protect and encourage local manufacturing companies (Laryea & Akuoni, 2012). From the early 1990s, however, reliance on international trade tax declined due to trade liberalisation programmes implemented in the 1980s and 1990s as part of economic reforms. Trade openness policies have since remained central to successive governments' economic strategies.

A key finding from the analysis is that equity considerations rarely inform the design of tax policies, and the tax system is explicitly silent on gender issues. Revenue mobilisation policy formulation processes largely reflect a technocratic/neo-liberal model, with policies typically initiated by the Executive through the Minister for Finance, approved by Parliament, and implemented by revenue agencies. This top-down approach has meant limited involvement of women's or gender-based groups in formulation and implementation.

The disregard for gender implies little attention to the disparate effects of tax policies. Evidence of Ghana's gendered labour market (see Figures 1 and 2) shows women concentrated in low-paying jobs. Combined with the patriarchal nature of the Ghanaian society, this results in relatively lower empowerment of women, plausibly explaining their low asset ownership and limited participation in decision-making (Tables 1 and 2). While equity considerations exist in direct taxes (PIT and CIT), these are based on income rather than gender. VAT, despite evidence that consumption expenditure is gendered, was implemented in a gender-blind manner until 2024, when public outcry from women's groups and CSOs[37] led to an import duty waiver on raw materials for sanitary pad production and zero-rating of VAT on locally produced sanitary pads. The real impact of this policy on accessibility and affordability for women and girls remains to be assessed.

The 2025 VAT reforms, though silent on gender, created opportunities for women-owned micro and small businesses through a higher registration threshold, and for women consumers through cost savings on locally manufactured textiles. These reforms may positively impact women's economic empowerment.

The e-levy was introduced to capture revenue from the informal sector based on the notion that it was undertaxed. However, the informal sector comprises diverse groups—market traders, artisans, and professionals—already subject to levies, tolls and charges at the local level. In markets where women dominate as traders, these

37 Civil Society Organisations

burdens are significant. The design of the e-levy disproportionately affected low-income businesses in the informal economy, impacting women most severely.

We conclude by reiterating that the disparate effects of tax policies imply revenue mobilisation cannot continue to be implemented with disregard for or limited influence of women's groups. Gender-sensitive budgeting must be applied to the revenue side of the budget.

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