



Gana'da Hane Halkının Fakirliğinde Düşüşe Doğru: Kuzey Gana Eyaleti Bongo'da Kadının Rolü

Jones OPOKU-WARE

Kwame Nkrumah University of Science and Technology (KNUST) Institute of Distance
Learning, Kumasi, Ghana
opokuwarejns@yahoo.co.uk

Öz

Kadının toplumsal hayattaki rolü; neslin devamı, iktisadi üretim ve grup idaresi şeklinde üç alanda tezahür eder. Bu çalışma, kadının ev ekonomisi düzeleminde üretici ve ekonomik rolünün fakirliği düşürdüğü tezi üzerinde odaklanmakta ve hem ilk hem de ikinci elden verileri bu bağlamda kullanmaktadır. İlk elden veriler mülakatlar ve gözlemlerden oluşurken ikincil veriler gazete, makale, internet v.b. kaynaklardan alınmıştır. Kullanılan örneklem teknikleri ise rastgele ve amaçlı tekniklerdir. Bu makale, Bongo bölgesindeki kadınların daha ziyade tarım ve ticaret sektörlerinde çalıştıklarını saptamıştır. Kadınların bu alanda çalıştıkları işlerden elde ettikleri gelirler tek başına gündelik temel ihtiyaçlar ile çocukların gereksinimlerini karşılamaktan ziyade eşlerini desteklemek ve düşük ücretli bir işte çalışsalar dahi tembel kadın imajından kurtulmak içindir.

Anahtar Kelimeler: Ekonomik Rol, Aile, Fakirlik, Gelir, Geçim, Kadın.

Towards Household Poverty Reduction in Ghana: The role of Women in the Bongo District of Northern Ghana

Abstract

The roles of women are categorized into three: reproductive, productive or economic, and community management. This study focused on the productive and economic roles women play to reduce poverty at the household level. Both primary and secondary data were used in the study. The primary data involved interview and observation whereas secondary data involved a review of literature from journals, articles, text books and the internet. The sampling techniques used were simple random sampling and purposive sampling. The study identified farming and trading as the major occupations among women in the Bongo district. Income earnings from these occupations alone by the women could not meet their daily basic needs and the need to cater needs of children and the aged, supporting husbands and avoiding stigmatization of being lazy constitutes major reasons for women engaging in most of the petty economic activities even though it is not rewarded financially.

Keywords: Economic Role, Household, Poverty, Income, Livelihood, Women.

1. Introduction

Globally, it is not uncommon to hear of the need for women's participation towards sustainable economic development. For the past decade, the issue of women empowerment has moved to the forefront of international and national debates with the United Nations (UN) and other several international bodies calling for greater equality and opportunities for women (Population Reference Bureau, 2002). Women contribute substantially to the economic survival of their country's economy and to their households in particular. In most developing countries women are responsible for the day to day well-being of their families. According to the International Labour Organization (ILO) "Societies cannot afford to ignore the potentials of female labour in reducing poverty and the need to search for innovative ways of lowering economic, social and political barriers. Society's ability to accept new economic roles for women and the economy's ability to create decent jobs to accommodate them are the key prerequisites to improving labour market outcomes for women as well as for economic development as a whole" (ILO, 2008:41).

There has therefore, been an increase in World Bank activities on gender issues concerning women empowerment. In 1991, the Bank committed about a third of all its investment projects on measures dealing with women issues (Murphy, 1995). Throughout Africa, women form part of the powerful force for growth and development by making enormous contributions to the economy as workers and entrepreneurs and to the welfare of their families (Ellis et al, 2007). Realising these important roles of women, the World Bank therefore, sponsored gender and economic roles studies in Uganda (2006), Tanzania (2007), and Kenya (2007) to assess the level of women incorporation into the economic spheres. Other agencies such as the International Federation of Women Lawyers (FIDA), Non-Governmental Organizations (NGOs) like World Vision International (WVI), Gender Activists, among others have all been advocating for the need to empower women to contribute towards economic development and the reduction of household poverty. Governments of various nations have made attempts to empower women to contribute economically to the growth of society and reduction of poverty. The Ugandan government for instance established a Ministry of Women in 1988 which made women groups and their advocates' active in several debates towards their liberation and empowerment (Aili, 2000).

Similarly in Ghana, the government in 2001 for the first time established a distinct Ministry for Women and Children Affairs (MOWAC) to cater for the welfare of women and children who are seen as the vulnerable group in society (MOWAC report, 2004). Women have been the target of recent development programmes in Ghana not only because of their predominance



in the population but also because of the realisation that for effective national development, the entire human resources should be fully mobilised to participate actively as agents and beneficiaries of such programmes (Adayfio-Schandorf and Kwafo-Akoto, 1990). Women all over the world contribute substantially to the economic survival of their households. The performance of domestic roles for the survival of their households ensures that women engage in other activities outside the home which include trading, providing support services to traditional caterers, and selling of ice water to generate income in order to reduce the poverty levels of their households. For instance, the income earned from these activities are usually used to purchase buckets, basins and cooking utensils like sauce pans, plates, bowls, and other things necessary for household use. Hence, women perform dual responsibilities, that is, responsibilities in and outside the home. They also bear principal responsibility for maintaining the home and caring for society's dependants – children and the elderly. However, it is surprising to note that in the developing world, majority of them are engaged in the informal sector of the economy as opposed to the formal sector; they perform low paid jobs, or work in the family enterprise (ILO, 2008). Their contributions to development are often unrecognised, underestimated and/or unaccounted for in official statistics (World Bank, 2005). Such contributions are not even quantified into monetary value. It is therefore, very essential that all new programmes or initiatives ensure women's full participation in every community. Indeed, it is a necessity that for every nation to be able to meet its developmental and poverty reduction goals, women must be at the centre of the fight. Although the need to empower women to contribute in reducing poverty has featured in several developmental programmes of the UN, World Bank, ILO and governments, there is still more to be done to ensure that women participate in the development of their communities (Ayikwei, 2005). According to ILO (2008), women typically occupy low paid income jobs, the informal sector of the economy or work in the family enterprise. Notwithstanding this position of women in society, it still stands to reason that their contribution to the economic transformation of every country remains crucial.

However, women are continually restricted in their employment opportunities, property rights and social behaviour (Population Reference Bureau, 2002). Similarly, women in most parts of Ghana are usually relegated to the background when it comes to decision making processes with women usually discriminated and not getting equal opportunities vis-à-vis their male counter-parts especially in the areas of job recruitment (Thorns, 2002). If the economic roles of women in society are crucial in reducing poverty, why do they not get the same level of playing grounds as their male counter-parts? How are the contributions of women towards the sustenance of the family and household poverty reduction rated in terms of their importance to the household? These issues raised and the questions

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asked, form the basis of this study which focuses on the productive and economic roles of women in the reduction of household poverty in Ghana using women in the Bongo District of northern Ghana as a case study.

2. Brief Description of the Study Area

Bongo District, the area of study forms part of the nine (9) Districts in the Upper East Region of Ghana. It is situated at the northern part of the region and shares boundaries closely with Burkina Faso to the North and East, Kanssen-Nankana District to the West and Bolgatanga District to the South. The District has twenty-one (21) communities which are basically rural. Geographically, it lies between Longitudes 0.45° W and Longitudes 10.50°N and has an area of 459.5 square kilometres. It has a population size of over fifteen thousand (15,000) people who are mainly farmers and petty-traders. Though other tribes such as the Dagaabas, Kassenas, Walas, Builsas, kussals and Akans are found in the District, the main indigenes are the Frafras who speak Gurunne (Bongo District Assembly, 2006-2009).

Topographically, the land is generally flat and low-lying with few outcrops of granite and birimian rocks. The nature of the land provides the people with several opportunities as well as challenges. For instance, people living around the rocky areas usually find it difficult engaging in intensive farming activities. However, they engage in breaking of stones into sizeable particles which are sold to building and construction firms in return for income. Those who also live in the low land areas usually experience stream bank erosion. During heavy rain fall, both the major and minor streams of the area over flow their banks leaving traces of fish for harvest. The women in these areas usually harvest the fish and preserve them for preparing household meals. They sometimes sell them for money to purchase food stuffs. The low land areas are also endowed with some species of grass called "kinka-asi" usually grown along the banks of the streams. The women therefore use the straws of this grass to weave hats and baskets for domestic and/or commercial purposes. Some of the communities in the district are also gifted with some indigenous tree species such as baobab, shea nut and 'dawadawa' which are of economic values. The fruits and seeds of these trees particularly shea nut and 'dawadawa' are always processed by the women for household consumption and/or sold to generate income.

The location of the district also has implications for socio-economic development particularly, on communities that share borders with Burkina-Faso. There is a vibrant market in the Burkina-Faso side known as Yelwongo which has enhanced trading activities especially among women living in the communities near the border. This in a way has increased the income levels of the women living in those communities. Although the district does not have any banking facility for savings, the women always save their income generated through a traditional form of savings strategy known as "susu".



This therefore, helps the women to provide financial support to one another on rotational basis.. Any study of this kind which looks at the economic roles of its respondents will definitely focus on such issues as raised in this study.

3. Data and Methods

The type of study carried out was a survey. This study provided the researchers with information about the economic contributions, current potentials and challenges of women in the performance of their economic contributions in the Bongo District. In the study, both primary and secondary data were used. The primary data was obtained through interview (one-on-one) and observation where as the secondary data was collected through a review of various literature such as journals, articles, text books and the internet.

For the purpose of the study, women in the district were the target population and the main unit of analysis were women in their households with dependants. Eight (8) communities out of the twenty-one (21) in the district namely Apatanga, Soe, Dua, Anofobisi, Bongo-Nayire, Vea, Gurugo, and Zorko were selected by a simple random technique. With this method, the names of the 21 communities were written separately on pieces of papers, folded and put in a container. They were thoroughly mixed and one picked out randomly at a time without replacement until the required eight (8) communities were obtained. Ten (10) respondents were contacted in each of the eight (8) selected communities to solicit for data concerning the study. The simple random and purposive sampling techniques were used in the selection of houses and respondents respectively. The simple random sampling technique was used because it gave each house equal opportunity to be selected from the community whilst the purposive sampling technique was also used to ensure that only respondents with dependants were contacted from the study area. The sample size for this study therefore, was eighty (80).

The data collection methods that were used to obtain information in the field from respondents were a structured interview and observation. The structured-interview was used because most of the women in the study area cannot read and write. It also ensured that systematic and uniform questions (mostly open-ended) were answered by each respondent based on the translations and explanations of questions that were given to them. Direct observation was also used during the interview process to enable the researchers understand the verbal and non-verbal actions of respondents. These actions were properly observed and recorded in a separate note book where necessary to prevent the possibility of gathering extraneous data or impressions. The data collected was then categorized and coded. The data were carefully entered and managed effectively, with the use of a computer software program known as Statistical Package for the Social Sciences



(SPSS). The data gathered from the field by the researchers were then organised, summarised, and presented by using frequency tables, bar graphs and pie charts.

4. Results and Discussions

4.1. Demographic Characteristics

As a starting point, the demographic characteristics of the respondents were examined in light of the diverse variations in the demography of the area under study. Although the study focused on women alone in the Bongo district, it was relevant to examine the demographic characteristics of the women in the area in order to draw some form of relationship between such characteristics and the economic contributions and role that the women play in reducing household poverty. The demographic characteristics used are the Ages, marital status, educational level and the number of household dependants.

4.1.1. Age

Age influences every aspect of human life. It helps to determine output in terms of employment, fertility rates, retirement and benefit. It also enables the calculation of expectancy rates and other important factors (Opoku-Yeboah, 2006). The determination of the ages of the women in the district was useful in ascertaining the nature of active working force and their relative economic contributions. The age distribution of the women involved in the study is shown in Table 1 below:

Table 1. Ages of Respondents

Age (Years)	Frequency	Percent
25-34	32	40.0
35-44	28	35.0
45-54	20	25.0
Total	80	100.0

Source: Authors' field survey, 2013.

Table 1 indicates that 32 (40%) respondents were within the age range of 25-34 years, 28 (35%) were within 35-44 years, whilst 20 (25%) of them belonged to the age category of 45-54 years. Translating this into cumulative percentage terms, it is inferred that majority of the women (75%) were within the age range of 25-44 years which is still in the fertility stage and sexually active stages of life. This implication of such age distribution in the district gives a strong signal of a greater possibility of more women giving birth to a higher number of children which could account for a larger



number of dependants in a household. Largely, high numbers of women in the active sexual and fertility stage necessitates the need to examine the marital status of women in the district. In a society largely influenced by traditions and norms relating to marriage, the marital variable was important for the study in identifying the household composition of the respondents.

4.1.2. Marital Status

Table 2 Marital status of respondents

	Frequency	Percent
Married	50	62.5
Widowed	11	13.8
Single	9	11.3
Divorced	7	8.8
Separated	3	3.8
Total	80	100.0

Source: Authors' field survey, 2013.

Essentially, the marital status of a woman in the society confers on her certain roles. For instance, being married, single, divorced, separated or widowed has its attendant expectations and obligations to be performed in the household. The study identified that 62.5% of the respondents were married, 11.3% were single, 8.8% were divorced, 3.8% separated, whilst 13.8% were widowed. The trend is indicative of the fact that about 47.5% of them have to necessarily perform their responsibilities as a married woman in a household which largely involves the home-maker duties of maintaining the home, performing domestic chores and caring for the children and the elderly. The performance of such responsibilities is highly pronounced by traditional norms guiding marriages in the region which requires married women to perform household responsibilities with precision and diligence. It is largely noted that most of the married women work very hard to sustain their homes by engaging in various ventures for the upkeep of the home.



4.1.3. Number of Dependants

Table 3 Number of dependants per respondent

Number of dependants	Frequency	Percent
1-3	24	30.0
4-6	35	43.8
7 and above	21	26.2
Total	80	100.0

Source: Authors' field survey, 2013.

In analysing this variable, it is realised that more than half of the respondents have to cater for the needs of at least four (4) dependants. Results from the study noted that 35 (43.8%) and 21 (26.2%) of the respondents have to take care of the needs of 4-6 dependants and seven (7) or more respectively. On the other hand, However, only 24 (30.0%) out of the eighty (80) respondents cater for the needs of three (3) dependants or less in a household. The effects of the high proportion of dependants in each household is that, it reduces the number of care-takers' working hours since they have to spend much of their time in attending to the social, medical, sanitation and nutritional needs of these dependants. Majority of these dependants are usually the aged and minors who could hardly take care of themselves. This high dependency burden is also augmented by the fact that almost half of the women were breadwinners of their various households.

4.1.4. Educational Levels

Table 4 Respondents' level of formal education

Form of education	Frequency	Percent
No formal education	46	57.5
Basic education	19	23.8
Secondary, O' and A' Level	8	10.0
Vocational/Technical	4	5.0
Tertiary	3	3.8
Total	80	100.0

Source: Authors' field survey, 2013.

Education as one of the determinant variables of a person's socio-economic status in the society is examined in this study. The ability to adjust oneself to



the existing opportunities in every modern society depends largely if not completely on ones level of education. Since through education, people are able to acquire the necessary knowledge, skills and values which equip and develop them to become versatile to the changing patterns of modernity, its relevance to this study cannot be glossed over. Particularly, it helped establish the relationship existing in the nature of economic activities undertaken by the women in the district and their level of income.

Results on the educational levels of the respondents revealed that majority of the women could not read and write at all. Statistically, 46 (57.5%) of the respondents have never had formal education before, 19 (23.8%) had only basic level of formal education whilst just 8 (10%) of them can boast of secondary, Ordinary (O' level) or Advanced (A' level) Level of education respectively. 5% of the women have had technical or vocational education while only 3.8% could make it up to the tertiary level of education. The high level of illiteracy rate among women in the study area has a positive relationship with the type of economic activities undertaken by the women. With 51.3% of the women involved in the study engaged in agriculture as their major occupation, it gives the indication that with little or low level of education, one is not opened to several opportunities for employment and is thus limited to either manual or menial activities that largely do not require any specific skills. Hence, it is not amazing that most of them were not employed in the formal sector of the economy and largely confirms Awumbila, 2001 & Adayio-Schandorf, 2004 assertion that until recently, very few women were engaged in the formal sector or waged employment due to the fact that job opportunities in the formal sector require educational qualifications for which most women did not have.

4.2. Economic activities of women

Women from the study area like all other women are engaged in several economic activities which range from farming to public service. These activities have had dramatic impact on the wellbeing of their various households. That is to say, women's economic contributions are part and parcel of their efforts to improve the livelihood of their households in particular and the community as a whole. The type of occupation undertaken by the women in the study is summarised in the table 5 below:

Table 5 Occupation of respondents

Occupation	Frequency	Percent
Farming	41	51.3
Trading	18	22.5
Handicraft	7	8.8
Public service	6	7.5
Fashion and design	6	7.5
Hairdressing	2	2.5
Total	80	100.0

Source: Authors' field survey, 2013.

Table 5 reveals that 51.3% of the respondents which constitutes more than half of the sample population are engaged in farming as their major economic activity. The study area which is rural in nature supports the findings of Dolphyne (2000) that farming is a major occupation of women living in the rural areas. During an interview with some of the women, they did indicate that apart from the family farm land that they work on with their husbands, they also have their own small farm lands on which they grow vegetables such as okro, pepper, "ayoyo" (vegetable jute), tomatoes, and kenaf. According to these women, the vegetables grown are primarily meant for enriching the diets of their households but some are sold at times to supplement their household-keeping income. For women who responded that farming was not their major occupations were found to be engaged in the following categories of economic activities: trading (22.5%), handicraft (8.8%), Fashion and design (7.5%), hair dressing (2.5%) and public service (7.5%). This therefore indicates that the study area is predominantly agrarian. It is also evident that the next dominant economic activity in the study area among the women after farming is trading. This trading activity according to the women provides them with a source of income which could be used in purchasing ingredients and foodstuffs for households use.

It is to be stated that although farming is the major occupation of women in the study area, the lack of diversity in other forms of employment especially those in the formal sector makes it difficult for them to make meaningful contributions towards reducing household poverty. Due to their little or low level of education, they are not opened to several opportunities for employment and thus limited to manual or menial activities. Although other forms of jobs in the informal sector such as trading, handicraft and hairdressing is dominant in the area and is largely undertaken by the women, its proceeds in the form of income are not regular and is seasonal even though such proceeds constitute an important component of their



family's income that support family expenditure especially for purchasing household needs like foodstuffs, ingredients and clothes for the children and other household members.

4.3. Average monthly income level of Women

The extent to which an individual can contribute to support the livelihood of his or her household depends much on the level of income earned per month, daily, weekly or per annum. Since the capacity to generate income is intimately associated with ones economic activity, it is therefore a truism to state that the size of the income or proceeds generated from a person's economic activity would largely influence the household income size. Usually, this income levels have been a major indicator to measure poverty at the individual or household levels and their ability to meet their daily basic needs.

Table 6 Average monthly income of respondents

Monthly income	Frequency	Percent
Below GH¢ 10.00	6	7.5
GH¢ 10.00-19.00	23	28.8
GH¢ 20.00-29.00	19	23.8
GH¢ 30.00 and above	32	40.0
Total	80	100.0

Source: Authors' field survey, 2013.

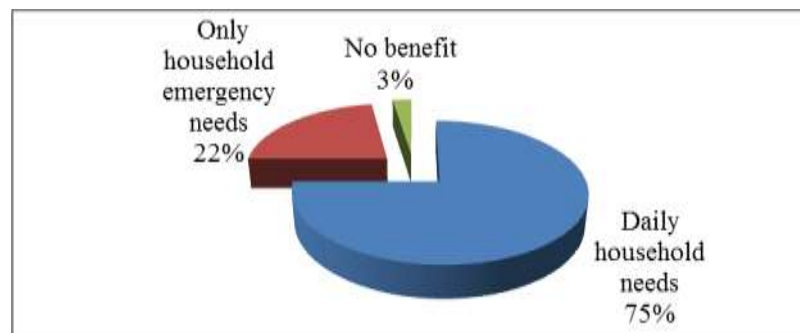
Essentially, the study indicates that less than half of the respondents earn at least GH¢ 30.00 (about \$13) in a month due to non-regular flow of returns from their activities. It is noted that only 32 respondents could earn a monthly income of GH¢ 30.00 (about \$13) or more which constitute 40%. Also, 19 (23.8%) of the respondents were able to earn between GH¢ 20.00 - 29.00 (about about \$9-12). Whilst 23 (28.8%) respondents earned between GH¢ 10.00 -19.00 (about \$4-8), the number of respondents who earned less than GH¢ 10.00 (about \$4) was 6 (7.5%) as shown in table 3 above. The implication is that the 60% respondents who earned less than GH¢ 30.00 (\$13) in a month finds it difficult in making meaningful financial contributions to help improve the livelihood of their household members in the light of currency devaluation and inflationary levels or rate in the country. Even though most women earn income above GH¢ 30.00 (\$13) per month, interview with the respondents shows that the income they derived from their major activities or occupations were inadequate. Income earned is largely found to be inadequate in meeting the basic needs of the households of the women with a few women's income being just sufficient to meet their basic needs in the homes. This has resulted in most women engaging in

other petty businesses and income generation strategies in order to supplement the livelihood of their households by selling cooked food at market places and hawking; breaking of stones for sale; fetching water for sale; selling of cereals, ingredients and second-hand clothes as well as weaving baskets and hats with the use of local materials for sale.

4.4. Contribution of Women's Economic Activities to the Households

In as much as women engage in a variety of economic activities with the view to supplement family income and reduce household poverty, their relative contribution to the maintenance and eventual reduction in household poverty levels remains doubtful because of the traditional notion of the male breadwinner existing in family structures. Although it is true that men have largely moved outside the home to the labour market for paid employment, it is also important stating that women in recent times also contribute tremendously to the family and household upkeep and sustenance with any economic activity they engage in. In fact, women's income is noted to be largely invested in the family and household needs rather than heavy investments outside the homes such as building of houses etc although some women build houses but on the minimum.

Figure 1. Household benefit from women's income



Source: Author's field survey, 2013.

Interviews with the respondents concerning the benefits that their households derive from their income earnings confirms the above statement with most of them stating that large amount of their income from any economic activity they undertake is spent on household daily needs. Responses from the women respondents as depicted in the pie chart in Fig 1 above give a much clear picture of how households benefit from incomes generated from the economic activities that women undertake. Most women's income, 60 (75%) were committed to the provision of household daily needs whilst 18 (22.5%) of women's incomes are only used in the household whenever an emergency situation occurred. However, 2 (2.5%) of the women indicates that their households did not benefit from the



income they earned because it was not even sufficient for their own needs. Most women are motivated by factors particularly for the sake of their children's needs and that of the aged parents to contribute financially to the wellbeing of their households. Parents especially mothers usually have some intrinsic value for their children, hence, cannot help to see them go naked or hungry even if the husband did not provide. It is therefore, not surprising that most of the women in the study area adopted several supplementary income generation strategies especially petty trading as a means that would help them cater for the needs of their children and aged parents in the household. Others also contribute to the household income to support their husbands and to ensure a harmonious co-existence in the household whilst avoiding the impression that they are lazy which could lead to marital breakdown. According to Owusu and Lund (2005), women are dominance in petty trading results from their desire to provide clothes for their wards and to generate supplementary income in order to help cater for the household.

A major revelation in the study is the realization of immense contribution of rural women in working on family farms that involves activities of sowing, weeding, transplanting, harvesting and processing for which they felt should have had some form of monetary rewards. Such important contributions of women to sustain the household are considered as women's principal duties with traditional values and norms of most communities requiring women to take up certain responsibilities. For such activities, there was no need to expect any monetary reward. The socio-cultural orientations do not place economic value on these activities women perform even though it has been found out to enormously contribute to a reduction in poverty levels in the households.

It must be stated that the low educational levels of most women especially in such rural areas like Bongo make it difficult for them to ascertain their rights as women and demand for them. The interplay of the socio-cultural and educational factors makes it difficult to erase such erroneous perceptions in the minds of most women. Until most women are educated in the area, the monetary contribution to the reduction of household poverty by women would be piece meal and seasonal.

5. Conclusion

The study focused primarily on the productive and economic roles and contribution that women play in reducing household poverty. It is clear that the low educational levels of most women in the country has contributed immensely in the most women finding jobs and employment in the informal sectors by engaging in petty businesses that are not adequately rewarding especially in monetary terms. On the type of economic activity undertaken by women in the district to support the household, the study found that



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farming largely constituted the main economic activity of the women of Bongo district with 51.3% of the respondents constituting more than half of the sample population engaged in farming as their major economic activity. This trend is largely characteristic of most rural areas in Ghana where farming activities constitutes their main stay of livelihood even though other economic activities such as petty trading is undertaken by some women to support the household albeit on a smaller scale.

Although many Bongo women are farmers, the study also found out that level of income from their farming activities is very low and inadequate. Essentially, the study indicates that less than half of the respondents earn at least GH¢ 30.00 (about \$13) in a month due to non-regular flow of returns from their activities with farming in the area being seasonal. From the study, only 32 of the respondents could earn a monthly income of GH¢ 30.00 (about \$13) or more which constitute 40%, 19 (23.8%) of the respondents earning between GH¢ 20.00 - 29.00 (about about \$9-12) whereas 23 (28.8%) respondents earned between GH¢ 10.00 -19.00 (about \$4-8). The implication is that the 60% respondents who earned less than GH¢ 30.00 (\$13) in a month finds it difficult in making meaningful financial contributions to help improve the livelihood of their household members in the light of currency devaluation and inflationary levels or rate in the country. Even with most women engaging in petty economic activities, the meagre returns only supplement family and household incomes because the financial and monetary rewards from these and other similar activities are not high.

From the study, it is realised that women's motivation to cater for the needs of the children and the aged in the families and also support their husbands in particular stems from the need to avoid being labelled lazy women. It is established that even though most efforts women put in maintaining the household are not economically valued, such activities and efforts have a wide reaching impact in household sustenance and reducing household economic burdens. Appropriately, improvement in the educational levels of women in the country would ensure that they find themselves in more formal sectors of employment with good financial and monetary rewards which would increase their income contributions to poverty reduction in the household even though they can still engage in other petty economic activities and businesses as supplementary income sources.



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