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Rural Women's Role in the Socio-Economic Growth and Well-being of Ghana: A Case Study of Women Operating within the Informal Sector

Raphael Avornyo

This paper examines women's contributions to Ghana's economic growth and well-being. Data for the study were collected using interviews and focus group discussions (FGDs) with women operating in the informal sector of the Twifo-Hemang-Lower Denkyira District. The main findings of the study showed that even though women contribute to socio-economic growth and well-being, most of them do not have adequate access to the resources needed to expand their impact. The paper recommends policies aimed at addressing women's issues regarding the socio-economic system, so that they can create wealth and improve well-being for themselves, their children, and society at large.

Introduction and Literature Review

African women's fundamental contributions in their households, food production systems, and national economies are increasingly acknowledged, within Africa and by the international community. This is due, in no small part, to African women's own energetic efforts to organize, articulate their concerns, and make their voices heard (Manu, 1998). However, African women as well as women in other parts of the world do not participate in the labor force to the same extent as men and, when they do, earn 18% less than men (Stevens, 2010). Most of them find themselves in the informal sector (IS), which plays a significant role in the so-called developing countries, including Ghana, although working and employment conditions within the sector are still poor (Kappel & Ishengoma, 2006). The sector, which Lewis (1954) treated as a reservoir of surplus labor, still has more workers than the formal sector. In fact, it has, contrary to expectation, not shrunk and disappeared, but grown and is confronted with a lot of problems.

Abor and Biekpe (2006) posit that lack of sufficient capital tends to affect small and medium scale enterprises' (SMEs') ability to develop new products and services or to grow so as to meet demand. Heilbrunn (2004) points out that 90% of business start-ups that failed did so because of the lack of management skills of the owners. Similarly, the lack of financial resources, shortfall in marketing and management expertise, weaknesses in external information and linkages are factors that limit their competitiveness (Freel, 2000). These problems have been affecting all those operating within Ghana's informal sector with women being most affected. For instance, although women in agriculture in Ghana control 40% of all land (Fenrich & Higgins, 2001) and produce nearly all the food their families consume (since men are mostly engaged in cash crop farming), for the most part, women still do not have access to land, credit, technology, fertilizer, education, em-

ployment, and political power as evidenced in the literature (Abzug, 2002; Amu, 2005; Ardayio-Schandorf, 1999; Duncan, 2004; Hampel-Milagrosa, 2011; Kotey & Tsikata, 1998). Often, they also have more limited access to family labor and lack the resources to hire labor for their farming and other economic activities. In addition, their time constraints make it difficult for them to benefit from skills training, health programs, and other development activities.

Women's inability to have access to resources equal to that of men is based upon certain prevalent social structures (Sarris, 2002). For example, traditionally, a woman's debt was held to be the collective responsibility of the family or the husband and therefore a family or husband could prevent a woman from acquiring a loan from the bank or the moneylender (Arhin, 2000). Abzug (2002) endorses Arhin's finding, as he demonstrates how Ghanaian women engaged in enterprise development could not expand their businesses because they were not able to obtain financial assistance from the banks. In spite of their situation, women have played significant roles in the socio-economic growth and well-being of their societies. In fact, they can be described as agents of development because they have played tremendous roles both in the formal and informal sectors of the economy through creativity and innovations.

In Ghana, women's contributions to the socio-economic and political development as well as well-being of the country cannot be over-emphasized. However, their contribution to the socio-economic well-being of their families and communities through their entrepreneurial activities has received little attention from policy makers and researchers, and has been taken for granted by the Ghanaian society. This has resulted in gross underestimation and under-utilization of women's socio-economic contribution and potential in the Ghanaian economy (Dzisi, 2008). Expenditure studies in various parts of Ghana have shown that women consistently spend more of their incomes directly on children and other household supplies, while men tend to concentrate more on capital investment and their own personal needs (Tripp, 2001).

Despite the brilliant feats of women, some individuals and groups including women's groups, governments, development partners, and civil society organizations, have put up arguments "that the biology of sex determines that women are limited to the home and children and must play a subordinate role in the economy, public affairs and even in the home" (Amu, 2005, p. 8). The notion behind this statement is that a woman's place belongs to the kitchen, from where she has to cater for the stomachs of her family by preparing food and also carrying pregnancy to term and bringing forth children, socializing them and making sure they fit into society. In view of this ideology, women are forced to occupy a limited if not subordinate position in society (Fayorsey, 2006).

But fully aware of the qualities that they possess, women have made frantic efforts to end the marginalization they have been suffering at the hands of men. Apusigah (2004) points out that African women, holding to their own in different sectors of the body politic, continue to initiate and/or participate in various resistances, overt and covert, that threaten ruling governments. Through friendship connections, cliques, and kinship relations women get together to support one another in various fields of endeavor (ABANTU for Development, 2004; Dolphyne, 1991 as cited in Apusigah, 2004)

In spite of these protests and resistances from women, their status has not changed. Gender inequalities continue to constrain women's ability to participate in and contribute meaningfully to the economy. Girls are not protected from excessive housework and they

are not treated equally with boys in sharing of household responsibilities; the banking system is not structured to ensure that women benefit equally with men from mainstream loans and other financial and business assistance; the economic rights of women are not promoted by providing them with opportunities such as access to the banking sector, land, technology, and markets to improve their livelihoods; the majority of the poor and the illiterate in both urban and rural areas are women; and women face bleak prospects in the labor market owing to employers' prejudices about young women's childbearing and domestic obligations in the first few years after they enter formal employment (ABANTU for Development, 2004; Hampel-Milagrosa, 2011; Manu, 1998).

All these gender inequalities harm societies' well-being. But what does the most harm is the fact that women are comparatively less well-educated than men. Lack of access to formal education and training is the key factor that inhibits the contribution of women to socio-economic development. Manu (1998) identifies it as a key barrier to women's employment and advancement in society. In Ghana, there is a clear gender gap in education with almost twice as many females (2.7 million) as males (1.4 million) never attending school. There are fewer females (0.7 million) than males (1.1 million) with secondary or higher qualification. Attendance rates for females at age 19-25 is much lower (77.3%) compared to that for males (87.8%) (Ghana Statistical Service, 2008). More girls than boys drop out of school at all levels of education. Factors such as poverty, early marriage, and teenage pregnancy prevent females from continuing their education to the tertiary level. Even where dropouts enter apprenticeships, females have a narrower range of opportunities—mainly sewing, hair dressing, and catering, while boys have a much wider range of options. Furthermore, male dominated occupations pay better on the job market. Beyond jobs, education is very important for social development in general (ABANTU for Development, 2004). Studies have shown that a woman's education beyond primary school is a reliable route to economic empowerment and long-term change in the status quo, as well as a determinant of a family's health and nutrition. Education beyond 10 or more years of school is also a reliable predictor of lower fertility, improved infant survival, reduced maternal mortality, and enhanced levels of infant and child development, and educational attainment (Manu, 1998).

Despite their plight, women still continue to contribute towards the socio-economic growth and well-being of society in all fields of endeavor. They are able to do this because they adapt easily to change and are very creative. As agents of development in all societies, women play tremendous roles through creativity and innovations both in the formal and informal sector. They predominate particularly in the informal small to medium scale agriculture, manufacturing, and services sectors of the economy. However, they are mostly engaged in activities that are in the informal low-growth, low-return areas (Amu, 2005, p. 28). Out of the 93.8% of women in informal sector employment in Ghana, 48.7% of them are in agriculture related self-employment, while 45.1% are in non-agricultural private informal and self-employment (Mumunii, Insah, & Bowana, 2013). The main objective of this study is to examine the role that rural women operating in the informal sector play in the socio-economic growth of the country and the well-being of the citizenry. Specifically, it seeks to answer the following research questions:

1. What role do women play in the socio-economic growth and well-being of Ghanaian society?

2. What are respondents'/participants' perceptions about the role women play in the socio-economic growth and well-being of their families?
3. What are respondents'/participants' perceptions about the role women play in the socio-economic growth and well-being of their community?
4. What can be done to address the challenges faced by women operating in the informal sector of the Ghanaian society?

Theoretical Framework

The theoretical framework of this paper is Rae Lesser Blumberg's theory on gender and development (Blumberg 1988, 1989a, 1989b, 1995, 2001a, 2001b, 2002, 2004a, 2004b). In this theory she posits that women's economic power relative to men, at "nested" levels ranging from the couple to the state, is the most important of the many factors affecting the level of gender stratification in society. In other words, enhanced female economic power is proposed as the prime factor in reducing gender inequality. She argues that when women are empowered economically, their self-confidence increases, their "voice and vote" especially in household decisions increases, their control in life options increases (e.g., marriage, divorce, sexuality, fertility patterns, freedom of movement), and their role in community affairs increases.

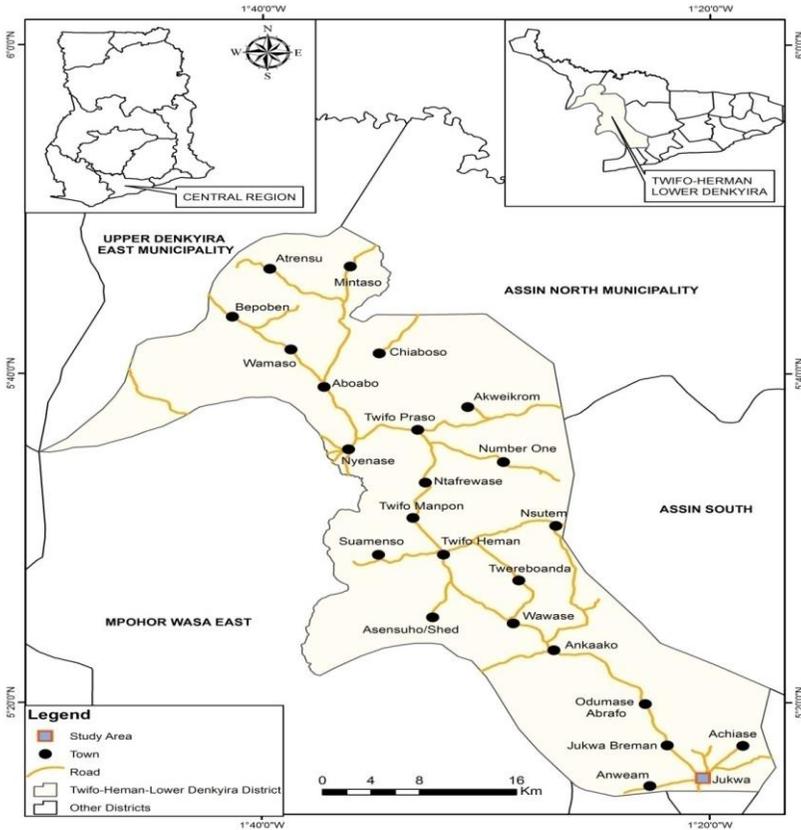
Men and women tend to spend income under their control differently, with important micro and macro level effects. For example, women tend to hold back less for themselves and devote income more single-mindedly to children's nutrition, health, and education. And women tend to spend their income more even-handedly on both daughters and sons; therefore resulting in enhanced overall human capital development. They also tend to have fewer children and to have them later in life. Choosing to have fewer children may be the single most important determinant of a female's life prospects. Additionally, rural women in Ghana tend to favor sustainable land use and conservation practices since they usually bring the water and firewood, which takes more time and effort in degraded environments. Women's freedom and control vis-à-vis these options (relative to males), however, depend not only on their relative economic power but also on the macro-level legal system and overarching gender norms for their group. These may respond more slowly to growing female economic empowerment.

Study Area

The Twifo-Hemang-Lower Denkyira District (THLDD) is one of the 17 Administrative Districts in the Central Region. The District has a total land area of 1,199 square kilometers and 1,510 settlements. Only two of the settlements, namely Twifo Praso with a population of 15,958 and Hemang with a population of 9,485, are statistically urban. Apart from the population that characterizes the two settlements as being urban because they each have a population of over 5,000 persons, there is no other characteristic that makes the District urban. The District is generally regarded as rural and agrarian and the settlements there perform typically agricultural functions with very limited urban functions, and there are very limited formal employment avenues (Twifo-Hemang-Lower Denkyira District Assembly, 2010). Some of the key development problems identified in the District are high levels of illiteracy, low academic performance, and poor educational infra-

structure (Twifo-Hemang-Lower Denkyira District Assembly, 2010). These factors affect particularly girls, who are likely not to be sent to school because of their gender and the traditional duties that tie them to the home and farm. The choice of the study area was based on the fact that most of the community members, who were working, were operating in the informal sector.

Figure 1: A Map of Ghana showing the Twifo-Hemang-Lower Denkyira District of the Central Region of Ghana.



Source: Geographic Information Systems and Cartographic Unit, Department of Geography and Tourism, University of Cape Coast.

Data and Methods

Sampling and Data Analysis

The researcher collected data for the study through interviews and focus group discussions (FGDs). This descriptive research method was chosen because it is designed to gain

more information about characteristics within a particular field of study with the view to providing a picture of situations as they naturally occur (Burns & Grove, 2004).

The study made use of primary and secondary data. The primary data was gathered from 90 women comprising 31 entrepreneurs, 39 traders, and 20 farmers through structured interviews and three FGDs organized separately for 19 persons made up of seven entrepreneurs, seven farmers, and five traders in the Twifo-Hemang-Lower Denkyira District of the Central Region of Ghana between January and March 2013. The secondary data the study made use of in the introduction and literature review as well as the discussions and conclusion were in the form of articles, journals, books, census records, and other documents.

The structured interview questionnaire was made up of two main sections. The first part covered the demographic characteristics of respondents and includes age, marital status, educational level, religious affiliation, ethnicity, and residence. The second section consisted of specific issues such as women's access to resources such as land and capital, reactions of women's partners to their work, perceptions about women's contribution to socio-economic growth and well-being, and the problems that women are confronted with, while executing these numerous tasks. The researcher utilized the general interview method of conducting interviews in an in-depth open-ended fashion. The FGD guide was similar to the interview questionnaire.

To help ensure content validity, the researcher presented the questionnaire and interview guide to colleagues in the Department of Sociology and Anthropology of the University of Cape Coast with expertise in gender issues to determine whether the items in them would adequately assist in obtaining information for answering the research questions and also detecting ambiguities in the items. Their comments indicated that there were no serious ambiguities. Having done minor revisions based on feedback from colleagues, the researcher pre-tested the instruments at Jukwa, which is within the above-named District among five persons, who were not to be part of the interviews and FGDs, and obtained additional feedback. He then trained two field assistants, who were Master of Philosophy candidates in the above-named Department on how to conduct interviews and FGDs.

Based on the fact that using criterion sampling is essential to ensure quality assurance (Creswell, 1998), the researcher recruited his respondents and participants using the following criteria: the respondent/participant had to be a female, she needed to have had at least three years of working experience in her chosen field, and she needed to have expressed her willingness to participate in the interview or FGD.

Before the recruitment of the interviewees, the researcher went to the District Assembly to inquire about the availability of data to enable him to stratify the respondents into the above-mentioned groups using quota sampling. Since there were no such data, the stratified purposive sampling method was used. According to Kumekpor (2002), purposive sampling has to do with the deliberate picking of respondents who satisfy some qualities for a given research.

The recruitment was done by visiting entrepreneurs in their shops and contacting the traders and farmers in the market, where they go to sell their wares and products. Initially, the researcher wanted to interview 33 persons from each of the three groups, but the total number of interviewees was reduced to 90 because some farmers and traders were not willing to participate because they claimed the interview sessions that lasted for 60-

90 minutes per person would waste their time and they would not get any money from that. The research assistants scheduled date and time of the interviews with those who had agreed. On the appointed date and time, each interviewee was interviewed using face-to-face interaction in the Akan language spoken in the study area in a location of her choice to ensure confidentiality. At the end of each day the researcher and his assistants transcribed all the sessions that had been tape-recorded with the consent of the respondents. Version 17.0 of the Statistical Product and Service Solutions (SPSS), formerly called Statistical Package for Social Sciences, was used to find the frequencies and percentages for the statistical treatments on the respondents' socio-demographic background. The data from the survey was presented in the form of frequencies and percentages. Content analysis was used for the analysis of the open-ended questions from the interviews. Responses were categorized and coded based on themes that were generated. Once the codes were generated a systematic quantitative analysis of the occurrence of particular categories based on the themes were generated. The inter-rater reliability (Cohen's κ) was $\kappa=0.92$.

With regard to the FGDs, the research assistants identified participants using the same criteria used in the selection of the interviewees. After obtaining the consent of those willing to participate, they conducted three separate sessions for each of the three strata again using the Akan language. Before the beginning of each session, they sought the consent of the participants to record proceedings. During the sessions one of them served as moderator, while the other one recorded discussions that went on in a note pad and on a tape recorder. The recordings were later transcribed. The responses were then grouped into themes. Some of these responses have been cited verbatim to highlight the inner feelings of the respondents that could have been concealed by the descriptive statistics.

This study is limited in the sense that it had a small sample size and covers only a small area in Ghana. A study with a much larger sample size and covering not only a small rural area but a number of rural areas in Ghana is warranted. Similar studies in other African countries would be a fruitful exercise.

The names of the respondents/participants used in the text are not the actual names.

Results

Socio-Demographic Background of Respondents

This section provides information on the socio-demographic characteristics of the respondents and covers age, marital status, ethnic background, religion, profession/occupation, and residence. The rationale was to ascertain the socio-demographic profile. The majority of the respondents (70) were young women within the age bracket 20-49 years; only six of them were 60 years and above. The majority of respondents (80) were Christians. Over half of the respondents (51) representing 56.7% had had basic education; 25 of them (27.7%) had had no formal education and 12 (13.3%) had had education up to the secondary level; one of them (1.1%) had been trained as a Certificate "A" Teacher, and another one (1.1%) had had tertiary education. Because of their low level of education most of them were engaged in occupations such as farming, petty trading, dressmaking, fish mongering, etc. that in the Ghanaian setting are not lucrative occupa-

tional activities. This supports the argument made in the literature that because most women have low levels of education they are not able to occupy high occupational positions.

Table 1: Socio-demographic background of respondents

Age	Frequency	Percentage
20-29	21	23.3
30-39	23	25.6
40-49	26	28.9
50-59	14	15.6
60-69	4	4.4
70-79	2	2.2
Total	90	100
Marital Status		
Single	32	35.5
Married	44	48.8
Divorced	4	4.4
Separated	2	2.2
Widowed	8	8.8
Total	90	100
Level of Education		
Basic	51	56.7
Secondary	12	13.3
Certificate A	1	1.1
Tertiary	1	1.1
None	25	27.8
Total	90	100
Christian	80	88.9
Muslim	5	5.6
Other	2	2.2
None	3	3.3
Total	90	100
Occupation/Profession		
Hair and Beauty	15	16.7
Farming	20	22.2
Trading	15	16.7
Dressmaking	6	6.7
Fish Mongering	3	3.3
Farm Produce Trading	12	13.3
Baking	3	3.3
Photography	1	1.1
Aluminum Smelting	1	1.1
Petty Trading	12	13.3
Soap Making	1	1.1
Funeral Services	1	1.1
Total	90	100

Source: Data from Fieldwork, 2013.

The Role Women Play in the Socio-economic Growth and Well-being of the Ghanaian Society

Women contribute a lot to the socio-economic growth and well-being of the Ghanaian society as they operate in various fields of socio-economic endeavor. Table 1 above indicates that 66% of the respondents were into farming and trading, while 34% were entrepreneurs. Even for those who had set up their own businesses, it is interesting to note that only a negligible percentage were into aluminum smelting (1.1%), soap making (1.1%), baking (3.3%), fish mongering (3.3%), and photography (1.1%). The majority of them were into dressmaking (6.7%) and hairdressing (16.7%).

Table 2: Respondents' perception of women's contributions to the socio-economic growth and well-being of the family (n=90)

RESPONSE	PERCENTAGE
Housekeeping (domestic chores, childcare & other dependents' upkeep)	46.7
Spousal Support (financially, emotionally, etc.)	39.1
Education of Children	14.1
Total	100.00

Source: Data from Fieldwork, 2013.

Table 3: Respondents' perception of women's contributions to the socio-economic growth and well-being of the local community (n=90)

RESPONSE	PERCENTAGE
Paying communal levy to district assemblies	42.6
Job creation	40.4
Communal labor	9.6
Other (Funerals, church, needy in society)	5.9
Provision of skill training	1.5
Total	100.00

Source: Data from Fieldwork, 2013.

In the participants' accounts of the role they thought women played in the socio-economic growth and well-being of society, they came out with some common themes as follows: taking care of children, socializing children, paying school fees, feeding family members, helping develop the community or nation, etc.

In the FGDs conducted, Ama, a 45-year-old trader, had this to say:

I help a lot like other women. I am the eldest of the children of my mother, so I send money to her every month for her upkeep. At the same time, my husband has passed on, so I have to cater for the children's needs by providing them food, their clothes and everything.

A 35-year-old farmer, Serwaa, stated in an FGD,

Women help a lot especially in child nurturing and socialization. Men only pay school fees at times, but that is not enough as compared to the role played by women. This is because, apart from sometimes paying school fees, especially when the man is not working, women help in the family greatly by, for example, buying shoes and clothing for the children to wear. In addition to these, other small things are taken care of by the women.

A 32-year-old entrepreneur spoke about women's contribution at the district and national levels. She said,

Some women are leaders including members of parliament, district chief executives, managers, teachers and nurses. Women help in paying taxes, creating employment opportunities, etc.

Essumanba, a 52-year-old farmer described her contribution to economic growth and well-being as follows:

I have built a house for my family out of my farming activity. At first, I used to stay with my parents. But after I had learnt farming, I entered into the farming profession, and now I have my own houses, about five of them. I take care of my children and other kids in school. Some are in the university, at college, in secondary schools, etc. I have taken care of about eighteen children in school. I helped other people to trade if they had no money to trade.

Problems Women Face Contributing to Socio-economic Growth and Well-being

The interviews that were held with respondents indicated that women were confronted with a myriad of problems. Table 4 shows that women lacked respect in the society in which they lived; they were discriminated against by men. They were highly unemployed in the formal sector; they experienced a lot of male chauvinism and were exploited by men; they lacked capital to expand business; they did not have access to modern farm equipment; and they were confronted with financial hardships and therefore found it difficult to cater for themselves and their children.

Table 4: Major problems encountered by women

RESPONSE	PERCENTAGE
Single Parenting (unsupportive/irresponsible husbands)	27.3
Unemployment	22.3
Financial hardship	19.8
Lack of respect/discrimination against women	9.9
Male dominance/exploitation	9.1
Lack of capital or farm equipment to expand business	7.4
Low levels of girls' education (high school fees)	4.1
Total	100.00

Source: Data from Fieldwork, 2013.

In the accounts of the participants of the FGDs, they reported that they had a myriad of problems such as having very little start-up capital, little or no access to land, little or no education, inability to gain employment in the formal sector of the economy, etc.

When Afia, a 35-year-old young fishmonger was asked about her personal problems, she stated,

All my problems boil down to money. Money is used to do everything so when you have money you can do a number of things and that is my worry for not having money. My children have completed school waiting to further their education and I do not have money to do that. So money is my problem.

Araba, a 42-year-old farmer stated her problem as follows:

The education of my children is my concern. The fact that there are no jobs is not the best because even after parents have struggled to see their children through school, there are no jobs to absorb them. The nation should be serious to create more jobs to absorb those graduates who have managed to complete school. I think this is a reward for parents, especially women.

A 50-year-old aluminum smelter said,

I have serious problems with the high interest rates on loans given. Many women have no access to loans because they just do not have the collateral. Even if we are given what I consider to be minimal loans, we are expected to pay back on weekly basis. I think the government should seriously consider facilitating access to loans for women.

Regarding the high interest rate and the problems pertaining to loans, Akua, a 30-year-old trader in farm produce made a statement similar to the one above:

Government loans are a challenge to women's growth and well-being, especially the ones that are paid back weekly. High interest rates are also a problem. For instance, if you go for a loan of 500 Ghana Cedis, you will pay 850 Ghana Cedis at the end of the month. This means you have paid 350 Ghana Cedis as interest rate. This is killing, to say the least.

Table 5 summarizes the reasons that the respondents gave for not applying for loans. For the majority, it is because of the following reasons: fear of high interest rates, harassment from loan agencies, lack of interest due to the unattractiveness of the terms, distrust for loan agencies, frustrating payment terms, and lack of knowledge about credit facilities.

For some others they did not take loans because they had had no support from the family, their husbands, or because they found the taking of loans unnecessary. Even though a negligible number of women said they were able to source loans, if their husbands did not give them the chance to do so, the phenomenon shows how dominant some men are in family circles.

Table 5: Reasons for Not Applying for Loans

ITEM	PERCENTAGE
Fear of high interest rate	32.5
Fear of harassment from loan agencies	20.5
Lack of interest (did not view as beneficial)	19.3
Distrust of loan agency (unclear/lack of transparency in the agreement)	9.6
Inability to pay back loans (due to repayment terms or business fluctuations)	8.4
Lack of knowledge about credit facilities	4.8
Other (including lack of family support and authorization by spouse)	4.8
Total	100.00

Source: Data from Fieldwork, 2013.

Some of the participants of the FGDs pointed out that women face a lot of problems because of their low levels of education. A 25-year-old seamstress stated,

The high illiteracy rate among women is very bad. Women are denied education because of socio-cultural beliefs. If I had gone to school and found myself at a government office, by now I would have been enjoying better income. If for one reason or the other, I am not able to go to work, I will still be paid. In my situation today, I must always struggle to eke out a living, even if I am not feeling well.

A 54-year-old hairdresser made the following statement about her mother:

My mother told me after I had completed form four in 1976 that women will ultimately find themselves in the kitchen and cook for their husbands. So, she told me she had even done well to see me through form four.

She added, “In recent times, some women are increasingly trying to educate their children.”

When interviewed about land ownership, 43.3% said they possessed land, while 65.7% said they did not. When they were further asked how they acquired the land, 43.6% stated that they acquired their parcels of land from the chiefs, 51.3% mentioned that they had them as inheritance from their families, and 5.1% said they bought them from private landowners.

It is interesting to note that those, who bought the parcels of land, did so because they were especially enterprising. A 46-year-old trader had this to say:

I worked hard and bought a plot of land for building. Apart from that, I do not have a land for any activity.

Even for those who inherited the land, what they got is smaller compared with that of men. Table 6 below shows the reasons given by the respondents who did not have any parcels of land.

Table 6: Reasons for not possessing land

REASON	PERCENTAGE
Insufficient Funds	37.3
Had not decided on acquisition of land	15.7
Currently renting	13.7
Land acquisition not a priority	7.8
Not a native of the village and therefore ineligible	7.8
Scarce land/land litigation	7.8
Spouse already owns house/land	5.9
Unavailability of family land	3.9
Total	100.00

Source: Data from Fieldwork, 2013

In view of the fact that many of the respondents in the interviews and the participants in the FGDs did not have enough funds to carry out their work, had little or no access to credit facilities, did not have opportunities for gainful employment, had little or no access to land, had little or no education and were not treated as equal partners in marital relationships, they were not involved in decision-making processes. Maami Esi, a 35-year-old farmer had this to say:

When it comes to decision-making, women do not play any meaningful role; they are relegated to the background.

Table 7: Reasons for belonging to a business association (n=6)

RESPONSE	PERCENTAGE
To gain financial support	50
To enable apprentices to get certificates from associations	37.5
To be informed about new trends/issues	12.5
Total	100.00

Source: Data from Fieldwork, 2013.

Oddly, even in view of the problems the respondents of the interviews and FGD participants had, most of them were not interested in joining associations. Out of the 90 respondents, only six reported that they were members of associations. Of those, who were members of associations, the reasons they gave for joining associations, as shown in Table 7 above, are as follows: to have access to funds; to enable apprentices to get certificates from associations, since they are the recognized bodies that award certificates to individuals who successfully complete their apprenticeship; and to be informed about new trends. Given the benefits of the associations, it might be expected that they would be more popular.

Changing the Plight of Women

When asked about what could be done to change the plight of women, the respondents stated the following: government intervention, support from NGOs and co-operative groups, job creation, promotion of girls' education, increased access to credit facilities, enforcement of laws regarding marriage property and inheritance, and support from affluent women in the society. In the FGDs, the participants gave some ideas about what they thought should be done to help change the situation of women. These included setting up clinics and encouraging men to support their wives.

Beatrice, a 34-year-old entrepreneur stated:

I think the men should not think that women are now doing well, so women should do everything in the home for the man to relax. Men should still continue their role of providing for the family and allowing the women to supplement.

Table 8: Respondents' suggestions about what could be done to support women to overcome problems

RESPONSE	PERCENTAGE
Government loans	37.4
Loans from NGOs and cooperative groups	22.4
Promotion of girls' education and entrepreneurship training	15.9
Support from affluent women in the society	8.4
Increased access to credit facilities with convenient repayment processes	4.7
Job creation	3.7
Enforcement of laws regarding marriage to protect widows from harassment by extended family members	3.7
Other	3.7
Total	100.00

Source: Data from Fieldwork, 2013.

Discussion and Conclusion

This paper, examining women entrepreneurs, farmers, and traders operating in the Twifo-Hemang-Lower Denkyira District as a case study, demonstrates that women in Ghana, including those in the informal sector, contribute meaningfully to the socio-economic growth and well-being of their families and community at large. In spite of their commitment and dedication, the study revealed that women in the study area, just like women in other parts of Ghana, face a lot of hardships. They share the experience of gender inequalities in their different manifestations (ABANTU for Development, 2004) even as they seek out greater participation in decision-making processes. The gap between men and women in terms of their participation in both the traditional and modern economy remains wide. About 90 per cent of women are self-employed or work as unpaid labor in agriculture, agro-based enterprises and commerce or small scale manufacturing in the informal sector, in activities with low productivity which on average yield low incomes. Only a very small number of women have broken through into modern sector occupa-

tions and even fewer into managerial positions (Baden, Green, Otoo-Oyortey, & Peasgood, 1994, p. ii).

Hampel-Milagrosa's description of Ghanaian women's constraints that include: shortage of working capital, lack of inadequate training, lack of land, restricted access to formal credit, etc. is consistent with the findings of this study (2011, pp. 2-4). However, the study also reveals that majority of the women were not well-educated or well-informed. According to some of the respondents/participants they would have occupied better positions in life, if they had had sound education. This finding is also consistent with previous studies. Young women are expected to marry as early as possible, so that they can produce heirs to enable the family lineage to continue. In order to fulfill what is expected of them most young women and girls, particularly those in the rural areas, including those in this paper's study area, leave school, marry, and produce children. Because of their lack of education, most of these women are engaged in the informal sector. Still, according to Robertson (1995 as cited in Overa, 2007) and Akyeampong (2000 as cited in Overa, 2007), many women in Ghana have traditionally and increasingly gained importance as breadwinners. Some of them have even enjoyed high status in their occupation as food traders, since women have not only been petty traders, but also wealthy and politically influential and large-scale traders (Overa, 2007). Others have become influential farmers and entrepreneurs.

As our study reveals, some women have constructed their own houses and supported other persons financially. This shows that the informal sector is important in job and wealth creation, and therefore, contrary to expectation by Lewis (1954) that it would disappear, it continues to grow. However, for most of the women in the sector, "the combined effects of a poor education and the need to earn money at an early age in order to supplement the family income, the few positions available in the formal job market, a lack of financial capital and the need to balance work and family life help to impose an ever-growing burden on women in Ghana's informal economy" (Hampel-Milagrosa, 2011, p. 5). As Blumberg points out, the education of women is highly essential, if they are to contribute meaningfully to the socio-economic growth and well-being of society. Through education, they could have voice and vote in decision-making in respect of all aspects of their own lives, that of their families and society at large. The assertion by Dolphyne (2005) that Ghana boasts of skilled and competent women comprising lawyers, doctors, engineers, and university lecturers, only to name a few, who have made valuable contributions to various aspects of life, is a clear indication that education is key to the changing of the situation of women in particular and society in general. But apart from ensuring that policies regarding the education of the girl child are implemented to the letter, many other policies have to be formulated and/or implemented. Non-formal education programs for female adults have to be intensified. In second cycle institutions and tertiary institutions a lot of emphasis must be attached to equipping young persons with entrepreneurial skills that would be of great benefit to them, if they have to operate in the informal sector after their education.

Although Ghana has a strong legal framework that protects the rights of and opportunities for Ghanaian women, its effect is weak. The study, therefore, strongly recommends the monitoring and strict enforcement of laws, particularly those that directly conflict with customary law, such as the Intestate Succession Law 1985 (Provisional National Defense Council Law 111), in which specific provisions have been made for men and

women to inherit their spouses and for children to inherit their parents (Mensa-Brown & Dowuona-Hammond, 1996), land and property allocation and registration, early and forced marriages, and preference for boys' education (Hampel-Milagrosa, 2011).

In the rural areas in particular, including this paper's study area, women still face problems regarding access to and control over land (Dowuona-Hammond, 2008), even though they dominate food production and account for over 80% of food production activities and 90% of the activities involved in the processing of agricultural produce, including fish (Agboli, 2007). Most women only get land for subsistence farming (Bortei-Doku Aryeetey, 2000; Bortei-Doku Aryeetey, 2002). Most women in agriculture, therefore, remain poor. If women are supported to have access to large parcels of land, not only would they be able to grow cash crops like men and acquire more funds, they would also be able to use the land as collateral to access credit from the financial institutions. In order to ease access to credit for all, including women, the whole Ghanaian banking system should be overhauled with a view to reducing collateral requirements, cutting back on the paperwork involved in raising loans, lowering interest rates, and increasing its target clients.

The government and NGOs should also see to the infrastructural development of the rural areas. These agencies must build good roads, more hospitals/clinics, and schools, and provide potable water, good and affordable housing, electricity, etc. These facilities will make Ghana's rural areas attractive and people living there, including women, will continue to contribute to their socio-economic growth and well-being as well as that of the entire country.

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