



Network For Women's Rights in Ghana
(NETRIGHT)



GENDER ANALYSIS OF GHANA'S TAX SYSTEM

TAX RELIEFS: EQUAL IN LAW, UNEQUAL IN IMPACT

Educational Relief

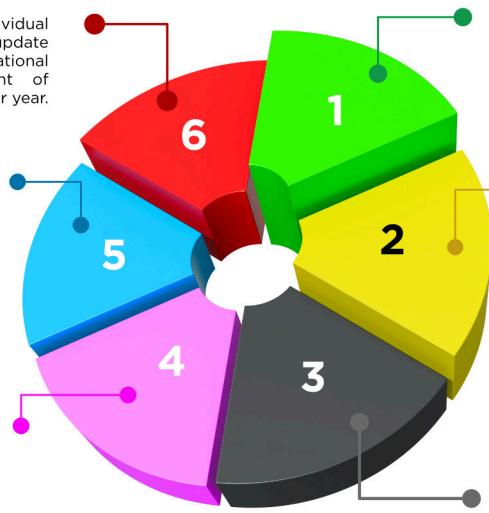
Granted to: a resident individual undergoing training to update professional, technical, or vocational skills, with a relief amount of GH₵2,000 per year.

Disability Relief

Granted to a resident individual who proves their disability to the Commissioner General, this relief provides a 25% tax reduction on income from business or employment, specifically for disabled individuals engaged in these activities.

Mortgage Relief

Granted to a resident individual for the qualifying mortgage interest paid on their principal private residence, applicable to only one building.



Marriage or Responsibility Relief

Granted to a resident individual who cares for a spouse or at least two children. This entitlement provides GH₵1,200 per year.

Child Education Relief

Granted to a resident individual who pays his/her child's (biological/adopted) school fees is entitled to GH₵600 per child per year.

Aged Dependent Relief

Granted to a resident individual who cares for up to two relatives aged 60 or older (excluding spouse or children). This relief provides GH₵1,000 per person annually.

KEY POINTS

- Unpaid Care Work:** Cultural norms assign care responsibilities mainly to women, causing breaks in their paid employment. The PIT system does not account for this unpaid work, impacting women's earnings, savings, and social security benefits.
- Equal Relief Distribution:** PIT reliefs, such as aged dependent relief, are equal for men and women, despite evidence that women disproportionately handle unpaid eldercare and domestic work, affecting their availability and quality of paid labor.
- Income Deductions Bias:** Tax deductions like SSNIT contributions and provident funds favor formal employment, where men are more represented. Women, more prevalent in the informal sector, are less likely to benefit from these deductions.



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