



**Change and Continuity in Women's Everyday Lives in Ghana: Exploring Some Indicators of the Material Dimensions of Empowerment and Citizenship**  
**Pathways of Women's Empowerment: Empowering Work**

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**1. INTRODUCTION**

**Framing the Study**

The study and its methods- a survey focusing on questions of everyday life (education, work, decision making, access to institutions, autonomy in relationships with significant others, associational life etc) and supplemented with life story interviews- are based on a conceptual approach which considers empowerment and the securing of citizenship rights as key to transforming women's lives. The pathways project as a whole is devoted to exploring and problematising the concept of empowerment as it is used in different contexts and identifying policies and circumstances which have enlarged women's opportunities and capabilities and positioned them for positive changes in their lives. Two issues about the concept of empowerment have influenced our conceptual framework. One is that in and of itself, women's empowerment does not guarantee gender justice or any particular outcomes. Secondly, the RPC's foundational axiom that context is key to empowerment suggests that consciousness and subjectivities are context specific, but also that certain conditions either promote empowerment or threaten its attainment. Thus state policies, societal norms and community processes can be seen as key to whether women are empowered and whether their empowerment translates into their enjoyment of gender justice. These questions pertaining to state, society and community are questions of citizenship rights.

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### **Linking Women's Empowerment and Citizenship Rights**

Our concept of empowerment starts from the agreed point of view that context is important, not only because it accounts for differences in definitions of empowerment, but also because it can determine whether empowerment however we define it occurs or not. Often, context is seen from a differentiating perspective. But context is also about commonalities. Some of the data from the survey showed remarkable convergence among Ghana's three Regions, which had been selected for differences in context. The overall impact of the larger political economy of Ghana and similarities in social structure and cultural institutions and practices were no doubt important factors. Empowerment has often been discussed in terms of an enlargement of women's own consciousness, changes in their subjectivities and their self organising. This is distinguished from acts by others- states, institutions, communities and markets which promote women's rights, which are referred to as emancipatory policies (Kabeer, concept paper, undated). Kabeer has argued that emancipation, defined as the formal recognition of citizenship does not necessarily go hand in hand with consciousness and subjectivities which are progressive. She describes empowerment and emancipation as "dual pathways of social change which may or may not converge". No one can deny the importance of consciousness and subjectivities and their centrality for setting goals and driving actions. That empowerment and emancipation do not necessarily go hand in hand is exemplified by how in certain societies, women do not press their claims even when these are on the legislative books as a result of international conventions and constitutions. This is for a variety of reasons- that these gains do not resonate with them because they were a result of struggles by a minority of progressive law makers, activists and governments or because enforcing these gains threaten the well being of women in other spheres. Also, consciousness and subjectivities are not always linear or consistent. This was demonstrated in unexpected ways by some of the respondents we interviewed in depth. Their independence, determination and resilience showed both in their achievements and their views supporting women's autonomy and economic independence. At the same time, some of them believed that women were inferior to men and had no fundamental disagreement with men's pre-eminence in society. These were women who had no doubt that their contributions to production, to their



families and to their societies were important, they said they had job satisfaction and controlled their earnings to a great extent.

On the other hand, what is the use of emancipatory measures without consciousness and vice versa? The most viable situation for women in our view, would be some progress on both fronts. Our study therefore proceeds from the position that women's empowerment- the enlargement of their consciousness and sense of worth is necessary but not sufficient for gender justice without reforms in state, markets and communities which promote women's rights. Demanding state action to attain certain conditions is critical particularly in contexts where this area of action is weak. This avoids giving too much responsibility to women themselves and embraces the politics of citizenship which involves expectations of state and society. While empowerment cannot be granted to women, women cannot empower themselves without support from the state and society to transform some of the conditions that hamper their efforts. Because of the overarching importance of context in shaping consciousness and action, and therefore the pathways to empowerment, a stress on the personal dimensions and women's activism without a focus on state policies and/or social relations underpinning the workings of institutions of state and society, community processes and norms, does not give us a complete enough picture. Context is a key element in shaping habitus (see Risseuw, 1991; Bourdieu, 1977). For example, the marriage institution and the rights and duties of the spouses as espoused in a place like Ghana influences what assets women spend their money on, what household expenditures they concentrate on fulfilling, which children they take responsibility for training and so on. The autonomy to make these decisions is further downstream. Therefore changes in the sexual division of labour and resources are at the very least as important as autonomy in decision making.

Contexts can also disempower in direct ways. For example, if a woman lives in a context where middle class women can die of maternal mortality, where they can be easily raped in the streets and infected with HIV, or where women are routinely cheated by the car mechanics because they are female and therefore considered gullible, in what sense can one be empowered and not need any more empowerment? Would a cumulation of these



circumstances not disempower even the most conscious and articulate of persons even if that person is willing and able to organise and fight these situations? As well, context would definitely shape consciousness and subjectivities. A last element of context relates to the present conjuncture of liberal democratic politics, economic liberalisation and the rise of conservative social forces. Understanding what this context means for women's experiences of their citizenship is critical to affording women fuller participation and more purchase on efforts at policy change. In short, we may venture to argue that if the two pathways to women's empowerment do not converge, empowerment cannot be sustained.

The framing of empowerment as linked with the enjoyment of rights of citizenship is also informed by the definitions of empowerment offered by our respondents in the life story interviews. We identified four different senses in which respondents used the term empowerment. These were:

- Empowerment as empowering others
- Empowerment as independence/control over one's life
- Empowerment as the capacity to take care of self/family
- Empowerment as consciousness

Only one of these concerns consciousness directly, although it is implied in all three other definitions. The other three senses in which empowerment was used were related to livelihood outcomes. The study also considers empowerment to be a continuum and not a destination. Therefore empowerment concerns all women in the sense that we can keep on enlarging the freedoms and capabilities of all women, with differences in emphasis among women depending on their class, location and generation. Also, it is possible to experience one type of empowerment and be disempowered in other ways (Pereira, 2001). This is why notions such as material dimensions of empowerment, economic empowerment and economic citizenship (see Kabeer, concept paper) are useful. What they suggest is that a person may have resources, good working conditions, good livelihood outcomes, economic independence and the ability to look after dependants and yet have very little social and political power. They may have to hide the fact that they are the main provider from others outside their household and they may be struggling with domestic violence. While economic



power gives people choices, empowerment in one area of life does not translate linearly into empowerment in another arena. Furthermore, one can be empowered as an economically active person and face insecurity in old age. Many persons in informal work experience this form of insecurity in their old age and the life story interviews with older women revealed that many were facing serious survival challenges.

Collective action is often considered an important indicator of women's willingness and effort to struggle for entitlements whether it relates to livelihood activities or access to resources. Given the dearth of organising around livelihoods among women in Ghana – with the exception of market women-, this is a complicating issue in conceptions of empowerment. In this report, we do not explore this issue in any length because of space constraints.

In our study, we use the term citizenship in place of emancipation. In keeping with the critical literature on citizenship, we pay attention to both formal and substantive citizenship and note that citizenship has many meanings and elements- the legal notion which grants a status; a set of obligations and rights; a normative construct and a political identify, and each of these positions women differently with different implications. Most importantly, citizenship is both a status and a practice (Manicom, 2005; Gouws, 2005). This implies that citizenship is not a one-off achievement, but involves daily practice which gives substance and meaning to what it is to be a citizen. Also, citizens are not disembodied individuals, locked as they are in social relations with other persons, institutions, systems and arenas. This view of citizenship shows that it has gender, class and race dimensions. It also shows that men and women experience citizenship differently. Some feminist analyses have been criticized for accepting some exclusivities such as the nation state as the basis of citizenship. This notwithstanding, the state remains an important site of demands about citizenship rights. Pereira (2006) identifies three arenas of citizenship which are important for women. These are entitlements, access to justice and collective action. In this report, we focus primarily on entitlements.

### **Operationalising the Framework**



In using our indicators of empowerment, we did not intend to aggregate these into one indicator of empowerment. While this might have been feasible, we did not consider it useful for exploring differences in pathways and also for our framework. What we did was to determine that a certain percentage of women of a particular age band in a particular region or location (rural/urban) had achieved or not achieved a particular indicator of empowerment or citizenship at the particular moment of the study. Comparing the generations gave us an indication into the continuities and changes in the lives of women of the three generations. There were several possible explanations of intergenerational differences. One was that times were changing and what older women did not have, younger women did, e.g. higher levels of education, or that what older women could have achieved in the past with certain levels of education needed more education now. In other cases, it would be that older women had certain freedoms younger women did not have, but could hope to have if they matured in years. Some achievements could also be linked with women in their economic prime (ages 30-49). All these variable scenarios are challenging in identifying pathways to empowerment.

Our study employed both objective and subjective criteria in analysing empowerment (Kabeer, concept paper). This approach has been useful in creating a broad enough ledge for discussing the elements of our findings which relate to both objective and subjective criteria. By objective criteria we refer to empowerment indicators we ourselves took into the field- educational levels, work conditions, livelihood outcomes such as incomes and savings, autonomy in decision making, control over processes related to the body etc. By subjective criteria, we refer to indicators such as whether or not a person felt empowered or disempowered and their definition of empowerment. The empowerment indicators explored in the study which are analysed in this paper are as follows:

- a) Education- we selected education in order to explore the changing meaning of educational attainments in the lives of women. We explored its relationship with work and other indicators of empowerment.
- b) Empowering work- to find out whether work was empowering or not, we had different indicators for women working in the formal economy and those working in the informal economy. For those in the formal economy, we used



the ILO indicators of decent work. For those in the informal economy who were self employed, we used the percentage with employees as a proxy for the scale of their operations. For all workers, income levels, ownership of assets (including land), access to loans and savings were used in addition.

- c) Relationship to political and legal institutions – here we explored whether respondents were voters and whether they were involved in other activities as well. We also assessed the extent to which women experienced violence and their responses to such violence.

From the foregoing, it is clear that some of these indicators involved women themselves, others involved their relationships with significant others and others involved the relations with state institutions. The intergenerational approach and the random selection of respondents were both a strength and a weakness of the study. Random sampling within three age groups as opposed to cluster sampling on a range of variables meant that we ended up with a sample which was quite homogeneous in work, earnings and ownership of assets. While this confirmed that the majority of women were living in similar conditions, it was difficult to find cases with the kinds of specificities which would allow us to identify different pathways to empowerment. On the other hand, it forced us to examine our in-depth interviews more closely and this has revealed the changing significance of indicators such as education; and continuities and changes in practices such as fostering, young girls migrating from rural to urban areas to do domestic work, polygamy and marriage residence arrangements.

In the survey, context was only superficially captured in choosing a sample with rural and urban differences, regional as well as generational differences. Issues of context, however, came out better in the in-depth interviews. For example, in interviews in Damongo, the importance of the Catholic church as a vehicle for social mobility was revealed in ways which complicated the differences between northern Ghana and other regions and highlighted intra-regional differences. We also uncovered the differences in the impacts of rural urban migrations on the lives of women of different generations. As well, the impacts of political



instability and the Rawlings Regime in the early 80s on the trading activities of women in the informal economy came to light.

Our discussion draws primarily on a survey of six hundred adult women in both rural and urban communities in three regions of Ghana; Northern, Ashanti and Greater Accra. The survey was conducted in two districts (one rural, the other urban) in each of the three Regions. The communities selected in the urban areas represented different income groups. Women were selected randomly from three age groups: 18-29; 30-49 and 50 and over. The number of women sampled in each of these three age groups was in keeping with the fact that the Ghanaian population is a relatively young population. Thus, the 18-29 year olds constituted 40.3% of the sample, the 30-49 year olds constituted 39.5% of the sample while those over 50 constituted 20.2% of the sample. Since it was impossible to use a survey to track the trajectories of particular women in their attainment of an empowered status in various aspects of their life, we conducted in depth interviews of three generations of women (grandmother, mother and daughter) as well. A total of 12 sets - four from each Region - were conducted. The in depth interviews were to illuminate change processes and nuances and foreground issues such as national context and local specificities, which could not be addressed with survey questions. In this paper, we draw largely on the findings of the survey and buttress the survey findings with our interview material where possible.

## **2. THE NATIONAL CONTEXT**

The Ghanaian economy is largely agrarian and has a large informal segment. According to the fourth Ghana Living Standards Survey (GLSS 4), slightly over half of Ghana's population (53.8%) work in the agricultural sector either as unpaid or self-employed workers. In addition, three quarters of urban employees and 92% of rural employees work in the informal sector of the economy (Ghana Statistical Service 2003). Ghanaian women have one of the highest labour force participation rates in the world. Having compared women's work rates in thirty-eight developing countries, the World Fertility Survey conducted in 1985 found that women's economic activity was highest in Ghana. Indeed, using ILO data bases stretching over several decades, Tzannatos (1999) argued that for every 101 Ghanaian women in the





labourforce, there are 100 men. However, there are marked differences in the kinds of jobs that women and men do. Ghanaian women constitute about 90 percent of the labour force in the informal economy where they work as traders and other service providers. African economies in general have experienced a period of growing informalisation since the 1980's when many countries on the continent adopted structural adjustment policies that necessitated cut-backs in public sector employment. Much of the growth in the informal economy has been in the survivalist sectors of the economy such as hawking, petty trading or domestic work (Rogerson 1997). Those who are self-employed in the informal economy usually earn sub-subsistence wages while others are locked into informal labour relations which Davis (2004: 22) describes as “ubiquitous and vicious networks of micro-exploitation of the poor exploiting the very poor.”

While women dominate in the informal economy, their presence is poorly felt in the formal sector of the economy where incomes are generally higher and more secure. According to the Fourth Round of the Ghana Living Standards Survey (GLSS 4, 2000), while 23% of all males between 15 and 64 were in wage employment, the figure for females was 6%, a little over a quarter of the male figure. In addition to their low numbers in the formal sector, women are over-represented at the lower levels of the occupational hierarchy. Data from the Women in Public Life Project conducted in 1995 showed that ninety five percent of the secretaries and all the receptionists in the civil service were women. Meanwhile, there was no female Chief Director as at 1995 and only 10.9% of the directors were female (Awumbila 2000: 53). By 2003, the situation had improved only marginally; two out of the eleven chief directors of Ministries in the country were women (Ministry of Women and Children's Affairs 2004: 35).

Rural women are predominantly engaged in food crop cultivation and small scale trading usually in agricultural produce while rural men are involved in both food and cash crop cultivation generally on a larger scale than women. Data collected by the Ghana Living Standards Survey since the late 1980s has consistently shown that the incidence of poverty is highest among food crop farmers. Rural women who earn an income from food crop cultivation are therefore likely to be among the poorest population in the country. They are also the ones most likely to be working for absolutely no wages at all in the agricultural



sector. According to the GLSS 4, twice as many females (20.1%) as males (9.6%) were unpaid family workers in agriculture. Thus in both the urban and rural areas, although women work, they work in the less lucrative areas of employment and as such earn lower incomes, which has an impact on their ability to provide adequately for themselves as well as other members of their households.

The gender segmentation of the Ghanaian labour force is due in part to the nature of formal education in the country. Formal education was introduced to Ghana in the eighteenth century by missionaries and extended in the late nineteenth century by the British colonial administration. From its inception, formal education in Ghana was gender biased. Boys were favoured over girls from both an institutional and family perspective. The state was only interested in equipping girls with an education that would make them “better wives (for) the rising crop of educated clerks, teachers, catechists and few professional men” (Graham 1971: 72). Families were also convinced that educating a woman was a waste of family resources because the benefits of a woman’s education would accrue to her future husband. In 1890, when the British began to pay attention to formal education in Ghana, the gender ratio in primary school enrolment was 11 girls for every 100 boys (Fant 2008: 18). This disparity persisted throughout the twentieth century and is very clearly reflected in the educational attainment of the adult population. The most recent demographic and health survey which was conducted in 2003 shows that 28.2% of Ghanaian women compared to 17.6% of Ghanaian men have never been to school and 6% of Ghanaian women completed primary school compared to 10.5% of Ghanaian men. While 5.2% of Ghanaian women have completed secondary school, the same is true for 9.7% of Ghanaian men. These numbers are most striking in terms of gender disparities in tertiary education. The number of Ghanaian men who have post-secondary education is almost thrice the number of Ghanaian women who do; 6.3% of Ghanaian men have post-secondary education compared to 2.6% of Ghanaian women. Ghanaian girls born in the twenty first century will not be disadvantaged so far as the attainment of primary education is concerned. Gender parity in primary school enrolment was finally achieved in 2006 (Ghana Education Service 2007:30). In secondary school, however, the inequalities persist. While for boys, the enrolment rates in secondary



schools during the 2005/2006 academic year stood at 45%, the same was true for 42% of girls (Ghana Education Service 2007: 33).

A second bias in the provision of education in Ghana is geographical. Bening (1990) notes that there was a systematic attempt at limiting the number of government and mission schools in the northern part of Ghana to ensure that a pool of unskilled labour was available to work in the mines and plantations in the southern part of the territory. Thus, both the first primary and secondary school were set up over a century later than the first schools had been set up in the southern part of the country. Ghana's first president, Kwame Nkrumah, attempted to remedy the situation by providing Northern Ghanaians with free education during his term of office. This and other efforts by successive governments have failed to change the educational disparity between the north and the south. In the rural Savannah for example, net enrolment rates at primary level are below 70 percent even though the average in all other localities is approximately 85 percent (Ghana Statistical Service 2007: 30). Ghanaian women who come from the northern part of the country are therefore doubly disadvantaged so far as access to education is concerned.

### **3. SOCIO-DEMOGRAPHIC CHARACTERISTICS OF THE RESPONDENTS.**

**Table 1: Table showing socio-demographic characteristics of respondents**

<b>Characteristic</b>	<b>Percentages</b>			
	<b>18-29 years</b>	<b>30-49 years</b>	<b>50+ years</b>	<b>Total</b>
<b>Marital Status</b>				
Never married	35.5	4.2	0	16
Married	22.3	59.5	33.9	39.5
Separated	4.9	5.5	11.6	6.5
Divorced	2.1	2.1	10.7	4.8
Widowed	0.8	2.1	38.0	9.8
Cohabiting	22.3	18.9	5.8	17.7
Consensual	11.5	2.1	0.0	5.5
Boyfriend	0.4	0.0	0.0	0.2
<b>Type of marriage</b>				
Polygamous	16.7	29.2	36.5	27.4
Monogamous	80.6	69.7	59.6	69.0
Don't Know	2.8	1.1	3.8	2.6



**Education**

None	23.5	40.5	69.4	44.5
Informal	2.1	4.2	1.7	2.6
Primary	15.7	13.5	5.8	11.7
Middle/JSS	32.6	24.5	13.2	23.4
Secondary	18.1	8.0	0	8.6
Vocational/Technical	2.0	3.4	5.8	3.7
Apprenticeship	1.6	0.4	0	0.7
Tertiary	1.2	0.9	0	0.7
Other tertiary	2.9	4.6	4.1	3.9

Source: Fieldwork 2008

**Marital status of the respondents**

The socio-demographic characteristics of our sample confirm what we already know about the importance of marriage, the relative freedom of divorce, the acceptability of consensual unions and the low levels of literacy. The importance of marriage for Ghanaian women is reflected in the fact that as shown in table 1, only 16% of the sample has never been married. Indeed, the vast majority of women who have never been married are under the age of 30 which presupposes that they will get married eventually, while none of the women above 50 had never been married. Almost forty percent of the respondents are currently married. The age group most likely to be married are those between the ages of 30 and 49. Almost sixty percent of those in this age group are married compared to twenty two percent of those between the ages of 18 and 29 and thirty four percent of those above the age of 50. About a fifth of the sample (17.7%) are cohabiting with their partners. However, the practice is far less common among women aged above 50 than those under the age of 50. Thus, while only six percent of the women aged above 50 are cohabiting, the same is true for twenty two percent of the women aged 18-29 and nineteen percent of those aged 30-49. Indeed, cohabitation is most acceptable among those aged between 18 and 29. Among that group, there are as many women who are married as are cohabiting whilst among those aged 30-49, those who are cohabiting are only about a third of the number that are married. Similarly, consensual unions are far more common among the youngest group of respondents than those aged 30 and above. None of the women aged 50 and above are in consensual unions. For those aged 30-49, only two percent are in consensual unions while almost twelve percent of



the women aged 18-29 are in consensual unions. The percentage of the sample that is divorced is small (less than 5%). Unlike cohabitation which is more common among the younger population, divorcees are more common among the oldest group of respondents. The percentage of women aged 50 and above who are divorced is five times higher than that for those younger than 50. Polygamy which has long been a practice in many African societies, is on the decline in Ghana. As shown in table 1, twice as many women aged above 50 are in polygamous unions compared to women aged between 18 and 29.

### **Education**

The first thing to note about the literacy levels of the women in our sample is the unsurprising fact that levels of illiteracy are high among Ghanaian women. Two-fifths (44.5%) of the sample have not received any form of education at all. In this sample, a quarter of the women, once they were provided with the opportunity to go to school acquired what is considered to be basic level education (six years of primary and three years of middle school). More women dropped out of school with only primary education (11.7%) than those who spent extra years acquiring secondary education (8.6). Less than one percent of the women in this sample have a tertiary degree although almost 4% of the women in the sample have acquired some post-secondary training such as computer skills training.

A woman's access to education also depended on when she was born. Table 1 shows that there is a negative correlation between age and access to education. Indeed, the percentage of women above the age of 50 who had not acquired any education at all was three times higher than that for women aged between 18 and 29. The percentage of women who had acquired the various levels of education was lowest among those aged above 50 and highest among those aged between 18 and 29. The only exception was with vocational/technical education. Here, the scenario was reversed. The percentage of women among the youngest cohort who had this level of education was far lower than the percentage who had this level of education among the oldest cohort. Another important point to note is the fact that apprenticeship training although limited is confined to the women under the age of 50, particularly those between the ages of 18 and 29. Apprenticeship training is seen as a way out if general



education fails. Many mothers and daughters we interviewed had learned one of the female dominated trades such as hairdressing and dressmaking. However, a number were not practising their trades and were instead involved in petty trading and farming. In several cases, they said they had no capital to buy the equipment with which to ply their trade. Therefore for artisanal training, training was not sufficient. You needed a sponsor to get you started. In the case of one woman who had trained as a baker in the Ashanti Region, her teacher had had to provide her with flour and sugar on credit for several years until she could find her feet and her own mother had provided the money for the oven she used for her baking.

There are two important points to note about the statistics on education. First, although three-quarters of the women aged between 18 and 29 had been to school, it is important to keep in mind that a full quarter was unable to attend school because of the prevailing socio-economic circumstances during the period when they were of school-going age. Those in our sample aged between 18 and 29 grew up during the height of the implementation of the structural adjustment program, the implications of which among other things meant the lack of subsidies for education. Our interviews in rural Accra highlight what such arrangements for schooling meant for young rural girls. AT is a 23 year old mother of one who grew up in a village about an hour's drive east of the capital city of Ghana. AT's parents put her in school when she was six and although neither of them had completed their schooling (her father dropped out in his first year of secondary school, while her mother dropped out in her fifth year of primary school), they had high hopes for AT. She would be the first female in the family to earn at the very least secondary education. All was well until AT turned nine. That year her father died and her mother who was a food crop farmer was incapable of single-handedly putting her two children through school. She, like many other African families faced with the dilemma of choosing between a daughter and a son's education decided to keep AT's brother in school. AT was sent off to her paternal aunt as a foster child. Fostering is an old practice in Ghana. Indeed, anecdotal evidence suggests that many Ghanaians are raised by relatives and although recent material on the incidence of fostering is hard to come



by, earlier studies such as that conducted by Aryee (1975) of 1337 households in Accra found that 63.1% of the fathers and 44.9% of the mothers had at least one child living elsewhere.

In our interviews, we came across several of the women in the mother's generation who had also grown up as foster children. The stories of these women suggest that fostering does not augur well for girls. In one case in northern Ghana, the grandmother in our interviews sent each of her three daughters to extended family members who failed to put them in school while she put two of her own sons through school. The story of AT also highlights the disadvantages of fostering as far as girls' educational attainment is concerned. When AT was sent off to her aunt, there was a tacit agreement between her mother and her aunt that her aunt would take good care of her including putting her in school. Instead, AT's aunt put her to work as her shop assistant so she could help to raise the monies with which her male cousins would be put through school. AT worked diligently with the hope that eventually her aunt would put her through school. After a decade of waiting in vain, AT returned to Ghana with nothing to show for her years abroad. Now married with a four year old daughter, AT's career prospects are limited to say the very least. She spends her days helping her mother-in-law who makes doughnuts for a living and now harbours the hope that her husband would be able to put together the resources to put her through an apprenticeship training program in hairdressing. Not being able to read, however, means that AT will not be able to write the National Vocational Technical Institute's qualifying examination which is a must if she intends to ever work in the formal sector as a hairdresser. To be able to earn a reasonable living in the informal economy as a self-employed hairdresser, AT would have to purchase the basic equipment needed to run a hair salon such as a hair dryer, mirrors and chairs, which in the current circumstances seem nearly impossible. As it stands, her best option would be to work in the private informal economy for sub-subsistence wages and no job security. Like her mother the food crop farmer before her and her grandmother, the priestess, AT would have to eke out a living for herself and her family (Life-story interviews, 2008).

Second, the most significant change across the three generations of women as far as education is concerned is the increasing numbers of women with education. While only a few

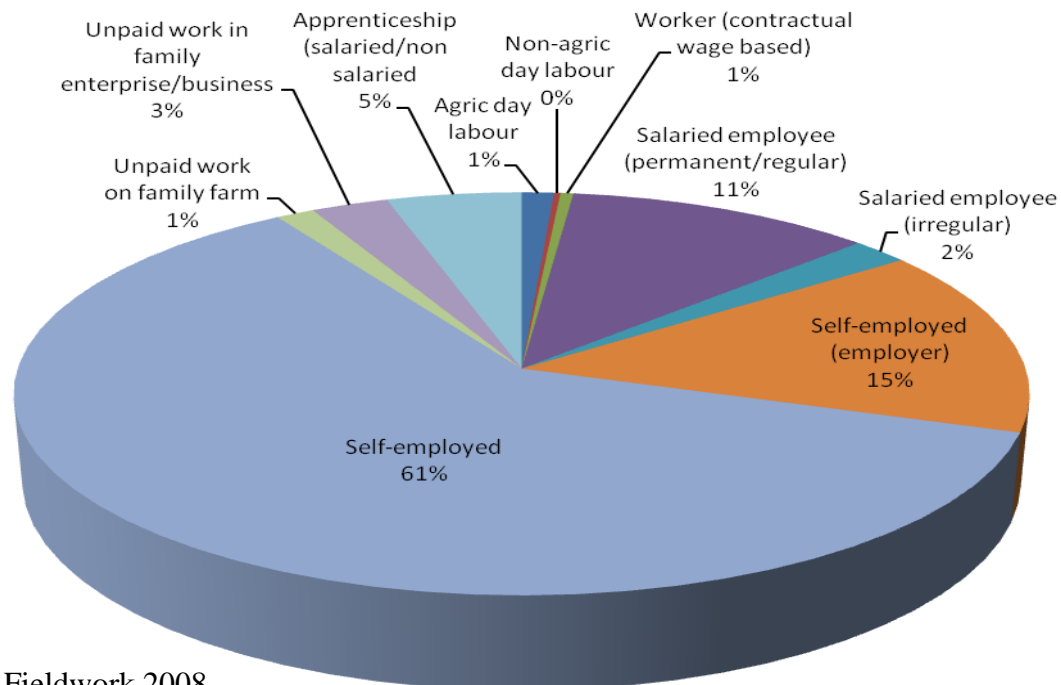


grandmothers had gone to school, many more mothers and daughters had been to school. This finding was replicated in our intergenerational interviews across the country, but was most striking in the Northern Region. There, three out of four mothers and all four grandmothers had no formal education. In Northern Ghana, in particular though, education is seen as crucial for improving one's life. This is related to the fewer economic options available when compared with the Ashanti and Greater Accra Regions. In our interviews at Damongo, HM, a mother who had had the benefit of tertiary education and formal sector work through her active engagement in the Catholic Church was a good example of the value of education for inter-generational class mobility. Northern Ghanaian women in the second generation were acutely aware of the ways in which their lack of education had affected their life chances. These mothers had therefore been instrumental in ensuring that their daughters received the education they had been denied. HT, a 51 year old mother in Tamale, noting the importance of education for her children, daughters included, says, "Even though I didn't get the opportunity to go to school, I entreat my kids to take their education seriously. Even though I did not go to school, all my kids (2 boys and 5 girls) have had the opportunity to go to school." FE, also from the Northern Region describes her mother's instrumental role in ensuring that her children went to school in the following manner: "My father didn't want us to go to school because especially for the boys he wanted them to help him on the farm, but there was a lot of discussion in the community about the importance of education so that was when my mother said she wanted us to go to school, so through my mother's efforts, we went to school." These mothers went to great lengths to ensure that nothing stood in the way of their daughter's educational success. Two of the three daughters whose mothers had not gone to school exempted them from house chores completely so as to ensure that they had all the time they needed to study. In our discussions of employment, it will become clear that the significance of education for employment has changed over the years.

#### **4. EMPLOYMENT CONDITIONS OF THREE GENERATIONS OF GHANAIAN WOMEN**

**Figure 1: Chart showing terms of employment under which respondents work**





Source: Fieldwork 2008

### **Terms of employment under which women work**

As evident in figure 1, the majority of respondents (76%) were self-employed. Fifteen percent (15%) of respondents employed others while the majority (61%) worked on their own. Salaried employees made up less than fifteen percent (15%) of the respondents. Agricultural workers were only about three percent (3%) of the sample. Four percent (4%) of the sample worked for no wages while five percent (5%) of the respondents were apprentices, and were most likely to become self-employed in the future.

### **Assessing Conditions of Work**

Given the high level of labour force participation of women in Ghana as reflected in our sample, the study explored conditions of work in order to determine which of the indices of empowering work were being enjoyed by respondents. For those in salaried employment, it

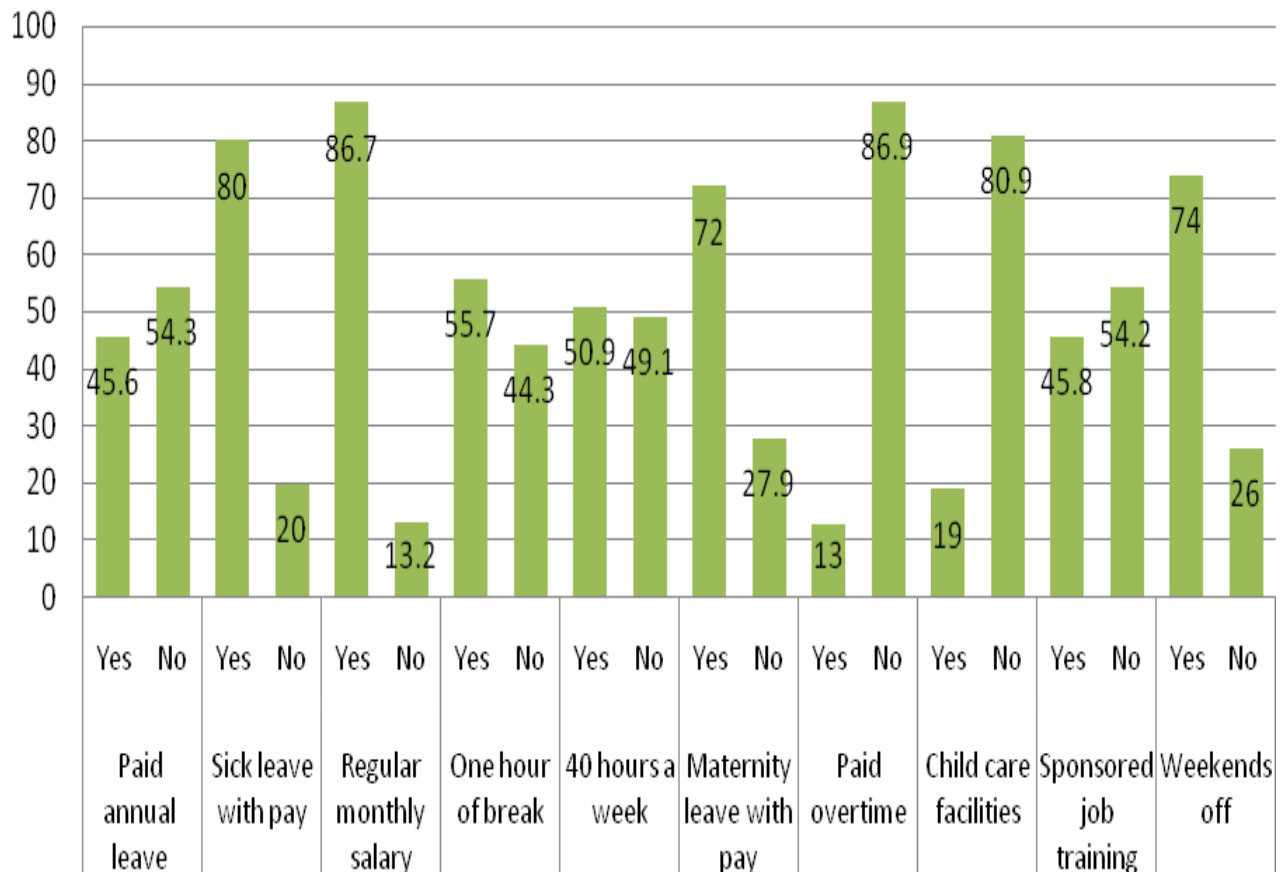


was some of the key elements of decent work as identified by the International Labour Organisation (ILO). These included fixed hours of work, periods of break, maternity leave and regular monthly wages among other things. As workers in the informal economy who were in the majority were not guaranteed these benefits, two indicators- whether they had registered their businesses and if they had employees were selected to explore their working conditions. Registration provides several benefits to a business, including ease of relations with public institutions and some protection from state harassment, while having employees implies a certain scale of business. For both salaried and self employed workers, additional indicators were wage levels above the minimum wage, whether they had access to loans, if they had savings and what kinds of assets they had. The findings are discussed below.

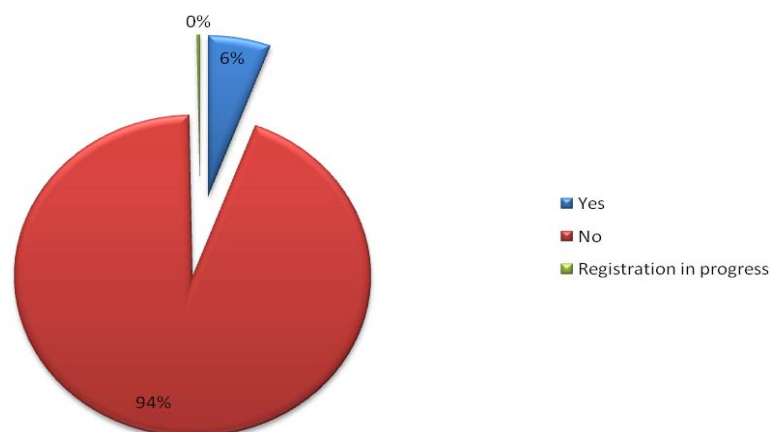
As shown in figure 2, over eighty percent of these respondents are guaranteed regular monthly salary and sick leave with pay. Three-quarters receive maternity leave with pay and do not have to work on weekends. Fifty five percent are allowed an hour off for break each day and exactly half work for forty hours a week. A little less than half (45%) are guaranteed a paid annual leave and sponsored job training. However, less than twenty percent have access to child care facilities at their place of work or are paid overtime. The latter is particularly significant considering that only half work for forty hours a week. The other half are far more likely to be working for forty plus hours a week. Most of these workers are likely to benefit from social security payments by employers, something which most self-employed persons do not enjoy.



**Figure 2: Bar graph showing the employment conditions of employees**



**Figure 3: Pie Chart showing Self-Employed Respondents who have registered their business**





Source: Fieldwork 2008

Very few self employed respondents (6%) had either registered their businesses or were in the process of registration (Figure 3 ). As already indicated, only 15% of the sample was made up of self employed people who also employed others. This suggests that the majority of self employed respondents were operating on a very small scale. This is confirmed by the findings on income, assets, savings and loans.

**Table 2: Table showing the relationship between the terms of employment under which respondents worked and their incomes**

	Below GH¢58	GH¢59- 100	GH¢10 1-149	GH¢15 0-199	GH¢20 0-299	GH¢30 0-399	GH¢40 0-499	GH¢500+
Agric day labour	4	0	0	0	0	1	0	0
Non-agric day labour	1	0	0	0	0	0	0	0
Worker (contractual wage based)	1	0	0	0	0	0	0	0
Salaried employee (permanent/regular)	13	11	1	4	8	11	5	3
Salaried employee (irregular)	5	2	0	0	0	0	0	0
Self-employed (employer)	43	10	3	3	1	1	2	0
Self-employed (no employees)	180	43	8	7	15	14	8	3
Unpaid work on family farm	3	0	0	0	0	0	0	0
Unpaid work in family enterprise/business	2	2	0	0	0	0	0	0
Apprenticeship (salaried/non-salaried)	2	1	0	0	0	0	0	0
Totals	254	79	12	14	24	27	15	6

Source: Fieldwork 2008

As is evident in table 2, income levels of respondents are very low. The majority of them for whom their terms of employment could be determined (70%) earned less than the minimum wage. Another sixteen percent earned between fifty-nine and one hundred Ghana cedis a



month<sup>3</sup>. Thus, only fourteen percent (14%) earned more than one hundred Ghana cedis a month. Those respondents who earned the highest amounts of money (more than five hundred Ghana cedis a month) were salaried employees. The fact that regular salaried employees are the ones most likely to earn high incomes highlights the fact that the various sites of work in the formal economy (government, private formal and private informal) provide different conditions of work as well as incomes. One's location in the formal economy is thus important; the greater the likelihood that one works in the government/public sector or private formal sector, the better off one would be so far as income levels are concerned.

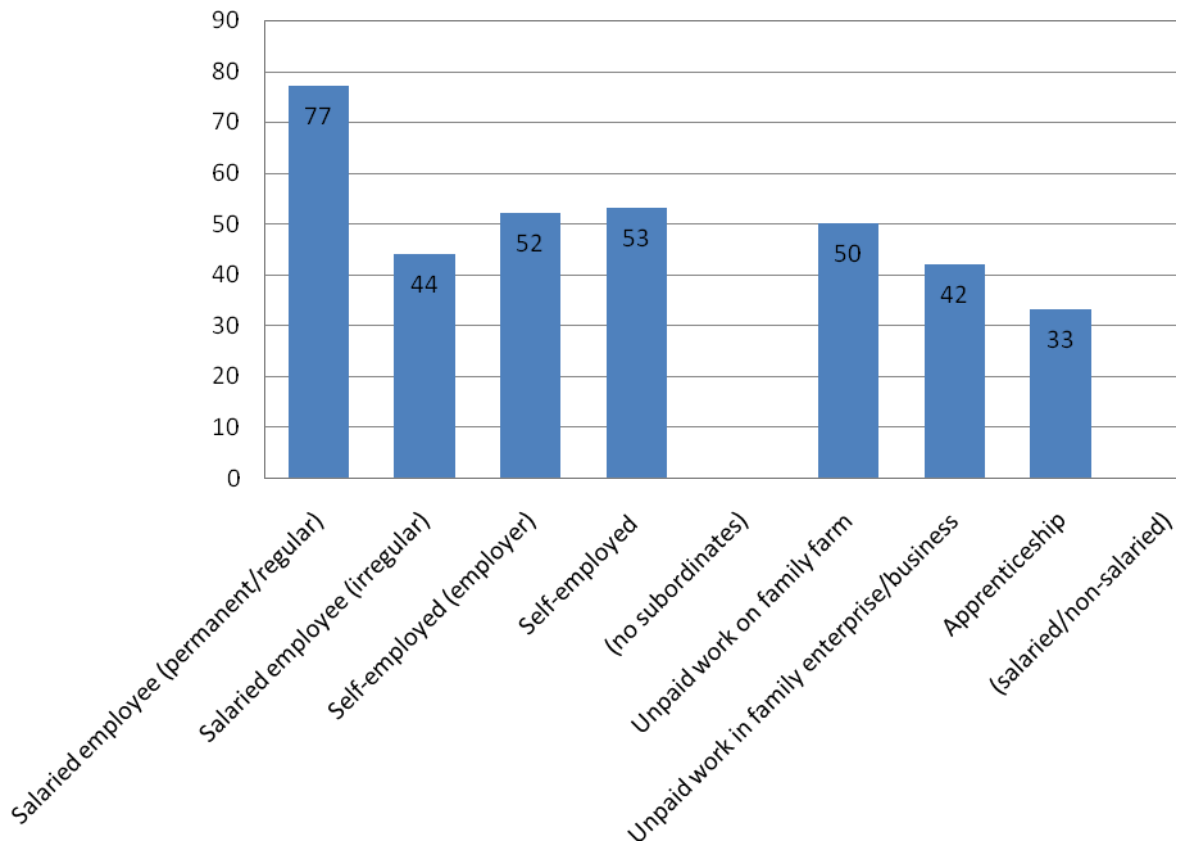
Empowering work in our understanding is not simply about the conditions under which one works or the income that one makes. It also includes the ability to save, the ability to acquire loans as and when necessary and the acquisition of assets. In this section of the paper, we explore the relationship between the various terms of employment under which our respondents work and its implications for savings, loan and asset acquisition. As expected, the correlation between earnings and savings was positive. Those with the highest earnings also had the highest percentages of individuals with savings in the sample. However, it also appears that savings were determined not by earnings alone, given the generally low wages in the sample. Salaried employees were far more likely to have savings than any other category in the sample. Three quarters of the women in this category of employment had savings as compared to about fifty percent or less for women in all the other categories. This had to do with the fact that their salaries were lodged in bank accounts in the first place. Therefore, the significant finding is that 50% of self employed women with no subordinates were saving regularly.

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<sup>3</sup> As at December 2008, \$1.00 is equivalent to c1.2



**Figure 4: Bar graph showing percentage of respondents in each sector with savings**



**Table 3: Terms of employment for most important economic activity and place of saving**

Economic activity	Means of savings																Total			
	Cash savings at home		Cash with others		Micro credit originati on		Bank account in my name		Rotating credit scheme		Susu collector		Bank in husband's name		Mother's bank account					
	F	%	F	%	F	%	F	%	F	%	F	%	F	%	F	%	F	%		
Agric day labour	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	
Non-agric day labour	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	
Worker (Contractual wages)	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	
Salaried employee (permanent/reg	4	10.8	0	0.0	4	10.8	27	72.9	2	5.4	0	0.0	0	0.0	0	0.0	0	0.0	37	16.0



ular)																			
Salaried employee (irregular)	2	50.0	0	0.0	0	0.0	2	50.0	0	0.0	0	0.0	0	0.0	0	0.0	4	1.7	
Self-employed (employer)	11	32.3	0	0.0	2	5.8	15	44.1	8	23.5	0	0.0	0	0.0	0	0.0	36	14.7	
Self-employed (no employees)	74	52.4	4	2.8	3	2.1	23	16.3	5	3.5	30	21.3	2	1.4	0	0.0	141	61.0	
Unpaid work on family farm	2	66.7	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	1	33.3	3	1.2	
Unpaid work in family enterprise/business	3	60.0	0	0.0	1	20.0	0	0.0	0	0.0	1	20	0	0.0	0	0.0	5	2.2	
Apprenticeship (salaried/non-salaried)	4	57.1	0	0.0	1	14.2	1	14.2	0	0.0	1	14.2	0	0.0	0	0.0	7	3.0	
<b>Total</b>	<b>100</b>	<b>42.9</b>	<b>4</b>	<b>1.7</b>	<b>11</b>	<b>4.7</b>	<b>68</b>	<b>29.2</b>	<b>15</b>	<b>6.4</b>	<b>32</b>	<b>13.7</b>	<b>2</b>	<b>0.8</b>	<b>1</b>	<b>0.4</b>	<b>233</b>	<b>100</b>	

Source: Fieldwork 2008

Table 3 qualifies the finding that most respondents had savings. 52% of self employed respondents with no employees saved at home. Only 16% had a bank account in their name. The figure for bank accounts for self employed women who were employers was much better at 44%. Not surprisingly, 73% of regular salaried employees had bank accounts and only 10% of these kept their cash savings at home. Interestingly, few respondents (0.8%) of the entire sample kept their money in husband's bank account while 0.4% kept money in their mother's account. Those who used the services of susu collectors most were the self employed with no subordinates (21%) and unpaid family workers (20%). Interestingly, the self employed with employees patronised rotating credit schemes (23%).

**Table 4: Table showing percentage of respondents in each sector who have taken out loans**

<b>Terms of Employment</b>	<b>Frequency</b>	<b>Percentage</b>
Agric day labour	0	0
Non-agric day labour	0	0
Worker (Contractual wages)	0	0
Salaried employee (permanent/regular)	23	47.9
Salaried employee (irregular)	3	33.3
Self-employed (employer)	21	32.3
Self-employed (no employees)	65	24.6
Unpaid work on family farm	2	33.3



Unpaid work in family enterprise/business	1	9.1
Apprenticeship (salaried/non-salaried)	5	23.8

Source: Fieldwork, 2008

Regarding the taking out of loans, salaried employees scored highest at 47%. This was surprising because it was originally assumed that self employed workers would be most interested in loans. Once we explored the discrepancy between our assumption and the finding, it became clear that this was linked with salaried employees being guaranteed a monthly wage through their bank accounts. Also, with the low levels of registration of businesses, it should not be surprising that only 32% of self employed persons who were employers themselves and 24% of self employed persons with no employees had taken loans before. Interestingly, employees on irregular salaries did slightly better on the loans front than self-employed respondents who had employees of their own (Table 4).

That only 27% of loans had been taken from banks was not surprising, but significant. Family and friends accounted for 43% of loans while NGOs were the source of 11% (Table 5 below). This raises questions of entitlement and access to institutions which is an important aspect of women's citizenship. As long as women have to depend on these informal channels for credit, they are not likely to be able to enhance their economic activities.

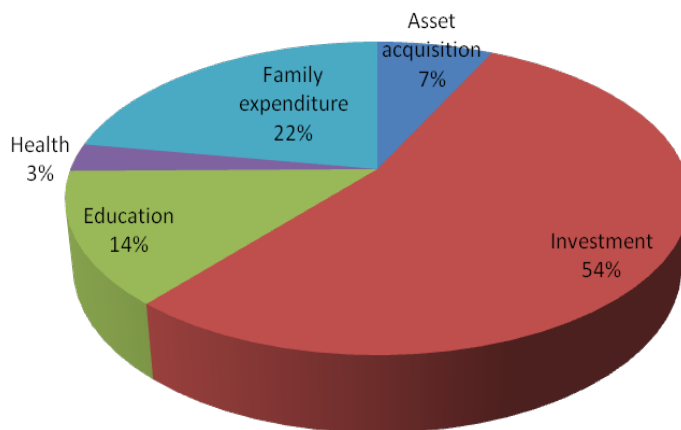
**Table 5: Table showing source of loan taken by respondents**

Source of Loan	Frequency	Percent
Bank	39	27.9
NGO (micro credit schemes)	16	11.4
Informal money lenders	7	5.0
Private formal lending	8	5.7
Government credit scheme	6	4.3
Family members/relatives	39	27.9
Friends/neighbours	22	15.7
Group susu	2	1.4
Word fund (rotating credit scheme)	1	0.7
<b>Total</b>	<b>140</b>	<b>100</b>

Source: Fieldwork 2008



**Figure 5: Pie chart showing Loan use among respondents**



Source: Field work 2008

According to figure 5, 54% of respondents who had taken out loans had invested this in their businesses, while another 7% had acquired assets. Family expenditures took up a significant 36%. This is one of the indications of low wages, when people take out loans for consumption and for social investments which will not bring short term returns which can assist the repayment of loans.

In terms of assets as an indicator of doing decent work, women were interviewed about the kinds of assets they had purchased with their earnings. The most popular items purchased by women of all ages were kitchen items. Next were personal effects. Again, this was true across the three generations. In addition, across the three age groups, household equipment such as stereo systems were the third most common item purchased by women. About 4% of the sample owned equipment for work such as sewing machines and agricultural inputs. However, many more middle aged women (women aged between 30 and 49) owned these items. While 19.5% of women in this age group owned such equipment, the same was true for only 8.2% of women aged between 18 and 29 and 14.5% of those aged above 50. Similarly, only about 3% of the sample owned homes and here again, the likelihood that a woman owned a home was greater if she was middle aged. Thus, while there is not much



difference among the three groups in terms of the ability to purchase relatively inexpensive items such as personal effects, women who are middle aged were more likely to have the resources to purchase more expensive items such as cars. Interestingly, only 2% of the women in our sample owned mobile phones, and all of them were under the age of 50 (Table 6). The finding that women in the middle generation were the most successful in terms of the ownership of assets is not surprising since they are at the height of their powers in their economic activities. Many of the women in the above fifty category were retired and depended on their children for support, while many of the daughters generation were either in training or had just started out in their work.

**Table 6: Table showing items purchased by respondents in the three generations**

Items purchased	18-29yrs		30-49yrs		50+yrs		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
Agric inputs	3	2.2	17	9.7	8	9.6	28	7.2
Accommodation	2	1.5	13	7.4	9	10.9	24	6.1
Business premises	0	0.0	3	1.7	2	2.4	5	1.3
Private car	0	0.0	2	1.4	0	0.0	2	0.5
Commercial car	0	0.0	1	0.6	0	0.0	1	0.3
Equipment for work	8	6.0	17	9.8	4	4.9	29	7.4
Household equipment	12	8.9	14	8.0	10	12.2	36	9.2
Personal effects	30	22.4	32	18.3	18	21.9	80	20.5
Kitchen equipment	68	50.7	65	37.1	28	34.1	161	41.2
Sewing equipment	2	1.5	4	2.3	1	1.2	7	1.8
Mobile phone	6	4.5	6	3.4	0	0.0	12	3.1
Books	1	0.7	0	0.0	0	0.0	1	0.3
Education	1	0.7	0	0.0	0	0.0	1	0.3
Cattle	0	0.0	0	0.0	1	1.2	1	0.3
Solving problems	1	0.7	0	0.0	1	1.2	2	0.5
Bicycle/motorcycle	0	0.0	1	0.6	0	0.0	1	0.3
<b>Total</b>	<b>134</b>	<b>100</b>	<b>175</b>	<b>100</b>	<b>82</b>	<b>100</b>	<b>391</b>	<b>100</b>

Source: Fieldwork 2008

In our conception of assets, we also wanted to explore land sizes for those respondents who used land in their work. The majority of those using land (65) had land which was under 1 acre, and there was not much of a difference among the three generations. Another significant part of the sample (29) had land of up to 4.9 acres while another 16 had between 5 and 9.9.



acres. Land therefore was not a significantly large asset for most of the respondents who were using some land for their work.

**Table 7: Size of Land holdings of Women using land for their Economic Activities**

Land size (acre)	Location	18-29yrs	30-49yrs	50+yrs	Total
Under 1	Rural	18	27	20	65
	Urban	0	1	1	2
1-1.9	Rural	1	2	2	5
	Urban	0	0	0	0
2-4.9	Rural	8	14	7	29
	Urban	1	1	0	2
5-9.9	Rural	2	11	3	16
	Urban	0	0	0	0
10-14.9	Rural	0	0	2	2
	Urban	0	0	0	0
15-19.9	Rural	0	1	1	2
	Urban	0	0	0	0
20 +	Rural	0	0	1	1
	Urban	0	0	0	0

Source: Fieldwork 2008

**5. EXPLORING THE CONNECTIONS AMONG VARIABLES: EDUCATION, TERMS OF EMPLOYMENT AND GENERATION.**

That the respondents did not have great variations in education and in the range of work they were involved in did raise questions about the value of cross tabulating variables such as education, generation and employment. However, in the life story interviews, we noticed that some of these variables were important. As well, we noticed that increasingly, higher levels of education were needed to secure government employment and education per se no longer appeared to be able to deliver class mobility. In this segment, we explore some relationships-between education and terms of employment, generation and terms of employment, employer and age, and employer and income. Through exploring these relationships, we can draw some conclusions about continuities and changes.

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**Table 8: Table showing the relationship between education and employment**

Terms of Employment	None		Primary thru high school		Total	
	Freq	%	Freq	%	Freq	%
Formal sector employees	3	1.7	54	21.1	57	100
Self employed with employees	25	14.3	40	15.6	65	100
Self employed without employees	130	74.3	134	52.3	264	100
Apprentices	4	2.3	16	6.3	20	100
Agric day labour	4	2.3	1	0.4	5	100
Unpaid work on family farm/enterprise	3	1.7	3	1.2	6	100
Other	6	3.4	8	3.1	14	100
<b>Total</b>	<b>175</b>	<b>100</b>	<b>256</b>	<b>100</b>	<b>431</b>	<b>100</b>

Source: Fieldwork 2008

Table 8 affirms the important value of education for employment. It shows clearly that access to formal salaried employment is a function of whether or not one has acquired an education. While 21 percent of those with some amount of education worked in the formal economy, the same was true for less than 2% of the uneducated women. With regard to agricultural labour an uneducated woman was five times more likely to work on a farm as an educated woman, although the numbers were not high enough to make conclusive findings. In assessing the relationship between education and entry into decent work which we defined as formal employment and self-employment with employees, it was quite clear that education allowed entry into decent work. Thirty six percent of women with some education as opposed to 16% of women with no education were involved in work which satisfied some of the indicators of decent work. However, for workers in the informal economy, the relationship between education and decent work was not so clear cut. Fifty two percent of women with some level of education as opposed to 74% of women without any education were self employed without employees.

Age also makes a difference in whether or not a woman is likely to work as a salaried employee in the formal economy with all the benefits that accrue to workers in such jobs. As



evident in table 9, the percentage of women aged 18-29 who were salaried employees was three times higher than that of women aged 50 and above. Conversely, 73% of women over fifty were in self employment without employees as opposed to 66% between 30 and 49 and 48% between 18 and 29 years. The patterns were similar with self-employment with employees, with women over 50 having the highest percentages and women between 18 and 29% having the lowest figures. Not surprisingly, apprenticeships were largely the reserve of women aged between 18 and 29 as was unpaid work. More than half of the women who worked for no pay in our sample were aged between 18 and 29. Agricultural labour was largely the preserve of the middle generation with four out of six (83%) of the women in agricultural labour aged between 30 and 49 (Table 9).

**Table 9: Table showing generational differences in terms of employment**

Terms of employment	18-29yrs		30-49yrs		50+yrs		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
Agric day labour	1	0.7	4	2.0	0	0.0	5	1.2
Non-agric day labour	0	0.0	1	0.5	0	0.0	1	0.2
Worker (contractual wage based)	1	0.7	0	0.0	1	1.3	2	0.5
Salaried employee (permanent/regular)	22	15.0	22	10.7	4	5.0	48	11.1
Salaried employee (irregular)	5	3.4	2	1.0	2	2.5	9	2.1
Self-employed (employer)	17	11.6	34	16.5	14	17.7	65	15.0
Self-employed (no employees)	70	47.6	136	66.0	58	73.4	264	60.9
Unpaid work on family farm	3	2.0	3	1.5	0	0.0	6	1.4
Unpaid work in family enterprise/business	8	5.4	3	1.5	1	1.3	12	2.8
Apprenticeship (salaried/non salaried)	19	13.0	1	0.5	1	1.3	21	4.8
<b>Total</b>	<b>146</b>	<b>100</b>	<b>206</b>	<b>100</b>	<b>79</b>	<b>100</b>	<b>433</b>	<b>100</b>



Source: Fieldwork 2008



**Table 10: Employer and age of respondents**

	Ages						Total	
	18-29 years		30-49 years		50+ years		Freq	%
	Freq	%	Freq	%	Freq	%		
Government	8	27.6	14	60.9	5	100	27	47.4
Private formal	8	27.6	2	8.7	0	0.0	10	17.5
Private informal	13	44.8	7	30.4	0	0.0	20	35.1
<b>Total</b>	<b>29</b>	<b>100</b>	<b>23</b>	<b>100</b>	<b>5</b>	<b>100</b>	<b>57</b>	<b>100</b>

To explore further the significance of our finding that younger women were more likely to be employed in the formal economy than older women, we examined differences in the kinds of employer that the employees in the sample had. All the women above 50 were employed by state institutions. None of them were employed by the private formal or private informal. For the women aged between 30 and 49, while 60% of them were employed in state institutions, 30% were employed in the private formal sector with only 9% employed in the private informal. For women aged between 18 and 29, only 28% were employed by the government, another 28% by the formal private and 45% were employed by the private informal. These figures are on account of the shrinkage in public sector employment since economic liberalisation policies of the 1980s. It has implications for their enjoyment of the indicators of decent work and suggests that for younger women, educational levels on their own were no guarantee for securing decent work. Table 11 below demonstrates this. All three persons who earn 500 Ghana cedis and over are government employees while 16 persons earning 200 Ghana cedis and above are in government (13) and private formal (3) employment. Conversely, of the 16 whose monthly earnings are below the government announced minimum wage, 10 have employers in the private informal sector. All of the 15 employees with employers in the private informal sector earned less than 200 Ghana cedis. These findings are supported by the literature on the informalisation of work and informal labour markets in Ghana which argues that employees in the informal economy are in some of the most insecure and poorly remunerated jobs (Tsikata, 2008; Heintz, 2005).





**Table 11: Employer and income**

	Below GH¢58	GH¢59- 100	GH¢10 1-149	GH¢15 0-199	GH¢20 0-299	GH¢30 0-399	GH¢40 0-499	GH¢500+
Government	2	3	2	4	9	3	1	3
Private formal	4	3	0	0	2	1	0	0
Private informal	10	4	0	1	0	0	0	0
Totals	16	10	2	5	11	4	1	3

Source: Fieldwork 2008

Tables 8-11 together tell a story about the changing significance of the value of education, a story which is also clearly reflected in the lives of HM and her daughter, RM, one of the four families we interviewed in the Northern Region of Ghana. HM, the mother, is 49, a staunch Catholic and married. She grew up in the capital city of one of districts in the Northern Region. Neither of her parents ever attended school; her father was a farmer and she describes her mother as a housewife. Her mother was one of four wives with whom the father had a total of 26 children (7 male and 19 female). Only four girls out of the 19 ever attended school and HM is the most highly educated of the four. She started her career as a typist at the Ministry of Health in 1980 and a year ago, she earned a diploma in secretaryship and management after which she was promoted to her current position as an executive officer.

HM was educated through perseverance on her part. Growing up, her father had many children and could therefore not afford to educate all of them. HM, however, was very determined to go to school even though she was growing up at a time when you often heard statements to the effect that girls did not need to go to school. She recalls periods when she had to stay away from school but her insistence on going was critical to ensuring that the resources were found to put her back in school. At one point, even though it was her father who put her in school, he gave her in marriage to an older man when she was still in school, but she fought against this and the proposed marriage did not work. Her father then decided to no longer maintain her in school and her mother agreed to take up responsibility for her education. HM for her part helped her mother by collecting and selling firewood and making garri. All that hard work paid off. HM's steady source of income from her work in the public



sector of the economy has enabled her to care for her children, to acquire land and to build a house on that plot of land. She also believes that her ability to work has played a major role in the success of her marriage to her husband with whom she has five children, two sons and three daughters.

The oldest of her daughters is 29 year old RM. RM was brought up in the capital city of a largely rural district, but she has also spent some years in the regional capital of the Northern Region as well as southern Ghana on account of her education. Although she would have liked to go on to university after her secondary school education, she did not do well enough on the qualifying examination. She therefore proceeded to a series of secretarial schools where she has earned a National Vocational and Technical Institute (NVTI) certificate in secretaryship, a diploma in business studies in secretaryship and a Higher National Diploma in secretaryship and management studies. RM, it seems, is all set to follow in her mother's footsteps. However, one wonders if RM will be able to achieve half as much as what her mother has been able to achieve with her level of education. Although RM is starting her working life with the qualifications her mother just recently earned, the possibilities for RM to work her way up the professional track like her mother has been able to do is doubtful. Currently, in spite of the fact that RM has more educational qualifications than her mother did at the start of her career, RM is unemployed and looking for work that would allow her to use the skills she has acquired through training. The possibilities for this happening in the near future are not very good, although with their connections in the church, she might be able to find something. Although the public sector, as we have already shown provides the most secure of jobs and better income, RM cannot look to this sector for employment since this sector has been shrinking over the years. In addition, the district capital in which she lives does not offer many options for secretarial work in the private formal or informal sector and even if she had these options, they would not guarantee her the security that her mother having worked for almost thirty years in the public sector has had. Not having found the kind of work that she is looking for, RM has chosen to acquire more education in the hopes that that would improve her job prospects in the preferably the public sector.

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## 6. WOMEN'S PERSPECTIVES ON THE IMPORTANCE OF WORK

**Table 12: Table showing intergenerational perspectives on impact of a woman's economic activity on relationship with partner**

	Ages							
	18-29yrs		30-49yrs		50+yrs		Total	
	Freq	%	Freq	%	Freq	%	Freq	%
Improves relationship	147	65.3	164	72.6	85	74.6	396	70.1
Worsens relationship	16	7.1	9	3.9	4	3.5	29	5.1
Both improves and worsens the relationship	36	16.0	36	15.9	20	17.5	92	16.3
Has no effects	21	9.3	15	6.6	5	4.4	41	7.3
Cannot tell	5	2.2	2	0.8	0	0.0	7	1.2
<b>Total</b>	<b>225</b>	<b>100</b>	<b>226</b>	<b>100</b>	<b>114</b>	<b>100</b>	<b>565</b>	<b>100</b>

Source: Fieldwork 2008

As women in Ghana had very high rates of labour force participation, the study went beyond the fact of having work at all and examined which kinds of work fulfilled our indicators of empowerment. Indeed, the findings of our survey support the assumption that the kind of work that a woman does has implications for the kinds of assets she has, where she saves and the kinds of loans she is able to take. However, for our respondents in both the survey and life story interviews, the very fact of working was important. The survey found that, two-thirds of the women we sampled believed that participation in the workforce improved your relationship with your partner. It was also the case that the older a woman was, the greater the likelihood that she would have a positive view of the impact of a woman's economic activity on her relationships. However, the younger women were not necessarily more negative in their views about the importance of work for relationships. Simply being able to go out to work and contribute some money, no matter how small, to daily household expenditure was seen as crucial to a healthy relationship, particularly for our life story respondents from Northern Ghana. As the mother in Damongo said, "If you do not have anything to help your husband, if he doesn't earn a lot, he will not be happy with you...it is good to earn [money] yourself so you can manage your financial problems. You should not base everything on your husband".



That the mothers in Northern Ghana were working was a significant inter- generational shift. The grandmothers were not allowed to work in both real and ideological terms. Even when they were involved in activities such as picking shea-nuts for sale or selling cooked food such as porridge, they still reported that they did not work. This was probably a function of the fact that such work was seen as related to their duties to provide the ingredients for the daily soup. Several of these grandmothers also spoke about the disadvantages of not having work as a woman and had been very supportive of their daughters' efforts to find paid work.

The women in the two other regions, particularly Ashanti, had a different perspective on this. While their counterparts in the Northern Region thought that work was important for a marriage, they were of the opinion that a strategic marriage was important in that it could provide you with the resources with which to work and look after yourself and your children. The two grandmothers interviewed in Ahinsan and Abodom spoke favourably about the husbands who had provided them with resources to work. In the Abodom case, the woman and her co-wife had helped to run a large cocoa farm and each wife had been given a portion. Customary gift making ceremonies had been performed to signify that they owned their portions. In the case of the Ahinsan grandmother, the husband had helped her with capital for her trade and had also helped her to rent an estate house which she now had the option to buy outright. He had also contributed to buying a ticket when she had been taken to Germany for treatment after an accident. In contrast, the Ahinsan mother had left a man because he was not doing what men were supposed to do, ensuring that she had work and could maintain their children. As she put it,

“The man could not help me by giving me capital to trade with to look after the children. He could not help me like a husband should. A man need not have a lot of money. You should be able to look after children. You should be able to give your wife work and you should be concerned about the progress of your children in school and visit to find out and you should be able to communicate well with your wife.”

## **7. WOMEN'S RELATIONSHIP TO POLITICAL AND LEGAL INSTITUTIONS**

In this final section of the paper, we explore our last set of indicators of empowerment; women's access to and use of political and legal institutions. In earlier sections, we



demonstrated that women's access to public sector employment had declined over the years and that their relationship with formal financial institutions using access to loans and savings as proxy was also quite limited. In this section, we explore women's relationship with other public institutions, this time political and legal institutions.

Since 1992, Ghanaians have successfully participated in elections every four years to choose their political leaders. Women's suffrage in Ghana was guaranteed at independence and did not involve a separate struggle. Ghanaian women do not take suffrage for granted. They register a very high level of political participation if voting is used as the measure of participation. In the 2004 national election for example, as shown in table 13, 75% of the sample voted; voting rates for the women aged above 30 was between 86% and 88%. Only the 18-29 year olds had a voting rate of about 50% and this was because about half of them were under the age of 18 at the time of the election and were thus legally ineligible to vote.

**Table 13: Table showing relationship between education, age and voting patterns**

Level of education	18-29yrs				30-49yrs				50+yrs			
	Yes	%	No	%	Yes	%	No	%	Yes	%	No	%
None	22	38.6	35	61.4	77	80.2	19	19.8	70	86.4	11	13.6
Informal	5	100	0	0.0	9	90.0	1	10.0	1	50.0	1	50.0
Primary	12	31.6	26	68.4	27	87.1	4	12.9	6	85.7	1	14.3
Middle/JSS	40	51.9	37	48.1	57	98.3	1	1.7	15	93.8	1	6.3
Secondary	20	46.5	23	53.5	17	89.5	2	10.5	0	0.0	0	0.0
Vocational/Technical	4	80.0	1	20.0	8	100	0	0.0	6	85.7	1	14.3
Apprenticeship	1	33.3	2	66.1	1	100	0	0.0	0	0.0	0	0.0
Tertiary	2	100	0	0.0	2	100	0	0.0	0	0.0	0	0.0
Other tertiary	7	100	0	0.0	10	90.9	1	9.1	4	80.0	1	20.0
<b>Total</b>	<b>113</b>	<b>49.7</b>	<b>124</b>	<b>52.3</b>	<b>208</b>	<b>88.1</b>	<b>28</b>	<b>11.9</b>	<b>102</b>	<b>86.4</b>	<b>16</b>	<b>13.6</b>

Source: Fieldwork 2008

Another measure of participation in political processes employed in this study was women's participation in associations. Table 14 shows that slightly half of the women (53.5%) belonged to various associations. However, their associational life was largely limited to the religious. 62% of the women who belonged to associations were in religious groups, 16% to welfare associations and only 5% and 4% were in political and civic associations



respectively. Beyond voting and participation in religious associations, Ghanaian women's presence was hardly felt in other areas of political life.

**Table 14: Table showing group membership of respondents**

Source of Loan	Frequency	Percentage
Political	14	4.3
Religious	201	62.2
Economic/work	39	12.1
Civic (hometown, charity)	9	2.8
Welfare (funeral etc)	52	16.1
Social	5	1.5
School	2	0.6
Cultural	1	0.3
<b>Total</b>	<b>323</b>	<b>100</b>

Source: Fieldwork 2008

In exploring Ghanaian women's relationships with legal institutions, we focus on women's experiences of and responses to domestic violence. Evidence from a nationally representative survey conducted in the late 1990s showed that indeed many of the 2069 women who were interviewed had experienced different forms of gender based violence. For example, one in three women in that survey had suffered physical violence often from an intimate partner (Coker-Appiah and Cusack 1999). A later survey (the GDHS 2003) found that a fifth of Ghanaians were of the opinion that perceived challenges to male authority such as talking back to one's husband or going out without his permission were punishable by sanctions that could include beating (GDHS 2003). These studies which highlighted both the high rates of domestic violence and the seeming acceptance of this in the country served to legitimise growing concerns among a variety of women NGOs of the need for domestic violence legislation that would offer survivors of violence some form of legal redress. Around the same period, a Women and Juvenile Unit (WAJU) now known as the Domestic Violence Survivors Support Unit (DOVVSU) was set up by the Police Service to deal solely with domestic violence issues and a few NGOs begun to offer legal and counselling support to persons who had experienced violence. A decade of advocacy work and strong lobbying paid



off in 2007 when the Domestic Violence Bill was finally enacted into law after much debate about its implications for the (in)stability of marriages.

The findings of our survey as shown in table 15 does corroborate earlier studies on domestic violence in Ghana. 20-30% experienced emotional violence that includes restrictions from attending meetings, threats of physical abuse and insults. Another 20% experienced physical violence and thirteen percent 13% were subjected to forced sex by their partners.

**Table 15: Table showing types of abuse faced by respondents**

Type of abuse	Yes (%)	No (%)
Insults	29.2	70.8
Threat of physical abuse	25.9	74.9
Restrictions from attending meetings	20.5	79.5
Physical abuse	19.5	80.5
Refusal to contribute to household expenditure	19.3	80.7
Refusal to eat food cooked by partner	18.4	81.6
Forced sex	13.1	86.9
Threats of divorce	13.0	87.0
Money taken away against will	11.4	88.6
Asked to move out of the house	9.6	90.4
Partner refused you sex	7.9	92.1
Assets taken against your will	1.9	98.1

Source: Fieldwork 2008

**Table 16: Table showing responses to abuse**

Response to abuse	Frequency	Percentage
Did nothing	82	38.3
Informed my family	44	20.6
Informed his family	42	19.6
Informed my church/mosque	5	2.3
Still went for meeting	5	2.3
Friends	3	1.4
We resolved it ourselves	21	9.8
For murder threat I report him to the Zongo chief	1	0.5
Left him when he threatened to leave me	1	0.5
Other household members	1	0.5
Fellow tenants	1	0.5





I sometimes insult him	2	0.9
Pleaded with him because he was angry at that time	1	0.5
Mother-in-law	1	0.5
Quarrelled with him	1	0.5
Informed his friends	1	0.5
Took the matter to the police/DOVVSU/WAJU	1	0.5
Some elders of both families	1	0.5
<b>Total</b>	<b>214</b>	<b>100</b>

Source: Fieldwork 2008

In terms of responses to violence, almost 40% of the women reported that they did not seek redress for the abuse. There really was not much difference among the three generations in the high levels of non-response to domestic violence. When women responded, the extended family of both the woman and her partner was the most likely entity to whom they would complain. Ten percent (10%) of the women also settled the matter by discussing the issue with the perpetrator. Very few of the women chose an institutional response to violence even though the Domestic Violence Survivors Support Unit had been in existence for a decade. Indeed, only one woman out of the 214 who faced abuse chose this option (Table 16). These findings suggest a certain general distance from formal institutions which is in keeping with earlier findings relating to public institutions.

## **8. CONCLUSION**

The findings of this study have shown that there are variations in the performance of the three generations of women with regard to different indicators of empowerment. When it comes to education, it is clear that the numerous policies and programs implemented at the national level to encourage girl child education have paid off and that the benefits of such programming largely accrue to the youngest women in our sample. Having an education, our study showed, improves the lives of women so far as access to decent work defined as formal economy employment and self employment with employees is concerned. Work in the formal economy guarantees women a range of benefits which informal economy employees do not enjoy. In addition, formal economy employees had the highest levels of savings in our sample. The findings are similar story for women's access to loans. However, as far as the



acquisition of assets was concerned, the terms under which one was employed appeared to have little bearing. What was significant about the nature of assets women acquired was the extent to which this was shaped by cultural norms. The majority of the women spent their earnings on the items that working women were expected to buy as their contribution to the making of a home.

Some caveats are in order. We established that while younger women were more educated and many more had jobs as employees, they were largely found in private informal economy employment. This implied that the full benefits of work as an employee did not accrue to them. Similarly, women's access to loans from the formal financial sector was low as was their participation in associations other than religious associations. What do such low levels of women's access to formal economic institutions (public sector employment and financial institutions) as well as their low levels of political participation and use of legal institutions for redress of domestic violence tell us about the extent to which Ghanaian women are both empowered and enjoy citizenship rights?

Although emancipatory policies (Kabeer, undated) exist in Ghana, this study showed that women's enjoyment of such policies, except for suffrage, was limited. This study lends credence to Kabeer's argument that state recognition of citizenship will not necessarily occur in tandem with progressive consciousness. Ghanaian women's ease of acceptance of suffrage as opposed to legal redress for domestic violence can be linked to the ways in which legal redress for domestic violence could threaten women's well-being in other spheres of life. To the extent that emancipatory policies are being adopted in the Ghanaian context we are making progress towards gender justice. However, women's lack of enjoyment of these policies and institutions suggests that much more work is needed to improve access to institutions and also the consciousness of women about the value of emancipatory policies.

RM, one of our interviewees in Northern Ghana when asked to define empowerment suggested that 'an empowered woman is one who knows her rights [presuming that those rights exist] and is able to enjoy those rights. What it takes to know one's rights and enjoy them is the key to empowerment and citizenship for women. Having established that on the



indicators of empowerment chosen here for discussion that in many cases, women lack access to public institutions or do not utilise them suggests that further work in this area should focus on identifying the factors that inhibit women's ability to enjoy their citizenship rights. For, it is only when these are removed that we can begin to see more and more Ghanaian women empowered in the fullest sense of the word since for us empowerment is linked with the ability to enjoy one's rights as a citizen.

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