



# Young Female Businesses for Growth (YoFeB-4G)



## BUSINESS FORMALIZATION in the Construction Industry



Young Female Businesses for Growth  
(YoFeB-4G) 2023

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## **Business Formalization in the Construction Industry**

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## LIST OF ABBREVIATIONS

<b>AAG:</b> Artisans Association of Ghana
<b>GRA:</b> Ghana Revenue Authority
<b>EPA:</b> Environmental Protection Agency
<b>MSMEs:</b> Micro, Small and Medium Enterprises
<b>ORC:</b> Office of Registrar of Companies
<b>PDA:</b> Participatory Development Associates
<b>RGD:</b> Registrar-General's Department
<b>SSNIT:</b> Social Security and National Insurance Trust
<b>VAT:</b> Value Added Tax



# INTRODUCTION

Young female artisans face a myriad of challenges in their quest to secure appropriate documentation for their businesses and have access to decent work opportunities within the construction sector. Some women who seek to formalize their businesses are sexually harassed, while others are defrauded or forced to offer monetary, sexual and other favours in order to overcome the hurdles that characterize business formalization and certification.

This project provides business formalization and development support to young female artisans in their pursuit to legitimize their participation and decision-making power in the traditionally male-dominated construction industry. Through knowledge sharing, skills enhancement, and coaching and mentorship opportunities, the YoFeB-4G project will strengthen the networks of young women within the construction sector to ensure a safe, secure and healthy work environment for them.

This initiative has been designed to provide young female artisans with the needed knowledge to formalize their businesses, to fairly compete with their male counterparts in the space, to expand their business, and be able to train other young female artisans to establish their own businesses. This will empower them financially and enhance their decision-making power at the personal, household and community levels. It will also improve their competitiveness in the construction value chain as they will be able to secure proper documentation for their businesses and bid for larger contracts.

This manual aims to complement the capacity-building workshops and virtual mentoring sessions comprising the YoFeB-4G project, which are all aimed at enhancing the knowledge, attitudes and capacity of young female artisans in the construction industry to formalize their businesses. The objectives to be achieved include but are not limited to the following:

- A.** To support young female artisans in formalizing their businesses as MSMEs and start-ups.
- B.** To help them comply to the various regulations and requirements of their industry;
- C.** To strengthen their competitiveness, enable them to access decent opportunities in the construction industry and empower them financially;
- D.** To help them deal with possible challenges on their journey to formalization, including sexual harassment

The Partner Innovation Fund (PIF) is funded by the Government of Canada through the World University Service of Canada (WUSC) Ghana. Under the PIF, the Young Female Businesses for Growth (YoFeb-4G) project is designed to help the formalization of businesses of young female artisans in Ghana's construction industry. The project is being implemented by the Artisans Association of Ghana (AAG) and Participatory Development Associates (PDA).

# A GUIDE FOR READERS

## A. Introduction To Course Outcomes

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Dear Reader, congratulations for your interest in learning more about formalizing your business. In this course, you shall learn the following:

- What it means to formalize your business for growth;
- The opportunities that come from formalizing your business, and the disadvantages of remaining as an informal business;
- All the most important requirements and processes to fulfil in order to be fully compliant;
- Key challenges you may face as you start, and how to overcome them; and
- Where to find help and support as you start the process.

## B. What This Training Manual Contains

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For each module/lesson of this training manual, you will find:

- A brief introduction to the session;
- Important definitions of key words used in the lesson;
- The content of the module; and
- Key takeaways or points you should remember from the lesson

## C. How To Use This Training Manual

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Do note that this manual is an accompaniment to in-person training sessions that will be organized by AAG and PDA, where deeper explanations and practical examples will be given. However, the information provided here is meant to help you go through the process even if you were not able to attend the training sessions.

Kindly note the following:

- Do not lose this training manual;
- Do not sell this training manual for money or for any other favours;
- You are welcome to review the content of this manual and use it as a reference material
- You are encouraged to help other young women and men to understand and follow the contents of this manual.
- For further information, enquiries and support, please contact AAG through any of the methods outlined in Module 3.



# MODULE 1

## BUSINESS FORMALIZATION

### LEARNING OUTCOMES FOR THIS MODULE

- Understand the meaning of business formalization;
- Understand and differentiate between formal and informal business
- Understand the importance and benefits of formalizing your business;
- Recognize the disadvantages of remaining an informal business

### 1.1 IMPORTANT DEFINITIONS

Before we get into the details of this section, let us consider a few definitions of key words that will be used in this section of the material:

Important Definitions:	
Formal Business	A Formal Business is an organisation that is registered with the RGD to operate in the production and/or trading of goods and services by complying with government laws.
Informal Business	An Informal Business is an organisation that is operating although it is not registered with the Office of the Registrar of Companies (ORC)
Advisor	An advisor is a person who offers guidance in a particular field of work or knowledge to others
Formalization	Formalization means obeying the rules of doing business in a field, sector, industry, area or a country of operation.
Credible	To be credible is to be believed and convincing that something expected will or can happen.
Funding	Funding is the financial resources given to meet a particular need
Investment	Investing is the process of putting money or resources into something for profit.
Partnerships	A Partnership is an association of two or more people agreeing to do some work and conduct an activity together for benefit.
Collaboration	Collaboration is to join someone to work and produce something together



Goodwill	Goodwill is a friendly, helpful, or cooperative feelings or attitude towards someone or an organisation.
Reputation	Reputation is the beliefs or opinions people have about someone or something
Licensing	Licensing is to permit or authorize someone to do something.
Certification	Certification is the action or process of providing someone or something with an official document to prove a level of achievement.
Consequences	Consequence is an unpleasant result or effect of something.

Table 1 Important Definitions of Module 1

## 1.2 INTRODUCTION TO BUSINESS FORMALIZATION IN GHANA



**DELA;**  
the plumber

Hello, my name is Dela. I'm a plumber in Adenta. I've been working for 4 years now on my own doing small jobs. Sometimes, I find bigger opportunities for work, but anytime I apply for them or decide to go for the contracts, they say I do not qualify since I don't have a company and I'm not licensed. What can I do to also qualify?

Hi Dela, I am Kuukua, a Business Advisor. If they keep saying you do not qualify, then there may be some things they are looking for which you may not have.

- Sometimes, it is because your business may not be formally registered.
- They may desire to transact or deal with a business entity and not an individual.



**KUUKUA;**  
Biz Advisor

As an artisan, it is important to know and understand all the things that are needed for you to get the best opportunities. In this lesson, we shall focus on understanding what it means to formalize your business, the importance of formalizing your business and the benefits you are likely to get when you do so. We shall also consider what you stand to lose if your business is not formalized.

Let's begin by considering the meaning of business formalization.

## A. What is Business Formalization?

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### **Business Formalization:**

It is the process of making your business formal/legal by obeying business regulations, laws and other requirements



Therefore, formalizing your business is not only important but critical. What then is business formalization? When do we say that a business is formal or informal?

### **What is a Formal Business?**

*A formal business is operated by registered organizations within government regulations and taxation systems as it is involved in the production and trade of goods and services.*



Formalization means doing all the right things so that you don't get into trouble with the law. This includes:

- *Registering your business.*
- *Getting the required licenses and/or certifications to practice your trade.*
- *Getting the right permits to operate your business.*
- *Keeping the financial records to make your business credible or trustworthy.*
- *Complying with the laws on operating a business in Ghana or paying your taxes*

### **What is an Informal Business?**

*An informal business is one that is not registered by official regulators, and operates outside government regulation and taxation systems as it is involved in the production and trade of goods and services.*





Thank you Kuukua, but I have another question. Why is formalizing my business or gaining certification for my trade skills important for opportunities, business growth and success in Ghana and other countries?

As we mentioned earlier, most organizations want to deal with an entity or individual that is working within the laws of the country so that in case something goes wrong, they will not lose their assets. That is one of the ways they can be sure that their investments and resources are secured.

People do business with those they like and trust. Therefore, as an artisan, you need to be in a state that they can trust you enough to work with you or your organisation.

**Let us share some thoughts on the importance and benefits of Business Formalization as well as the disadvantages of non-compliance...**



## 1.3 IMPORTANCE AND BENEFITS OF BUSINESS FORMALIZATION

In this section, we shall consider the importance of formalizing your business as against the disadvantages of not formalizing it. We shall seek to answer why it is important to formalize your business and what you stand to lose if you do not formalize it.

### A. Why is Business Formalization Important?

Business formalization can help your small informal business to grow and provide better job security for you and your workers. It can also help you to compete fairly for good and big opportunities. Here are some benefits and importance of formalizing your business:

#### The Benefits of Business Formalization

Formalizing your business brings many advantages:

1. It makes other organisations and customers trust you enough to work or do business with you, because they know they can reach you even if anything negative happens;
2. It makes you credible for people or companies to trust you with large contracts and big projects, especially as a woman artisan in this kind of field;
3. It gives you access to better funding and investment opportunities.
4. It can secure partnerships and collaborations
5. It can help your business to continue even after you are called to glory
6. It helps to build goodwill and good reputation



Thank you Kuukua; now I'm really thinking about making my business formal. Maybe formalizing my business would change my luck for getting access to some opportunities.

Hi Kuukua, I'm pleased to meet you. My name is Sadia. I've got a question that has been bothering me for a while now...what do I lose if I choose not to formalize my business and become certified as an electrician?



My pleasure, Kuukua. Hi Sadia, nice to meet you too. Regarding your question, my response is, you may choose not to formalize your business but there are so many things you may stand to lose if you don't.

**Let us share some thoughts on the decision and choice not to formalize your business...**

## B.What will I lose if I do not formalize my business?

Every decision you make in life and in business can have advantages and disadvantages. No matter the decision, there are consequences and reactions. Earlier, we considered the benefits of formalizing your business. In this section, we are going to look at what you stand to lose if you do not formalize your business or its operations:

### **Consequences of not formalizing your Business**

Here are a few of the challenges and disadvantages of not formalizing your business:

1. It can get you into trouble with the law;
2. It makes it difficult for others to trust you with bigger opportunities;
3. Other businesses may be unwilling to collaborate or partner with you;
4. You could be disqualified from going after some funding opportunities.
5. You could be disqualified from applying for certain large contracts, eg government contracts.
6. Job security for your staff may be uncertain.



## KEY TAKEAWAYS

We have had a good introduction to the topic in this lesson. Here are the key things you should remember:

1. Formalization is required in order to access all the opportunities that are available to your business for finance, business support, strong partnerships and confident clients.
2. Without formalization, your business cannot be trusted and you will be excluded from very big contracts.  
You can also get in trouble with the law when you are discovered.
3. Formalization is a mark of quality and credibility, so that all your customers can know that your work is credible and it meets required standards, whether you are male or female.

In the next lesson, we will go through the different processes for business formalization.



## MODULE 2

### 5 STEPS FOR BUSINESS FORMALIZATION

#### LEARNING OUTCOMES FOR THIS MODULE

- Understand the 5 key things involved in formalizing your business;
- Understand why and how to develop a simple business plan;
- Know the process and importance of registering your business with the Registrar-General's Department (RGD);
- Know the process and importance of registering your business for taxes with the Ghana Revenue Authority (GRA);
- Know the process and importance of setting up a business bank account;
- Identify and prepare all the necessary documents and information for formalizing your business.

#### 2.1 IMPORTANT DEFINITIONS

Before we get into the details of this section, let us consider some few definitions of key words that will be used in this session:

Important Definitions:	
<b>Management</b>	<b>Management</b> involves taking on responsibilities, controlling resources and planning the activity of people.
<b>Analysis</b>	<b>Analysis</b> means looking at things in detail and understanding how they function separately
<b>Strategy</b>	<b>Strategy</b> is the plan of action created to achieve a goal.
<b>Marketing</b>	<b>Marketing</b> means promoting the selling of goods, products and/or services
<b>Competitive</b>	<b>Competitive</b> is the showing of strong desire to be more successful or better than others.
<b>Operating</b>	<b>Operating</b> is to control something and make something work.
<b>Projections</b>	<b>Projection</b> is to state future situations based on a study of present trends or happenings.
<b>Liability</b>	<b>Liability</b> is a person or thing whose presence or behaviour is likely to put one at a disadvantage.
<b>Asset</b>	<b>Asset</b> is a useful or valuable thing that belongs to a person or an organisation.

Table 2 Important Definitions of Module 2



## 2.2 HOW TO FORMALIZE YOUR BUSINESS



**DELA;**  
the plumber

Hi Kuukua, now I think I understand why I need to formalize my business and my professional trade practice. But where do I start?

*Well done, Dela!* There can be a lot involved in formalizing your business, but I will try to simplify it for you. Before you move ahead to hustle, hire, and/or start selling your goods and services. There are FIVE major things to do first in order to formalize your business.

Let us slowly go through them ...



**KUUKUA;**  
Biz Advisor

### BEFORE WE START

Before we start talking about the process, here are some very important points to remember:

1. The process of formalizing your business can be long and difficult if you are not sure how to go about it. Make sure to get help from trusted organizations like the Artisans Association of Ghana (AAG), who are always there to help you.
2. Apart from the official fees and processes outlined in this manual, you DO NOT have to give sexual, financial or any other favours in order to formalize your business. If you are pressured to provide such at any stage in the process, inform a mentor from AAG immediately so that they can help you.
3. Because of changes in the economy and circumstances, please take note that the amounts and processing times mentioned in this manual may change from time to time. This should not discourage you at all. Speak to a mentor in AAG who may find some provisions for helping you as a female artisan.
4. Always ensure that you go directly to the legitimate institution responsible for the licensing/registration process. Do not go through an unapproved third-party like "goro boys".

### NOW, LET'S GO...

Here are the FIVE things you have to do in order to get your business formalized. Take note that because you may need documents/information from some stages in the process, we have arranged the various things to do in a particular order. We will discuss the first four in detail in this module, and spend more time on the fifth one in the last module of this manual. Are you ready?



Figure 1 5 Elements of Business Formalization

## A. Develop a Business Plan

In this section, we are going to consider what a business plan is, and discuss why it is important to get a plan for your business.

### What Is a Business Plan?

A business plan is your guide for how to set up your business and run it on a daily basis to help you reach your long-term goals.





**DELA;**  
the plumber

**Kuukua,** do I really need a business plan to start a business?

Dela, although you need to have the plan of the business in mind and consider all the important things that go into the business plan, you really do not need to write out a business plan before you start operating a business.

However, it is the first step here because some of the information that goes into your business plan will be needed when you are ready to register your company. We will look at some of these things soon.



**KUUKUA;**  
Biz Advisor



**DELA;**  
the plumber

So, what are some of the things that are needed in business plan?

A business plan can be quite detailed and complex, needing you to think very deeply about what you want your business to do and how you will do it. In this manual, we will only share some of the basic things you will need when you are registering your business: we can call this a mini business plan. Later on, when you are ready to apply for investments, partnerships or loans, you can create a more detailed plan.

*Your business plan simply describes your business and what it intends to do, which products/service it intends to trade; how it will advertise and get business, how much money will be needed to operate the business, and what possible challenges and competition your business may face.*

Let us share some of the key things a Business Plan needs...



**KUUKUA;**  
Biz Advisor

Parts of a Business Plan	Descriptions
<b>Business Description</b>	<ul style="list-style-type: none"> <li>• This describes what work you do as a business and what Strengths, Weaknesses, Opportunities and Threats (SWOT) may exist for your business.</li> </ul>
<b>Management and Organization Description</b>	<ul style="list-style-type: none"> <li>• This describes the structure of the company/business and who forms part of the leadership or management of your business.</li> </ul>
<b>Market Analysis and Strategy</b>	<ul style="list-style-type: none"> <li>• The market analysis explains your understanding of what happens in the country, industry or area where you operate your business and how that can affect your business.</li> <li>• This also considers the things you cannot control (macro factors) and those factors that you have the flexibility to control (micro factors).</li> <li>• The Strategy describes the things you can do to survive and succeed in that environment.</li> </ul>
<b>Products and Services Description</b>	<ul style="list-style-type: none"> <li>• Products are usually the things you sell that can be touched, felt and handled while Services are experienced but can't be touched, lifted, taken, or handled, eg. A PVC pipe is a product which can be taken and paid for, but a plumber fixing it in place is a service which can be charged separately.</li> <li>• The products and service description explains everything about the products or services that you intend to offer to your customers.</li> </ul>
<b>Marketing and Sales Plan</b>	<ul style="list-style-type: none"> <li>• The marketing plan explains your brand and how you intend to position your business and its products to the market.</li> <li>• The sales plan explains how you intend to sell products and services to your customers</li> <li>• It also reveals where your products can be available and how the customers will get your products</li> </ul>
<b>Competitive Analysis</b>	<ul style="list-style-type: none"> <li>• Competitive Analysis is where you identify which other businesses are doing the same thing(s) your business does and how you plan to compete or contest with them so you can be more successful</li> </ul>
<b>Operating Plan</b>	<ul style="list-style-type: none"> <li>• Operating Plan is how you plan to run your business by giving details of how each department, or unit within the business will contribute to achieving the goals and objectives of the business.</li> <li>• It also includes the details/tasks in operating the business.</li> </ul>
<b>Financial Projections</b>	<ul style="list-style-type: none"> <li>• The Financial Plan explains every aspect of how much money you need to start the business and how much is needed to operate the business.</li> <li>• It also explains how much you need to sell to break even or get back the money you put into the business, as well as how much you need to sell or deliver to make profit.</li> <li>• Financial Projections also help explain how much money you can make over a period of time (usually projected over 3 to 5 years). This section explains the detailed tasks in operating the business.</li> </ul>

Table 3 Parts of a Business Plan

Let us now consider why it is so important to have a business plan.

### **The Importance of a Business Plan**

Here are a few reasons why it's important to always have a business plan:

1. *It describes the goals you have for your business and how you aim to achieve them;*
2. *It helps you to understand your strengths, weaknesses, opportunities and threats in your business environment;*
3. *It helps you to guide the direction of your business as you start to grow;*
4. *It helps you plan how to market your business;*
5. *It helps you to know how much money you need to run your business, how much you are going to make over a projected period of time, and how much profit you can reasonably expect.*

Whew! That seems like so much information. However, you only need to have this information in a basic form in order to successfully register your business. In Appendix 1, you will see a sample mini-business plan which you can fill in for now. Let us move on to the next stage.

## **B. Register Your Company**

After getting a business plan, the next step to take is deciding what type of business you want to register. There are different ways to setup your company, and each will be influenced by the business size, level of technicality, paperwork, taxes, financing, risk involved, target clients, and your personal liability.

The different legal business registration structures you can choose from, according to the Office of the Registrar of Companies (ORC Ghana) of the Registrar-General's Department, are as follows:



Figure 2 Types of Business Registration Structures

Before you register your company, you should know the various types of business that you can register in Ghana. The table below explains the types of business, as well as their advantages and disadvantages. Please note that the most important business type at the beginning of registering your business is the Sole Proprietorship, but as the business grows, you can transition it to a company limited by shares for more opportunities with government agencies, multinational companies, etc.

Type of Company	Description	Pros	Cons
Company Limited by Shares	<ul style="list-style-type: none"> <li>• Two individuals acting as directors of the company</li> <li>• At least one person (company or individual) acting as a shareholder in the company</li> <li>• Mandated Accountant to handle the bookkeeping and financial reporting for the company</li> <li>• Mandated auditor to audit the business account every year</li> </ul>	<ul style="list-style-type: none"> <li>• No minimum capital requirement</li> <li>• The failures and its responsibilities from the business are separate from the directors of the business</li> <li>• Easy to raise funding</li> <li>• Has never-ending succession</li> </ul>	<ul style="list-style-type: none"> <li>• It's difficult to transfer the shares of another owner to others.</li> <li>• You are limited by the number of shareholders you can have as it cannot exceed 50 people.</li> </ul>
Company Limited by Guarantee	<ul style="list-style-type: none"> <li>• This company is best suited for Not-For-Profit Organisations.</li> </ul>	<ul style="list-style-type: none"> <li>• They are companies that are exempted from corporate tax</li> </ul>	<ul style="list-style-type: none"> <li>• They are required by law for reporting.</li> <li>• A professional service provider is required for compliance.</li> </ul>
Company Unlimited by Shares	<ul style="list-style-type: none"> <li>• It is typically used for entities that give professional advice and services such as law firms</li> <li>• Two individuals acting as directors of the company</li> <li>• At least one person (company or individual) acting as a shareholder in the company</li> </ul>	<ul style="list-style-type: none"> <li>• No minimum capital requirement</li> <li>• The failures and liabilities of the business are separate from the directors of the business</li> <li>• Easy to raise funding</li> <li>• Has never-ending succession</li> </ul>	<ul style="list-style-type: none"> <li>• The liability of the members of this entity are not limited by the value of their shares.</li> </ul>



Sole Proprietorship	<ul style="list-style-type: none"> <li>• It's owned by one person</li> <li>• They are really not required to register with the RGD.</li> <li>• They can only register to operate under a business name.</li> </ul>	<ul style="list-style-type: none"> <li>• The owner is entitled to all the profits</li> <li>• The start-up cost is low</li> <li>• You have all the privacy</li> <li>• Starting and operating is simple</li> <li>• You can change the registration type at any time you wish to</li> </ul>	<ul style="list-style-type: none"> <li>• The owner is personally responsible for all the failures and debts of the company</li> <li>• They may not qualify to access certain opportunities like funding and bid for projects</li> <li>• You have limited capacity to raise funding</li> <li>• Difficult to retain good and quality staff</li> <li>• There is no separation between your private and business assets</li> <li>• The life of the business is limited to the life of the owner</li> </ul>
External Company	<ul style="list-style-type: none"> <li>• A company registered and operating outside of Ghana that seeks to register a place of business in Ghana</li> <li>• The external company is regulated by the laws of the country in which it was originally incorporated in</li> <li>• Also referred to as liaison or representative offices</li> </ul>	<ul style="list-style-type: none"> <li>• They are not regulated by the laws of Ghana except relative tax laws.</li> <li>• They can operate in Ghana with all that their laws allow from their country of origin</li> </ul>	<ul style="list-style-type: none"> <li>• Capital requirement to start is expensive with current requirement at \$500,000.00</li> </ul>
Incorporated Partnership	<ul style="list-style-type: none"> <li>• Where two or more people decide to go into business together for profit.</li> <li>• Can take between 2 to 20 people.</li> </ul>	<ul style="list-style-type: none"> <li>• There is no protection of a partner's personal assets.</li> <li>• The acts of one partner bind the whole partnership.</li> </ul>	<ul style="list-style-type: none"> <li>• Profits are shared between partners</li> <li>• The business suffers when partners do not agree on some business decisions</li> </ul>

Table 4 Comparing Different Types of Business Registration Structures



**DELA;**  
the plumber

So Kuukua, how do I register my business and where do I go to do it?

*Glad you asked, Dela.*

Every business registration is done by the Office of the Registrar of Companies (ORC) at the Registrar-General's Department (RGD) in Accra and other offices in each of the 16 regions around the country.

Remember that you don't have to go through the process alone.

Contact a mentor from AAG to help you through the process.

Let's consider the business registration process below ...



**KUUKUA;**  
Biz Advisor

## BUSINESS REGISTRATION PROCESS

With The Office of The Registrar of Companies

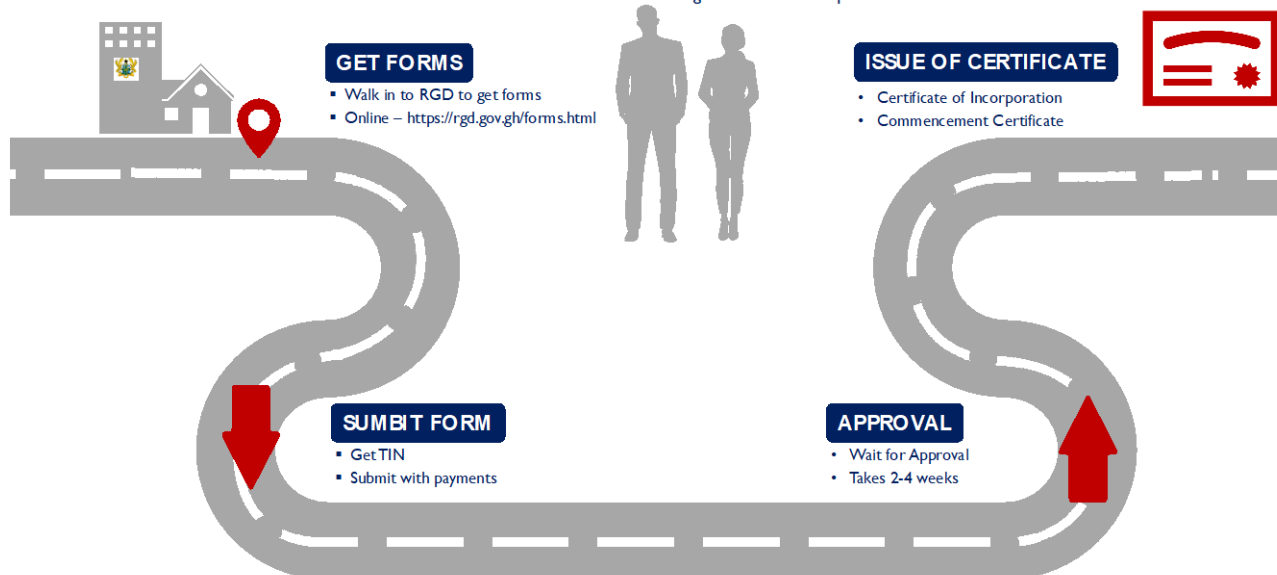
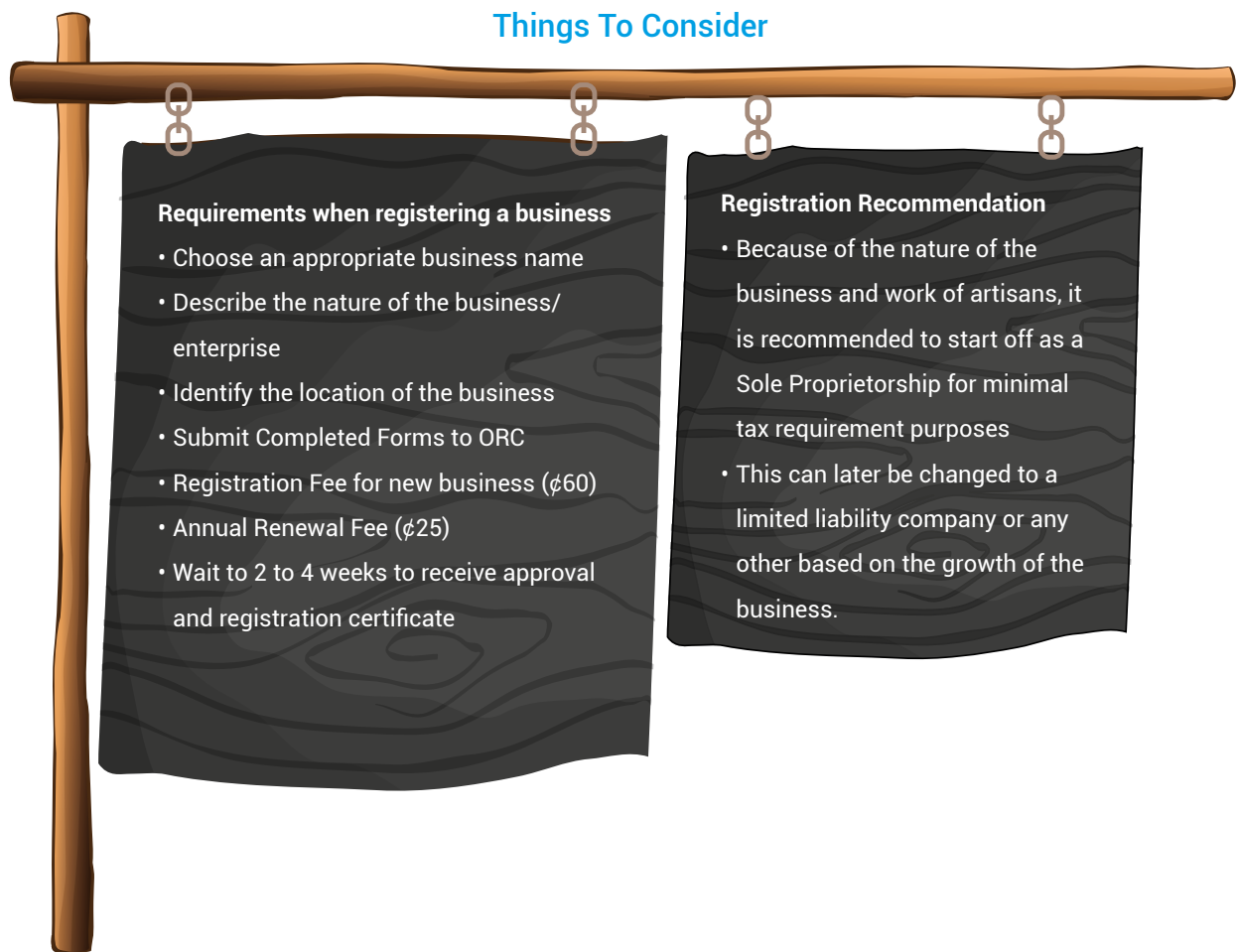


Figure 3 The Business Registration Process



In Appendix 2, you will find a copy of the form you will have to fill to submit at the ORC. You can take a look at it to see what information you will be providing. Now, we can move to Step 3.

### C. Register For Taxes

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The third thing you must do is to register for taxes. A tax is a compulsory financial charge or some other type of levy imposed on a taxpayer. Taxes help the government to provide public goods and services for the welfare of all citizens. Apart from the taxes which individuals pay, every registered business must also pay some taxes; the required amount depends on the type of business and how much money it has made over the period.

It is important to register your business for the payment of taxes because in order to qualify for some government contracts, you must provide evidence that you have also been contributing to the country's development through taxes.

As a Sole Proprietor, you must ensure to do proper bookkeeping and have good accounting processes which can easily be used to track your income and pay the right amount of taxes.

Here are some quick facts about your taxes:

- Based on your type of business, filing taxes may differ.
- All you need to register for tax payment is your business registration certificate from the Registrar-General's Department (RGD)
- Complete and submit a registration form at the Ghana Revenue Authority (GRA);
- You can then start filing your tax with the GRA in the area of your business operations;
- As an artisan, there are three (3) important taxes that matter most to you:

Type of Tax	Description
Income Tax	<ul style="list-style-type: none"> <li>Income Tax is a tax on your income, fees, charges, profits arising from property, practice of profession, conduct of trade or business</li> </ul>
VAT	<ul style="list-style-type: none"> <li>Value Added Tax (VAT) is a standard rate of 12.5% charged on the provision of goods and services. However, supplies of a wholesaler or retailer of goods are taxed at a total flat rate of 3%.</li> <li>The total VAT is 17.5% of what you charge, made up of the:               <ul style="list-style-type: none"> <li>Standard Rate = 12.5%</li> <li>National Health Insurance Levy (NHIL) = 2.5%</li> <li>Ghana Education Trust Fund (GETFund) = 2.5%</li> </ul> </li> </ul> <p><b>This tax rate may change with the increase on the standard rate in the 2023 budget of the Republic of Ghana</b></p>
Withholding Tax	It is a tax which is taken from source by a person required to deduct tax when making payment to another person for rendering a service, and accounted for later to the GRA.

Table 5 Different Types of Taxes for Artisans



During a period when your business has not made enough money to pay taxes, you can be upfront about this to the GRA, and they will help you with the right procedures. Remember to contact AAG for more help with this.

We can now look at the fourth thing to do when formalizing your business.

## D. Setup A Bank Account

---

The fourth thing you need when you are formalizing your business is to take care of your money. You must set up a bank account for your business.



But Kuukua, why do I need a bank account?  
I get paid, keep the money well, and use it  
later to do what I need to do in my business.  
**Why do I need a bank?**

*Dela, you see, business bank accounts can help keep your personal funds safe. If anything goes wrong with the business and your personal money is mixed in with your business money, all of it can be taken by the courts..*

*Secondly, for auditing and bank reconciliation purposes, most of your clients which are organisations would not agree to pay for your services with cash, MoMo or over the counter. They will prefer to use cheques or transfers to your bank account.  
deposited into your bank account.*



Opening a bank account can be one of the most important steps you take toward reaching your financial goals. Why? Because putting your money in an insured bank account can offer you financial safety, easy access to your funds, savings from cheque-cashing fees, associated benefits from business support services granted by banks, and overall financial peace of mind.

Below are four examples of banks where you can easily open a business bank account. I'm sure you have seen their branches somewhere around you.

Here are some of the documents and information you will need to open a business bank account:



#### Business Bank Account Registration Requirements

1. Personal details of Sole Proprietor
2. Business Registration Certificate
3. Proof of Address, eg. Electricity bill
4. Valid ID, eg. Ghana Card
5. TIN number
6. Passport-sized photograph



Now, we are ready for the final major step.

## E. Register For Permits and Certifications

The last major part of your formalization process is to register for the appropriate permits, licenses and certifications you need as an artisan and as a business.

- If your business activities or professional work are regulated by a government agency, you will need to get licenses and/or permits from them;
- Some regional or municipality offices may also require you to register or become licensed depending on what type of business you have;
- There are also specific industry requirements for certain trades and professionals, including membership of certain Associations, Unions, or groups.

In our next module, we shall focus on the various licenses that are required of artisans and their businesses.

### KEY TAKEAWAYS

In this lesson, we have learned about the FIVE processes involved in formalization. Here are the key things you should remember about formalizing your business:

- 1. Develop a business plan:** you can find a sample in Appendix 1. This is your description of what your business will do, what you will need to do it, and how you can make sure it will succeed.
- 2. Register your company:** you can find a copy of the registration form in Appendix 2. This lets the government recognize you as a business, and with a business registration certificate, you can access many opportunities and funds.
- 3. Register for taxes:** with the Ghana Revenue Authority. When you can prove that you contribute to the country's development, you can be trusted to work for the country. Taxes are paid every year depending on how much money you have made.



**4. Set up a business bank account:** This keeps your business money separate from your personal money, and helps you to work with big companies and organizations that will only pay you in an official way. You can open such an account with any major bank.

**5. Register for permits and certification:** we will delve more into this in the next lesson.

In the next lesson, we will learn about the different licenses, permits and certifications which you need as an artisan business.



## MODULE 3

### LICENSES, PERMITS & CERTIFICATION

#### LEARNING OUTCOMES FOR THIS MODULE

- To identify some of the certifications needed for artisans in particular trade areas;
- To identify and be prepared for applying for various licenses and permits from different state and non-state organizations;
- To identify affiliate and support organizations that you can belong to as an artisan in your trade area.

#### 3.1 IMPORTANT DEFINITIONS

Before we get into the details of this section, let us consider a few definitions of key words that are used in this module:

Important Definitions:	
<b>License</b>	<b>License</b> is a document authorizing you to perform an activity or duty.
<b>Permit</b>	<b>Permit</b> is a ticket, voucher or document which grants a pass to a person or something to be at a particular place in order to perform an activity or work.
<b>Certification</b>	<b>Certification</b> is a document proving the ability or competence of an individual to perform a duty or work.
<b>Commission</b>	<b>Commission</b> is an individual, a group or organisation tasked by a government with an authority to do something or perform some activity.
<b>Renewal</b>	<b>Renewal</b> is the act of extending the period of validity of a permit, license, etc.
<b>Requirement</b>	<b>Requirement</b> is what is needed or wanted to perform or process something.

Table 6 Important Definitions of Module 3

#### BEFORE WE START

Before we start talking about these processes, here are some very important points to remember:

1. After you have received your certificate of business registration, you can start working while applying for the necessary permits, licenses and certifications along the way. You don't have to get all the licenses in one day, or even before you start working.
2. The process of applying for these documents can be long and difficult if you are not sure how to go about it. Make sure to get help from trusted organizations like the Artisans Association of Ghana (AAG), who are always there to help you.
3. Apart from the official fees and processes outlined in this manual, you DO NOT have to give sexual, financial or any other favours in order to formalize your business. If you are pressured to provide such at any stage in the process, inform a mentor from AAG immediately so that they can help you.

4. Because of changes in the economy and circumstances, please take note that the amounts and processing times mentioned in this manual may change from time to time. This should not discourage you at all. Speak to a mentor in AAG who may find some provisions for helping you as a female artisan.

### 3.2 AREAS OF LICENSING AND CERTIFICATION



**DELA;**  
the plumber

This has been a lot of good learning. In two chapters, I have understood what it means and how to formalize my business. Now I want to know the *licenses, permits and certifications* I need to make my business trustworthy.

*Awesome, Dela!* I am so excited about the things we have shared so far and how they are helping you to develop and formalize your business.

Now, let us talk about the licenses, permits and certifications you need for your business as a young female artisan, and how you can get them...



**KUUKUA;**  
Biz Advisor

As you carry out your business, it is important for you to be recognized as a credible artisan who meets all the necessary requirements to be in the business that you are in. Your business itself must also be recognized by certain important institutions in order for it to succeed and be trusted by the government, other businesses, and your customers. Should anything go wrong, these institutions will be called upon because they gave you the permit, license or certificate. There are two main types of licenses, permits and certifications: some of them are for you, the artisan, and others are for the business you have started --



**The Artisan**



**The Business**

In this lesson, we will take a look at some of the most important such licenses, permits and certifications.

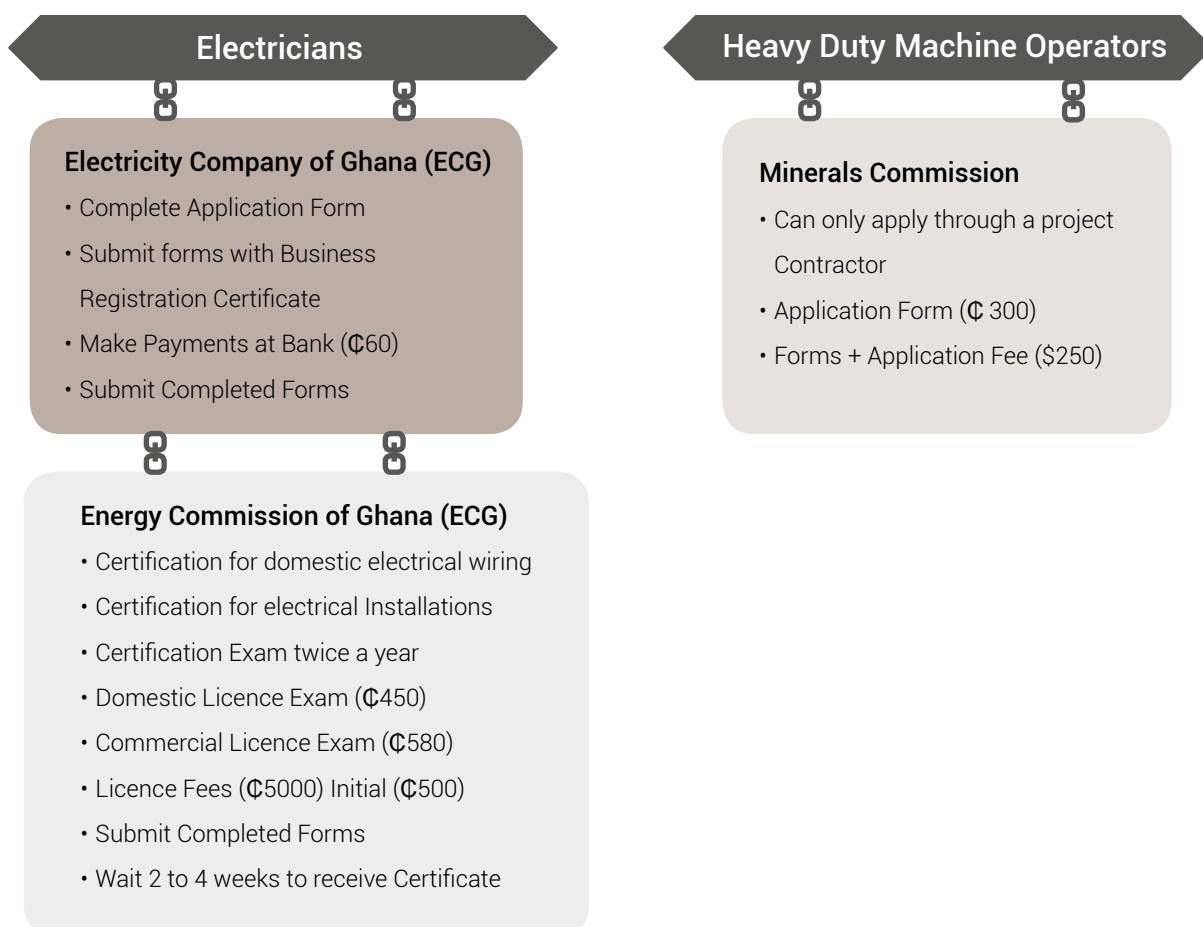
### 3.2.1 Certifications for Artisans

There are many technical and vocational professionals who are referred to as artisans, but in this manual, we are focusing on artisans in the following trade professions:



Among all these, particular licenses are needed by Electricians (from the Energy Commission of Ghana) and Heavy Duty Machine Operators (from DVLA). All the other trade professionals can have NVTI certifications (implemented by the Ghana TVET Service and Commission for TVET) and eventually, a certificate from the Ghana Institute of Engineering (GhIE).

Below is the process for getting the license as an electrician and a heavy duty machine operator.

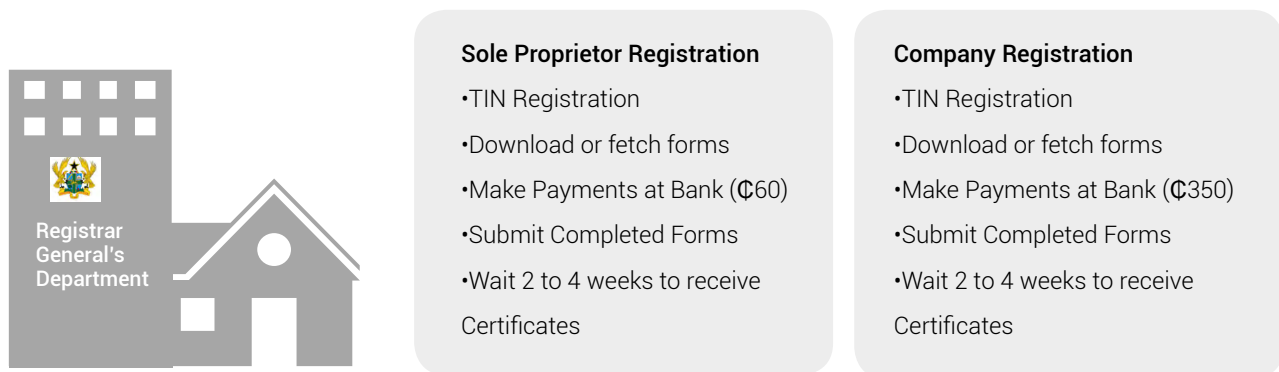


### 3.2.2 Business Licenses & Permits

Business licenses are required by the law and handled by various government agencies and local authorities. Business licenses include registrations, approvals, licenses and permits. The requirements for getting these may be different depending on your industry, business activity and location. In this lesson, we shall consider all the licenses and permits needed by businesses operated by artisans in the various technical vocational trade areas mentioned earlier.

#### A. Business Registration License / Certification

The first license you need is the Certificate of Business Registration. As we learned from Modules 1 and 2, the Office of Registration of Companies (ORC) at the Registrar-General's Department (RGD) is the state institution authorised to register and approve the incorporation of all types of businesses. Below is a reminder of the process for the registration of your business.



#### B. Municipal and District Assembly Business Operation License

Secondly, for any business to operate in a local area, it needs to have a permit from the local Municipal Assembly. Therefore, any artisan who intends to operate a shop or office that is located in any **Municipal Area (MA)** in Greater Accra, must go through the process below for registration:

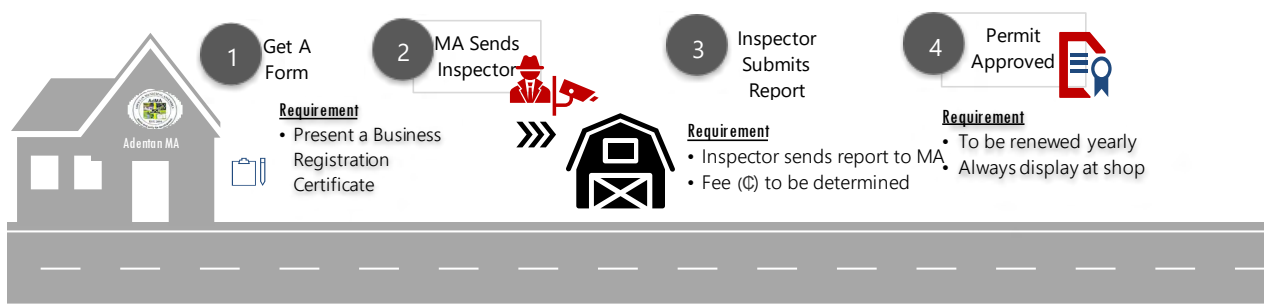


Figure 4 Registration Process for Municipal Assembly Permits

The District Assembly within which your business is located may also have a process for you to get a permit.

## C.Environmental Protection Agency (EPA)

The third license your business may need is one from the EPA. Before we consider the certification by EPA, let us first consider their work and function.

The Environmental Protection Agency (EPA) is a very important institution to protect the country's natural resources and make sure that our businesses do not destroy the land for our children.

Every business must not only be concerned with profit, but must make sure that it is not leaving a negative impact on the environment, on people, or on the communities in which they are. Such a business aims to use as little natural resources (like water, electricity and raw materials) as possible, while reducing carbon emissions. It also finds ways of using raw materials and even waste materials in renewable and eco-friendly ways.

Let us now look at what the EPA does and why you may need them.



### Functions of the EPA

- The work of the EPA is to supervise the carrying out of the National Environment Policy. Its mission is to co-manage, protect and enhance the country's environment;
- They enforce environmental laws, and inspect the environment;
- They provide technical support to companies to minimize threats to the environment;
- They support the development of a recovery plan for the environment.



So Kuukua, which artisans need certification from the EPA to operate their businesses?



Those whose work affects Humans, Plants and Animals

Like: Heavy Machine Operators, Miners, Building Contractors, Road Contractors, Engineers



Those whose work creates noise pollution

Like: Carpenters, Metal Workers, Aluminium fabricators, Steel Benders, Arch Welders, Auto Mechanics, etc.



Those whose work affects Land and Water Bodies

Like: Heavy Machine Operators, Miners, Building Contractors, Road Contractors and Engineers



Wow!!! I'm sure my work falls under one of these. So, what is the process for me to be certified by the EPA?



**KUUKUA;**  
Biz Advisor

Sadia, these processes are all to make sure that your business can be trusted to be doing the right thing. It is only then that you can be given more opportunities, funding and partnerships. The EPA registration and certification processes are outlined below.

## EPA Registration Process Steps

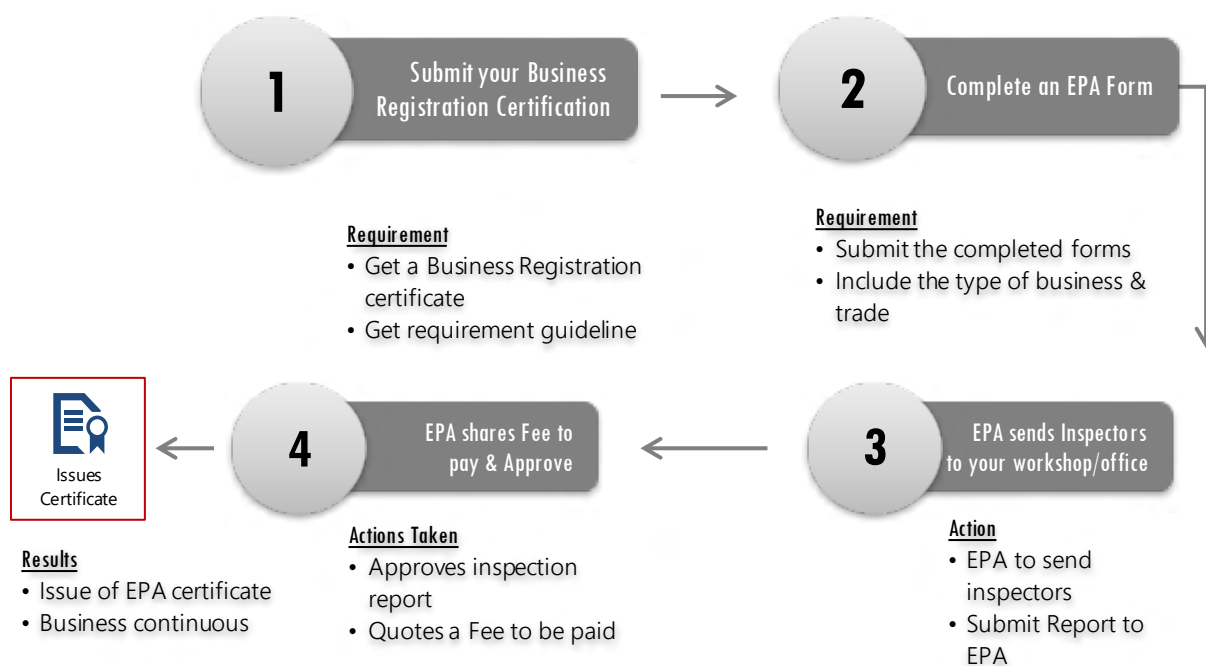


Figure 5 Registration Process for EPA Certificate

## D. Ministry for Works & Housing Certification

The Ministry for Works & Housing is a professional service government ministry which is responsible for providing technical services such as the design, construction and maintenance of state roads, as well as the provision of mechanical and electrical services for State Housing.

They are also responsible for the **registration** and **renewal** of **Contractors' Certificates**. They provide certifications for:

- A. General Building and Civil Works
- B. General Electrical Works
- C. General Plumbing Works



Kuukua, please hold on. It seems Electricians and Plumbers are included here. Why do our businesses need a certification from the Ministry of Works and Housing?

*Dela and Sadia*, the certification offered by the Ministry of Works and Housing are for building contractors, electricians and plumbers who are interested in securing government contracts.

Without the certification from the Ministry of Works and Housing, even if you apply for a contract you qualify for professionally, you would be disqualified or denied.



So how do we get the certification?  
Where do we start from?

*Let us first understand the various classifications of certificates available and their requirements...*



Certification Classification				
REQUIREMENTS	Electrical Works		Plumbing Works	
Classification Description	E1	Advanced Certification	G1	Advanced Certification
	E2	Intermediate Certification	G2	Intermediate Certification
	E3	Beginner Certification		
Certification Work Approved Level	E1	Electrical installing works for industrial and domestic buildings over ₪2000	G1	Plumbing works for industrial and domestic buildings over ₪2000
	E2	Electrical works over ₪500 but not exceeding ₪2000	G2	Plumbing works for industrial and domestic works not exceeding ₪2000
	E3	Electrical works over ₪500 total cost		
Certification Fees	E1	₪1,500	G1	₪800
	E2	₪800	G2	₪600
	E3	₪400		
Registration Requirements	E1, E2, E3	Business Registration Certificate	G1, G2	Business Registration Certificate
	E1, E2	VAT Certification (Tax)	G1, G2	VAT Certification (Tax)
	E1, E2	ECG Certificate	G1, G2	ECG Certificate

Table 7 Certifications by Ministry of Works &amp; Housing

## E. The Electricity Company of Ghana (ECG)

ECG's primary objective is to supply and distribute electrical power within the company's operational areas. To do this, ECG trains and certifies people to do external wirings in communities. This is a special training carried out at the ECG Training Centre in Tema (Accra), and is called Contractor Licensing.

ECG first certifies a company, which can then get its staff or professionals certified. ECG **DOES NOT** certify walk-in individuals who seek certification without a link or affiliation to other companies. Below is the process for Contractor Licensing:

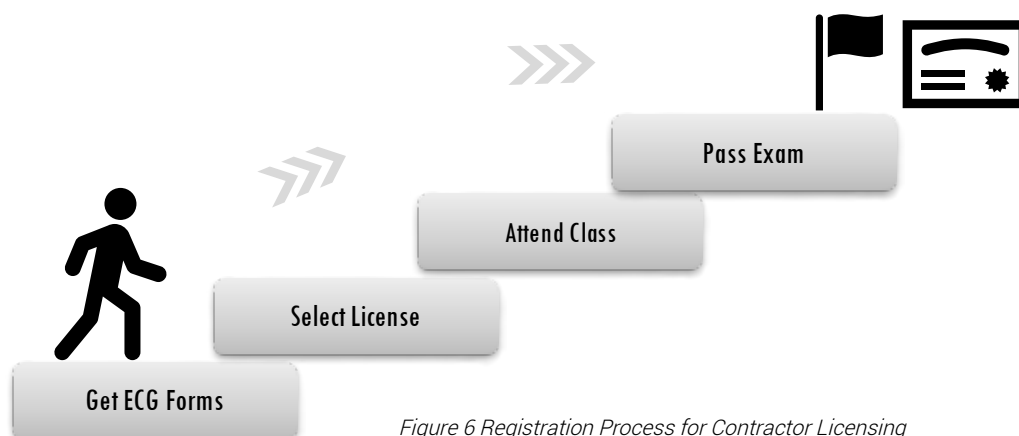


Figure 6 Registration Process for Contractor Licensing

## F. Ghana Standards Authority (GSA)

The Ghana Standards Authority (formerly the Ghana Standards Board) is a government agency responsible for developing, publishing and maintaining acceptable standards for products and services, and sound management practices in industries and public institutions in Ghana. They ensure that everything which is produced by local businesses is up to international standards and can compete with any products from other countries. To do this, they carry out testing, inspection

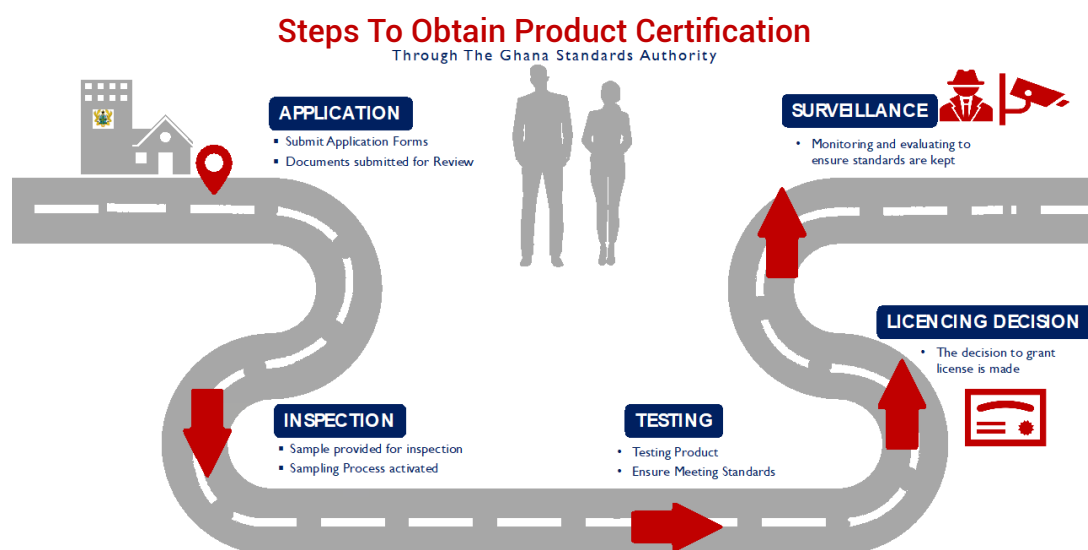


Figure 7 Registration Process for Product Certification (GSA)

## G. Social Security and National Insurance Trust (SSNIT)



Kuukua, I was listening to radio the other day and they spoke about SSNIT. I did not understand everything. What is SSNIT and should I also register for it?

SSNIT stands for Social Security and National Insurance Trust. They play a major role in taking care of workers when they are no longer working, either because they retire from old age or due to sickness, disability, etc. Let's take a bit of time to understand what they do and how you can get registered.



SSNIT is an agency of the government of Ghana formed to administrate the National Pension Scheme. They cater for the pension needs of Ghanaians. It is useful to register with SSNIT as a worker so that you have some savings towards monthly payments when you are no longer able to work.

Below are the steps to get registered with SSNIT:

### STEP 1:

Walk into a SSNIT Office (to consult)

### STEP 2:

Submitt ALL relevant Documents & Information

### STEP 3:

Issuing of Membership Number & Certificate

Use the SSNIT Office closest to the place of your business operation

#### Including:

Organisation Name  
GPS Location Address  
Landmark in the area of location  
Employee Details

This might be same day or within a couple of days depending on your submitted documents



### 3.2.3 Affiliate & Supporting Organisations to Consider Joining

Apart from institutions which certify and issue permits for operating a business in the construction industry, a young artisan can also benefit a lot by joining other associations and organizations of other workers in the same trade profession, area or industry. Some of these require the payment of membership fees and dues; however, they provide some benefits like:

- job/contract opportunities
- support for business development
- skill development and training
- enhancing your professional resume or CV
- connecting with more experienced professionals who can be mentors
- opportunities for networking and building business relationships
- Opportunities for further trainings and certifications
- Additional licenses, certifications and accreditations
- A united voice for lobbying necessary governmental and related institutions in advancement of the best interest of the industry and for that matter of your company;
- Partner in ensuring minimum standards and requirements for skilled workers in the construction industry in the country to reduce injuries, increase safety and efficiency of your business

Here is a list of some such associations and organizations which are relevant for the Construction Industry. You may find their contact details in Appendix 3 for further information and enquiries:

1. Ghana Chamber of Construction Industry (GCCl)
2. Ghana Institute of Engineering (GhIE)
3. Ghana Real Estate Developers Association (GREDA)
4. Ghana Institute of Architects (GIA)
5. Ghana Electrical Contractors Association (GECA)
6. Ghana Institute of Planners (GIP)
7. Association of Building & Civil Engineering Contractors of Ghana
8. Progressive Road Contractors Association (PROCA)
9. Association of Road Contractors (ASROC)

One of the best ways you can grow as an artisan and as a business is by joining the Artisans Association of Ghana (AAG), which will help you to know which such groups will be most useful for you and how to join them. Let us learn a little more about the Association.

## The Artisans Association of Ghana (AAG)

The Artisans Association of Ghana (AAG) is a non-profit organization that has been in operation since 2012, and has been very instrumental in providing relevant training to its members to work as tradespeople, primarily in the construction industry. The membership of the Association currently stands at about eighteen thousand (18,000) artisans from the six largest regions in Ghana, with about twenty-five percent (25%) being female. With affiliation to NVTI and COTVET, AAG trains in-demand driven trade skills such as Masonry, Electricals, Plumbing, Steel Bending, Welding, Tiling, Landscaping, etc. for the construction industry in Ghana and beyond.

## Philosophy

We believe that every individual is unique and endowed with potentials, gifts and talents which need to be unearthed.

## Mission

To be world -class Association for youth, women and men that provides leadership, advocacy and support through training, certification and business development with professional integrity to meet international standards that will advance the economy and prosperity of Ghana.

## Vision

To be Ghana's major trade hub which meets global standards by the year 2030.

## Objectives

- To identify projects with economic potential that can generate employment for as many artisans as possible.
- To upgrade artisans with skills and modern technologies that will raise their value on the job market.
- To train and build interest in youth especially women to go for careers in TVET.
- To collaborate with organizations, both international and local, municipal assemblies, ministries and other private entities to source for funds for the youth to be trained and start up their businesses.

## Our Business Model

AAG helps men, women and the youth to secure jobs and obtain training opportunities in Technical Vocational Education and Training (TVET) to qualify as fully trained artisans mainly in the construction sector, with the help of our donor partners and government bodies in this space. We also offer other services, such as:

- AAG links youth, women and men (apprentices) to master craftspersons for training and coaching for skills upgrade and encouragement.
- AAG acts as an intermediate and goes further to partner with organizations both government and private (mostly) to secure job matching and internship opportunities for trainees and members to obtain practical experiences and employment for sustainable livelihoods.

AAG also offers other additional services to members and potential members to improve their skills and scale up. These include:

1. Entrepreneurship – training them on how to be successful entrepreneurs
2. Financial literacy – how to manage business finances for business growth
3. Job cost estimating – helping them give the right estimates to clients
4. Soft skills training – training them on communication, marketing their products, customer relations, commitment to work and honesty, etc.
5. Health and safety - training them on the right use of tools, PPEs and general worksite safety
6. Formalization of Business Support – helping them go through the process of documentation for their businesses to scale up.
7. Male Gender Engagement program – sensitization of men in society and industry to accept and support women who go into male-dominated trades.

## Our Customers

The services of AAG benefit:

1. Artisans (master craftsmen and women)
2. Unemployed people, including the youth and young women
3. General contractors
4. Manufacturers and importers of building materials
5. TVET Training Institutions

## Future Programs

The vision of Artisans Association of Ghana is to be Ghana's major trade hub which meets global standards by the year 2030. We want to achieve this by pushing for regulation or laws to standardize the work of artisans in the construction sector and become the voice to advocate for the rights and concern.



## Membership categories:

Membership is renewed on a yearly basis, and every member is entitled to an identity card.



So, what does it take to become members of the Artisans Associations in Ghana? Where do we start from?

Becoming a Member of the Artisans Association of Ghana is a great decision for your career and business. Let us now consider the membership application process for AAG.



### PICK FORMS @ AAG

Complete an application form with AAG & submit



### Get Validated

Go through a validation process with AAG



### SUBMIT & PAY

Receive approval report and make payment

Figure 8 Registration Process for AAG Membership

Remember that payments are made per selected category of choice below. Do check your category and make payments accordingly





## KEY TAKEAWAYS

In this lesson, we have been introduced to the major institutions from which we get our licenses, certifications and permits for ourselves as artisans and for our businesses to operate without any issues. Here are the key things to remember:

1. The first certificate you need is your Business Registration certificate from the ORC. This is what allows you to work as a business.
2. After that, you may need other certifications, licenses and permits from some government agencies and institutions, depending on your trade area. Find out more about what you may need from your mentor in AAG.
3. After that, you may choose to join one or more groups, associations, trade unions and organizations which can be of great help to you professionally.
4. By joining the Artisans Association of Ghana, you can have a link to all the other associations and groups that will be useful to you in your work.

In the next and final lesson, we will take a look at some of the common challenges which young women like you may face in the construction industry.



## MODULE 4

### COMMON CHALLENGES OF FEMALE ARTISANS IN THE CONSTRUCTION INDUSTRY

#### LEARNING OUTCOMES FOR THIS MODULE

- To be aware of some of the common challenges that you may face in your work;
- To understand sexual harassment and its effects on your work;
- To know how to avoid, prevent, and respond to incidents of sexual harassment
- To identify how to overcome these common challenges

#### 4.1 INTRODUCTION

In this final chapter of the manual, we will briefly look at some of the challenges young female artisans like you are likely to encounter in the construction industry and how to handle them.

Important Definitions:	
<b>Challenges</b>	<b>Challenges</b> are tasks or situations that test someone's abilities.
<b>Stereotype</b>	<b>Stereotype</b> is a widely held image or idea of a particular type of person or thing.
<b>Hostile</b>	<b>Hostile</b> is showing feelings of dislike or opposition that are unfriendly towards another person.
<b>Perception</b>	<b>Perception</b> is the way in which something is understood and interpreted.
<b>Masculine</b>	<b>Masculine</b> is having qualities or appearance that is traditionally associated to men.
<b>Notion</b>	<b>Notion</b> is the belief or mindset about something.
<b>Harassment</b>	<b>Harassment</b> is the aggressive pressure put on someone
<b>Suspicious</b>	<b>Suspicious</b> is having or showing a cautious distrust of someone or something.

Table 7 Important Definitions of Module 4

## 4.2 COMMON CHALLENGES OF FEMALE ARTISANS IN CONSTRUCTION

You have done such a great job so far! But working in the construction industry as a woman is not always easy. Knowing some of the issues that may come up can help you to respond properly. Let us discuss this issue.



All over the world, it has been shown that young female artisans like tilers, fabricators, electricians, and masons among others are more likely to encounter some challenges in male-dominated industries including the construction industry. Such industries are traditionally seen to belong to men only.

Below are some of the common challenges which you may experience:

### A. Gender Stereotypes

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In the construction industry female artisans are underrepresented. It has been established that even though there has been a progressive increase in the number of female artisans in the construction industry, the profession still remains a hostile environment for women. This is compounded by gender stereotypes that make the industry a daunting space for women.

### B. Negative Perceptions

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The dominant perception is that the construction industry is rough and male dominated which always requires strong muscular attributes and a strong posture for the work. This often discourage young female artisans who are willing to join the industry. Because the industry is male dominated, their values become the standard of the industry. Other issues include negative perceptions of women's capabilities, minimal recognition on project sites, expectations to mimic males' aggressive behaviors, absence of positive influences such as lack of role models/mentors, difficulty in finding a balance between personal goals and professional goals, discrepancies between women's perceived societal roles and the image of the construction industry, unfair judgement of training needs and misjudged on performance compared with male counterparts, among others.

## C. Masculine-Identity Threat

---

In the construction industry, when male artisans feel threatened by their female counterparts, they may try to adopt tactics like discrediting the work of the female artisans, starting unhealthy competition, being aggressive towards the women, among others. This can make it difficult for contractors, customers, and other workers to take the female artisan seriously. They can question her ability and try to intimidate her at work.

## D. Unfair Treatment and Discrimination

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Many female artisans are treated unfairly in male-dominated industries like the construction industry. They are likely to be disliked by their colleagues, and all their mistakes are judged more harshly than their male counterparts. This usually leads to questions about their competence and makes it such that they rarely have job security. Female artisans can also be isolated and excluded by their male colleagues, including preventing access to important work information. Beyond that, female artisans can be intimidated by cultural stereotypes in their work, like “A woman should not be greedy (by asking for promotions, increase in pay, or equal opportunities as men).”

## E. Lack of Respect

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Traditionally, especially in Ghana, female artisans are likely to be disrespected or looked down upon because of the notion that their professions are the preserve of men, and women are not supposed to pursue such professions. This can lead to insulting comments and behavior from family, friends, and other community members.

## F. Jobs with Strings Attached

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Some male clients will promise you juicy job offers but will demand sexual or other kinds of favours at the beginning or during the contract. Even your supervisor or some of your male counterparts in the industry may propose similar offers to give you a share of a contract they have secured. Attempts to resist these kinds of offers can lead to the men calling you proud, disrespectful or selfish. They can also start excluding you from opportunities for advancement and growth.

## G. Sexual Harassment

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Young female artisans are also very likely to face sexual harassment. Sexual harassment is any unwelcome and inappropriate sexual remarks or physical advances in a workplace or other professional or social situation. It can take any of the following forms:

- i. **Physical forms** of sexual harassment such as any unwanted contact, ranging from intentionally touching, caressing, pinching, hugging, or kissing to sexual assault or rape.
- ii. **Verbal forms** of sexual harassment include socially and culturally inappropriate and unwelcome comments with sexual overtones such as sexually-suggestive jokes or comments about the young female artisan's dress or body, made in their presence or directed toward them. They also include persistent proposals and unwelcome requests or persistent personal invitations to go out.
- iii. **Non-verbal forms** of sexual harassment include unwelcome gestures, suggestive body language, indecent exposure, lustful looks, repeated winks, and gestures with fingers. It also includes the unwelcome display of pornographic materials, sexually explicit pictures and objects or posters as well as sexually explicit e-mails, notes or SMS messages.

### 4.3 RESPONDING TO COMMON CHALLENGES OF FEMALE ARTISANS

In this section, let us look at some of the ways to deal with the common challenges which you may face in your line of work. In general:

- You should always respect yourself and your clients as much as possible, while staying true to your profession and excelling at your work;
- Quickly remove yourself from any situation that threatens your safety/security or makes you feel uncomfortable;
- Do not engage in arguments/exchanges with your clients or male counterparts which are likely to escalate to something physical;
- Take advantage of mentoring relationships, especially with women who have more professional experience than you, so they can give you tips on how to handle these issues;

Responding to requests for sexual favours and sexual harassment needs some intentional responses, though. Some male clients or counterparts in the construction industry may want to take sexual advantage of you. Here are some suggestions on how to the situation:



- i. Immediately **reject** any job offers that require you to offer any form of sexual favours in return and avoid such people. In all your dealings with your male clients and male counterparts in the industry, be professional and respectful but firm, and guard your integrity.
- ii. Always make sure a family member or friend knows exactly which clients or male counterparts you are working with, at what locations and some contact information about them. If possible, take a trusted male colleague, family member or friend when you are invited to a male client's house to do a job. **DON'T GO ALONE.**
- iii. **Avoid** suspicious job offers by clients, especially male clients who specifically ask you to work at unusual times (like evening or dawn) or who has a history of verbally or physically harassing you sexually. Be vigilant and always look out for any suggestive signs by the clients and take appropriate actions.

- iv. Emphatically **express** your displeasure and remove yourself immediately if a male client/counterpart acts or touches you inappropriately (like touching your buttocks, breasts or tries to forcibly kiss you; shows you pornographic pictures/film; makes sexually suggestive gestures).
- v. Start keeping a **record** of the dates, times and circumstances when such incidents took place, as well as any possible witnesses. These will be very useful when you have to take the matter through official channels.
- vi. **Report** the behaviour to your *mentor* or a *contact person* at AAG. You can also report to a trusted supervisor or colleague who can come in as a third-party helper. Also make sure to report the matter to a *trusted family member and/or friend* who can bear witness.

**In the unfortunate event that you are sexually abused**, IMMEDIATELY report to AAG and/or follow the process below to report such incident:

- 1. Make sure you are safe** from the abuser and those who helped him by immediately removing yourself from the environment if possible. Reach out to someone you trust (like a colleague, family member or a friend) for support. This must be a person who will not judge you no matter what. Remember you don't have to go through this alone.
- 2. Remember that what has happened was not your fault.** You must not feel too ashamed to talk about the issue, and you should speak up so that the abuser does not do it to other women too.
- 3. Do not tamper with evidence.** Do not take a bath or throw away the clothes you were wearing. The police will need all the evidence possible, including things that got torn or hurt while you struggled to be free.
- 4. Report the case to the police.** Report sexual abuse immediately to the police (DOVVSU). The victim will also be given a medical form to send to a clinic/hospital to aid with the investigation. Note however that the medical examination is not free and the victim will have to pay for this examination.

After you've filed the complaint at the police station, it is advisable to seek professional counselling to deal with the unfortunate experience and overcome the trauma.

**Under this project (YoFeB-4G), any form of sexual harassment or abuse by any male person WITHIN AND OUTSIDE THE PROJECT should be reported to AAG immediately for the necessary action and support.**

Finally, note that as you go through the process to formalize your business, you may come into contact with some dishonest males who seek to take sexual advantage of you before they support you.

As earlier shared in the training manual and to ensure your safety, go straight to the appropriate institutions or their recognized agencies and avoid using unauthorized middle men or 'goro' boys.

### KEY TAKEAWAYS

In this lesson, we have been very practical about some of the challenges that a young female artisan may face, as well as some of the ways you can overcome these issues. Here are the key things to remember:

1. You are allowed to work as an artisan, just like any man. You must not allow their negative attitudes, words and actions to discourage and intimidate you.
2. It is important to identify mentors and trusted allies in your network who will support you, counsel you, and who you can trust with sensitive information and reports.
3. Sexual harassment and abuse are never your fault. Be bold to say NO when you don't like the way some men are talking, touching or acting towards you.
4. Be vigilant and watch out for signs and signals that may compromise your safety and security.
5. Don't be afraid to report any issues of sexual harassment or abuse and seek the necessary support.
6. By persisting and excelling in your work, you can also climb to the top of your industry.

By joining the Artisans Association of Ghana, you can have access to mentors and a contact person to whom you can report all cases of sexual harassment and all other types of challenges for support.



# CONCLUSION

Well done for making it through this manual! We hope that you have learned a lot about what it means to formalize your business, and the various processes you should go through to be formalized. We have gotten to know some of the various certifications, licenses and permits you will need to be more and more successful as a business. We have also introduced you to some of the associations and groups which will be beneficial to your growth as a professional artisan. In our final lesson, we presented some of the challenges you might face as a young female artisan in the construction industry, and how best you can overcome them.

Remember that this is not the end of your journey. Get in touch with the Artisans Association of Ghana (AAG) so that you can receive in-depth mentorship and support to keep improving and growing your business.

## **AAG Contact Person**

Victor Occanseay (0242670584)

APPENDIX 1: QUESTIONS TO ANSWER TO DEVELOP A SIMPLE BUSINESS PLAN	
Answer each question with one or two sentences	
PROBLEM	What problem will your business solve?
SOLUTION	What will your business provide to solve the problem?
TARGET CUSTOMERS	Who are your target customers?
MARKETING STRATEGY	Where and how will you reach customers?
INCOME PROJECTION	How will your business make money?
COMPETITORS	Who are your main competitors and what are their strengths?
COMPETITIVE ADVANTAGE	What will your business do better than your competitors?
FINANCIAL PROJECTION	How much money would you need to start your business? How much money do you anticipate to make every month? How much money do you anticipate to spend every month?
STRENGTHS	What are your strengths and how will you use them to grow your business?
WEAKNESSES	What are your weaknesses and how will you address them so they do not affect your business?
OPPORTUNITIES	What are the opportunities in the industry and how will you take advantage of them?
POTENTIAL RISKS & SOLUTIONS	What are what are the potential risks and how will you overcome them?
PERSONAL GROWTH	How will you invest in yourself?

**FORM A**

**SOLE PROPRIETORSHIP**

FILL ALL FORMS IN BLOCK LETTERS, AND LEAVE SPACES IN BETWEEN WORDS

PLEASE WRITE ALL WORDS WITH NO ABBREVIATIONS

OFFICE OF THE REGISTRAR OF COMPANIES

ALL FIELDS MARKED WITH AN ASTERISK (\*) INDICATES A MANDATORY FIELD

A fee is payable on presentation of this form. Please see the fees on our website [www.rpd.gov.gh](http://www.rpd.gov.gh)

Read the instructions before completing the Form. Incomplete applications or invalid data may delay the registration process

(A)

<b>e- Business Name*</b>	
	Name should not be duplicated, similar, misleading or undesirable.  The Registrar of Business Names shall have the final approval regarding the name which is eventually submitted for registration.Section 2, of Business Names Act, 1962 (ACT 151)  A list of registered names can be found on our portal <a href="#">www.rgdeservices.com</a>

(B)

## Nature of Business/Sector(s)\*

Nature of Business Sector(s)								
Legal	<input type="checkbox"/>	Estate/Housing	<input type="checkbox"/>	Media	<input type="checkbox"/>	Transport/Aerospace	<input type="checkbox"/>	Choose your sector by ticking the box next to it. Specify sector(s). If your sector is not listed, write your sector in the space provided for "others".
Utilities	<input type="checkbox"/>	Education	<input type="checkbox"/>	Shipping & Port	<input type="checkbox"/>	Fashion/Beautification	<input type="checkbox"/>	
Tourism	<input type="checkbox"/>	Quarry / Mining	<input type="checkbox"/>	Hospitality	<input type="checkbox"/>	Refinery of Minerals	<input type="checkbox"/>	
Insurance	<input type="checkbox"/>	Entertainment	<input type="checkbox"/>	Health Care	<input type="checkbox"/>	Others(Please Specify)	<input type="checkbox"/>	
Agriculture	<input type="checkbox"/>	Food Industry	<input type="checkbox"/>	Securities/Brokers	<input type="checkbox"/>		<input type="checkbox"/>	
Oil and Gas	<input type="checkbox"/>	Manufacturing	<input type="checkbox"/>	Commerce/ Trading	<input type="checkbox"/>		<input type="checkbox"/>	
Construction	<input type="checkbox"/>	Pharmaceutical	<input type="checkbox"/>	Banking and Finance	<input type="checkbox"/>		<input type="checkbox"/>	
Telecom/ICT	<input type="checkbox"/>	Security	<input type="checkbox"/>	Sanitation	<input type="checkbox"/>		<input type="checkbox"/>	

(C)

### Principal Business Activities\*

(7)	Select the International Standard Industrial Classification (ISIC) code number(s) for the principal activity and other activities
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<b>ISIC code 1</b>																	economic or business activities so that establishments could be classified based on the activity they carry out. A detailed list of ISIC or Classification Codes can be found on our website at <a href="http://www.rgd.gov.gh">www.rgd.gov.gh</a>	
<b>ISIC code 2</b>																		
<b>ISIC code 3</b>																		
<b>If you cannot determine a code, please give a brief description of the company's business activities below</b>																		
<b>Date of Commencement</b>	D	D	M	M	Y	Y	Y	Y										

Date of Commencement

D	D	M	M	Y	Y	Y	Y
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### Business Address Information

(D)

## Registered Office Address

Registered Office Address													
Digital Address*													Every proprietor must have a Business Address, Principal Place of Business. The Registrar of Business Names may send correspondence.
House/Building/Flat* (Name or House No.)/LMB													
Street Name*													
City*													
District*													
Region*													Obtain a digital address by downloading the Ghana Post GPS app onto any smart phone.

## APPENDIX 3: CONTACT INFO FOR ASSOCIATIONS AND GROUPS

Here are some valuable contacts of organisations and Associations which will be useful for further information or enquiries.

Organization for Artisans	Contact
Ghana Institution of Engineering (GHIE)	0242670584
Artisans Association of Ghana	0243049341
Ghana Institute of Architects (GIA)	0303966841/0241921557
Ghana Electrical Constructors Association (GECA)	0540966161
Ghana Institute of Planners (GIP)	0200591723/0244448608
Association of Building and Civil Engineering Contractors of Ghana (ABCECG)	0243113166
Ghana Electronic Security and Safety Association (GESSA)	0307001582
Progressive Road Contractors Association (PROCA)	02081367962
Ghana Institution of Surveyors (GHIS)	0303936014
Commission For Technical and Vocational Educational Training (CTVET)	030 2291963
Association of Road of Constructors (ASROC)	0302954456 / 0244816765
Trade Union Congress (TUC)	0243746591
Sector Skills Body (SSB)	0244690854



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