

The Gender Pay Gap:

Why It Still Exists in Ghana

“How much are they paying you?”

It is a question people often ask quietly, usually after someone mentions their salary and suddenly everyone wants to know what everyone else is earning.

You say GHS4,000. Someone else says GHS5,500. Then you start wondering whether you negotiated badly, chose the wrong industry or have simply been underpaid.

Now imagine that differences like these exist across an entire workforce.

That is where the gender pay gap comes in.

But it is more complicated than simply saying that men earn more than women.

Where Does the Gap Begin?

Start with what different jobs pay in the first place. Teaching, nursing, admin, customer service, sectors where women are heavily represented, tend to pay less than engineering, finance, and senior management, sectors still dominated by men. Go back far enough and you'll find the reason: girls and boys were pointed toward different careers before either of them was old enough to choose for themselves. Nobody alive today built that pipeline. Everyone alive today is still working inside it.

The difference would have started long before the first salary is negotiated.

Women often carry a greater share of unpaid care and household responsibilities. Choosing a job with more flexibility or taking time away from work can affect career progression and future earnings.

Motherhood adds another layer. A man who becomes a father rarely takes a hit to his career trajectory. A woman who becomes a mother often does, whether through time away from work, being passed over for the next growth opportunity, or returning to find the role has moved on without her.

Part of this comes down to structure. Paternity leave in Ghana is 10 days. Maternity leave, and everything that precedes and follows it, sits on a completely different scale. Ten days is barely enough to recover from the birth itself, let alone share the load of a newborn. So childcare tends to fall on the mother by default, and that's a policy gap more than a personal one. A father with only ten days isn't given much room to share the load even if he wants to. A mother juggling a newborn and a full-time role becomes the one whose focus gets questioned when the baby is sick, the one whose name fails to come up when someone in management wonders who is fully available to lead a new opportunity. He returns to work looking exactly as promotable as before. She's rebuilding her routine from scratch and being reconsidered for a promotion she was on track for, through no fault of her own and, often, no fault of his either.

What Does the Gap Look Like?



The World Bank's 2024 data puts Ghana's gender earnings gap at 13.8%.

Now that figure describes the overall difference in earnings between men and women. It does not mean that a woman would earn GHS4,310 if they work in exactly the same role as a man who earns GHS5,000.

The number is broader than that.

But it tells us something important: a difference exists, and understanding where it comes from matters.

Suppose two people earn an additional GHS500 every month, but only one receives it.

That is GHS6,000 more over a year.

Over several years, the difference can affect how each person is able to save, invest, buy property or prepare for retirement.

This is why the gender pay gap is also a wealth issue.

A difference in income today can become a difference in financial security tomorrow.

So what do you do with this if you're a woman navigating it right now?

Know your number before you walk into the room. Look up salary benchmarks for your role and level, ask people in your network what similar positions pay, and go into every negotiation with a figure you can defend.

Say it plainly, not apologetically: "My salary expectation is GHS X, because I manage the client accounts for three regions, I trained two new hires this year, and I've taken on the reporting my last manager used to handle." Specific numbers, backed by specific tasks, are harder to talk down than a general ask for "a bit more."

Track your wins on paper as they happen, not from memory at review time. The project you saved, the client you kept, the process you fixed, write it down the week it happens. When the conversation above comes up, you're presenting evidence, not trying to recall six months of work under pressure.

Negotiate at the point of hire, not after. The starting salary sets the base every future raise gets calculated from, so getting it right at year one changes everything that follows. If you're holding an offer, that's the moment with the most leverage. Use it.

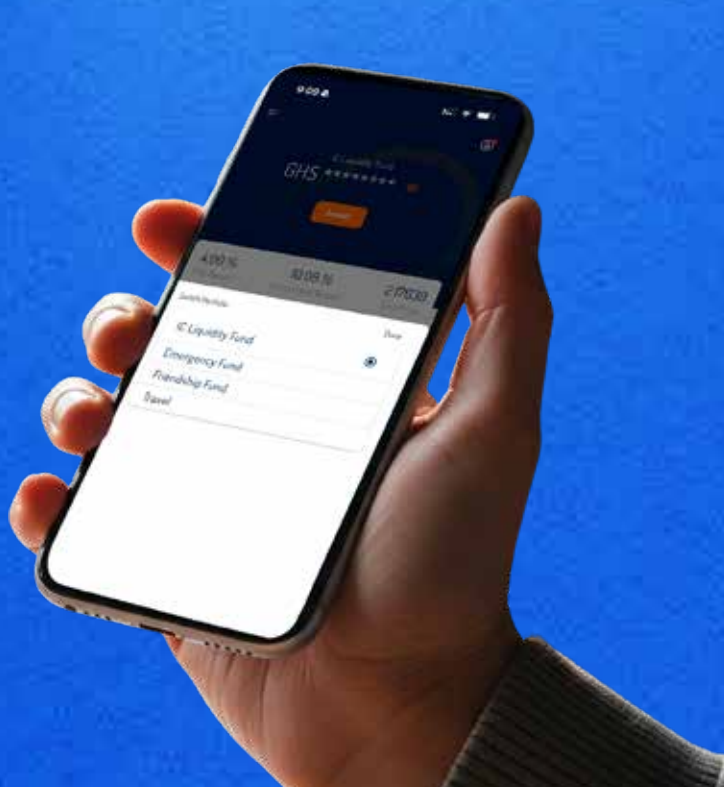
And build in parallel, not instead of. Pushing for fair pay is worth doing and worth continuing. But every month that number stays unresolved is a month your money can still be growing rather than sitting flat. Something like the IC Liquidity Fund is built for exactly that, a place to put whatever you can free up now, GHS 100, GHS 200, so it's working for you while the bigger structural conversation plays out. You don't have to wait for the system to catch up before you start building something of your own.

The pay gap in Ghana won't close because everyone agrees it's unfair. It closes as policy improves, as social responsibilities become shared instead of lopsided, and as more women walk into these conversations with numbers instead of hope.

In the meantime, the goal isn't to fight the system alone. It's to make sure your own money isn't waiting on it either.

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