

THE ROLE OF WOMEN IN GHANA'S ECONOMY

by Nora Judith Amu



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DEDICATION

This paper is dedicated to the ingenuity of Ghanaian women.

TABLE OF CONTENTS

ACKNOWLEDGEMENTS	1
EXECUTIVE SUMMARY	2
PART 1: WOMEN IN THE ECONOMY	8
Introduction	8
Background to the Study	11
Approaches to Gender Equality	13
Research Problem	13
Rationale for the Study	14
Objective of the Study	15
Methodology and Data Sources	15
Organization of Study	15
PART 2: SOCIO-ECONOMIC CHARACTERISTICS OF WOMEN	16
Demographics	16
Geographical Distribution of Women	16
Literacy and Educational Attainment	17
Labour Force and Economic Activity	19
Industry and Women's Occupation	20
Employment Status of Women	22
Industry and Women's Employment	24
Women and Unemployment	25
The Female-Headed Household (FHH) Phenomenon	27
PART 3: WOMEN'S CONTRIBUTION BY ECONOMIC SECTORS	28
Macro Economy	28
Women in Agriculture	29
Women in Industry	33
Women in Services	36

Problems facing Women in Economic Activities	38
Access to and Control over Land	39
Access to Credit	42
Access to Training	43
Access to Labour	44
Access to Technological Inputs and Extension Services	44
Women's Time Constraints	45
Existing Programmes to Enhance Women's Participation in Economic Activities	46
Credit Facilities Targeting Women	46
Skills Training and Retraining	47
Policy Impact on Women's Economic Activities	48
PART 4: CONCLUSIONS AND RECOMMENDATIONS	50
Conclusions	50
Recommendations	51
Identifying and Prioritising Targets of Potential Women Borrowers	51
Addressing Gender-based Issues related to Increased and Expanded Access to Credit	52
Addressing Women's Access to Land	54
Addressing Access to Training	54
Addressing Women's Access to Labour, Farm Inputs, Technology and Extension Services	55
Addressing Women's Time Constraints	57
REFERENCES	58
APPENDIX	60
Appendix 1: Educational Characteristics of Women in Ghana	60
Appendix 2: Women's Occupation and Employment (Economically Active Population 7 years +)	61
Appendix 3: Participation of Women - Services Sector	62

LIST OF TABLES

Table 2.1: Adult Unemployment Rate by Locality and Sex (%)	25
Table 2.2: Underemployment Rate by Locality and Sex (%)	26

LIST OF FIGURES

Chart 1.1: Industry of Economically Active Women	12
Chart 2.1: Concentration of Women by Region	17
Chart 2.2: Occupation of Economically Active Population by Sex	21
Chart 3.1: Sectoral Contribution to GDP (1996-2002)	29
Chart 3.2: Employment in Manufacturing by Sex (1984 - 2000)	33
Chart 3.3: Distribution of Women by Industrial sub-Sectors	35
Chart 3.4: Distribution of Women by Service sub-Sectors	37

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EXECUTIVE SUMMARY

In recent times, the debate on the role of women in societies especially their participation in economic activity has generated a lot of controversy, with one side of the debate arguing against increased women participation in all spheres of economic and social activities on biological and cultural basis, whilst the other side have argued that a woman's status in society depends crucially on her participation in economic and social activities and that the biology of sex does not confine the woman to the home. Fortunately, in Ghana as in other African countries, although women's roles and participation in economic activity have been defined and shaped along biological and cultural lines, women have actually made significant strides in all aspects of the Ghanaian economy especially in the agricultural and service sectors. Presently, more Ghanaian women are now getting out of their home jobs into paid jobs and are forced to combine their work at home as homemakers and their jobs outside the home.

This study therefore sets out to investigate the role of women in the Ghanaian economy especially their participation in economic activities, to identify factors that hinder their development, to shed light on how women affect and are affected by policies, programs and projects that are instituted by the government, domestic and otherwise, how best to take advantage of some of these programs and policies, and how best to minimize their negative impact on women.

To meet the above objectives, the study basically makes use of secondary data to qualitatively analyse women's roles in the three main economic sectors of Ghana and employs pie and bar charts to illustrate the issues thereof.

The study begins with an introductory note and background that outlines the rationale, objectives and methodology to be adopted. The second section looks at the socio-economic characteristics of women in Ghana where the study finds that although females make up about 51 percent of the Ghanaian population as at 2000, illiteracy is more prevalent among women than men. The GLSS4 survey for instance found out that twice as many females as males have never been to school. This among other factors implies that in Ghana more males have access to education than women. This situation explains why the concentration of women in skill and knowledge based industries is low, as against the high concentration of women in the informal private sector employment and informal self-employment. The gender

characteristics of the unemployed indicate that the unemployment rate among women is lower than among males.

women's participation in the labour force and economic activity and finds that women although they make up almost half of the economically active population are mostly in the lower echelons of economic activity especially the private informal sector where women are predominantly entrepreneurs of small and medium scale businesses. With respect to the four main occupations, women are found to be mainly employed in agriculture and allied fields, sales work and to a lesser extent production and transport and professional and technical. These women in recent times have increasingly become the backbone of their families as breadwinners.

The study then discusses the contribution of women in the three main economic sectors of the Ghanaian economy and the problems they face in carrying out these activities. Within the agriculture sector, the study finds that, given the unique relationship that exist between women and nature, women are predominant in all the sub-sectors namely farming, processing and distribution. As farm owners, farm partners and farm labourers, women are estimated to account for 70% to 80% of food consumed in Ghana. The predominant role of women in agriculture has enabled most women farmers to become increasingly responsible for the educational and other material needs of their wards, especially for female-headed households.

With respect to the industrial sector, women are mainly concentrated in the manufacturing sub sector other than the other sub sectors. This may be explained by the fact that women dominate the two largest activities in the manufacturing sub sector, namely food and beverages and textiles and leather products. Their specific activities cover food processing; rural non-farm activities such as soap making, traditional medicine, cosmetics and beadwork among others and textiles and garment production. The lower participation of women in the other industrial sub sectors stems from the relatively low level of educational attainment for women in Ghana and the severe time constraints attached to certain jobs, which may not be ideal for women with families, even when they have the requisite level of training.

Within the services sector; the fastest growing sector, women's participation is highly skewed towards wholesale and retail trade sub sector as 55% of women in the service sub sector are into wholesale and/or retail trade and 13% in Hotels and Restaurants. This conforms to the traditional conception of women as traders, cooks and caretakers at home and in the community at large.

On the problems women face in carrying out economic activities, the study finds the following:

- Access to and control over land due to traditional/cultural factors;
- Access to credit due to lack of collateral, inadequate savings needed for equity payment required for loans, cumbersome bureaucratic procedures for accessing formal credit facilities;
- Access to training due to ignorance on the awareness of training programs and low educational qualification;
- Access to hired labour on their farms due to rural-urban migration;
- Access to other inputs: fertilizer, extension services, information, technology, etc;
- Time constraints.

Existing programs to enhance women's participation in economic activities have covered financial assistance in the form of micro credit as well as skills training and retraining through workshops, seminars, etc. However the study indicates that due to various operational constraints, financial assistance from micro-financial institutions has been poor and woefully inadequate.

The study in section four offers the following recommendations which are critical to promoting integration of women into Ghana's economic opportunities and strategic objectives and in reducing gender-based constraints on economic growth and development. The recommendations are made based on the six main constraints identified above. In the case of access to credit, the following recommendations are made:

1. Identify diverse types of potential borrowers within the entire population of women in micro-enterprise to ensure that loan outreach extends to a diverse group of potential borrowers, including poor women with little or no education and women in the informal sector.
2. Identify the scope of lending opportunities to women by assessing the size and regional distribution of the population of women in micro-enterprise and also identify needs in high-potential sub-sectors and strategize loan outreach by assessing differences in women's businesses between the commercial, services, and production sectors.
3. Identify the needs and characteristics of both home-based enterprises and enterprises based outside the home, recognize the development potential of both types of enterprises, and design appropriate lending strategies for each type of enterprise.
4. Devise strategies for addressing women's concerns about the high cost of credit, access to collateral and high interest rates, such as by increasing their access to information about credit and lending processes.
5. Consider expanding the sectoral scope of the micro-finance programs to incorporate women's agricultural enterprises.
6. Supplement lending programs with other forms of business support that are essential for the effective development of women's enterprises as a way of looking beyond credit and rather concentrating on non-financial support needs.

On access to and control of land the study finds that most of the problems facing women in this area is associated with customary laws that are discriminatory to women as well as inefficiencies in land administration that tends to impact negatively women and other on minority groups. Thus the following recommendations have been made (note that some of these re-commendations have been reproduced from the Women's Manifesto for Ghana, 2004 document):

1. Customary laws of access to land and inheritance, which are discriminatory and unconstitutional, be reformed. Furthermore, Customary and other tenancies are reformed to ensure that rents are affordable and accessible to both men and women.
2. The government should ensure that achieving equity in access to and control of land becomes an integral component of the Land Administration Project (LAP).

3. Measures should be put in place to ensure that land registration and titling processes promote joint registration of conjugal family farmlands to enhance women's land tenure security.
4. Women's contribution to the development of farms be recognized and compensated at divorce and on death of their spouses.
5. The state take steps, in conjunction with national house of chiefs and traditional councils to address customary laws and practices of access to and control over land that are discriminatory to women.

With respect to training it is recommended that the Government and other stakeholders undertake the need to:

1. Develop training outreach specifically targeted to groups of women active in micro-enterprise, particularly in basic finance, accounting, management, and marketing.
2. Provide services to select sub-sector groups to assist them in strategizing and implementing changes, such as improving access to raw materials, building better market linkages, and developing marketing plans.
3. Provide training programs that will seek to help women manage their time properly in order for them to manage their multiple roles effectively and to be successful and efficient at whatever they choose to do.
4. Provide more training programmes on leadership and introduce new training programmes on assertiveness, managing the home - work interface and managing stress, time and networking.
5. Other training programmes on reducing stereotyping for both men and women and especially for children may also be needed.

To address access to labour, technology and extension services the following are recommended:

1. Provide women with labour and time saving machinery through the setting up of plant pools within reach such as districts and communities through the collaboration of the Ministries of Agriculture, Trade and Industry, and Women and Children.
2. Access to improved variety of seeds and seedlings as well as fertilizers and other chemicals needed to improve agricultural methods, should be enhanced by making them affordable to women farmers.
3. Women farmers must be educated on new variety of crops that are being introduced as well as on other new and improved methods of farming through extension services.

4. Furthermore, more women extension services workers should be allocated to districts and communities where women farmers predominate as this will enhance their interaction, especially in areas where married women are traditionally barred from being friendly with other men.
5. Extension services must also be provided for women in manufacturing and other processing activities in the form of how to maintain standards both locally and internationally which will enhance marketability of the product in and outside Ghana.
6. Access to business sensitive information and technology could also be improved by improving rural telephony and Internet services.
7. Furthermore women's time constraints need to be taken into consideration when designing programmes for them, be it training or otherwise.

PART 1: WOMEN IN THE ECONOMY

Introduction

The debate on the role of women in societies and their participation in economic activity has sparked a lot of controversy for a considerable time. To this effect, different groups of people – women groups, government, development partners, and civil society groups - have forwarded many arguments to support their stand. Those who are against the increased participation of women in all spheres of economic and political activities have argued 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. On the other side of the divide is the argument that, since the biology of sex has been constant throughout it cannot be used to explain changes in societies and therefore cannot be used to explain the status of women in societies (Deckard, 1983).

According to Leavitt (1971) the most important clue to a woman's status anywhere in the world is her degree of participation in economic life and her control over property and the product she produces. To enhance efficiency and aid survival, every known society divides and specializes labour tasks to some extent and these division of labour has knowingly or unknowingly been done along sex lines where men carry out tasks that take them outside the home and women are largely restricted to homecare, childbearing and childrearing. Women are generally perceived to be patient, dependent and passive and their work considered to be unexciting and repetitive. In fact, women are naturally mothers, and their greatest pleasure and true fulfilment lies in maternity, the one out of a few things that women are good at (Deckard, 1983). These kinds of ideologies about women have tended to marginalize women and have belittled women's work in the home and outside the home and therefore women's contribution to economic well being of the home and society.

To correct this imbalance and to reverse the marginalisation of women it was necessary for both men and women to realize that women are not treated as equals of men. Furthermore, women's voices needed to be heard and included. Unfortunately, not all women had equal access to avenues that made this possible. Voices heard were generally from one part of the world, the West and these voices purported to speak for all women irrespective of location. While they did a good job from the limited perspective of their own experiences,

a lot of misrepresentation arose due to their lack of knowledge of those they purported to represent. As was to be expected, Africa and other locations outside their immediate environment became esoteric laboratories for the study of 'quaint', 'barbaric' and 'repressive' traditional practices. Not much was made of the unique strengths and institutionalised powers of women in other places, particularly in many parts of Africa, especially prior to colonialism (Ufomata, 2000).

Changing dynamics of relations of power within families and societies are often ignored. Ample evidence points to the fact that traditional roles have been altered for many men and women and even traditional professional roles that were gender specific have become gender neutral. Women head several families, and others still are equal breadwinners with the men. In times gone by, it used to be the case that only women were to be midwives. However, in contemporary times, gynaecologists are more likely to be men than women. A gyno and a midwife are two separate professions. Furthermore, in several traditional African societies, men would not be caught dead selling produce that were considered women's, but now everybody sells whatever would give them money. Women now engage in all kinds of professions all over the world (Ufomata, 2000). Thus, sex-ascribed roles are giving way to more open environment in terms of economic and social opportunities.

Whiles women's roles and participation in economic activity in the traditional sense has to a large extent been defined and restricted along biological and cultural lines, women's role in the Ghanaian economy have not been limited to the home alone but has spanned all sectors of the economy with its impact felt more in the agricultural sector and services (wholesale and retail sub-sector) sectors. Women's participation in the labour force has contributed to household incomes and the education and health of their children. However, there are marked disparities in women's access to economic resources that will enable them to achieve their economic and social goals when compared to their male counterparts. Women generally lack access to credit, land and education, which make their progress in economic development relatively difficult.

Women are also bogged down with their responsibility as the primary care givers in the home, thus, putting constraints on their time. Furthermore, the economic growth process in Ghana with its attendant turbulence of decay and reforms has tended to worsen the plight of vulnerable groups in the society, including women. To address these problems facing women and to improve women's participation in economic and social activities in the past

few decades, a number of programmes and policies have been designed and implemented by government and international agencies and non-governmental organizations.

Particularly in developing countries there has been a proliferation of policies, programmes and projects designed to assist women, especially low-income women in their bid to achieve economic independence in all spheres of their lives and to improve their participation in public life and the decision making process. Until recently however, there has been little systematic classification of these various policy initiatives. This concern for low-income women's needs has coincided with recognition of their important role in development. Since the 1950s many different interventions have been made reflecting changes in macro level and economic and social policy approaches to development in developing countries, as well as in state policy toward women.

Policy approaches towards women have shifted from welfare to equity to anti-poverty to other approaches such as efficiency, empowerment and integration. This mirrors the general trends in development policies in the developing world, from modernization policies of accelerated growth through basic needs strategies associated with redistribution to more recent compensatory measures associated with structural adjustment policies and the highly indebted poor countries (HIPC) initiative. After all these approaches, women continue to be marginalized and their contribution to the economy limited to the home and the lower ranks of economic life due to poor access to resources that could enhance their full participation in the economy.

Gradually, however, Ghanaian women's fundamental contributions in their households, food production systems and national economies are increasingly acknowledged, by civil society and also by the international community. This has come about as a result of women's own energetic efforts to organize, articulate their concerns and make their voices heard as well as efforts that have been put in by some development partners and civil society organizations within and outside the country. At both grass-root and national levels, more women's associations have been formed since the beginning of the 1990s, taking advantage of the new political openings to assert their leadership roles. They are also pressing for an expansion of women's economic and social opportunities, and the advancement of women's rights. By improving their own positions, they are simultaneously strengthening Ghanaian and African societies as well as enhancing the country's broader development prospects (Manu, 1998), which is in the right direction.

In fact, if the human resources of a nation are supposed to be an asset, then it will be unthinkable to marginalize almost half of the labour force, which happens to be women¹, in Ghana.

On the whole, women in Africa continue to face enormous obstacles. The growing recognition of their contributions has not translated into significantly improved access to resources or increased decision-making powers. Neither has the dynamism that women display in the economic, cultural and social lives of their communities through their associations and informal networks been channelled into creating new models of participation and leadership (Manu, 1998). While all women around the world share many social disabilities, one must not lose sight of the fact that strong differences exist between them. This is where problems arise when any group of women claim to speak for and on behalf of others simply because they are all women.

Debates on women's issues have in the last few decades assumed prominence on the global agenda. Issues concerning women are topics of meetings and conferences around the world. Legislation is constantly being introduced and passed on ways to better the lot of women, which is a good development but it will be more important and much more beneficial for these debates and conferences, policies and programmes to be translated to reflect in the daily lives of women by enhancing the capacity and access to economic resources that are vital to their social and economic well being.

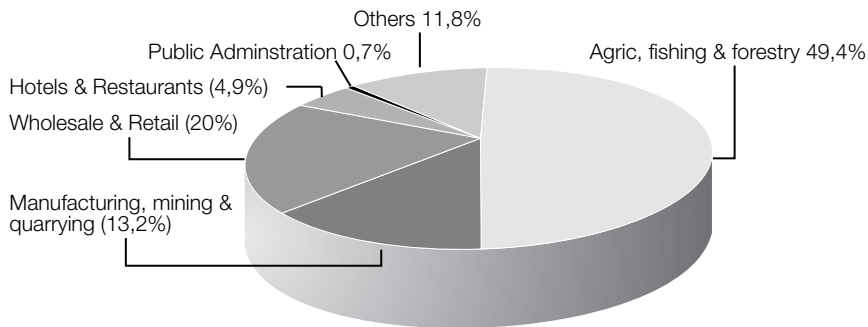
Background to the Study

The 2000 census put the population of Ghana at 18.9 million out of which women make up about 50.52%. With an economically active population of 8.2 million (15 years +), women account for approximately 50% of the labour force and are found in almost all kinds of economic activities in the economy; agriculture (including fishing and forestry), industry (manufacturing) and services (especially wholesale and retail trade). The majority however are found in farming (agriculture, fish processing, animal husbandry and forestry) and other informal sector activities such as wholesale and retail trading, with the least of women found in administrative and managerial jobs. The distribution of economically active women in terms of industry is illustrated in chart 1.1, which shows that only 1% of the economically active women in Ghana are found in public administrative positions.

¹ The percentage of women in the labour force is 49.7% as at 2000 according to the population census data.

However, a much higher concentration of them are found at the lower echelons of economic activity and are therefore less likely to influence policy decisions in their favour. The participation of women at the lower levels of economic activity is explained partially by their low access to education and other economic resources that could enhance their economic performance. It may also be explained by their generally low self-esteem, which is attributable to the way females are socialized in the society.

Chart 1.1: Industry of Economically Active Women (15 years +)



Source: Data from Census 2000, GSS

Human resource is an essential ingredient in the growth process especially if the quality of the human capital is high irrespective of sex. Investment in human capital is therefore a key instrument in economic development and this starts with quality education, both formal and informal. It is therefore worrying to note that the literacy (ability to read and write English or a known Ghanaian language) rate among adults in Ghana is 45.9%, less than half of the adult population. It is also important to note that illiteracy is higher for females than males in all regions of the country and much worse for the northern sector of the country. Considering that in Ghana, a lot of information is transmitted in print media, this state of illiteracy especially among women does not augur well for economic and social development of the country and should be a source of worry for government, policymakers, implementers and other stakeholders. It is in this direction that this paper seeks to identify some of the challenges that women face in their economic activities and to find solutions to them in order to enhance the participation of women in productive activity in Ghana.

Approaches to Gender Equality

Gender mainstreaming means being deliberate in giving visibility and support to women's contributions rather than making the assumption that women will benefit equally from gender-neutral development interventions. Policies and programmes that ignore differential impact on gender groups are often gender-blind and potentially harmful for human development. Gender mainstreaming requires a focus on results to improve the well being of poor women. Women are poorer than men because they are often denied equal rights and opportunities, lack access to assets and do not have the same entitlements as men. They also carry the burden of reproductive and care work and represent the majority of unpaid labour.

Widespread confusion still exists concerning both the definition and use of different gender balance approaches. Many institutions at both national level and international agency level are unclear about their policy approach to women. The women in development approach (WID) has confused rather than clarified the understanding of women issues and has served to legitimise a range of approaches to women, which incorporate different underlying assumptions in relation to their practical and strategic gender needs. It is precisely because of this confusion that it has become important to develop simple but rigorous tools to enable policy makers and planners to understand with greater detail the implication of their interventions in terms of both their potential and limitations in assisting women. There are five important areas that could help change the status of women and improve the inequitable situation: education, health, wage labour, agriculture and natural resource management, and financial services. Thus any gender and development strategy that is adopted in the country should as a matter of principle take into account these areas and the relative roles and responsibilities of women and men.

Research Problem

The engagement of women in economic activities in Ghana is widespread, ranging from the formal to the informal sector; even though a majority of their activities is in the informal sector women perform a lot of "invisible" activities that may not be considered as economic activities. Women's participation in the formal sector is improved with access to education and therefore as more women get educated and acquire the requisite skills, they are increasingly being engaged in the formal sector with a few of them in managerial positions. However, considering that women make up the majority of the people in

Ghana, it is disheartening to note that their impact on the decision making process is limited. In fact women are found at the receiving end of the decision making process and therefore have little or no influence on the decisions that affect them and their families.

Over the years, while there has been an increased participation of women in economic activities in Ghana, there are still more women with little or no means of economic survival. International experiences however indicate that support for a stronger role for women in society contributes to economic growth through improved child survival rates, better family health, and reduced fertility rates. Nevertheless, women still face many barriers in contributing to and benefiting from development. These include low investment in female education and health and restricted access to services and assets. It is therefore crucial for women and broadly, gender issues to be mainstreamed into the economic processes of the country for economic development.

While it is true that Ghana offers equal opportunities to both boys and girls in all aspect of life, there are hindrances in terms of culture, economic and otherwise, that prevent girls and women from taking full advantage of such opportunities. Women's participation in public and political life is also hampered by these factors. It is therefore important to note that as Ghana searches for programmes and policies that will aid its development process, it is pertinent to make gender policies that enhance gender equality and full integration of women into the economy central to the growth process.

Rationale for the Study

Ghanaian women face significant challenges in their day-today lives. Increasingly, women are getting out of their home jobs as home makers and are forced to combine their work at home as mothers, wives and homemakers and their jobs outside the home. As if this is not challenging, women's work is buffeted by the existence and /or non-existence of policies that aims to improve the lot of women in Ghana. This paper therefore aims to shed light on how women affect and are affected by the economy and how best to design appropriate programmes and policies that will help women to achieve the best first for themselves and for the nation.

Objective of the Study

This paper sets out to investigate the role of women in the Ghanaian economy and to identify factors that hinder their development. The paper also investigate how women affect and are affected by policies, programmes and projects that are instituted by the government, domestic and otherwise, how best to take advantage of some of these programmes and policies, and how best to minimize their negative impact on women.

Methodology and Data Sources

The study uses secondary data to discuss and analyse women's roles in the three main economic sectors of Ghana, both public and private. The paper, which is basically, a qualitative analysis, employs pie and bar charts to illustrate issues discussed. The data sources are:

- Census data sources
- Statistical Service
- Ministry of Women and Children
- Ministry of Agriculture
- National Commission for Women and Development
- Other relevant data sources.

Organization of Study

The paper is divided into four sections. Section one gives an introductory note and background to the paper. Section two discusses the economic characteristics of women in Ghana. Section three takes a look at women's work in three sectors of the economy, the challenges they face and how these can be turned into opportunities. Section four summarizes and concludes the study and goes on to give some recommendations for improving women's work in Ghana.

PART 2: SOCIO-ECONOMIC CHARACTERISTICS OF WOMEN

Demographics

Females constitute 50.5% of the 2000 population down from 50.9% in 1984 and this translates into 0.975 male to a female in 2000. Even though there are more males at birth than females, there are more male deaths at every age. The sex ratio should therefore show a gradual decline with age that will ensure parity in the reproductive age group 15-49. However, since 1930, the pattern has seen a sharp drop at age 20-24 till age 40-44 when the ratio picks up again.

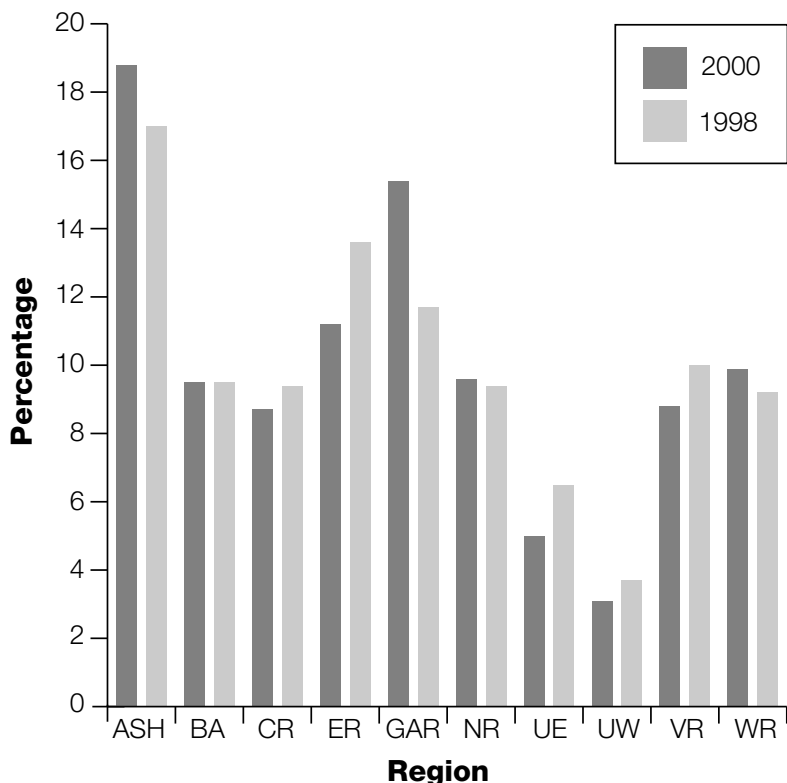
Geographical Distribution of Women

The total number of females in Ghana was 9,554,697 in 2000 with an adult population (18+) of about 53%, showing an increase of about 53 percent over the 1984 census value of 6,232,233. The regional distribution shows that the highest concentration of women in terms of numbers is in the Ashanti region followed by Greater Accra. This trend is not significantly different from the 1984 pattern except that Eastern Region had the second highest concentration on women in 1984 followed by Greater Accra in the third place. In both 1984 and 2000 Upper West had the lowest concentration of women, which is not surprising since it is the region with the lowest population.

However, when expressed in percentages as against the total regional population, the highest concentration of women is in the central region (52.3%), followed closely by Upper West (52.1%) and Upper East (51.9%). In terms of percentages, Western region has the lowest concentration of women. For 1984, Upper West (52.6%) had the highest percentage of women as against the total population followed closely by Upper East (52.4%) and Volta Region (51.6%). The concentration of women is illustrated in chart 2.1².

² Regional concentration of women in the chart has been calculated with respect to total number of women in Ghana.

Chart 2.1: Concentration of Women by Region



Source: Data from Census 1984 & 2000, Ghana Statistical Service (GSS).

Literacy and Educational Attainment

The 2000 census shows that 53.3% of the population who are 15 years or older are literate in either English or a known Ghanaian language and only 34% is literate in both. The effective literacy level however is 46.9% since much of literature and mass communication is in English. Thus, 45.7% of the adult population is not literate. The level of illiteracy is however higher for females than males.

The educational characteristics of the female population shows a 54.3% rate of illiteracy and only 27.2% are literate in both English and a Ghanaian language among women 15 years and above, while the national average is about 46% and that of the male population is 37.1% for the same age category. Thus illiteracy is more prevalent among women than men.

For females who are 6 years and above, only 10.9% of them have had secondary education or higher while 48.2% of them have had either preschool or no education at all.

Current enrolment shows a higher concentration of females (3 years +) in the preschool (14.5%), primary (55%) and middle/JSS (16.3%). Enrolment in secondary schools and above makes up a total of 13.8%. As at year 2000, only 3.5% of females (6 years +) are currently in tertiary institutions.

In terms of highest educational attainment 18.6% have primary level education while 21% have middle/JSS, 6% have secondary/SSS education and only 2.8% have tertiary education. For almost all the regions except Greater Accra, Eastern and Ashanti, the highest level for females is the primary level. Such low educational attainment will necessarily have a negative impact on level of literacy because not much reading and writing ability would have been imparted at the lower levels of education. Research has shown that educational attainment begins to have positive impact on behavioural and attitudinal patterns only after JSS level.

The results from the 2000 census is corroborated by the GLSS4 survey results which showed that while about 41% of females had never been to school, only 21% of males are found in this situation. Thus twice as many females as males have never been to school. In contrast only 5.7% of females have secondary education or higher as against 15.8% for males. In terms of school attendance, the GLSS4 shows that the proportion of females attending school is lower than that of males. This condition holds irrespective of the locality or age group when compared to their male counterparts. This data shows that in spite of the relatively large number of females in Ghana, more males have access to education than females.

Looking at the historical results on adults' past attendance in formal education, it was realized that 79% of adult males and about 60% of adult females (15 years +) have been to school before. The data therefore clearly shows that a lower number of female adults have had access to formal education compared to their male counterparts.

In terms of locality, only 52% of rural women have been to school as against 75% of rural males have also been to school. In the urban areas the results are 87.8% for males and 74% for females. In terms of literacy, while about 6 out of every 10 men are literate, less than 4 out of every 10 women are literate. Locality distribution shows that 66% of urban adults are literate compared with 41% for rural adults. Thus, there exist a high incidence of

locality, but it is severe among rural women. These results obviously have implications for women's participation in economic activity, especially in the formal sector and some sub-sectors of the informal sector where a certain level of formal education/training is needed. Thus, illiteracy and or lower educational attainment become a barrier for women in terms of greater participation in formal sector activities.

Current data shows that some 54% of women (15 years +) are not literate, that is, they cannot read or write in either English or any Ghanaian language. Only 27% of women (15 years +) can read and write in English and one Ghanaian language while 11% are literate in only English language. This brings the population of women (15 years +) who are literate to only 46% (see appendix 1). For current educational enrolment out of the total enrolment of about 4.9million (3 years +) female enrolment at all levels of education is about 47%. In terms of educational attainment, the highest concentration for females is at the middle/JSS level.

The relatively low educational status and literacy levels for women discussed above give credence to women's low concentration in skill and knowledge based industry and their concentration in informal private sector employment and self-employment also in the informal sector. This goes to show that there exists in Ghana a potentially productive human capital in the form of women, which needs harnessing. To tap this potential will require adequate investment in the form of education and skill training and to provide the requisite guidance and capital needed to apply this potential to actual productive activities.

Labour Force and Economic Activity

The potential workforce is derived from the population that is available and able to work. The legally defined workforce comprise of the population within the age group 15-64. However not all those found in this group are likely to be actively engaged in the labour force. Some members of the group (15-25) are likely to be schooling while some others (55-64) may be retired, home-makers or would have reduced their workload. Males are more likely to be students (71%) than females (59%) while females are more likely to be homemakers (18.7%) compared to that of males of 8.6%. Out of the economically active population, about 11% of them are unemployed, a majority of them being 15 years or older. Children between the ages of 7-14 constitute 8.3% of the economically active population and 14.8% of the unemployed population.

As mentioned earlier, women form almost half of the economically active population and are found in all sectors of the economy. However, women's work is found more in the private informal sector of the economy and in the formal private and public sector, women are mostly in the lower echelons of economic activity and constitute less than 4% of the professional/technical and administrative staff of the labour force.

In the private informal sector however, women form over 70% of entrepreneurs involved in micro and small-scale businesses, which contributes substantially to national income. Their predominance is found in the following sub-sectors: trade, small-scale manufacturing and food processing. Apart from entrepreneurs, women are also employees and self-employed part time workers. In the informal sector, women tend to conduct activities that take up less capital and require the use of their existing skills than men. This could be explained to a certain extent by women's lack of access to credit facilities and their un-willingness (in some cases) to access such facilities where they are available.

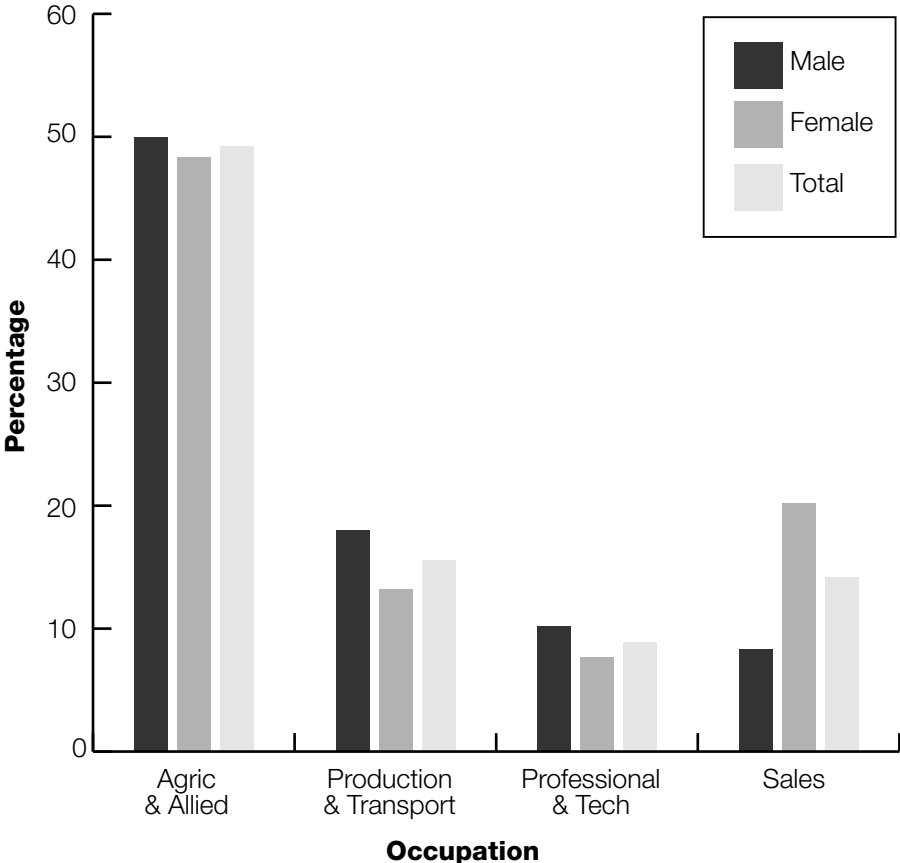
Industry and Women's Occupation

The four major occupations in the country are agriculture and allied fields (49.2%), production and transport equipment work (15.6%), sales work (14.2%) and professional and technical work (8.9%). The gender distributions are shown in chart 2.2, and it indicates a general concentration of economic activity in agriculture and allied activities. In the case of women the difference in their occupation vis-à-vis that of men is seen in sales (wholesale and retail), where women's work tend to predominate, beside agriculture. Women's preoccupation with sales could be attributed to a number of reasons some of which are, the relatively low educational (formal or informal) requirement (even though a little education may improve their performance in that sector), low to moderate start-up capital (especially in retail) and the relative ease with which to conduct trading business.

Chart 2.2 also shows that professional and technical activities are not necessarily the bane of women's occupational activities, which account for less than 10% of economically active women in Ghana. The occupational characteristics of women (7 years +) in Ghana shows a concentration in agriculture, animal husbandry and forestry (48.3%) followed by sales (20.2%). The least concentration of women is found in the administrative and managerial category (0.2%). This gives credence to the fact that women are less likely to be in managerial/professional position.

Unfortunately, this is the group that largely impacts on the decision-making process, which affects the society at large and women in particular. In terms of type of industry the concentration in agriculture and allied industries is further strengthened with 48% followed by wholesale and retail trade (19%) and manufacturing (11.6%).

Chart 2.2: Occupation of Economically Active Population by Sex



Source: Data from Census 2000, GSS

Employment Status of Women

In general, employment growth in Ghana has not kept pace with growth in the economically active population as a result of the high population growth rate, slow economic growth rate and adverse effects of globalisation. Employment trends show that there is more economically active population in the informal sector than the formal sector. This can be explained by the fact that a little more than half of the labour force is in agriculture where activities tend to be organized informally. It is important to note that there are more women in informal economic activities than men in the three economic sectors – agriculture, industry and services. In all the three sectors, industry employs the least of them.

The status of employment in Ghana is characterized by the dominance of self-employment with no employees (one-man business, 66% approx.) of the economically active population. A further 14.7% of the economically active labour force are unpaid family workers, apprentices and house-helpers in the private informal sector (both agriculture and non-agriculture).

According to the 2000 census data, the private sector (formal and informal) provides employment for about 88.3% of the economically active population (15 years and above). The private informal sector alone employs about 80% of the active work force, thus being the largest sector of employment for the working population, irrespective sex. The formal sector (both private and public), which employs only about 14% of the work force, is an important source of employment only in the big urban centres such as Greater Accra (33.3%) and Ashanti (23.2%) regions. In terms of women's employment, the private sector (formal and informal) caters for about 91% while the public sector employs only 4.4% of economically active women (15 years and above).

The population of females 7 years and above is about 40% (7,592,852) of the entire population out of which 59% (4,483,021) are economically active. About 81.2% of the economically active women are employed while 11.5% are unemployed. According to the 2000 census³, about 7% of women had jobs but did not work. The data for women who are 15 years and above is not significantly different from the above age group, and it shows an economically active population of about 82% who are employed and 10.7% of them who are unemployed.

³ Ghana Census 2000 data and Ghana Living Standards Survey (GLSS4)

In terms of employment status, 70.8% of females (7 years +) are self-employed with no employees and only about 5% are employed with employees. A further 9.3% of them are employees, while unpaid family workers make up about 10% of the women. While there is a preponderance of employment in agriculture and allied fields, economically active women who are employed are less likely to be in formal employment than their male counterpart. According to the 2000 census data, only 4.3% of women are found in public sector employment while 5.8% are in private formal employment. A majority of them (85%) are in the private informal sector (see Appendix 2).

Female participation rates in Ghana's formal sector are generally low. The GLSS4 shows that only about 6.2% of females are formally employed in both the public (3.3%) and private (2.9%) sectors. This markedly contrasted with that of men, which shows formal sector employment of 22.8%. Furthermore, women in formal sector employment are mostly concentrated in the lower ranks and/or non-managerial positions and thus their voices are not heard at the decision-making levels. This assertion is supported by the 2000 census data, which puts the number of women in managerial and administrative positions at 0.2 percent (9,543 persons). On the contrary, more women are found in the informal sector than men. Out of the 93.8% of women in informal sector employment, 48.7% of them are in agriculture related self-employment while 45.1% are in non-agriculture private informal and self-employment.

While the informal sector gives women the flexibility they need to juggle their multiple roles as workers, wives and mothers, the remuneration is highly unstable and therefore their earnings vary from period to period. Also they lack social security since the informal sector is not well structured to lend itself to the social security contributions and benefits. Thus, those found in the informal sector retire without any social security thus leaving the burden of caring for them on the family and the society at large. To this end women are more vulnerable since they dominate the informal sector. Furthermore, women's work in the informal sector is basically at the subsistence level and thus their income is relatively low compared to their male counterparts in the same sector.

Industry and Women's Employment

The main industrial activities in Ghana are agriculture, including hunting, forestry and fishing (52.3%), wholesale and retail trade (14.5%) and manufacturing (11.1%). This goes to show that the economy of Ghana is essentially agrarian. It is therefore not surprising that over 50% of the labour force are found in agriculture and related fields. Data from the 1984 census indicate that out of a total about 5.4 million employed persons aged 15 years and above, 2.7 million of them were females, which was slightly higher than the employed male persons of 15 years and above. Out of this total, about 3.3 million of them were employed in agriculture and its allied fields. Women accounted for almost 50% of the employed persons in agriculture and related fields. When contrasted with the 2000 economically active population of about 8.29 million people, the ratios are not significantly different. For instance, women account for 4.12 million (49.7%) of the economically active population in all industry and account for about 46% (1.93million) of the economically active population in agriculture.

Other industries that serve as important source of employment for women are wholesale and retail trade (services sector) which accounts for about 20% (826,340) of the economically active women who are 15 years and above, followed by manufacturing which also account for almost 12% (491,545) of females who are economically active. The least concentration of economically active women in terms of industry include electricity, gas & water, construction, financial sector, extra territorial organizations, real estate and business activity and public administration.

Looking at the above statistics, it is easy to see that economically active women are found in industry that require little or no skill to enter but are least found in specialized industry and/or industries that require a lot of education and relevant skills which is directly or indirectly attributable to women's low access to education and also because some industries may have been considered as the domain of men and as may have become a "no-go" area for a lot of women.

Women and Unemployment

Growth in the Ghanaian economy has been slow characterized by brief periods of relatively high growth depending on the performance of the external sector of the economy. Coupled with an increasing labour force, unemployment has become one of the serious challenges that the economy face. Each year about 230,000 new entrants enter the labour force, which shows an annual growth rate of about 5.8%. With the economy growing at less than 5% per annum since 1984, the rate of labour force absorption is relatively low. From an adult unemployment rate of 2.8% in 1984, it had risen steadily to about 10% by 2000. The gender characteristics of unemployment show that the rate is lower among males than females. In Africa as a whole, women have twice the chance of being unemployed than men (ILO/JASPA, 1989). In recent times however, the female to male unemployment ratio seem to have declined from 1.5:1 in 1992 to 1.2:1 in 1998 and further 1.1:1 in 2000. This improvement in women's unemployment may be as a result of the improved educational attainment. For instance, the proportion of females in tertiary education, which was 0.4% in 1984, had increased significantly to 2.2% in 2000. Table 2.1 shows the disaggregated data on adult unemployment by in terms of gender and location. The general trend since 1984 shows a rising unemployment from 1984 to 2000. (Table 2.1).

Table 2.1: Adult Unemployment Rate by Locality and Sex (in %)

Locality	Sex	1984	1991/92	1998/99	2000
Urban	Male	6,6	9,9	13,9	-
	Female	5,5	12,5	13,0	-
	All	6,0	11,3	13,4	-
Rural	Male	1,6	1,1	4,3	-
	Female	1,1	2,2	6,4	-
	All	1,4	1,7	5,5	-
National	Male	3,2	3,7	7,5	10,1
	Female	2,5	5,4	8,7	10,7
	All	2,8	4,7	8,2	10,4

Compiled with data from Population Census 1984 & 2000 and GLSS 3&4. GSS

Underemployment is another feature of the labour force in Ghana. A person is defined as underemployed if he/she is available to work longer and seeking to do so. The Ghana Living Standards Survey (GLSS 3 & 4), underemployment is measured by the number of people who work for 40 hours a week or less in their main job and are willing to work more hours. The overall adult underemployment rate in 1991/92 was 8% but it increased to 13.9% in 1998/99. Underemployment also seems to be higher among rural dwellers even though the difference is not too wide. The gender difference also seems to be relatively close. Details of underemployment are illustrated in Table 2.2.

Table 2.2: Underemployment by Sex and Locality (In Percentages)

Locality	Gender	1991/92	1998/99
Rural	Male	10.0	15.7
	Female	7.0	14.8
	All	8.0	15.2
Urban	Male	6.0	10.9
	Female	6.0	11.6
	All	6.0	11.3
National	Male	9.0	14.2
	Female	7.0	13.7
	All	8.0	13.9

Compiled from GLSS 3&4 data. GSS

The Female-Headed Household (FHH) Phenomenon

Female headed households is a widespread and increasing phenomenon in Africa and it is common in societies that practice polygamy and spousal separation of residences or in which divorce has been easy and frequent. It is also common in areas where the rural-urban drift is prevalent.

In Ghana, 46.5 % of females who are 12 years or above are married while 32.3% have never been married. According to the Ghana Living Standards Survey (GLSS4), a female heads one in every three households but there are distinct differences in terms of location. For instance, while the national average of female-headed households is about 34%, the percentage of female-headed households is about 40% in rural coastal areas while it is about 20% in the rural savannah areas.

In Accra alone, female-headed households account for about 33% of all households. Furthermore, the average age of female-headed household is older than male-headed households. This result reinforces the one obtained from the GLSS3, which put female-headed households at a third of the total households in Ghana.

These statistics point to the fact that more and more women are becoming the backbone of the family in terms of being the breadwinners and as such their economic independence is vital to the survival of their households. Indirectly, women in trying to feed their families inadvertently contribute to the productive capacity of the economy. Majority of women live in the rural areas and more female-headed households are found in the rural setting compared to urban areas. These rural women are also responsible for about 80% of food produced in Ghana, which contribute about 48% to the Gross Domestic Product (GDP).

However, these contributions are undervalued and are excluded in the national income accounting system. Development policies typically emphasize export-oriented growth and manufacturing, which is largely the bane of men, hence neglecting subsistence agriculture and the informal sector, the usual preserve of women. These gender differences have led to low investments in the education and training of women and girls both by the family and the state.

PART 3: WOMEN'S CONTRIBUTION BY ECONOMIC SECTORS

Macro Economy

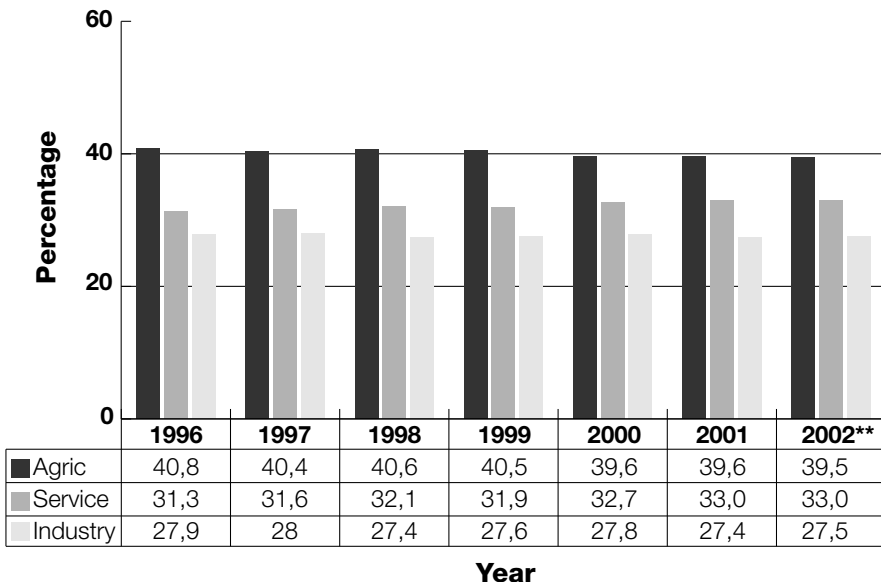
The macroeconomic objective of the government is to create sustained wealth to improve the worth and welfare of the citizenry and to reduce poverty. To achieve this objective there is a need for an accelerated growth, which will be predicated on a strong socio-economic foundation. Thus policy makers aim to improve macroeconomic environment through the promotion of private sector led growth including small-scale business development in a manner consistent with poverty reduction and to adjust government's budget for increased expenditures on education, health and other priority areas of the economy.

In order to achieve macroeconomic stability and growth, the main sectors of the economy - agriculture, industry and services – have important roles to play. The government's strategy for achieving accelerated growth is based on transforming the economy by harnessing the country's unlimited resource potential in agriculture through value additions made possible by the application of science and technology. In the short to medium term, the goal of these activities is to steadily increase the economic growth rate from the current 4-5% p.a. to 7-10% p.a.

Agriculture has been and continues to be the largest contributor to GDP in Ghana followed by services and industry (chart 3.1), however the fastest growing sector is services. Agriculture and its allied industries currently accounts for about 40% of gross domestic product (GDP). It is also responsible for about 75% of Ghana's exports volume and employs over 60% of the labour force and also accounts for about 35% of foreign exchange earnings.

It is estimated that some 80% of women in Ghana are engaged in various economic activities and they predominate in the informal micro-small to medium scale agriculture, manufacturing and services sectors of the economy. However their contribution to economic growth and development is not adequately represented because the majority of their activities are in the informal low-growth-low-return areas and are basically subsistent.

Chart 3.1: Sectoral Contribution to GDP (1996-2002)



Source: Compiled with data from 2000 census

It must however be noted that the micro and small-scale enterprise sector is the backbone of the Ghanaian economy in terms of its potential for economic growth, employment and wealth creation. Given the role women play in this sector and their contribution to the national economy it is imperative that women entrepreneurship is promoted because it is fundamental to their economic empowerment as well as necessary for the economic growth and development of the country.

Women in Agriculture

There exists a significant relationship between women and nature and this is shaped by the ways in which women interact with the environment. Given that the processes of production and reproduction and distribution vary by gender among other things, women and men will experience and understand the environment differently and hence are likely to define and be affected by it differently. Women in most societies play a crucial role as food producers, providers and managers. In rural communities women are responsible for fetching fuel wood and water for cultivation. This reflects the essential contribution of women to agriculture in Africa, which Boserup (1970) describes as “farmers par excellence”. Women farmers contribute immensely to agriculture in their capacity as farm owners, farm partners and farm labourers.

In Ghana, there is some division of roles in agriculture. To a large extent, men are responsible for the clearing and preparing of the land while women are responsible for planting, weeding, fertilizer application, harvesting, transportation to market centres, and marketing of the produce. According to the 1984 census data, women (15 years +) made up approximately 47% of the labour force in agriculture. This increased marginally to 49% by 2000. Thus, the role of women in agriculture cannot be overemphasized. Women are involved in almost all the sub-sectors of agriculture: farming, processing and distribution.

In times past women in agriculture were largely considered as farmers' wives and therefore their contribution to the sector were to a considerable extent neglected. However, women are now recognized as more than just wives of farmers but also as farmers, farm labourers, food processors and distributors. Thus, women play a multi-faceted role in agriculture. However, agricultural productivity is low in Ghana as a result of a multiplicity of factors, some of which include limited application of science and technology, dependency on the weather and inadequate governmental support in terms of subsidies and access to credit. Women are twice as much affected by these challenges that confront the agricultural sector, especially because of their responsibility for food security in the home and the implications this has for the nutritional health of the household and to children in particular. It is estimated that women produce about 70-80% of the food consumed in Ghana.

Women are important actors in the food chain and are responsible for food security in Ghana. However, there is a lot of uncertainty in food crop farming. Food crops do not have guaranteed prices and are therefore subject to the vagaries of market prices, which rise and fall with the quantity of harvest per period. In a lean season where food prices are very high, food crop farmers are able to recoup their costs and make some tidy profit. However, in a bumper harvest, prices freely fall and some farmers are not able to recoup their cost. This seasonality by and large impoverishes women farmers and does not allow them to save and to reinvest in their business, which would allow them to expand. This apparently leaves them in a perpetual poverty that becomes difficult to break.

With all the uncertainty that food crop farmers, especially women face, it is difficult for them to access credit that will enable them to expand their production and to benefit from the economies of large scale production. Their access to credit is limited not only by these uncertainties but also by the land tenure system, where women in most part of the country, with few exceptions in parts of Ashanti and Brong Ahafo regions, do not have titles to the land

they work on. Since banks require collateral, these women who do not have land titles to use as collateral are left out of the credit market since their produce are not a good guarantee for bankers, unlike the cash crops such as cocoa, which is largely grown by men.

Apart from their economic activities, women farmers who, in a majority of cases are also farmers' wives have domestic responsibilities such as bearing and caring for children in the home, helping to process the husband's produce and sometimes responsible for the sale of the husband's produce. In all, the demands on the woman farmer's time is very high and does not allow her to give adequate attention to her work. This phenomenon, which is described as women's time poverty by Grieco (1997) has a lot of ramifications for the women themselves and for the society as a whole.

Furthermore, women and girls are responsible for home-care including the fetching of fuel wood and water for use in the home. These tasks puts further strains on their time and on them physically which goes to reduce the time and energy they have to spend on their own farms and their pseudo tasks of agro-processing. This also goes to reduce women's productivity, and reduces the time needed to search for information on better farm practices, market centres for their produce and time allocated for leisure.

Unfortunately, most of the work that woman do are not considered as economic activities but are rather seen as traditional chores to which they are duty bound to perform. This tends to underrate the work that women do and thus invariably understate the GDP of the economy.

Apart from food security and other activities and responsibilities for women farmers, most of them are becoming increasingly responsible for the educational and other material needs of their wards, especially for female-headed households. Female-headed households have become an important issue in discussing agricultural productivity and rural poverty reduction as the lure of urban centres keeps drawing the young and able males from the rural areas and from the land into towns and cities in search of jobs that do not exist.

Women have had to become the breadwinners in many rural homes where their men have left in search of greener pastures. This has added to the burden of women farmers and as such, a lot needs to be done to improve their productivity and their income from economic activities if they are to be in a position to provide better care and future for their children and wards.

According to a World Bank report women farmers are disadvantaged in many ways including their access to financial services, access to education and training facilities and representation at the policy making and implementation level as against their male counterparts. As such they may not necessarily be the focus of programmes and policies designed to enhance agricultural productivity but they may end up bearing the brunt of these policies and programmes.

For instance in Ghana, it had been advocated that the lack of feeder roads in the rural agricultural producing areas has tended to increase the workload for women. This is because not only do they help produce these goods, but are also responsible for getting them to the market centres. It was then believed that constructing feeder roads would reduce the burden of carting foodstuffs and other farm produce to the market centres, which to a large extent is done through head loading by women. However, no evidence exists to show that the construction of feeder roads has reduced the head load carrying by women. It should therefore be made clear that policies and programs designed to address the concerns of women, be appropriately suited to their needs.

It is important to note the role of female-headed households (FHH), a majority of whom are farmers in agricultural productivity who are faced with a considerable amount of constraints. FHH are an economically and socially important reality and have far-reaching implications for development policy. With about 60% of FHH in Ghana, it is critical that development assistance reach all women, male and female-headed households alike. This is important because FHH differ from male headed-households in their access to adult male labour, land, capital, farm equipment and transport aids. Their access to public services such as extension and institutional credit may also be severely limited. These differences need to be address in order to avoid the “feminisation of poverty” (Sutherland, 1988) in Ghana.

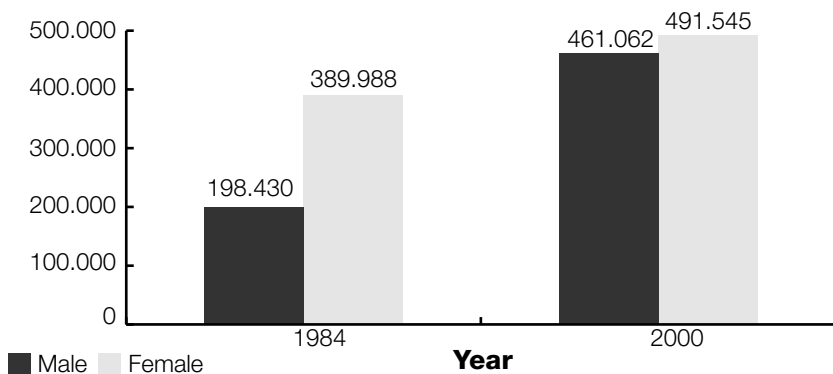
Women in Industry

In terms of sectoral contribution to GDP, industry comes third after agriculture and services. The sector's output growth has not been consistent over the last several years. From 3.7% in 1991, growth peaked at 6.4% in 1997 but fell to 2.5% in 1998 and 2.9% in 2001. The main sub-sectors of industry in Ghana are Manufacturing, Construction, Mining & Quarrying and Electricity and Water. However manufacturing is the most vibrant sub-sector followed by construction.

The industrial sector, made up of the four sub-sectors described above employed about 1.35 million people in 2000, the majority of which were in the manufacturing sub-sector (70%). This number comes to 11.5% of the total economically active population (15 years +) in the country.

In terms of distribution by sex, about 52% of employed persons in the manufacturing sub-sector are women, which shows a significant reduction of women employed in manufacturing when compared to the 1984 figure of 66 percent. However, in terms of numbers, there has been an increase of about 26 percent (101,557) over the period from 389,988 in 1984 to 491,545 in 2000. When compared to that of men there has been a significant increase in the number of employed people in manufacturing. While only 198,430 men were employed in 1984, the 2000 figure of 461,062 shows an increase of about 132 percent over the 1984 value. This trend clearly shows that even though the number of women employed in manufacturing activities continues to be higher than men, albeit slightly, the rate of growth of male employment in the sub-sector has far out-stripped that of women between 1984 and 2000. This is illustrated in chart 3.2 below.

Chart 3.2: Employment in Manufacturing by Gender (1984-2000)



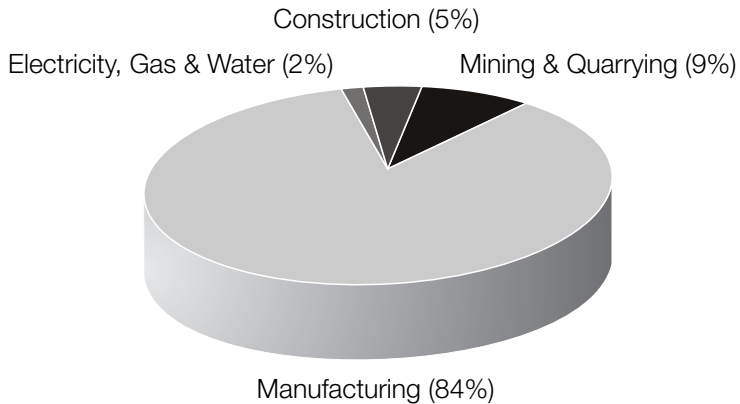
Comparing the growth of both men and women's employment in manufacturing between 1984 and 2000, employment seems to have benefited men to the disadvantage of women. However, women's employment in industry is still dominated by the manufacturing sub-sector. For instance, out of the about six hundred thousand women employed in industry, 84% of them are in manufacturing and only 1.7% of them are found in electricity, gas and water sub-sector (refer to Chart 3.3 for illustration).

The concentration of women in manufacturing may be understandable because of the activities carried out in this sub-sector which include food and beverages, textiles and leather, wood products and furniture, chemical and petroleum products and metallic and mineral products and plastics. Women dominate the two largest activities, which are food and beverages and textiles and leather products. Their specific activities cover food processing; rural non-farm activities such as soap making, traditional medicine, cosmetics and beadwork among others and textiles and garment production.

Women's participation in the other industrial sub-sectors has been minimal especially in the areas pertaining to electricity, gas, water and mining. The lower participation of women in the other industrial sub-sectors may have a lot of reasons, one of which is the relatively low level of educational attainment for women in Ghana. For instance in 2000, only about 3% of women entered tertiary institutions in Ghana while only about 5.7% of women have secondary education or higher (GLSS4). However, jobs in the electricity and gas, mining and construction sectors require specialization, which means prolonged period of education, which most women do not have. Thus, most women are automatically cut off jobs that require higher and specialized education.

Furthermore these kinds of jobs have severe time constraints, which may not be ideal for women with families, even when they have the requisite level of training.

Chart 3.3: Distribution of Women by Industrial sub-Sectors (%)



Source: Data from Census 2000, GSS.

Other reasons may include the stereotyping of women in terms of occupation, where some jobs are considered feminine and others masculine thus putting some barrier in the way of women who wish to pursue careers in such fields. It may also be as a result of constraints in terms of time that such professions may put in the way of women, especially married women with infant children. In this instance, women may tend to find jobs where it will be relatively easier to combine their 3-in-1 professions: being a career woman, a wife and a mother. Other concerns of women in industry include:

- Lack of sufficient and affordable credit facilities, given the interest rate on loans;
- Technical expertise to meet the demands of the increasingly sophisticated consumer;
- Stiff competition from cheap imports;
- Access to information and technology

These and other issues may combine to prevent women from participating fully in more specialized sub-sectors industry. It is therefore paramount that programmes and policies be designed and implemented to solve these challenges.

Women in Services

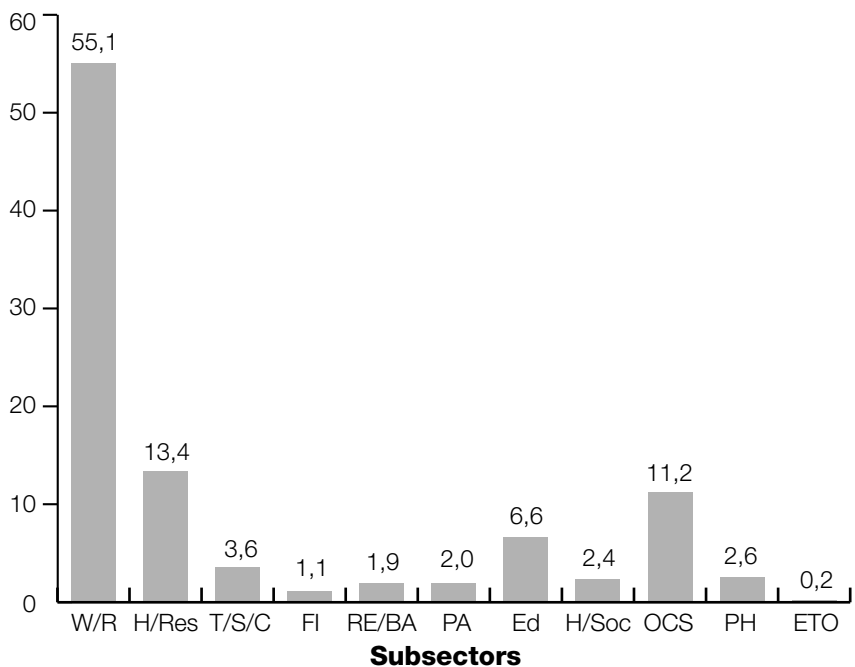
Services sector is the fastest growing, outpacing both industry and agriculture. The sector is made up of tertiary activities such as economic services -wholesale trade, retail trade and tourism; infrastructural services – transport, storage and communications; government services; community, social and personal services and finance and insurance services. The services sector contributes the second largest share of GDP that comes to about 33% (2002). Government services are the dominant sub-sector, followed by wholesale/retail/restaurants & hotels.

The services sector also contributes significantly to foreign earnings. Tourism, a service sub-sector, has become important not only to the sector but as the third largest foreign exchange earner after gold and cocoa, providing about 11% (2002) of foreign exchange earnings. Tourism revenue in 2002 was estimated at about US\$ 519.6 million registering an increase of about 16% over the 2001 value. Services sector also contributes to household incomes and employment and is the second highest employer of women after agriculture, employing about 20% of women (2000 census).

Participation of women in the services is highly skewed towards the wholesale and retail sub-sector. Chart 3.4 shows that 55% of the women in services are in wholesale/retail (W/R) trade followed by Hotels and Restaurants (H/Res) with 13% and other community service (OCS) with 11%. The distribution of women in this sector tends to follow the traditional conception of women's work. Traditionally these three sub-sectors have been the business activities for women: trading, cooking and taking care of the home and the community in general.

Very few women are found in the relatively more specialized sub-sectors of services. This distribution, which is vividly represented in chart 3.4, also reflects the low level of women's education that inadvertently inhibits them from participation in sectors that require more than the level of education for the average woman in Ghana

Chart 3.4: Distribution of Women in Services sub-Sectors



Source: Data from Census 2000, GSS.

Note: See Appendix 3 for sub-sector abbreviations in full.

It may also reflect the general low ambitions for women. It is important to note that while some women are generally un-ambitious, there are a number of them who as a result of their cultural background and their socialization processes, have been made to believe that they cannot aspire for bigger things in life. In the services sector, women are also faced with problems concerning credit, information and technology and technical know-how among others.

Problems facing Women in Economic Activities

Women in economic activities are faced with many challenges and they come in many forms but two main areas stand out: social and economic impediments. As noted earlier, the socialization process for both sexes one way or the other influences the kind of economic activities that women find themselves in. For instance, women are perceived to be homemakers and therefore they are reared to care for the home and children. This contributes to low self-esteem for women who are made to believe that they are inferior to men and can therefore not stand up for themselves. There are some common sayings that tend to perpetuate this low self-esteem of women. They include (but not limited to) the following:

- “The woman’s place is in the kitchen”
- When a woman gives birth people normally ask, “is it nyipa (a human being) or a girl”
- When there is trouble in the home they will call the “men”.

In the home a girl is taught to cook and to house keep in general while a boy is left to play football or do anything that he pleases. These and others factors have tended to diminish the importance of women in society both economically and socially. It is therefore important that the socialization processes that both boys and girls go through are made as gender neutral as possible. It is only when the boy and the girl are made to believe in their equality and to overcome the prejudices that both sexes have against each other that we will be able to integrate fully the girl/woman into all sectors of activity in the economy – socially and economically.

For socio-cultural and other reasons, women have had little or no access to education. Those who were fortunate to have had access have had little compared to their male counterparts. This lack of access to or inadequate education and low literacy levels has hampered their ability to:

- Acquire vocational skills for self-employment;
- Access information on support services for improving their business;
- Earn an income and, thereby, engage in capital accumulation.

Rural women are the most disadvantaged in terms of access to education and other forms of formal and informal training programmes. Given such limitations, rural women are mostly engaged in mainly subsistence farming activities, and low-income generating activities, while poor urban women

operate marginal enterprises in the informal sector. These activities yield little or negative returns on investment because the enterprises experience little or no growth during the lifetime of their owners. Thus, women form the bulk of the poor in Ghana.

Women in economic activities are faced with a multiplicity of problems and this, as discussed earlier, influences their productivity. It is therefore paramount to identify and address these problems so that women could take advantage of a better environment to work and prosper. To find solutions there is the need to discuss some of these problems. Five main issues, which are considered central to the enhancement of women's productivity, are discussed. They are:

- Access to and control over land
- Access to credit
- Access to training
- Access to labour
- Access to other inputs: fertilizer, extension services, information, technology, etc.
- Time constraints

Access to and Control over Land

For an “agro-based” country such as Ghana, access to and control over land is vital for the survival of its people. Land to a large extent satisfies some of the most basic needs of humankind. It is the source of food, water and even shelter. It is also an important source of medicinal plants necessary for health delivery and among rural dwellers; it may be the only source of health delivery since access to orthodox medicine is highly inadequate and expensive. Thus the importance of land to the survival of the people cannot be overemphasized. When considered in terms of women's access to land it is seen as critical for the total economic emancipation and integration of women into economic and social spheres of life in the Ghanaian economy. There are Constitutional provisions that protects the right of women as well as other groups of society with regards to land in Article 35 (1). However the land tenure system and its administration is embroiled in a complicated maze of family/stool/tribe/clan holdings where land is held in trust by the leaders of the stool/family, who more often than not, are men. For tribes with matrilineal inheritance even though women are supposed to be the leaders of the family, it is common practice for a man to be appointed to take care of the stool/family lands.

This is so because in the traditional setting, men are perceived as natural leaders (Duncan, 2004).

Thus the traditional heritage that pertains in the country to a large extent is disadvantageous to women's access to and control over land. In principle, all stool subjects and lineage members irrespective of sex have inherent rights of access to stool and lineage lands (usufructory rights). Lineage/stool members seeking land to farm or for any other purpose ask the lineage/stool head to assign them a piece of the land. Discrimination against women in this allocation is widely reported. For instance fewer women obtain land, women are often allocated less fertile land or they obtain smaller parcels of land. One important source of access to land for women is through marriage but when the marriage breaks down, they lose this access irrespective of the development they have made on the land because customary law does not recognize marital property or non-monetary contributions to the acquisition of property during marriage (Women's Manifesto, 20004). Women are also discriminated against in the allocation of lineage lands for reasons that are associated with marriage because their control over their rights to land tend to diminish upon marriage for the following reasons:

- Marriage and its attendant domestic obligations reduce women's chances of acquiring land or comparatively larger portions than men. A wife is by tradition under obligation to help her husband on his own farm or business and they tend to respond to this by abandoning their own farms/business or by acquiring smaller portions of land.
- Gender patterns in division of labour place land clearance in the hands of men, which gives them the priority in original acquisition and possession of the usufruct.
- Land is normally given on the basis of ability and means to develop such as ownership of financial resources, which many women tend not to have.
- The emergence of permanent crops such as cocoa which require longer use of land have given preference to men who were more economically empowered to engage in it (Duncan, 2004).

One other way of acquiring land is for the individual to buy or lease from the original owners. However, this requires huge sums of money, which also limits women's access, especially poor women. Apart from this the problem of land administration complicates the purchase of land. This is because some landowners can sell one piece of land to two or more people, which tend to

have violent outcomes. The difficulties of acquiring land can scare away women even when they have funds to acquire and will therefore buy through a male member of her family – brother/husband/father etc.

The difficulty in acquiring land by women particularly impacts negatively on women farmers who derive their livelihood from the land. When their access to land is hampered by cultural and economic constraints, their participation in economic activity is impaired and thus reduces their own efforts at improving themselves economically and socially. They thus end up as farm labourers or become workers on their husbands land and therefore are economically dependent on them. Difficulties in acquiring land especially by women farmers may lead them to farm on abandoned plots with relatively low fertility and this contributes to the lower productivity of women's agricultural productivity.

The acquisition of large tracts of land for mining (especially surface mining) and other economic activities as a result of the economic reform programmes and its attendant "conducive atmosphere" that had attracted

foreign investors into the country has contributed negatively to the access of land and has added to the land litigation and conflicts. Furthermore, problems of land scarcity, environmental and land degradation that has come about as a result of the growing population have deepened the difficulties of land access for women. It has also contributed to the indiscipline and conflicts in land markets, which sometimes result in loss of lives and property.

To correct some of these imbalances in land administration in Ghana a land tenure reform pilot programme was initiated in 1999, which resulted in the institution of the Land Administration Programme (LAP) with the aim of sponsorship from the World Bank. Among other things, the LAP aims to streamline, strengthen and decentralize the administration of land in Ghana. Despite its laudable objectives, concerns have been raised about how it will impact on women's economic activities because it does not adequately address the problem of women's access and control over land and stakeholders are already advocating "a fundamental transformation in customary tenure systems and land administration practices that goes beyond the LAP" (Women's Manifesto, 2004).

Access to Credit

Access to credit is a fundamental need for business. The business sector thrives well when there exists an efficient financial sector that mediates between borrowers and lenders such that funds are reallocated from surplus units to deficit units within an economy. “As such women in economic activities need funds at one period or another for start-up, expansion of business or to help keep their business activities afloat. Women basically lack access to credit probably because of their low level of savings as well as the lack of the necessary collateral needed for the acquisition and repayment required for a loan. Furthermore, the bureaucracy involved in acquiring a loan is too complex and daunting for most women especially those with little or no educational background. Furthermore, some banks and other financial institutions consider women as risky customers because they either lack collateral which they seek before granting a loan or that the businesses that women are involved in are not stable and structured enough to fit into their clientele. Thus most women are denied access to formal credit and are therefore not able to improve upon their economic activities and to move away from subsistence-based to profit-based business activities.

Some women resort to informal credit institutions such as “Susu” (I suggest putting susu in quotation marks since it is a foreign language word but necessary for the author to make her point), moneylenders or borrow from family members, where formal credit is not available. Borrowing from family members may be the cheapest source of financing for some of these women but that may be in short supply. The other sources of informal credit, especially from moneylenders and traders tend to put the borrowers at a great disadvantage. This is because the terms of repayment tends to be too stringent. First, the interest to be paid on the money is too high, in fact sometimes higher than the going bank lending rate, which needs to be paid over a pretty short period of time. If they borrowed from traders then they are compelled to sell their proceeds to them which further puts them at the losing end since they end up selling at a relatively cheaper price than they could have had if they had sold to a ‘neutral’ trader.

Where credit lines prioritise women, they can also isolate them from the usual family and community support structure because they may be perceived as being self-sufficient even though their access to such credit will benefit the family. The probable lack of support and their sole responsibility for loan repayment can create considerable stress and worry for them, particularly if borrowing is a very new concept to them. Some credit lines that prioritise

women also concentrate on women's economic activities outside the home to the disadvantage of those in micro home-based enterprises. It is therefore important to distinguish between women's home-based businesses and businesses outside the home. Women's businesses that are based outside the home tend to show higher returns than home based enterprises. The majority of these businesses are formally registered, and they are primarily located in the industrial, commercial and services sectors while home-based businesses, which far outweigh the former in number, are normally unregistered and mostly found in the agricultural sector and also in the retail sub-sector. But, even among those that are formally registered, a majority of them employ family labour. Many of these businesses represent a significant source of job creation, if through business growth they are able to generate employment by transforming their unpaid labour power into paid jobs. Both home-based businesses and businesses based outside the home also indicate great interest in business growth and as such credit programmes should be designed to benefit both groups if any meaningful impact is to be felt.

Access to Training

Women also lack business and marketing skills that may allow them to put together a viable business proposals. Women have less access to formal channels that provide comprehensive skills training because they are mostly unaware of the existence of such programmes and even when they are aware, their time constraints may limit their access to such programmes. Moreover, some of them may lack the needed basic educational qualification for such skill training and are therefore cut off from benefiting from such programmes, where these programmes exist. However, irrespective of the constraints that face them, women's access to training and retraining is an important tool, which can enhance their economic activities to improve their earning power. It is paramount therefore that efforts be enhanced by all stakeholders – government and government agencies, women advocacy groups, other civil society groups, international development partners – to promote training for women at all levels and in all spheres of endeavour.

Access to Labour

Whether their business is in agriculture, industry or services, women need extra labour beside their own to carry out effectively their economic activities. The immediate labour supply for women come from that of her family – her husband, children and other relatives. However there have been shortfalls in family labour as a result of migration into urban centres of older sons and daughters. Sometimes husband also migrate leaving the women and children whose capacity to supply labour is very limited.

Thus, women have to increasingly resort to hired labour, which have become expensive as a result of the supply shortages especially in the rural areas. This problem is especially serious for rural women farmers who have to support their husbands in planting and harvesting of their crops before attending to their own work on their individual farms, which have serious implications for her health, productivity and therefore the health and well-being of their children. For this problem, most rural women farmers join mutual labour supply associations where the group work together to help clear, crop and harvest each member's farm one after the other (Nnobo system). Otherwise, they will have to part with money to hire labour, which puts more financial constraints on the woman.

Access to Technological Inputs and Extension Services

In today's global economy, access to information is vital for businesses. To succeed in any economic endeavour, one needs to position him/herself to benefit or to take advantage of information about new technology, existing and new markets opportunities in order to move ahead in business. While some women may have access to such business-sensitive information a majority of Ghana's women have no access to such information because they either live in rural areas where such information may not be available or in peri-urban and urban areas where such information may be limited to a few. Their low level of education to some extent hampers their access to information about existing/new technology. With this low access to information and technology, women's productivity will continue to be low and with lower productivity, their incomes will also be low which will leave them with nothing to plough back into their economic activities, a vicious cycle of under-productivity.

Despite their central role in agriculture especially in food production, there is serious under-investment in their productivity and thus they continue to use hand-held farm tools, which tend to make their work laborious and time

consuming. This also limits their productive capacity and their ability to cultivate large tracts of land. Their access to extension services are also limited because some of them are intimidated by the mostly male extension officers who also may not understand the needs of the woman farmer.

Women's Time Constraints

Women's time constraints phenomenon is in no way limited to the African woman but also almost all women on the face of the globe. Time budget studies have shown that women generally have longer hours of labour and therefore far less hours for leisure than do men in their households in both the Western and developing worlds (Imam, 1988). Despite their longer hours of work they receive much smaller incomes than their male counterparts probably because women's work are not specialized and may require no skill training or because it is traditionally considered as part of women's chores and thus, it is not considered as paid work.

The customary use of women's time on men's fields without appropriate remuneration restricts the availability of women's labour on their own fields, which inadvertently leads to the recording of a higher productivity for men than women in agriculture (Grieco, 1997). Furthermore, women and girls are responsible for water and fuel provision in the home and this impose significant physical and time burdens on them.

Women also take time off work for reproductive purposes as well as caring for the children and the home. This hampers their participation in business and social activities and this comes about as a result of the unequal distribution of labour in the home. Their role, which is subordinate to that of their men, reduces their self-confidence and assertiveness, which often produces a hostile environment for ambitious women. Women's time burdens reduce the time available to them for working on their own farms and businesses as well as their mobility to search for information necessary to improve their productivity or to explore alternative markets for their produce.

Existing Programmes to Enhance Women’s Participation in Economic Activities

A majority of the women in Ghana are mostly engaged in mainly subsistence farming activities, and low-income generating activities in the rural areas, while poor urban women operate marginal enterprises in the informal sector. These activities yield little or negative returns on investment because the enterprises experience little or no growth during the lifetime of their owners. Thus, women form the bulk of the poor in Ghana. Programmes to empower women economically must therefore target productive poor women specifically, which has the potential to effectively fight poverty and improve on the welfare of women in Ghana. Programmes to support women in economic activities have covered financial assistance in the form of micro credit as well as skills training and retraining through workshops, seminars, etc.

Credit Facilities Targeting Women

In some programs that target both men and women, the average loan size for women’s businesses is smaller than that for men. In the rural areas, relatively few financial institutions are lending to women entrepreneurs. Unless any of these institutions develop policy measures that set aside a significant proportion of loan funds to women, the volume of loans lent to men is always going to be higher than those made to women. However, in many instances, loan repayment among women borrowers is often higher than for the men (World Bank, 2000).

Women have received financial support from informal suppliers such as Susu collectors and from semi-formal institutions such as NGOs, and Community Based Organizations (CBOs). Savings and Loans, Rural and Community Banks, and Credit Unions have been the formal sources of financial support to women in Ghana.

To ensure sustainability, and responsiveness to the needs of their clients, some of these micro-finance institutions (MFIs) have used a number of approaches to service delivery. These approaches include group methodology, peer pressure, responsive disbursement mechanisms, and savings as cash collateral. These strategies have helped to ensure high loan repayments from clients, and have secured the quality of the MFIs’ credit portfolios.

However, the majority of MFIs face operational constraints, which affect their ability to scale up their level of financial service provision. These constraints include a weak capital base leading to small and insignificant credit outlays, poor credit portfolio management systems, inadequate management information systems, limited loan funds and a lack of logistical support for effective monitoring and follow-up.

Skills Training and Retraining

Women are at a disadvantage when it comes to education and training. In the last two decades, as part of efforts to integrate women into mainstream economic activities, government, the international communities and some NGOs have and continue to organize training and retraining programmes for women in both rural and urban areas. Other training programmes in leadership, awareness raising and human and legal rights have also been provided. Common among these programmes are skills training for unskilled women, school dropouts and street girls aimed at increasing self-employment in the informal sector. In the formal sector women have lower access to management training and thus have fewer opportunities to rise to higher management positions. They also do not take care of the specific needs of women thus affect the effectiveness of these programmes. The impact of socialization and social pressures on women's performance in the work place are also not taken into account (Ofei-Aboagye, 1996).

Some other training programmes have sought to improve women's participation in economic work through information dissemination and improved access technology. However these programmes have been largely inadequate. The providers of these training programmes especially the NGOs also face financial and other logistical constraints thus making their programmes unsustainable. Challenges facing current training programmes for women include:

- Relative illiteracy of the target group
- Time constraints of women
- Lack of financial resources to invest in training specific needs.

It is therefore important that something be done not only to improve access to training and retraining for women in economic activity but also to improve quality of such programmes to meet the needs of women in various sectors and to sustain them.

Policy Impact on Women's Economic Activities

Ghana has gone through many development plans and policies, which have had different impact on the economy in general. However, in the last two decades, some major development policy frameworks have been undertaken that have had diverse effects on women. A lot of development programmes have been gender neutral and therefore have had a blanket effect on all, including women. The lack of gender sensitivity of some of these policies has meant that women's traditional and economic responsibilities have been impacted positively or negatively with consequences on women's economic activities in terms of opportunities to improve themselves, time use and energy and the survival of families and households.

One major programme was the structural adjustment programme (SAP), which was launched in 1983. In spite of the lack of sufficient disaggregated data on impact of the structural adjustment on women, qualitative evidence and broad statistics have indicated that the programme more negatively impacted women than men. In 1989, an expert group of the Commonwealth Secretariat reported that economic and structural adjustment had aggravated the difficulties that women face (Offei-Aboagye, 2001).

With the illusions of the structural adjustment fading off in the 1990s, the then government launched a new development programme called Ghana Vision 2020. This vision was expected to achieve a balanced economy and a middle-income country status and an improved standard of living by the year 2020. The vision was to be achieved by creating a robust, diversified and commercially based agricultural sector with strong linkages to the industrial sector to generate employment. The first step of the vision (1996-2000) was to create an enabling environment to facilitate improvements in economic and social conditions of all Ghanaians, **including women**. It was expected that by 2000, substantial progress would be made in human resource and productivity management with respect to education and employment of females, among others. Though the government put in place policies to achieve this including the Free Compulsory Universal Basic Education (FCUBE) programme, very minimal was achieved as the educational statistics in section 2.3 shows. The Vision also segregated the concerns of women rather than mainstreaming it throughout. Thus, women were mentioned in connection with some sectors such as health and education but were not mentioned in others. The vision 2020 was however abandoned when the government was replaced in January 2001.

The new government launched the Ghana Poverty Reduction Strategy (GPRS 2002-2004). The GPRS represents a comprehensive set of policies to support growth and poverty reduction over the three year period with which the government aims to create wealth by transforming the nature of the economy to achieve growth, accelerated poverty reduction and the protection of the vulnerable and excluded. The GPRS acknowledges women's contribution in the main economic sectors especially in agriculture, and identifies the constraints that women face including marketing and access to credit. The GPRS has therefore targeted most of women's activities with support programmes including credit, improved technological services and facilities and skills upgrading in management, marketing and finance.

Programmes for vulnerable groups, which cover some groups of women, are also catered for under the GPRS. These include rural agricultural producers such food crop farmers where women constitute over 70% but the sector contributes nearly two-thirds of total extreme poverty. Furthermore, some 'disadvantaged women' such as single mothers, kayayei and commercial sex workers. Thus the GPRS aimed to reform macro and sector policies to establish systems and provide resources to ameliorate conditions that are disadvantageous to women in both economic and social terms. To a large extent the GPRS seems to have provided adequate

coverage for women and the government has gone ahead to implement some of these programmes. A comprehensive assessment needs to be done at the end of the programme to ascertain quantitatively and qualitatively the impact (positively and negatively) on women. Hopefully, the outcome of such assessment will be incorporated in future policies and programmes to further enhance gender mainstreaming in Ghana.

The Coordinated Programme for Economic and Social Development of Ghana (2003-2012), the medium to long term development framework presented to Parliament in December 2002, aims to achieve middle-income country status and to double current national income within a decade, are however silent on women's participation and their enhanced integration into economic activity.

PART 4: CONCLUSIONS AND RECOMMENDATIONS

Conclusions

Women usually conduct income-generating activities of one kind or another during the slower periods in agriculture. The large majority of these are traditional, low-capital input and labour-intensive activities. They cover a fairly typical range, including charcoal-selling, household-based food processing, crafts such as basket-weaving and petty trading among others. Women switch from one activity to another according to what is most likely to be profitable at a given time. Women with childcare or other heavy domestic obligations (such as the care of the sick or elderly) may select a less profitable off-farm productive activity in order to combine domestic and productive responsibilities.

The income women generate from their operations may be small, but it plays a significant role in meeting family food needs. This is particularly the case when a harvest is poor. Women also buy clothing for babies and children and often pay for school fees and health care. In carrying out these micro and small-scale activities, women are hampered by lack of time, lack of literacy skills and poor marketing opportunities.

Shortage of working capital and (lack/) inadequate training are other constraints that makes it difficult for women to buy and store raw materials, invest in labour-saving or value-added devices and expand their enterprises. With no land as collateral and restricted access to formal credit, they have primarily relied on informal sources such as family, friends and traditional moneylenders. These sources can have high interest rates, or they may not always have the funds available for making loans.

Care needs to be taken to ensure that income-generating activities are profitable and loan products appropriate. Otherwise, women may need to convert “savings goods” into cash for loan repayment, thus impoverishing themselves further.

Recommendations

A central goal of this study was to produce data on the population of women in economic activities so that the government and other stakeholders could be more comfortable in directing its investments and other support programmes that aims to enhance the participation of women in the economy. Having completed this task, the following recommendations have been made to help in formulating and implementing policy for women. The recommendations are organized into five distinct components that are critical to promoting integration of women into the country's economic opportunities and strategic objectives and in reducing gender-based constraints on economic growth and development:

Identifying and defining the population of potential micro-finance users in all economic sectors, both male and female and prioritising types of potential users to target in the micro-finance and training programs;

- Addressing gender-based issues related to increased and expanded access to credit, especially micro-finance as well as to broader processes of economic growth;
- Addressing women's access to and control over land
- Addressing women's educational and training needs as well as access to information and technology;
- Addressing women's time constraints.

Identifying and Prioritising Targets of Potential Women Borrowers

There are indications that many of the previous and existing lending and enterprise support programs for women have not adequately represented the existing population of women in economic activities especially those in micro, small and medium enterprises. Some recommended steps for ensuring that loan outreach extends to a diverse group of potential borrowers, including poor women with little or no education and women in the informal sector, policymakers and implementers and other stakeholders involved in this process should:

- Review the current loan portfolio to understand characteristics of the population of women who are currently borrowers;
- Design general profiles of potential borrowers, based on data as a way to establish guidelines;

- Assess current representation of the population of potential borrowers to identify and cater for gaps in representation;
- Formulate new strategies for expanding loan outreach to untapped, eligible borrowers, including poor women and/or women in the informal sector;
- Identify the scope of lending opportunities to women by assessing the size and regional distribution of the population of women in micro, small and medium scale enterprises so that credit programs for women will get to the right target groups;
- Identify needs in high-potential sub-sectors in the economy and strategize loan outreach by assessing differences in women's businesses between the commercial, services, and production sectors;
- Identify the needs and characteristics of both home-based enterprises and enterprises based outside the home, recognize the development potential of both types of enterprises, and design appropriate lending strategies for each type of enterprise.

Addressing Gender-based Issues related to Increased and Expanded Access to Credit

Need to urgently develop and implement strategies that will increase women's access to credit: Inadequate operating capital has been identified as one of the most important constraints faced by women in economic activities, especially those in micro and small business enterprises and those with home-based enterprises and many of these women are unable to access capital through lending institutions or other means. Thus, micro-finance initiatives that are specifically designed to increase access to financial services have the potential for making a considerable impact on women's abilities to address their capital constraints. By designing specific strategies for reaching women, the programs can more effectively ensure that they meet their goals in service provision. Some recommended steps include:

- Adopt a proactive strategy for identifying women in enterprises, particularly women with home-based enterprises and other women in the informal sector who tend to be more "invisible." This may include using the networks of established governmental and nongovernmental income-generation programs for women but should also reach beyond these programs. For example, inquiring into communities and utilizing informal networks among women and men can identify women with micro enterprises who do not participate in these programs.

- Ensure an adequate number of female loan officers. An adequate number of female loan officers will be essential for meeting designated targets of numbers of women borrowers. Female loan officers can more freely approach women to discuss credit opportunities. They can also be indispensable in moving through women's informal networks and inquiring in neighbourhoods to identify potential borrowers.
- Understand and build upon the comparative advantage of extending loans to businesses based inside versus outside women's homes. The values of individual loans extended to women's businesses based outside the home are potentially greater than the values of individual loans extended to home-based businesses. However, the population of women with home-based businesses may be greater than the population of women with businesses outside the home. Even if we assume the proportion of viable credit-worthy businesses among home-based businesses is smaller than among businesses based outside the home, the potential for the number of loans extended is still significantly higher among the former group.
- In addition, the programs may want to consider devising strategies for addressing women's concerns about the high cost of credit, access to collateral, and high interest rates, such as by increasing their access to information about credit and lending processes.

Expanding the sectoral scope of micro-finance programs to incorporate women's agricultural enterprises:

Agriculture accounts for a large proportion of Ghana's economy and labour force, and a greater percentage of economically active women participate in the agriculture sector. Agricultural loans are generally characterized by higher risk, in that they are long term; subject to seasonal unpredictability; and can carry higher costs in service delivery to rural, dispersed networks. Furthermore, women are also considered high risk since their businesses are largely unregistered and do not necessarily keep good accounts. But some of these risks can be reduced, particularly if agricultural loans are pursued in a targeted manner. This could be done by focusing outreach for agricultural loans to women in the particular regions where agricultural production is concentrated. Micro-finance programs can alleviate the higher costs of service delivery and also if the women are put into cooperatives. Moreover, peer influence could be used to serve as a means of extending loans to these women and to free them from moneylenders and traders who tend to over exploit them.

Addressing Women's Access to Land

The problem of women's access to and control over land is central to their economic empowerment and is essential that they are addressed as soon as possible to enhance the total integration of women in economic growth and development. The following recommendations⁴ are made to address the problem:

- As part of the land tenure reform, customary laws of access to land and inheritance, which are discriminatory and unconstitutional, be reformed. Furthermore, Customary and other tenancies are reformed to ensure that rents are affordable and accessible to both men and women.
- The government should ensure that achieving equity in access to and control of land becomes an integral component of the Land Administration Project (LAP).
- Measures should be put in place to ensure that land registration and titling processes promote joint registration of conjugal family farmlands to enhance women's land tenure security.
- Women's contribution to the development of farms be recognized and compensated following a divorce and on the death of their spouses.
- The state take steps, in conjunction with national house of chiefs and traditional councils to address customary laws and practices of access to and control over land that are discriminatory to women.

Addressing Access to Training

Low levels of education generally characterize women in micro-enterprise in Ghana. It is important to note that credit alone is often insufficient in ensuring growth and small business development, particularly when proprietors lack basic knowledge and skills related to business management. Extension of credit to proprietors with limited business knowledge is inevitably a riskier proposition for lenders. Government and other stakeholders must identify and carry out training programmes such as expansion of business services related to management, marketing, and technology transfer as critical components in support of its focus on micro-finance.

4 Some the recommendations are reproduced from the Women's Manifesto for Ghana (2004), which was initiated by Abantu for Development, Ghana. For detailed analysis of women's access to land see the Women's Manifesto document.

To promote successful business development among women beneficiaries of its micro-finance programs, the Government must devise specific strategies for integrating women into its business development services. Training courses that are offered to women by governmental and non-governmental organizations focus primarily on technical skills related to “traditional” skills of production associated with sub-sectors that are currently experiencing a high degree of market saturation. Additionally, such training courses do not benefit women in higher-potential commercial and non-traditional services businesses. Recommended steps for providing business development services to women include:

- Develop training outreach specifically targeted to groups of women active in micro-enterprise, particularly in basic finance, accounting, management, and marketing;
- Provide services to select sub-sector groups to assist them in strategizing and implementing changes, such as improving access to raw materials, building better market linkages, and developing marketing plans;
- Provide training programs that will seek to help women manage their time properly in order for them to manage their multiple roles effectively and to be successful and efficient at whatever they choose to do;
- Provide more training programmes on leadership and introduce new training programmes on assertiveness, managing the home - work interface and managing stress, time and networking.
- Other training programmes on reducing stereotyping for both men and women and especially for children may also be needed.

Addressing Women’s Access to Labour, Farm Inputs, Technology and Extension Services

Access to extra labour or alternatively labour-saving farm implements as well as technology and extension services is crucial for increased productivity. With respect to access to labour, some system that has evolved over time is the “Nnobia” where the women (and men too) form communal labour associations to help clear, crop and harvest members’ farms. However, more could be done to improve productivity and achieve this, the following recommendations are made:

- Government should improve access to labour saving machinery especially to women farmers and entrepreneurs by setting up plant pools that could be set up in districts and communities where it will be more accessible to women. For the programme to be successful, the pool should be operated and maintained by the communities. In this regard the Ministries of Agriculture, Trade and Industry, and Women and Children could collaborate to provide these. There are indications that the Ministry of Agriculture has started something along this line, which is in the right direction. However, their efforts could be intensified.
- Programmes that promote technology transfer in all spheres of economic activities must be given a boost by government, and our development partners as a way of introducing Ghanaian businessmen and women to new machinery for methods of production that will lead to improved productivity.
- Access to an improved variety of seeds and seedlings as well as fertilizers and other chemicals needed to improve agricultural techniques, should be enhanced by making them affordable to women farmers.
- Women farmers should also be educated on the new varieties of crops that are being introduced as well as other new and improved methods of farming through extension services. Furthermore, more women extension services workers should be allocated to districts and communities where women farmers predominate as this will enhance their interaction, especially in the areas where married women are traditionally barred from being friendly with other men.
- Extension services must also be provided for women in manufacturing and other processing activities in the form of how to maintain standards both locally and internationally which will enhance marketability of the product in and outside Ghana.
- Access to business sensitive information and technology could also be improved by improving rural telephony and Internet services. In this case the government's programme to rich rural areas with telephone and electricity services must be intensified.

Addressing Women's Time Constraints

Women's time constraints need to be taken into account to ensure that the women have enough time to invest in income generating activities, for adequate production and profits, without endangering their farming and childcare responsibilities or limiting their participation in community activities, training or extension. Addressing the "time poverty" of women is critical to the success of agricultural development projects. The causes of women's time burden, which include access to land and labour, poor health, efficient transport system especially in the rural areas, household obligations and other gender specific barriers need to be addressed to help women improve their lot economically and otherwise.

Increasingly there is sufficient recognition that the reduced mobility of women, which is frequently an outcome of time constraints, necessitates that extension services including savings and credit must come to the woman farmer even though this realization has been slow in catching up with the reality on the ground. At the same time solutions that are assumed to solve the time problems of rural women do not necessarily do so. For instance in Ghana, there is no quantitative evidence to show that the construction of feeder roads reduces the head-load carried by women, one of the initial justifications for the program (Grieco, 1997).

In the absence of the appropriate delivery of extension services including credit to rural women, the existing mechanisms of combined credit provision and transport provided by middle men and women will continue to impoverish rural women with its attendant implications on the economy. An active rural transport must therefore be designed, implemented and evaluated otherwise head-loading by women will continue to persist and thus the time burdens of rural women. To be effective, agricultural development projects may have to address rural water supply and energy provision in order to release women's time for increased agricultural productivity.

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APPENDIX

Appendix 1: Educational Characteristics of Women in Ghana

Literacy Level	15 years +		Educational Attainment	3 years +	
	#	%		#	%
Not Literate	3,080,004	54.3	None or Pre-school	4,607,914	52.7
Literate in English only	631,591	11.1	Primary	1,601,347	18.3
Literate in Ghanaian lang. only	379,193	6.7	Middle/JSS	1,672,352	19.1
Literate in Engl. & Ghanaian lang.	1,539,546	27.2	Secondary/SSS	414,649	4.7
Literate in other lang.	39,073	0.7	Vocational/Tech	161,564	1.8
Total	5,669,407	100	Post Secondary	113,218	1.3
			Tertiary	169,558	1.9

**Appendix 2:
Women's Occupation and Employment
(Economically Active Population 7 years +)**

Type of Occupation	#	%	Type of Employment	#	%
Professional and Technical	340,114	7.6	Public	190,790	4.3
Administrative and Managerial	9,543	0.2	Private Formal	260,317	5.8
Clerical and Related	83,711	1.9	Private Informal	3,816,635	85.1
Sales	906,009	20.2	Semi public or Parastatal	91,175	2.0
Service	343,498	7.7			
Agric. Animal & Forestry	2,163,959	48.3			
Prod. & Transport Equipment	590,366	13.2	NGO/Int'l Org.	29,780	0.7
Other	45,821	1.0	Other	94,304	2.1
Total	4,483,021	100	Total	4,483,021	100

Appendix 3: Participation of Women - Services Sector

Sub-sector	Abbrev.	Percent	Number
Wholesale/Retail	W/R	55.1	826,340
Hotels/Restaurants	H/Res.	13.4	200,713
Transport/Storage/.Communication	T/S/C	3.6	54,214
Financial Intermediation	FI	1.1	16,160
Real Estate/Biz Activity	RE/BA	1.9	28,295
Public Administration	PA	2.0	29,935
Education	Ed	6.6	99,107
Health/Social Work	H/Soc	2.4	35,645
Other Community Service	OCS	11.2	168,018
Private Households	PH	2.6	38,588
Extra-territorial Organization	ETO	0.2	3,169
Total		100.0	1,500,184