



# 2022 GHANA DEMOGRAPHIC AND HEALTH SURVEY

## WOMEN EMPOWERMENT



This factsheet presents statistics on access to financial service, asset ownership, women's economic empowerment and participation in decision-making in Ghana using data from the 2021 Population and Housing Census and the 2022 Demographic and Health Survey. The results reveal significant disparities in women's economic inclusion by district, region, and marital status, underscoring persistent structural and socio-cultural barriers. Access to financial services emerges as a pivotal factor, strongly linked to greater participation in household decision-making processes.

**Access to financial services** refers to an individual's ability to obtain and use affordable financial products and services that meet their needs.

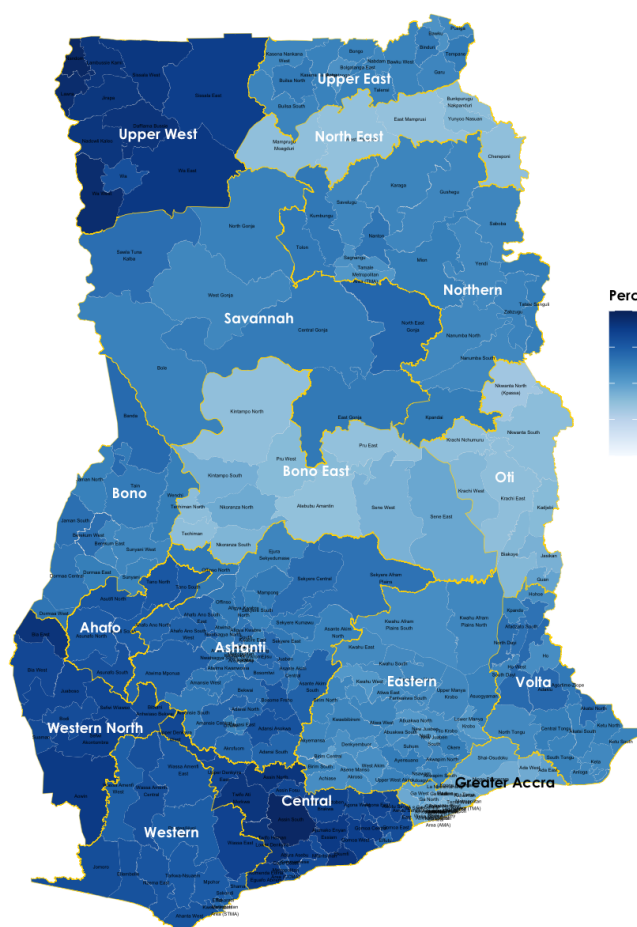
**Asset ownership** refers to the possession of key assets such as land or houses. Women are classified as asset owners if they report owning land or a house alone, jointly or both.

**Economic empowerment** as defined by UN, this involves ensuring women can equally participate in and benefit from decent work and social protection; access markets and have control over resources, their own time, lives, and bodies; and increased voice, agency, and meaningful participation in economic decision-making at all levels from the household to international institutions.

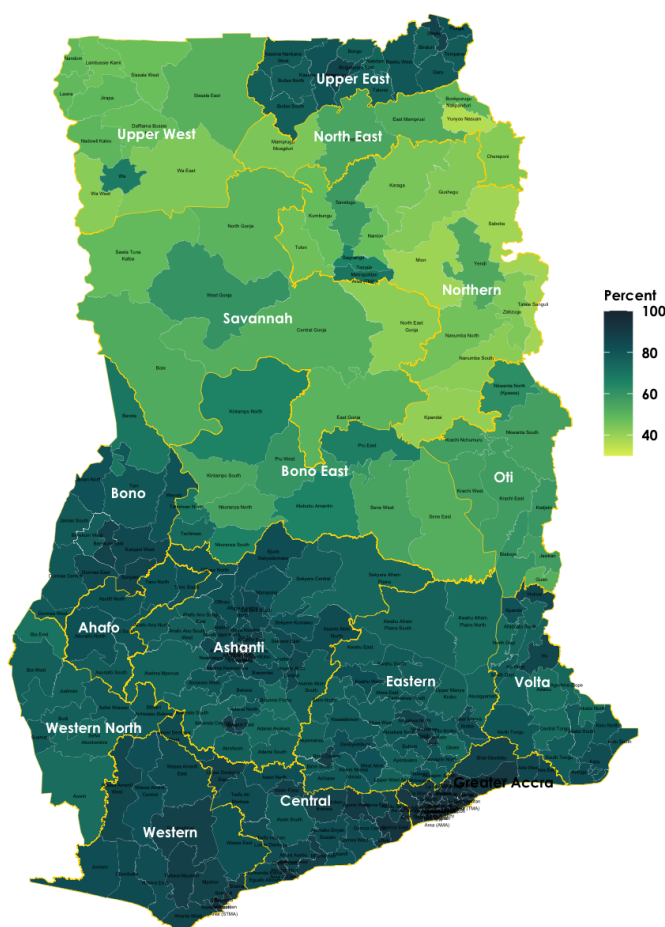
**Participation in decision-making** refers to women having equal opportunities to participate in decision making process regarding their own health care, decisions on large household purchases and visits to family and relatives

### Women Aged 18 to 49

Own Asset Estimate



Financial Access Estimate



Top 20 Districts with highest percentage of Married Women Aged 18 – 49 by:

Financial Access Estimate (%)

| No. | Region        | District                                  | Financial Access Estimate |
|-----|---------------|-------------------------------------------|---------------------------|
| 1   | Western       | Effia Kwesimintsim Municipal              | 94.6                      |
| 2   | Western       | Sekondi Takoradi Metropolitan Area (STMA) | 94.5                      |
| 3   | Central       | Cape Coast Metropolitan Area (CCMA)       | 93.8                      |
| 4   | Greater Accra | Ga Central Municipal                      | 93.8                      |
| 5   | Greater Accra | Krowor Municipal                          | 93.8                      |
| 6   | Greater Accra | Okaikoi North Municipal                   | 93.8                      |
| 7   | Greater Accra | Weija Gbawe Municipal                     | 93.7                      |
| 8   | Greater Accra | Ablekuma North Municipal                  | 93.7                      |
| 9   | Greater Accra | Ablekuma West Municipal                   | 93.7                      |
| 10  | Greater Accra | Ablekuma Central Municipal                | 93.7                      |
| 11  | Greater Accra | Ayawaso East Municipal                    | 93.7                      |
| 12  | Greater Accra | Ga North Municipal                        | 93.7                      |
| 13  | Greater Accra | Tema West Municipal                       | 93.7                      |
| 14  | Greater Accra | Ayawaso North Municipal                   | 93.6                      |
| 15  | Greater Accra | La Dade-Kotopon Municipal                 | 93.6                      |
| 16  | Greater Accra | Ledzokuku Municipal                       | 93.6                      |
| 17  | Central       | Awutu Senya East Municipal                | 93.5                      |
| 18  | Greater Accra | Ayawaso Central Municipal                 | 93.5                      |
| 19  | Greater Accra | Ayawaso West Municipal                    | 93.5                      |
| 20  | Greater Accra | Ashaiman Municipal                        | 93.5                      |

Own Asset Estimate(%)

| No. | Region     | District                              | Own Asset Estimate |
|-----|------------|---------------------------------------|--------------------|
| 1   | Central    | Assin South                           | 51.4               |
| 2   | Central    | Twifo Heman Lower Denkyira            | 48.6               |
| 3   | Central    | Assin North                           | 48.6               |
| 4   | Central    | Komenda Edina Eguafu Abirem Municipal | 48.5               |
| 5   | Central    | Ekumfi                                | 48.5               |
| 6   | Central    | Twifo Afi Morkwa                      | 48.1               |
| 7   | Central    | Abura Asebu Kwamankese                | 47.9               |
| 8   | Central    | Gomoa Central                         | 47.9               |
| 9   | Central    | Ajumako Nyenan Essiam                 | 47.4               |
| 10  | Central    | Assin Fosu Municipal                  | 46.6               |
| 11  | Central    | Asikuma Odoben Brakwa                 | 46.4               |
| 12  | Central    | Agona East                            | 46.1               |
| 13  | Central    | Gomoa West                            | 45.9               |
| 14  | Central    | Agona West Municipal                  | 45.7               |
| 15  | Upper West | Nandom                                | 45.7               |
| 16  | Central    | Cape Coast Metropolitan Area (CCMA)   | 45.5               |
| 17  | Central    | Awutu Senya                           | 45.4               |
| 18  | Central    | Upper Denkyira East Municipal         | 45.3               |
| 19  | Central    | Mfantiman Municipal                   | 45.2               |
| 20  | Western    | Wassa East                            | 44.9               |

Empowerment Estimate (%)

| No. | Region  | District                                  | Empowerment Estimate |
|-----|---------|-------------------------------------------|----------------------|
| 1   | Western | Effia Kwesimintsim Municipal              | 91.0                 |
| 2   | Western | Sekondi Takoradi Metropolitan Area (STMA) | 90.8                 |
| 3   | Central | Cape Coast Metropolitan Area (CCMA)       | 88.2                 |
| 4   | Central | Awutu Senya East Municipal                | 87.7                 |
| 5   | Western | Shama                                     | 86.4                 |
| 6   | Central | Gomoa East                                | 86.3                 |
| 7   | Ashanti | Kwadaso Municipal                         | 86.3                 |
| 8   | Western | Tarkwa-Nsuaem Municipal                   | 85.9                 |
| 9   | Ashanti | Suame Municipal                           | 85.9                 |
| 10  | Ashanti | Asokwa Municipal                          | 85.8                 |
| 11  | Ashanti | Kumasi Metropolitan Area (KMA)            | 85.6                 |
| 12  | Ashanti | Old Tafo Municipal                        | 85.6                 |
| 13  | Ashanti | Oforikrom Municipal                       | 85.5                 |
| 14  | Central | Agona West Municipal                      | 84.5                 |
| 15  | Central | Effutu Municipal                          | 84.4                 |
| 16  | Ashanti | Asokore Mampong Municipal                 | 84.3                 |
| 17  | Western | Ahanta West Municipal                     | 84.1                 |
| 18  | Western | Prestea/Huni Valley Municipal             | 84.0                 |
| 19  | Ashanti | Obuasi Municipal                          | 84.0                 |
| 20  | Western | Mpohor                                    | 83.9                 |

Decision Making Estimate (%)

| No. | Region        | District                                  | Decision Making Estimate |
|-----|---------------|-------------------------------------------|--------------------------|
| 1   | Western       | Effia Kwesimintsim Municipal              | 98.0                     |
| 2   | Western       | Sekondi Takoradi Metropolitan Area (STMA) | 98.0                     |
| 3   | Western       | Shama                                     | 97.4                     |
| 4   | Western       | Tarkwa-Nsuaem Municipal                   | 97.3                     |
| 5   | Western       | Ahanta West Municipal                     | 97.1                     |
| 6   | Western       | Mpohor                                    | 97.0                     |
| 7   | Western       | Prestea/Huni Valley Municipal             | 97.0                     |
| 8   | Western       | Wassa East                                | 96.8                     |
| 9   | Western       | Jomoro Municipal                          | 96.7                     |
| 10  | Western       | Ellembelle                                | 96.7                     |
| 11  | Western       | Wassa Amenfi West Municipal               | 96.7                     |
| 12  | Western       | Nzema East Municipal                      | 96.4                     |
| 13  | Western       | Wassa Amenfi East Municipal               | 96.4                     |
| 14  | Western       | Wassa Amenfi Central                      | 96.4                     |
| 15  | Central       | Cape Coast Metropolitan Area (CCMA)       | 95.3                     |
| 16  | Greater Accra | La Dade-Kotopon Municipal                 | 95.1                     |
| 17  | Central       | Awutu Senya East Municipal                | 95.0                     |
| 18  | Greater Accra | Ayawaso West Municipal                    | 94.9                     |
| 19  | Greater Accra | Tema West Municipal                       | 94.9                     |
| 20  | Ashanti       | Kwadaso Municipal                         | 94.8                     |

## Top 20 Districts with highest percentage of Unmarried Women Aged 18-49 by;

### Financial Access Estimate (%)

| No. | Region        | District                        | Financial Access Estimate (%) |
|-----|---------------|---------------------------------|-------------------------------|
| 1   | Greater Accra | Ga Central Municipal            | 94.9                          |
| 2   | Greater Accra | Weija Gbawe Municipal           | 94.8                          |
| 3   | Greater Accra | Ablekuma North Municipal        | 94.8                          |
| 4   | Greater Accra | Ablekuma West Municipal         | 94.8                          |
| 5   | Greater Accra | La Dade-Kotopon Municipal       | 94.8                          |
| 6   | Greater Accra | Krowor Municipal                | 94.8                          |
| 7   | Greater Accra | Tema West Municipal             | 94.8                          |
| 8   | Greater Accra | Okaikoi North Municipal         | 94.7                          |
| 9   | Greater Accra | Ga North Municipal              | 94.7                          |
| 10  | Greater Accra | Ablekuma Central Municipal      | 94.6                          |
| 11  | Greater Accra | Ledzokuku Municipal             | 94.6                          |
| 12  | Greater Accra | Ayawaso Central Municipal       | 94.5                          |
| 13  | Greater Accra | Ayawaso West Municipal          | 94.5                          |
| 14  | Greater Accra | Ga East Municipal               | 94.5                          |
| 15  | Greater Accra | Tema Metropolitan Area (TMA)    | 94.5                          |
| 16  | Greater Accra | Ashaiman Municipal              | 94.4                          |
| 17  | Greater Accra | Ayawaso North Municipal         | 94.3                          |
| 18  | Greater Accra | Adentan Municipal               | 94.3                          |
| 19  | Greater Accra | Kpone Katamanso Municipal       | 94.2                          |
| 20  | Greater Accra | La Nkwantanang Madina Municipal | 94.1                          |

### Own Asset Estimate(%)

| No. | Region        | District                              | Own Asset Estimate (%) |
|-----|---------------|---------------------------------------|------------------------|
| 1   | Upper East    | Builsa North Municipal                | 17.3                   |
| 2   | Central       | Gomoa West                            | 17.2                   |
| 3   | Central       | Ajumako Nyan Essiam                   | 17.0                   |
| 4   | Upper West    | Nadowli Kaleo                         | 16.6                   |
| 5   | Upper East    | Kasena Nankana Municipal              | 16.3                   |
| 6   | Central       | Twifo Heman Lower Denkyira            | 16.1                   |
| 7   | Upper East    | Builsa South                          | 16.1                   |
| 8   | Upper West    | Daffiama Bussie Issa                  | 16.1                   |
| 9   | Western North | Aowin Municipal                       | 16.0                   |
| 10  | Western North | Bibiani Anhwiaso Bekwai Municipal     | 16.0                   |
| 11  | Ahafo         | Asutifi North                         | 15.9                   |
| 12  | Central       | Cape Coast Metropolitan Area (CCMA)   | 15.8                   |
| 13  | Central       | Assin South                           | 15.8                   |
| 14  | Western North | Sefwi Wiawso Municipal                | 15.8                   |
| 15  | Central       | Mfantseman Municipal                  | 15.7                   |
| 16  | Central       | Agona West Municipal                  | 15.7                   |
| 17  | Central       | Assin North                           | 15.7                   |
| 18  | Ahafo         | Asunafo North Municipal               | 15.7                   |
| 19  | Upper West    | Lambussie Karni                       | 15.7                   |
| 20  | Central       | Komenda Edina Eguafu Abirem Municipal | 15.6                   |

### Economic Empowerment Estimate(%)

| No. | Region        | District                                  | Economic Empowerment Estimate (%) |
|-----|---------------|-------------------------------------------|-----------------------------------|
| 1   | Western       | Effia Kwesimintsim Municipal              | 69.6                              |
| 2   | Western       | Sekondi Takoradi Metropolitan Area (STMA) | 68.8                              |
| 3   | Central       | Cape Coast Metropolitan Area (CCMA)       | 65.8                              |
| 4   | Central       | Awutu Senya East Municipal                | 64.2                              |
| 5   | Western       | Tarkwa-Nsuaem Municipal                   | 63.9                              |
| 6   | Western       | Shama                                     | 63.6                              |
| 7   | Central       | Effutu Municipal                          | 63.5                              |
| 8   | Greater Accra | Tema West Municipal                       | 63.3                              |
| 9   | Western       | Ahanta West Municipal                     | 62.9                              |
| 10  | Greater Accra | Ablekuma North Municipal                  | 62.8                              |
| 11  | Greater Accra | La Dade-Kotopon Municipal                 | 62.8                              |
| 12  | Greater Accra | Ablekuma West Municipal                   | 62.7                              |
| 13  | Central       | Gomoa East                                | 62.6                              |
| 14  | Greater Accra | Ga Central Municipal                      | 62.6                              |
| 15  | Greater Accra | Krowor Municipal                          | 62.3                              |
| 16  | Greater Accra | Ga East Municipal                         | 62.2                              |
| 17  | Greater Accra | Ledzokuku Municipal                       | 61.9                              |
| 18  | Greater Accra | Korle Klottey Municipal                   | 61.8                              |
| 19  | Greater Accra | Tema Metropolitan Area (TMA)              | 61.8                              |
| 20  | Western       | Prestea/Huni Valley Municipal             | 61.7                              |

### Key Takeaways

1. Severe regional gaps in access to financial services: Women in districts such as Yunyoo-Nasuan, Tatale Sangule, Saboba, Mion, and Kpandai recorded access levels less than half those in Greater Accra, where access is consistently high.
2. Asset ownership favors currently married women: Across Ghana, married women show higher percentages of asset ownership compared to unmarried women, reflecting disparities in household resource distribution.
3. Empowerment levels for married women exceed 70% in Western, Bono, Ashanti, and Greater Accra, while unmarried women in North East, Savannah, Upper East, and Northern regions often fall below 40%.
4. In urban areas such as Greater Accra, over 90% of married women participate in household decision-making, while in the Eastern Region, several districts fall below 70%

### Policy Recommendations

1. **Expand financial inclusion in low-access districts** particularly in areas where women's financial service access is **less than half** that of Greater Accra to close regional gaps.
2. **Reform property and asset laws** to improve women's ownership, ensuring measures benefit both married women who currently show **70%+ empowerment in some regions** and unmarried women who fall **below 40%** in many northern districts.
3. **Invest in targeted empowerment programs**, including mobile banking, entrepreneurship, and leadership training, focusing on regions where decision-making participation drops **below 70%** and empowerment is **below 40%**.
4. **Strengthen gender-disaggregated data systems** across government, private sector, and CSOs to better track gaps in financial access, asset ownership, empowerment, and decision-making across districts and demographic groups.