

THE ROLE OF WOMEN IN POVERTY REDUCTION IN GHANA

by

GRACE DEDE KODJI

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SUPERVISOR: B.C. LEKONYANE

(01/12/2020)

DECLARATION

Name: Grace Dede Kodji


Student number: 51929201

Degree: Master of Administration in Public Administration

I declare that the above dissertation is my own work and that all the sources that I have used or quoted have been indicated and acknowledged by means of complete references.

I further declare that I submitted the dissertation to originality checking software and that it falls within the accepted requirements for originality.

I further declare that I have not previously submitted this work, or part of it, for examination at Unisa for another qualification or at any other higher education institution.



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ABSTRACT

Various governments in post-independent Ghana have attempted to alleviate poverty among the citizenry. In furtherance of this, several poverty reduction strategies have been employed with different results. Even though the rate of poverty has fallen over the years, it is still high at 21,4% (Molini and Paci, 2015) with women unfortunately bearing most of the brunt of this (National Development Planning Commission, 2012). This dissertation looks at filling the gap in information by exploring the role women can play in poverty reduction, using Ghana as a case study. In doing that, the study analyses poverty and the underlying reasons for endemic poverty among Ghanaians.

The objective of this study was to contextualize and make a dimension of poverty broadly in Africa and Ghana in particular. It also sought to critique the current policy alleviation policies and programmes, in relation to various factors contributing to endemic poverty among Ghanaian women, with the aim of identifying the roles that women can play in poverty reduction and making recommendations.

In this regard, a descriptive research design coupled with qualitative research methodological technique was employed, where relevant publications in the form of government reports, journals, textbooks and internet were used to collect data. Inferences were extracted based on the requirements of the research topic.

The study found that women play an important role in food production, trade, and business. It also emerged from the study that there are numerous factors inimical to the reduction of poverty among women in Ghana. They included their inability to negotiate labour matters; a lack of, or limited education; patriarchal culture or customs; and economic sabotage. In addressing the aforementioned factors, the study recommended that in its pre-assessment of NGOs, government tailor their intervention to synchronize with the development strategies to alleviate poverty among women. It also advised educational awareness and public-public partnerships in the establishment of schools targeted most especially at women for empowerment purposes. Finally, there was an emphasis on advocacy for the reservation of land exclusively for women through land reforms.

KEY TERMS:

Poverty alleviation; Poverty Reduction Strategies; Women Roles in Poverty Alleviation; UN/AU/NGOs Roles In Poverty Alleviation; Policies and Programmes; Ghana Poverty Situation; Militating Factors; Gender and Poverty; Poverty Perspective of Ghanaian Women; Role of Women In Ghanaian Economy

ABBREVIATIONS

ADB	African Development Bank
BPfA	Beijing Platform for Action
CED	Committee for Economic Development
Danida	Danish Institute for International Development
EIGE	European Institute for Gender Equality
GDP	Gross Domestic Product
GLSS	Ghana Living Standard Survey
GPRS	Ghana Poverty Reduction Strategy
GSGDA	Ghana Shared Growth and Development Agenda
HDI	Human Development Index
IEA	Institute of Economic Affairs
IFAD	International Fund for Agricultural Development
IMF	International Monetary Fund
LEAP	Livelihood Empowerment Against Poverty
MDG	Millennium Development Goals
MoFA	Ministry of Food and Agriculture
MoWaC	Ministry of Women and Children
MPI	Multidimensional Poverty Index
NDPC	National Development Planning Commission
NGP	National Gender Policy
NSPS	National Social Protection Strategy
PRSP	Poverty Reduction Strategy Papers
UN	United Nations
UNICEF	United Nations International Children Emergency Fund
SADA	Sahara Accelerated Development Authority

SDG Sustainable Development Goals
WiLDAF Women in Law and Development in Africa

CHAPTER ONE: GENERAL INTRODUCTION

1.1 Introduction

The World Bank in 2005 estimated that 1.4 billion people from developing countries (one in four) were living on less than US\$ 1.25 a day, a decrease from 1.9 billion (one in two) as reported in 1981 (Chen and Ravallion, 2008). The Merriam-Webster dictionary defines poverty as a state in which a person usually or socially lacks money or material possessions in acceptable proportions (Definition of Poverty, 2021), hence addressing poverty has been the greatest challenge facing most developing countries with Ghana not being an exception. Most governments have tried several strategies to fight poverty from independence to date, like Economic Liberalization, Capital Infrastructure and Technology, and Aid. With the passing of several years, the country was said to have attained middle - income status in 2011 and the overall prevalence of poverty was almost halved between 1990 and 2005/2006.

As part of economic reforms, the Ghana Poverty Reduction Strategy (GPRS) management of the debt stock of the country was not successful in improving the conditions of Ghana's poor (National Development Planning Commission, 2012) most especially those from the Savanna areas or Northern Ghana (Awumbila, 2006). Because of the low level of schooling and employment status, women have been more susceptible to poverty (National Development Planning Commission, 2012). The report also highlighted the disparity in gender, education, and health as particularly evident among the poorest in the country (National Development Planning Commission, 2012).

According to the United Nations University Institute for Natural Resources in Africa based in Ghana, 5% of females and 19% of males in 1997 were employed in the formal sector, which constitutes a small percentage of the country's population (World Bank, 2002). On the other hand, 95% of females and 80% of males were employed during the same period in the informal sector (World Bank, 2002).

1.2. Background

The United Nation's Millennium Development Goal MDG1 had aimed at reducing

the number of people in the world living under extreme poverty by half between 1990 to 2015, which was partly achieved (UN, 2015). It was predicted that poorly developed countries (mostly in sub-Saharan Africa) will mostly still not be able to minimize poverty by then (Cling, Razafindrakoto, and Roubaud, 2003). Even though the rate of decline in poverty had increased, an excess of 40 percent of the sub-Saharan population continued to live in extreme poverty in 2015. Even worse was the expected increase in extreme poverty in Western Asia was between 2011 and 2015 (MDG Monitor, 2017).

The Ghana Vision 2020 document which encompasses the long-term poverty reduction objectives of Ghana, talks about an increase in the opportunities for employment and average incomes, as well as a reduction in inequalities, to improve the general well-being of the Ghanaian and reduce poverty. This has been factored into the Ghana Shared Growth and Development Agenda (GSGDA) 2010-2013, which is based on broad participatory processes and constitutes a multi-faceted approach to poverty reduction. The Savannah Accelerated Development Authority (SADA) was established as a policy tool for the Ghana Poverty Reduction Strategy, to alleviate poverty in Northern Ghana where endemic poverty has been reported (SADA, 2010), through Act 805 also called the Savannah Development Authority Act 2010, of the Parliament of Ghana (SADA, 2010).

Gender analysis of poverty profiles in Ghana presents an interesting finding. On average, about thirty per cent of households in Ghana are headed by women and this proportion seemed to be increasing with the years. This may be a symptom of the increasing unemployment in the formal sector, which is dominated by men. However, it appears that this has been good in terms of poverty (Sowa, 2002) apparently due to the fact that men form the bulk of the formal sector. Information available from the 1988 Living Standards Survey revealed a reduction in the poverty levels in female-headed households over the years. It further presented an increase from non-poor female headed household from 25.9 to 32.1 percent between 1988 to 1992 (Sowa, 2002).

Economic and social policies that are often thought of as gender neutral can have differing impacts on men and women, precisely because of the differing functions that they perform in society, their differential access to the control of resources, and guaranteed rights. It is for this reason that a poverty reduction strategy must consider the different circumstances and categories of men and women, and

define strategies that have the explicit objective of improving the welfare of these different groups (Amoako-Tuffour and Armah, 2008).

The decline in poverty in the Ghanaian context has not been uniformly spread geographically, since poverty in the rural areas continue to have higher incidences most especially in the rural Savanna ecological belt (SADA, 2010). Asenso-Okyere (2012) adds that the contribution of rural Savannah has increased from about 37 percent in 1998/98 to about 50 percent in 2005/06. This is partly because the reduction in poverty occurred largely as a result of economic growth, which in turn has been driven by a number of key factors that Northern Ghana has benefited less from (SADA, 2010). With this in mind, the poverty reduction goal as espoused by Kassim and Abeliwini (2011) is to double the per capita income and reduce the incidence of poverty among northern Ghanaians and those within the Northern Savannah Ecological Belt to 20 percent within 20 years. SADA takes into account that women are the worst victims of poverty, irrespective of the monumental role they play in the development of a nation.

The poverty reduction strategies have failed to improve the lives of citizens and this view is supported by Yahie, Bamberger, Abdullahi, and Matovu (1996) who surmise the following reasons why previous poverty reduction strategies have failed:

Many programmes focus on the household and implicitly assume that women and girls will automatically benefit from programmes that benefit poor households. Most especially when it is known that women are marginalized and creating opportunities for them has proven difficult (Adom, 2014).

- Women interests are assumed to be included in the interest of many other groups that government plans for.

The forum by the African Development Bank (ADB) held in June 2003 in Addis Ababa concentrated on the role that women entrepreneurs play in the development of the private sector, poverty reduction, and sustainable growth and development (Stevenson, and St-Onge, 2005), as a means of tackling poverty in selected countries.

1.3. Problem Statement

The annual general meeting of the World Bank Group in 1995 implored developing countries and Ghana to find better initiatives and policies that are self-sustaining in fighting poverty. All the participating countries, including Ghana, resolved that five (5) core principle should underlie the formulation and implementation of strategies if they are to be successful. The principles recommend that strategies be country-driven, result-oriented, and cognizant of the multidimensional nature of poverty with an emphasis on the gender perspective. Given that earlier poverty reduction initiatives in Ghana did not achieve the desired results due to the state-centred approach of the policies, the major departure from previous initiatives would include the full decentralization of poverty reduction from the state to the local level (Adams 2003). The goal of the Ghana Poverty Reduction Strategy II in reducing poverty through the promotion of gender equity, poverty has further constrained the Ghanaian girl and woman (African Development Bank, 2008).

1.4. Research Questions

This increase in poverty in Ghana amongst the population in general and women in particular, begs the question with regards to what role do women play in the alleviation of increasing poverty in Ghana? This research would seek among other things to highlight the role women can play in the alleviation of poverty in Ghana.

Secondary questions that link to this include:

- What is poverty?
- What factors contribute to an increase in poverty?
- What programmes, policies, and innovations have been put in place to alleviate poverty in Ghana?
- What is the role of women in Ghana?
- What recommendations could be made to expand such roles?

1.5. Research Objectives

The main objective of this research is to:

- To describe poverty with a view of contextually, dimensionally, and analytically relating it to Africa in general and Ghana in particular.
- To analyse the current programmes, policies, and innovations being implemented to reduce poverty in Ghana.
- To assess the underlying socio-cultural factors contributing to endemic poverty, particularly among Ghanaian women to assess the role(s) women can play in the alleviation of poverty in Ghana.
- To examine and assess the interventions by Ghana and other stakeholders in alleviating poverty and what recommendations could be made to expand such roles.

1.6. Conceptual Analysis / Definition of Terms

The conceptual analysis provides a clarification of the key concepts in the problem statement and research objective.

1.6.1. Poverty

Poverty is a state that describes a lack of certain amounts of material possessions or money. It refers to the deprivation of basic requirements that unremarkably includes food, water, sanitation, clothing, shelter, health care, and education (Poverty - Wikipedia, 2021). Relative poverty on the other hand could be outlined contextually as economic difference within the location or society where folks live (Relative poverty - Wikipedia, 2021).

1.6.2. Absolute poverty

Absolute poverty refers to a consistent standard that has been set between countries over a period of time. The yardstick of a dollar a day poverty line was used to measure absolute standards based on the standards of the poorest countries in the world (Absolute poverty - Wikipedia, 2013). In 2005, the World Bank updated the international poverty line to \$1.25 (an equivalent of \$1.00 a day in 1996 US prices) however has further reviewed it to \$1.25 and \$2.50 per day (Absolute poverty - Wikipedia, 2013).

1.6.3. Implementation

Implementation has been defined in different ways. Fox and Meyer (1995) consider it to be steps that are taken to make policies and programmes operational and establish contingent links to achieve objectives and targets. Cloete (1995) on the other hand describes implementation as “the carrying out of a law, regulation, rule, command, or other directive by officials working under direction of political office-bearers.” Lastly, Shafritz (1985) defines implementation as an interactive process between goals setting and actions intended to achieve them in addition to abilities to forge subsequent links in the causal chain and achieve the desired results.

1.6.4. Poverty reduction strategy papers

Poverty Reduction Strategy Papers (PRSP) are strategic documents prepared in conjunction with domestic stakeholders and development partners like the World Bank and International Monetary Fund by member countries through a democratic process (IMF, 2012). These papers are updated with annual progress reports every three years, which describes the macroeconomic, structural and social policy programmes of a country, with the aim of promoting broad-based growth, poverty reduction, together with financial support and sources of financing (IMF, 2012).

1.6.5. Gross domestic product

GDP and ‘real GDP’ are key measures of the amount of economic activity in a country. If real GDP rises for a given year, more products and services are produced during that year. Higher production usually, but not always, translates into higher standards of living. A large change in real GDP or, simply greater economic activity, is the best measure of poverty alleviation in developing countries (Nallari and Griffith, 2012).

1.6.6. Multidimensional Poverty Index (MPI)

The Multidimensional Poverty Index (MPI) is based on the United Nations Development Program Human Development Reports, which measures severe multidimensional poverty of over 100 developing countries beginning 2010 (Alkire, Roche and Seth, 2013)

1.7. Preliminary Literature Review

The research will be of a qualitative nature and literature content from secondary sources will be used. Indeed, previous research in this regard will influence decisions with regard to the appropriate methodology, research design, and data collection methods to be used. The research is not in any way a duplication of any previous research that has been undertaken in this regard. The researcher will review different sources including published books, unpublished and published dissertations and thesis, and articles in journal as well as articles in different local newspapers to get a clear understanding of poverty and the various roles women can play to reduce it.

In recent times, there has been huge academic interest in the study of women. Many studies have been carried out on how best to harness the vast potential of women politically, economically, and socially. This literature review will look at what existing local and international research and literature says about integrated approaches to understanding and addressing poverty from a gender perspective. It will also review relevant literature on other important economic gender concepts, including economic exclusion and social and political marginalization. It is important to review these concepts since they form part of the poverty and poverty alleviation conceptual matrix as described by Béné (2003, 2004).

The scourge of poverty has elicited much research on the topic with regards to its causes and how to eradicate it. The findings have been diverse. The proportion of global poverty attributable to Africa is rising and it is likely to continue to increase, unless there are radical changes to policies and performance. (World Bank, 2001).

While some have suggested that poverty is multifaceted and hence no single parameter or factor should be the focus in poverty reduction strategies, but rather efficient macroeconomic policies are needed (Ames, Brown, Devarajan, and Izquierdo, 2001), others have espoused the need to make women the focus in poverty alleviation initiatives as seen by the advocacy for the commitment to the implementation of MDGs and in particular MDG 3 on Gender Equality and Women's Empowerment (Clarke, 2016).

Several governments have made poverty alleviation a prominent issue,

especially in Africa. However, not all strategies have made the intended impact. Indeed, as a consequence of the financial assistance received from international agencies, national governments rely on strategies developed by planners at organizations such as the World Bank. But what was lacking was good execution (Abraham, 2013).

This is further buttressed by the Ghanaian situation. Even though Ghana has tried several Poverty Reduction Strategies as part of economic reforms undertaken to reduce debt, it has failed to improve the conditions of Ghana's poor. A report by Social Watch (2021) suggests that the reasons for the lack of success stems from the fact that gender and other perspectives were missing from the analysis and the overall process was very technical and barely participatory. In a few success cases, evidence suggests some positive impact of micro-finance and generally on women empowerment, in terms of an increase in respect and decision rights within the family as well as increased self-esteem (Cheston and Kulhn, 2002). Others however share a different view. Siddiqi (2008) was not sure whether micro-finance has had a positive or negative impact.

1.8. Research Methodology

The research objective is to determine the roles women can play in the alleviation of poverty in Ghana, and hence an appropriate research design (either empirical or non-empirical) is necessary to conduct the intended research (Mouton 2011). This will include the review of reports, working documents, books, journals and academic sources both print and electronic on the research topic. This would assist the researcher to fully analyze data and extract useful information with bearings on the problem statement at hand, in order to arrive at tangible conclusions and recommendations on the Role of Women in Poverty Reduction in Ghana.

1.8.1. Research design

The qualitative approach which is underscored by the philosophical orientation called phenomenology (Miller and Salkind, 2002b) would be used as the design for this study. The choice of a qualitative research is most appropriate for this topic since qualitative research allows for the examination of a problem in its

social and cultural context (Salkind 2012). Burke and Christensen (2012) state that regardless of whether information is primary or secondary, it must be evaluated for its accuracy and authenticity. Hence this study intends to pass the test of internal and external criticism to enhance its validity, trustworthiness, and authenticity. The choice of a qualitative design approach by the researcher would invariably give the reader with a detail depiction of why the conclusions of the author is sensible (Firestone, 1987).

1.8.2. Units of observation

The units of observation for this research are predominantly written material. Most of the research material will be scholarly literature. A literature survey of the most topical books and journal articles was consulted in providing insight into the various discourses on the purpose and function of performance management. According to Van der Ven and Scherer-Rath (2005) the normative approach consists of norms and guidelines that help in guiding an individual's thoughts and actions. A normative approach is used to answer the question "What should be" For example "What roles should be played by women in Ghana to alleviate poverty?"

1.8.3 Research methods

The research methods is conducted by observing and analyzing already present information on a given topic. Conceptual research doesn't involve conducting any practical experiments. Bearing in mind that the units of observation for this research are predominantly written material, the methods that will be applied can be classified as content analysis. This will involve getting the information from the literature relevant to the topic as well as relevant documents from the Ghana poverty reduction document. By analyzing the different contents relevant to the topic, the researcher will be able to take a well-informed position or make recommendations based on the information available. A comprehensive literature review on the topic of this report will follow.

1.8.4 Significance of the study

For all intents and purposes, the findings of this research could be a useful tool

for all stakeholders, be it the Government of Ghana, NGOs, World Bank, or the African Development Bank, in tailoring policies that could help reduce poverty among the Ghanaian populace and women in particular.

1.8.5. Limitations of the study

The design of the study is qualitative and that alone constitutes a limitation. Couple with this was time constraints. The study required a lot of time in perusing through all the volumes of documents on the research topic. Accessing some databases for information in the compilation of this study also faced some glitches in that quite a few of those academic databases with some useful publications required subscriptions. Qualitative research looks at the essential character or nature of a phenomena and not the quantity. Thus, quantitative data through survey are not sought and analyzed.

1.9. Ethical Consideration

Orb, Eisenhauer and Wynaden (2001) as cited in Arifin (2018) underscored the importance of ethical principles in research as it seeks to protect human subjects. However, with specific reference to qualitative research, it goes further to promote the aims of the research by emphasizing knowledge, truth, and the minimization of errors through the prohibition of fabrication and misrepresentations (Resnik, 2015).

It is in this regard that due ethical considerations were considered in undertaking this research. Even though this research encompassed the reviewing of literature and did not include interviews, ethical clearance was sought and granted from the University of South Africa Ethics Committee.

1.10. Layout of Chapters

Chapter 1: General Introduction. This chapter overviews the background of the study, problem statement, objectives of the study, motivation of the study, limitations of the study, value of the study, and the research methodology and procedure for data collection.

Chapter 2: Literature review. This chapter reviews literature on the role of women in poverty reduction. Internationally, the chapter will provide an

overview of the role played by UN and AU and other countries in supporting women initiatives for the reduction of poverty.

Chapter 3: Women and Poverty Alleviation: Ghana Context. This chapter gives an overview of gender and the poverty situation in Ghana. It also looks at government, gender, and poverty alleviation and discusses factors affecting women vulnerability to poverty and programmes aimed at alleviating poverty among women. It goes further to analyse the role of Non-Governmental Organizations in poverty alleviation and the link of varied factors in poverty alleviation. Lastly it considers the legal framework affecting alleviation of poverty among Ghanaian women.

Chapter 4: Research Methodology and Data Collection. This chapter outlays the research design and goes on to expound on the justification of the use of a case study. With respect to research methodology, a qualitative approach was adopted, given that the study had a conceptual analysis bearing. It then looks at the units of observations, data collection techniques, and how the data was analysed. Further, it discusses ethical considerations, validity, and reliability and positionality in research.

Chapter 5: Presentation and Interpretation of Findings. This chapter elaborates on document analysis and research question. It then continues to discuss the main and sub themes of the research findings.

Chapter 6: Recommendation and Conclusion. This chapter concludes or summarizes the research and makes recommendations on various possible interventions, most especially by government, in alleviating poverty within the context of the women of Ghana.

1.11. Conclusion

The chapter provided some background on the poverty situation in Ghana and poverty reduction strategies like the Ghana Shared Growth and Development Agenda. It provided reasons why some of these strategies have failed. For instance, some of them focused on households and wrongly assumed that women and children would be catered for within that group. The problem statement brought to the fore was that even though similar studies have been

done in other African countries, there is an information gap on the role that women can play in poverty alleviation in Ghana. In addressing this problem, the chapter discussed the objectives of the study which included identifying the underlying socio-cultural factors contributing to endemic poverty among women.

CHAPTER TWO: LITERATURE REVIEW

2.1. Introduction

This chapter discusses the role of the United Nations in alleviating poverty among women. This section commences with an outline of the role of Beijing platform, MDGs, and SDGs in alleviating poverty among women. The chapter also discussed the literature pertaining to the role of women in alleviating poverty from a global perspective and subsequently African perspective. The researcher selected a couple of case studies from various parts of the world.

2.2. Role by UN in Reduction of Poverty

The United Nations frameworks lay the foundation for the development of policies by member states that intend to bring changes in the lives of women and marginalized populations (United Nations Department of Economic and Social Affairs, 2012). In this regard, they raise serious issues pertaining to equality, inclusion, and women's participation as expected in a world that is rooted and subjected to grave inequalities and exclusions for time immemorial (Dhar, 2018). The United Nations Development Programme decisively brings to the fore the pivotal role of women and their extreme susceptibility in the international complexities of development, more importantly in the areas of politics and governance, accessibility to public services, economic opportunities, justice, and the share of global assistance when it comes to development and security (Agbonkhianmeghe and Orobator, 2010). It is sad that women, particularly those living in rural areas, are often forgotten participants in the economy. The UN has implemented measures to integrate them into the economic activities rather than having them be passive participants (Borris, 2014). This eventually revealed that beyond any reasonable doubt, women are the engines and catalysts of development and their role in poverty alleviation cannot be underestimated.

The starting point for the UN in alleviating poverty among women was to incorporate them in international development institutions like the World Bank, the United Nations, the International Monitoring Fund, and other similar global institutions to handle strategic positions, so that they may have an impact on

global development (Ikubaje-Aina, 2015). This came after the realization that women make up the majority of the world's population and their contribution to the livelihood of the human race cannot be ignored. For nations to realize sustainable development in the 21st century, they have to embrace the relevance of women (Olufemi, 2006). Fapohunda (2012) argues that putting resources into the hands of disadvantaged women culminates in appreciable development pay offs, thus expanding women's opportunities in public works, agriculture, and finance and promoting economic growth.

2.2.1 Beijing Declaration and Platform for Action (BPfA) of September 1995

Wilks (2018) puts forward that the Beijing United Nations World Conference on Women held in 1995, set the benchmark for the global recognition of women's empowerment. This platform witnessed the Fourth World Conference on Women which was held in the wake of three earlier key international conferences for women hosted by Mexico City in 1975, Copenhagen in 1980, and Nairobi in 1985, as part of the UN Decade for Women (Dhar, 2018). In retrospective assessment by Dhar (2018), the conference in Beijing was considered to be one of the major local and global successes by women groups in the early nineties, since they achieved their aim of organizing and taking their agenda of women emancipation to stakeholders like governments and other state actors and generating wide public support for women issues. The areas that the BPfA focused on included women and poverty. By and large, the BPfA suggested sturdy commitments from national governments, international establishments, and different interested parties to completely support and attain the goals of women human rights and gender equality (Dhar, 2018).

Despite the recommendations by the BPfA to governments and other interested parties to be committed, in September 2015, the United Nations Commission on the Status of Women in New York concluded that no country had fully achieved empowerment and equality for women and girls (Dhar, 2018). The Declaration further noted that the areas initiated by the BPfA to be the centre of focus such as women and poverty have not been fairly addressed and available statistics at the UN reflects that there are serious gender gaps in some important sectors (Dhar, 2018). In some countries, the reluctance of governments was identified as the major obstacle to the achievement of the BPfA recommendations. Many

governments had not effectively transcribed women's rights using the normative framework of equality and non-discrimination (Dhar, 2018).

2.2.2 Millennium Development Goals

The year 2000 saw the development of a millennium forum which drew together multiple representatives inclusive of civil society and non-governmental organizations from several nations to discuss issues such as poverty eradication, human rights, and the protection of the vulnerable (Dhar, 2018). The meeting was successful as 189 nations signed and adopted the Millennium Development Goals (MDGs) declaration whose main agenda was to address extreme poverty and education, as well as to promote gender equality and environmental sustainability (Dhar, 2018). The United Nations, through the postulation of the Millennium Development Goals (MDG) tacitly recognized that poverty is a problem, and that something had to be done about it. The Millennium Development Goals were adopted internationally in 2000 with the aim of advancing the welfare of people through the securing of basic human rights and achieving global and international human development by 2015 (Neuhold, 2005).

Dhar (2018) suggests that MDG3 confirmed the commitment of the United Nations in achieving women empowerment and gender equality. The World Health Organization (WHO) also confirmed that MDG3 indicators were developed to track key elements of women's economic, social, and political participation and guide countries towards building societies that are gender-equitable (Dhar, 2018). Interestingly, statistics show that the number of women confirmed to be working in the agriculture sector has significantly decreased because women now working outside agriculture make up 41% of the paid labour force, compared to 35% in the 1990s (UN, 2015 cited in Pandey, 2017). This shows that, around the world, a significant number of women are manning decision making positions, and that it is happening much more than in the 1990s (UN, 2015). A review of the MDGs speak to the fact that the world is now a better place for women. They are now in positions of responsibility more than ever before in legislatures and organizations, and more are engaging in the paid labour force (Pandey, 2017).

However, MDG Report (Ki-Moon, 2015) reported that although some important benefits were realized regarding numerous global MDG targets, jagged progress across regions and nations was also noted in the worldwide report (Dhar,

2018). Reports indicated that millions of people, especially those from poorest and disadvantaged segments of society, have been left behind due to their age, sex, disability, or geographical locations (Dhar, 2018). UN (2015) cited in Pandey (2017) reported the rapid escalation of women as single mothers raising children on their own due to a multiple of factors including a rise in divorce rates, labour force participation and financial reliance of women. As women continue to face challenges in accessing high-paying jobs and equal pay, females who head households with children are at a higher risk of poverty (UN, 2015).



Fig. 1: Millennium Development Goals (source: UNDP)

Goals 1 and 3 as set out in the MDGs in Figure 2.1 depict the UN member states commitment made at the Beijing Platform for Action (BPfA) in 1995 (Mehra and Gupta 2006). The UN, upon acknowledging the success of the MDGS, and the unfinished business in completing the eradicating of poverty, adopted an ambitious 2030 Agenda of Sustainable Development (www.un.org). Since gender is a crosscutting issue, the only chance of success for MDGs is mainstreaming gender in all the MDGs (Women UN, 2018).

2.2.3. Sustainable Development Goals

Progressively, 193 member states of the UN on 25 September 2015, implemented the Sustainable Development Goals global framework, the main obligation of which was to protect the planet, end poverty, and guarantee prosperity for all (Dhar, 2018). Kim (2017) asserts that the development of SDGs was welcomed by many, particularly those who needed assurance that gender equality was included as a crucial goal in the global fight to eradicate poverty, especially among women.



Fig 2. Sustainable Development Goals (source: UNDP)

The Sustainable Development Goals (SDGs), also known as the Global Goals, are a worldwide call to action to stop poverty, save the planet, and see to it that all people enjoy peace and prosperity (www.undp.org). These 17 goals consolidate the successes of the Millennium Development Goals, with the inclusion of new areas like climate change, economic inequality, innovation, sustainable consumption, peace, and justice, among other priorities (www.undp.org). The SDGs represent an inclusive agenda. They confront the root causes of poverty and unite us in making a positive contribution to people and planet (www.undp.org).

Serious advocacy from proponents of gender equality and Women UN influenced the development of the SDG specific to women. Goal 5 speaks to Women's

Empowerment and Gender Equality (Dhar, 2018). The SDG emphasizes the alleviation of poverty among women by recommending the promotion of women's involvement and chance for leadership, ensuring land ownership and other property such as natural resources (Dhar, 2018). Dhar (2018) puts forward that SDG developed an alternative economic theory that would end feminisation of poverty and tackle the burdens of unpaid care and non-care work, that women and girls around the globe disproportionately have to face.

According to Dhar (2018) the year 2015 turned out to be an excellent year for international women's rights. New statistics indicated the benefits achieved and obstacles encountered in advancing women rights through the 20-year review during the implementation of the UN Beijing Platform for Action (1995) and the accomplishment of the 15-year UN Millennium Development Goals (September 2000) (Dhar, 2018). More interestingly, the SDGs aimed to counter the failures in meeting the gender-equality obligations by the UN Beijing Platform for Action (1995) and UN Millennium Development Goals. Hence the wide support by governments, women's groups, donors, civil society, and other global stakeholders represented the emergence of a new compact on gender equality and the rights of women.

However, a study by Khan and Lappin (2015) reflected some shortfalls of the SDGs in their bid to alleviate poverty particularly among women. The authors convey that the SDGs did not embrace the perception of the deep-rooted structural existence of inequalities that women are subjected to and the personal preserve of female workers to plan and jointly negotiate for eliminating their wage inequality was neglected in the SDGs (Dhar, 2018). In support, Kim (2017) argues that several advocates of gender equality were worried that 'gender' was only 1 out of 17 goals of the SDGs in comparison with 1 out of 8 goals of the MDGs, and this was seen as a wateringdown of commitment toward gender equality. These shortfalls clearly reflect the lack of a comprehensive socio-economic and political framework by the SDGs when it comes to women and the poor (Dhar, 2018).

To this end, the 2016 UN Global Report on Economic Empowerment and SDGs underlines some of the general limitations requiring the attention of planners and policy makers (Dhar, 2018). These encompass tackling unfavorable social norms, changing discriminatory laws, and putting together legal protection, ensuring adequate access to financial facilities, and identifying and redistributing unpaid

household and care work (Dhar, 2018). In conjunction, Song and Kim (2013) suggest that in a bid to avoid fundamental sources of entrenched and retentive gender inequality, more culturally refined and contextualized approaches are needed (Kim, 2017). Undoubtedly, SDGs have prepared a strong foundation to address gender inequalities but there is a need to unearth the sources of gender inequalities and address them. In terms of economic development, it is not logical for the world to expect to fully prosper while half of its labour force (women) is underutilized (Kim, 2017). Hence, the priority of SDGs must be employment, education, and full empowerment of women and girls.

2.3. Role by African Union in Supporting Women Initiatives in Reducing Poverty

The African Union has also been at the forefront of the fight against poverty. The 23rd Ordinary Session of the African Union Assembly of Heads and Government held in Malabo, Equatorial Guinea from the 26 to 27 of June 2014, even declared 2015 to be the Year of Women Empowerment and Development towards Africa's target of Agenda 2063 (<https://au.int/en/wgd>). Even though the continent records one of the highest rates of female labour participation – second only to Asia – insecure employment (such as unpaid family work) is still the norm (www.worldbank.org). The extreme labour by African women is mostly associated with obtaining water, food and fuel (Marshall and Keough, 2005). Ikubaje-Aina (2015) is of the view that the experience on the African continent, especially in recent years, testifies to the concrete contributions of women to the development of the continent. Particularly their efforts as regards the socio-political and economic transformation of the continent of Africa has been acknowledged worldwide.

It is apparent that when the African continental body, the Organization of Africa Unity was being formed in 1963, gender was not a priority (Ikubaje-Aina, 2015). However, with the 2002 evolution of the OAU into the African Union (AU), fresh initiatives started to emanate, including the embracing of the AU Constitutive Act, the development of a Gender Directorate within the African Union governance architecture, and the adoption of the African Charter on Democracy, Governance, and Election (Ikubaje-Aina, 2015). The summit in Durban in 2002 saw the

development of a framework committed to address gender through the creation of the African Union Gender Architecture (AU-GA). This outfit had six pillars, including the AU Gender Policy Framework, African Women's Decade, The Fund for African Women, and the AU Solemn Declaration on Gender Equality. These commitments reflect the AU's obligation to address gender issues and advance female empowerment with regards to alleviating poverty. The office of the Chairperson of the African Union Commission, as part of their duties as a department, assumes oversight responsibility for guaranteeing the building of capacity for all AU Organs, RECs, and African Union Member States with regards to mainstreaming gender issues in all policy and implementation of programmes (Ikubaje-Aina, 2015).

Remarkably, the AU showed its commitment to addressing gender issues in terms of the economy of women by embracing the international initiatives like the MDGs, the European Commission, the International Monetary Fund, African Development Bank, the Islamic Development Bank Group, the Organization for Economic Co-operation and Development, the World Bank, and the United Nations Economic Commission for Africa (Ikubaje-Aina, 2015).

Ikubaje-Aina (2015) opines that the Africa Agenda 2063 framework caters adequately for the potential of women in development and gender equality. Gender equality is recognized as one of the catalysts for Africa's socio-political and economic transformation. Therefore, the Agenda set a foundation for an Africa with a destiny of equality, and political and economic chances and opportunities for everyone.

AU has also done an outstanding job of equipping women to fight against poverty. This is evidenced by initiatives such as the African women business forum held in Nairobi 2014 and a workshop to evaluate the implementation of the Solemn Declaration on Gender Equality in Africa in Nigeria 2013 (Ikubaje-Aina, 2015). These meetings aimed to engage the international community on the pertinent issues of women from Africa and solicit continental support for already available programmes on gender transformation.

Nigeria is one of the typical examples where AU has shown its commitment to improve the lives of women. Through the African Union, an amount of USD 1,310 million was approved for Nigeria, with half being for financial sector and multi-

sector (including governance-related) operations. It included a USD 436.7 million public-sector loan for economic regime, diversification, and competitiveness prop up, and a bank loan to Babalola University of Nigeria. The road rehabilitation infrastructure project in the Cross-River State which was completed in 2016 proved to be greatly beneficial.

Furthermore, there was a notable high in the AU's initiative in terms of empowering women in local Cameroonian communities as regards training of women by the Barefoot College in India in the 'grandmothers' as solar engineers project, which trained women in solar electrification (AU Echo, 2015). This process is generating income for rural women while at the same time improving the lives of the beneficiaries (AU Echo, 2015).

2.4. Global Perspective on the Role of Women in Poverty Reduction

Olufemi (2006) suggests that though culture and tradition, in the past, was a stumbling block to the recognition of women, these are gradually fading away. Resultantly, women have enjoyed extraordinary devotion from various individual studies and a number of publication institutions reviewing their contribution and significance to the society.

Previous studies have shown that widening women's economic empowerment consolidates their voice and capacity to be decisive not only for themselves but also in terms of how they choose to broaden that state of capacity to accommodate the needs of society as a whole (Kabeer 2012 cited in Evans, Mayo and Quijada, 2018). Thus, economic empowerment has a direct impact on a women's quality of life. Since time immemorial, women have played an important role in societies and have been important from a socio-cultural perspective (Olotuah and Ajayi, 2008). Therefore, women development is an important component in the sustainable development of a nation (Olotuah and Ajayi, 2008).

Some studies have proven that organizations also benefit from gender diversity, particularly at the top echelons of management. Carter, Simkins, and Simpson (2003) found that regardless of a firm's size, industry type, or corporate governance direction, the presence of women directors on the board in most cases predicted the firm's value (Ellemers, 2014). Organizations with a mixed setup of males and females enjoy more creativity and innovation, and they can usually solve problems more effectively due to availability of different and varied

opinions. This is further sustained by the findings of Catalyst (2013) which indicated that companies with non-female board directors were outperformed by companies that sustained three or more female board directors over a period of 4 to 5 years. (Ellemers, 2014). Irrespective of genderrole-based challenges, a number of literature studies have shown that there are plenty of advantages associated with female leadership. For instance, women are more likely to engage in a transformational leadership style that promotes the mentoring and empowering of followers in a nurturing way that builds trust (Sugiyama, Cavanagh, Esch, Bilimoria and Brown, 2016).

The International Labour Organization (ILO) reported that 865 million women in the world have the capacity to participate adequately in the development of their national economies and 94% of these women are from emerging and developing countries (Dhar, 2018). Several research studies have suggested that women firm owners enjoy success in transforming, and contributing to, their local economies because most of them contribute to the freedom of others through job creation, flattering gender differences, and helping increase access to resources (Evans, Mayo and Quijada, 2018). In 2003, the Committee for Economic Development (CED) reported that 70% of the world's agricultural labour force comprises of women (Fombad and Veli Jiyane, 2019). Studies have shown that there are a lot of women working in agriculture as independent producers (AU Echo, 2015). These are typically small-scale farmers, most of whom are from female-headed households.

It is however worrying that inequities and disparities militate against women worldwide in "situations of underdevelopment are not due to chance or historical necessity, but are attributable to human responsibility" (Agbonkhianmeghe and Orobator, 2010). The World Economic Forum (2016) published a report which indicated that, since 2015, despite a number of nations' commitments to reducing the gender gap, in other countries the gender gap has unfortunately grown, and that this is particularly true for the gap in economic engagement and opportunity (Kim, 2017).

2.4.1. The case of Europe

The European Institute for Gender Equality (EIGE) (2016) reported that regardless of the increase in access to basic resources, many people, particularly

single parents, young people, and older women are suffering from poverty. Across Europe, gender inequalities are monitored by the European Union (EU) using the Gender Equality Index, a tool developed and utilized by the Gender Equality Institute. The major task of this tool is to measure achievement levels and gender gaps in certain domains (Malgesini, Cesarini-Sforza and Babovic, 2017). These authors argue that according to the Gender Equality Index for 2017, inequalities in gender persist and when compared with the situation 10 years ago, there has been minimal progress on gender equality (Malgesini, Cesarini-Sforza and Babovic, 2017). In support, EIGE (2016) reported that due to gender inequalities in both public and private life, females are more susceptible to poverty across the EU.

Data provided by Eurostat in 2015 show that 50% of all single parents were susceptible to poverty. Women were heavily affected because they represented 85% of all single-parent families in the EU (Malgesini, Cesarini-Sforza, and Babovic, 2017). Eurostat (2018) reported that the continuous gender gap can be attributed to single-parent households which tend to be far more led by women, and in turn have low work intensities compared with other households with children. In the same vein, Ellemers (2014) suggests that in 13 European Union nations, the gender wage gap is around 3% to 15% and could not be explained by legitimate causes such as experience or part-time employment.

Quite a number of women have reached higher positions, but they do not receive equal pay. For instance, in a survey of 192 male and female executive directors within the U.K, male directors received larger bonuses than female directors, after dominating in terms of company size, risk level, board tenure, and firm performance (Ellemers, 2014). Differences in pay for males and females need to be addressed, because this may result in a greater reluctance on the part of women as well as high rates of absenteeism (Ellemers, 2014).

Malgesini, Cesarini-Sforza, and Babovic (2017) asserts that the founding value of the EU (Article 2 of the Treaty on European Union) is equality between women and men as well as a fundamental right (Article 23 of the Charter of Fundamental Rights of the European Union). The principle of equal treatment and opportunities for men and women as regards issues regarding employment was implemented by the EU with the three principles being equal wages, equal treatment in social and security fields, and equal treatment in access to employment (Malgesini,

Cesarini-Sforza and Babovic, 2017). The EU has also shown its commitment towards addressing inequalities by launching the European Platform Against Poverty and Social Exclusion. This platform offers member states an opportunity to exchange knowledge and good practices through the engagement of civil society and other interested parties (EIGE, 2016). In addition, Article 13 in the European Treaty reflects the support of EU and its commitment to complement the activities of the member states in addressing areas such as women and poverty.

The EU has also allocated funds through the European Social Fund to assist disadvantaged groups, including women. The funding aims at co-financing activities with regards to job creation, combating discrimination, and assisting the vulnerable populations to access labour markets. Thus the funding intends to fight poverty and promote social inclusion (EIGE, 2016).

2.4.1.1 The Case of Germany

Germany's rating in achieving gender equality as compared to sister EU member countries has been nothing to write home about. (Botsch, 2015). Indeed the European Gender Equality Index ranks Germany below par of the EU average (Botsch, 2015). On an International Women's Day, the country's hard-left Linke party in Germany brought to the fore that women bore the brunt of poverty more than men (dpa, 2019). Per the Federal Employment Agency (BKA), approximately 27.1 per cent of full time working women fell into the low-paid category, as compared with 16.2 per cent of men (dpa, 2019).

With Germany committing itself to boost women's participation in boards and their entrepreneurial empowerment, under the Act on Equal Participation of Women and Men in Leadership Positions in the Private and the Public Sector, 3500 enterprises were obliged to establish targets for increasing the proportion of women on their boards and at several management levels after 2015 (www.unwomen.org)

A notable role of women in poverty reduction programme was in the form of support for women's entrepreneurship and business development activities (Federal Ministry for Family Affairs, Senior Citizens, Women and Youth, 2019) Women living in rural Germany are the focus of business starters through the project "Selbst ist die Frau – Existenzgründung von Frauen im ländlichen Raum"

(Self-Reliant Women – Women-led Startups in Rural Areas) administered by the German Association of Rural Women (dlv) and funded by BMFSFJ (2019/2020). Rural women who have experience in starting businesses are trained as contact points for women business starters and prospective business starters in rural regions, and establish contacts with the local women entrepreneur community (Federal Ministry for Family Affairs, Senior Citizens, Women and Youth, 2019). Another project is the ESF-Federal Government programme known as “Strong Careers – Mothers with a Migration Background Start Out” which is geared to assist mothers with a migration background to find employment in Germany (Federal Ministry for Family Affairs, Senior Citizens, Women and Youth, 2019).

2.4.2. The case of the United States of America

The western countries have managed to embrace the aspect of women’s representation more than the non-western countries (Stockermer, 2015). Men and women in developed countries have the same education standards and are given positions of power more equally. A study by Stockermer (2015) revealed that female participation in the workforce enhances their socio-economic well-being and this has the potential to open more doors such as being selected as political candidates because they would possess the required resources to run for office. Recent years have witnessed the progressive movement of women into the arena of politics as agents of change, causing what is commonly known as gender-related impact (Evans, Mayo and Quijada, 2018). The Centre for American Women and politics (2016) cited in Evans, Mayo and Quijada (2018) registered in their data that 4.5% of state legislatures in 1971 and 24.2% of state legislatures in 2015 comprised of women, which shows a continuous pattern of incremental increases in the representation of women.

Belgrave, Abrams, Hood, Moore, and Nguyen (2015) suggest that gender role notions of African American females differ from those of women in other ethnic or racial groups and a culturally valid measure of their gender role beliefs is needed. Therefore, American women of African descent experience discrimination on countless occasions engineered by gender role beliefs involving education, health, and employment. Thus, a culturally valid and relevant way of evaluating gender role beliefs of American women has epoch-making connotations for understanding and eventually improving their well-being (Belgrave, Abrams, Hood, Moore and Nguyen, 2015). Regardless of the inequalities they suffer, a

study by Nelson, Cardemil, and Adeoye (2016) among black women in America revealed that they have a profound knowingness of collectivity based on deep desires to preserve family and community.

Mi Kim (2012) says the United States have developed interesting programmes to equip women with the necessary skills to alleviate poverty such as the Micro-enterprise Development Programmes (MDPs). The programmes provide training, access to credit, business consultations, and other various networks to support people who are interested in starting a micro-enterprise. This programme has assisted women, especially those from economically and socially disadvantaged backgrounds, by facilitating their economic empowerment via business start-ups. In 2016, the United States Department of State alone significantly assisted with aid of UST 1.34 billion in empowering gender-specific development drives through the international non-governmental organizations (INGOs) (Wilks, 2018).

2.4.3. The case of India

Previous studies have shown that women, through various ventures, have gone beyond the longstanding role of wife and mother. They have tried to find employment and careers outside the home, and have laboriously contributed to the economic and social development of the nation of India (Dhawan, 2005). Despite evidence showing that there has been changes in the roles of women, there is limited empirical knowledge about the impacts of these roles in the development of societies (Dhawan, 2005). Dahiya and Viswanathan (2015) emphasize the importance of reducing poverty by educating women because such women are then more equipped to manage the financial and physical assets of the household, are well informed about a healthy diet, and can feed their family with foods based on their particular nutritional requirements.

A typical Indian wife is a dedicated, self-denying, caring mother and woman of the house, who is honored, respected, and loved. Indian women accept their normal role of sacrificing and serving their families. Multiple studies have revealed the vital roles that women have been undertaking in all farm-related activities—ranging from land preparation to marketing (Kasi, 2013). Kasi (2013) points out that women compose a huge chunk of the labour force in the agrarian sector, however, it is disappointing that women generally are not active in decision making in the community. On a positive note, Indian Census data of 2011 reflect

the immense contribution of women in poverty alleviation. Statistics confirm that 149.8 million women are working, of which 35.9 million work as cultivators, 61.5 as agricultural workers, 8.5 in the household industry, and 43.7 are categorized as other workers (Dhar, 2018). Without the contribution of women in sectors of industry such as sericulture, the sectors would not have enjoyed as much development and would not have become a lucrative business (Kasi, 2013).

An interesting study by Kasi (2013) that explored the sociological view of sericulture and women's role in exploitation of the enterprise and also the community in India produced some interesting results. The study findings indicated that sericulture activity results in generation of income to the society without any bias of caste, creed, gender, or religion. More interestingly, the study revealed the importance of women in alleviating poverty since sericulture opens up opportunities and makes women freer socially, economically, and politically (Kasi, 2013). The roles of women which were identified in this study include the full-time participation by women in silkworm rearing and management, roles which they perform more often compared to men. It has been reported that the contribution of women to mulberry cultivation and silkworm rearing is about 50% and 60% (Kasi, 2013). Women have been prioritized in this sector because of their industrious nature and their expertise in rearing Chawki, which is a hugely gentle operation that needs to be done with a great deal of patience and care.

Present day India has a number of economic, political, and social developments that are meant to impact positively on the well-being of women, particularly urban middle-class women (Dhawan, 2005). This has resulted in women working in jobs outside the home and a number of them managing to economically develop their societies and relatives. In addition, the Indian government developed the Integrated Rural Development programme (IRDP), the main aim of which is to empower rural women by assisting them to create long-term income-generating activities through entrepreneurship (Kasi, 2013). This programme was the first of its kind to address the plight of women. Raghavan (2015) points out that in the MDG report of India, the government claimed that it had achieved 50% progress in alleviating extreme poverty from 49.4 % to 24.7% in 2011, regardless of the huge populations of lean and underfed children and women in the country (Dhar, 2018).

Painfully, several studies have shown that though women engage in both

domains of the context of work, they are mainly regarded as house workers and excluded from jobs outside home (Kasi, 2013). Patel (2018) points out that unpaid family labour for Indian women has not been shown in census figures and they are categorized as 'non-workers' with a typical example being that 70% of the total female work force in the Taluka are classified in this category by the census. However, the role of women in poverty alleviation, particularly in rural areas, is undermined in areas such as Pardi taluka where they collect fuel, feed, water, produce from the forest, tend livestock, crop seasonal vegetables and fruits in the kitchen gardens, and perform several farming chores (Patel, 2018). Although India is a signatory nation to the Beijing, CEDAW, MDGs and SDGs agendas, Menon (2014) states that a Beijing report of the Indian government, reflected that gender inequalities remain deeply rooted in the country and this works against the country's progress in terms of translating economic growth into inclusive development (Dhar, 2018).

Dahiya and Viswanathan (2015) point out that the health position of Indian women is rated the lowest in the world, especially considering that India have the highest numbers of ill-fed women in developing countries. Research by Mason et al, (2005) in 2000 found that about 70% of non-pregnant and 75% of pregnant women between the ages of 15 to 49 years were anaemic in India (Dahiya and Viswanathan, 2015). This might be driven by the fact that women who are poor, particularly those in households headed by women, have less access to income in comparison to their male counterparts, as well as less access to credit and other resources that are required for food security (Dahiya and Viswanathan, 2015). Also, women are engaged in housework that they are not paid for, in addition to crop and animal production within their homestead areas (Kasi, 2013).

Dahiya and Viswanathan (2015) suggest that the reasons why Indian women are subjected to poverty are multiple and complex. These authors highlighted a number of these factors including discriminatory practices. For instance, Indian women are expected to perform tedious household tasks manually with little or no assistance from their male counterparts, while at the same time being subjected to regular pregnancies, and under-nutrition which is both the cause and consequence of poverty. The difference between the livelihoods of women living in urban areas and those living in rural areas is very apparent. Dahiya and Viswanathan (2015) assert that women in urban areas have become more

empowered and immensely aware, and this has positively impacted on their nutrition status and overall well-being.

Unfortunately, rigid gender norms have witnessed the continuous relegation of women to the informal sector which is characterized by unstable and perilous work conditions with limited or non-existent opportunities for social security (Dhar, 2018). More painful are the statistics produced by the UN Global Report on Economic Empowerment and SDGs (2016) which indicated that only half of the women in the world (those 15 years and above) are in paying jobs in comparison to three of four men (Dhar, 2018). Due to these obstacles, Pande and Troyer cited in Dhar (2018) argue that despite statistics showing that the Indian economy grew at an average rate of 7% between 2004 and 2011, its female workforce engagement decreased from 31% to 24%. This has a direct impact on the country's slowing poverty alleviation efforts.

2.5. The African perspective on the role poverty alleviation by women

Agbonkhianmeghe and Orobator (2010) state that "Women in Africa make a great contribution to the family, society and the church with their many talents and resources. However, not only are their dignity and contributions not fully recognized and appreciated, but they are often deprived of their rights". Hence, more research must be encouraged to unearth the role of women in Africa as far as poverty alleviation is concerned since they are receiving limited recognition. This perhaps might help address challenges associated with methodically omitting African women from the benefits of planned development in both colonial and past-colonial eras (Boserup and Bryson cited in Olufemi, 2006). What is even more painful is that their contribution to main sectors of the economy, including agriculture, the informal sector, and the farm labour force, are overlooked.

African countries are predominantly traditional societies in which women took multiple roles especially in the roles of providing for their families and looking for alternate means of livelihood (Ojigbo, 2015). The roles include working in farms, trading, dyeing of cloth traditional weaving, and hair plaiting. Hence women have been a pillar of development since time immemorial. Resultantly, accounts after the cold war reveal that female contributions to the development Africa are

growing, in terms of how they have impacted economic growth especially in the areas of agriculture, trade, and commerce (Ikubaje-Aina, 2015). Interestingly, women now embrace diverse forms of markets that are not limited to regular market. Rather they have become distributors and entrepreneurs, and entered the world of international mercantilism (Ojigbo, 2015). The prospect for growth in the sphere of industry indicate that women are destined to be employers in the labour sector. Their contribution to poverty alleviation cannot be underestimated (Ojigbo, 2015).

The AU Echo (2015) points out that even though women make up 70% percent of the labour force used in the production of food; they are persistently segregated in agriculture. This shows that if women farmers utilized equivalent resources as men particularly on the land they farm, they would attain the same results, which then would have resulted in declining poverty among women (AU Echo, 2015). In relation to these obstacles, it is important to evaluate the interactions that take place between the concept of agricultural growth and the social paradigm of gender to shore up the involvement of women in sustainable agricultural development, food and nutrition security, and broad-based growth (AU Echo, 2015).

It is unfortunate that African women face barriers in their bid to achieve economically. Women have less access to resources, limited or non-existent capital to start businesses, cultural inhibitions in terms of owning land, a lack of technical skills, inadequate or unavailable knowledge of how to manage business and finances together with complex market structures, and cultural misconceptions in terms of female independence and absence of support from the family (Ojigbo, 2015). Painstakingly, in many cases women are avoided in the decision-making process despite them being the intended beneficiaries of a certain programme, and women are rarely included in the process of planning and implementation (Olufemi, 2006). As a result, women are often subjected to poverty through their exclusion from influential forums that drive development programmes and, in many circumstances, they face poor representation at a national level (Olufemi, 2006). Gender-inflicted discrimination has significantly contributed to the roles of females with poor socio-economic positions in African society (Olotuah and Ajayi, 2008). Thus, the experiences of females in the African continent reflect changing patterns of vulnerability to poverty and destitution. A

new form of security is needed (Olufemi, 2006).

2.5.1. The case of Nigeria

In Nigeria, females constitute a substantial proportion of the country's population (Olufemi, 2006). Just like in any other nation, women are significant in the development of this country. Awori cited in Olufemi (2006) stipulate that women have been participating in development since time immemorial, but unfortunately they have not been respected for it. Their experience has not been fully utilized due to stereotypes and gender roles. In addition, Fapohunda(2012) notes that women have faced endless challenges such as joblessness, no source of livelihood, and widowhood for many years, however, these challenges cannot override the contribution they have made to national development. For the nation of Nigeria to achieve sustainable economic development, it clearly has to rely much more on the welfare and productivity of women. There is also a need to ensure fairness in resource allocation and gender balance to prevent social norms from obstructing their full participation.

Olufemi (2006) points out that females have literally played five key roles in Nigeria, namely that of motherly role, producers, home managers, community organizers, and social cultural and political activists. Through the occupation of significant positions in the society, such as lawyers, medical doctors or architects, women have been role models to the young generation, providing a sustainable solution to poverty alleviation (Olotuah and Ajayi, 2008). More interestingly, quite a number of these women often assume the financial responsibilities of their poor relatives and provide helpful suggestions on how to improve their livelihood and make ends meet (Olotuah and Ajayi, 2008). Usman (2015) points out that Nigerian women have responded to poverty in infamous and very unfortunate ways. In northern Nigerian communities where poverty is very extreme, for example, particularly in the rural areas, many women have resorted to petty trading, the hewing of wood, and begging to support their families. These scholarly sentiments testify to the significant impact that women have on poverty alleviation. Interestingly, the government of Nigeria have acknowledged the significance of women. In particular, they consider that the nation cannot succeed if half the resources are neglected, and they have been involved in the development process, particularly in rural areas (Olufemi, 2006). Olufemi (2006) asserts that women contribute immensely to agricultural production. Statistics

show that in Africa, they produce around 75% of the continent's food. This is perpetuated by the fact that women are usually left behind to conduct farming duties while the men migrate to the urban centres in search of employment. Despite this contribution by women, their role in poverty reduction is hardly appreciated. However, this is troubling considering that they produce an estimated 60 to 70 percent of the food crops consumed in Nigeria (Olufemi, 2006). Some researchers like Okorji cited Olufemi (2006) and observed that the agricultural landscape delegates to women the duty of the production of crops to help meet the nutritional needs in rural families. These arguments are substantiated by Fapohunda (2012) who points out that just like any other nation in the world, Nigerian women are heavily involved in agriculture, informal activities to generate income, education, and health, all of which are essential tasks when it comes to the very existence and sustainability of any society. This can work to the advantage of women and help reduce their poverty if they are granted the opportunity to have control over the income earned from their farm enterprises. This may also result in food expansion, making it necessary for women to play the role of supplying the urban market with the surplus that will result from their production. Indisputably, the majority of women in Nigeria are at the forefront in farm work as they produce the crops, fruits, and vegetables with which community members are fed. Their roles in farming include, but are not limited to, the cultivation, sowing, planting, harvesting, and selling of farm produce (Olufemi, 2006). The roles of women in agriculture extend even to food processing, food preservation, food storage, and the marketing of foodstuffs (Olufemi, 2006). Olotuah and Ajayi (2008) assert that it is the cultural preoccupation of women to engross themselves in the production of food crops, preparation of meals, fetching of water, hewing of wood for domestic fuel, and shopping for items that the household needs, and hence their role in alleviating poverty cannot be undermined.

Akinrinade cited in Olufemi (2006) asserts that statistics have shown that a women's role extends throughout the whole food system, and that it is 50% for storage, 100% for processing, 60% for marketing, and 100% for cooking. After all this evidence, it is critical to acknowledge the duty of women in poverty reduction and if the country does not prosper in terms of national development then much attention needs to be paid to females. The National Bureau of Statistics (2011)

shows that 37% of Nigerian women are involved in buying and selling as their major task, compared to 33% of them being involved in agriculture (Ojigho, 2015).

The government has established the Agricultural Development Projects (ADPs) which have changed from being purely home economics-based activities to also include the processing of food and the utilization of products. Also, women commissions were developed in all states of Nigeria by the Better Life programme and state governments. The activities of these programmes have largely increased the consciousness of rural farmers and increased their morale in the production of food items needed in the society (Olufemi, 2006). It is important to note that alleviating poverty among women and creating an enabling environment will result in a good upbringing for their children as well as being financially empowering (Fapohunda, 2012)

In addition, the Nigerian Agricultural Cooperative Bank (NACB), People's Bank, and Community Banks were also developed to provide female farmers with the opportunity to access loans. It is critical to understand that modifications in the economic prosperity of women most definitely lead to impressive participation in the development of their communities (Olotuah and Ajayi, 2008). This has encouraged women to join cooperative groups or start their own and facilitate access to land ownership, loans and credits, machinery, and other direct extension services (Olufemi, 2006). Despite all these efforts, women still face challenges, for instance in terms of the land tenure system that denies women land ownership titles, access to rich soils, full access to credit facilities, and time to participate in these programmes that relate to domestic responsibilities (Olufemi, 2006).

The programmes include the National Policy on Education whose aim is to provide equal opportunities to all and eventually develop the nation as a whole (Olufemi, 2006). The Federal Office of Statistics in Nigeria settled that every inequality encountered by women in Nigeria has its source in education and therefore, the approach to correct this anomaly involved closing the gap between men and women when it comes to access to education (Olotuah and Ajayi, 2008). This came after the realization that women and girls constitute about 50% of the nation's population. Marginalizing them would thus be a waste that Nigeria could not afford. This education policy gave birth to Basic Adult Literacy (BAE) which helped women acquire reading and computation skills. More interestingly, with basic education, a woman is more than equipped to fight poverty and enjoy life (Olufemi, 2006).

Olufemi (2006) praises the commitment of the Nigerian government in improving female education as evidenced by their involvement in medicine, law, education, university teaching, architecture, engineering, insurance, and accountancy, among others. Enhancing gender equality in education is one of the big steps taken by the government. The participation of women in sustainable development, including the alleviation of poverty, have been heavily disadvantaged as a result of extreme illiteracy (Olotuah and Ajayi, 2008).

A study by Fapohunda (2012) revealed a number of Nigerian government efforts aimed at alleviating poverty among women. The researcher found that the Nigerian state has embraced international norms in the implementation of public policies and programmes to redress imbalances in gender differences in the social, economic, and political spheres. The National Policy on Women was adopted in 2000 with the aim of ensuring equity, social order, social wellbeing, resource allocation, economic growth, and efficiency. The government also initiated the Family Support Programme (FSP) which majored on health, education, agriculture, women in development, youth development, and income generation. These programmes changed the lives of women remarkably because a number of women currently now own land and have access to credit facilities and vocational training (Fapohunda, 2012). The researcher further articulates that the government developed the Women Affairs and Poverty Alleviation (WAPA) programme which was aimed at uplifting the well-being of women and children through economic empowerment and sustainable schemes that would lead to

self-reliance.

Results of the study confirmed that over 15 000 women were trained and empowered between 1998 and 2011 across the different local council development authorities.

Despite these programmes showing some noticeable results, there have been some setbacks which include inadequate or inappropriate staffing, an inability to monitor the impact cum performance of beneficiaries due to logistics problems, and massive unemployment among women (Fapohunda, 2012). Usman (2015) argues that though the Nigerian authorities and other non-governmental bodies initiated a number of programmes, they did not effectively alleviate poverty among women. In fact, the state of women continues to deteriorate day by day, and unfortunately urgent measures are not being taken to effectively address poverty in Nigeria, particularly among women (Usman, 2015). Therefore, there is a need for an integrated programme by the government, particularly when it comes to eradicating poverty among Nigerian women.

2.5.2. The case of South Africa

Just like in other countries, social norms in South Africa weaken women by limiting their possible advancement and remuneration possibilities. They are dissuaded from working out of the house and get lower wages than their male counterparts, which limits their access to markets (Chiteni, Khamfula, and Mah, 2019).

Women in South Africa, particularly from rural areas, are crucial actors in development of the society as most of them play a triple role in terms of production, reproduction, and societal socio-political involvement (Fombad and Veli Jiyane, 2019). According to Govender (2012) cited in Fombad and Veli Jiyane (2019) women worldwide make up a sizeable chunk of the labour force in the agricultural sector and in many circumstances they produce most of the food that is grown, particularly in subsistence farming. They also do a lot of the work that is not paid for in remote areas. A number of studies revealed that women in South Africa play multiple roles which proves their involvement in poverty alleviation. For instance, Fombad and Veli Jiyane (2019) postulated that women play a central role in the family, community, and social development. The authors further articulated that a rural woman in South Africa typically travels a far distance to fetch water and food while also being involved in

farming, childbearing and sustaining the family. Similarly, Nwosu, and Ndina (2018) postulated that on an average, female headed families experience higher gross domestic products and quicker reductions in poverty than male headed families, even though there are fewer female-headed households.

Unfortunately, these women face serious hindrances in terms of accessing information, which in turn affects their level of knowledge and literacy. They also struggle to access agencies that help them escape poverty (Fombad and Veli Jiyane, 2019). Thus, poverty of information is one of the causes of underdevelopment. Alternatively, the use of community radio was recommended to cure this mischief by the Carter Centre in Guatemala for gender equity information access in 2015 on International Women's Day as it enhances effective communication (Fombad and Veli Jiyane, 2019). The aforementioned observations are substantiated by a study that was conducted by Chiteni, Khamfula, and Mah (2019) which reported that women staying in rural areas were more susceptible to poverty than males. This can be attributed to the fact rural areas are dominated by power imbalances where there is a bias towards men based on traditional cultural roles.

South Africa's involvement in women's affairs is manifest from the fact that it has ratified and signed a wide scope of regional and international instruments that affirm the rights of women. These include the Convention on the Elimination of all forms of Discrimination against Women (CEDAW), the Beijing Platform for Action (BPA), the SADC Declaration on Gender and Development, the Africa Charter on Women and People's Rights, and the Maputo Declaration on Sexual and Reproductive Health and Rights (Fombad and Veli Jiyane, 2019).

The South African government, as a composite part of the rural development programme, made it a priority to empower people via the mainstreaming of programmes on gender equality. However, these women still face deep inequality (Govender, 2012 cited in Fombad and Veli Jiyane, 2019). A research study by Scott, Dolan, Johnston-Louis, Sugden and Wu (2012) on women's entrepreneurship indicated that support through grooming, networking, coaching, and capitalization culminated in empowerment for South African women by increasing their net profit and lifting them out of poverty (Evans, Mayo and Quijada, 2018).

Despite all these efforts by the South African government to address the plight of women, inadequate access to information particularly in the hinterlands have left women invisible and unattended to, thereby worsening their educational and economic marginalization (Fombad and Veli Jiyane, 2019). The Food and Agricultural Organization (FAO) strategy for Action Gender and Food Security on the role of information observed that the marginalization of women from information access also increases food insecurity (Fombad and Veli Jiyane, 2019).

2.5.3. The case of Cameroon

A study by John (2015) revealed more about the roles of women in poverty alleviation as well as the efforts undertaken by the Cameroonian government in achieving women empowerment. The study established that women make up 52% of the whole population of Cameroon and their involvement in fighting poverty, especially at a household level, has an immense impact on the development of the entire society. The government managed to develop community-based projects which intend to benefit mainly rural Cameroonian women. The nation has enjoyed the benefits of these micro projects that reward poor and widowed families.

In the study, John (2015) noted that women constitute a large portion with respect to production and use of energy. Hence, the government encourages them to better their position in the tightening male subjugated Cameroonian society by becoming proactive in the production of bio-gas. Interestingly, rural, predominantly unlettered, and semi-educated women are engaged in work intended to advance energy security and generate income. These activities include putting up better kitchens and better cooking stoves, household lighting, and industrious income generating initiatives such as state-of-the-art food and fruit drying installations designs (John, 2015). Furthermore Cameroonian women engage in modest industrial activities such as baking, fishing, and Cassava milling. These are all main income-generating projects for marginalized rural women and their families. The researcher further stipulates that the empowerment of the Cameroonian women is significant to the alleviation of poverty, especially considering that many women are heads of households in Cameroon and therefore their emancipation can result in improved welfare for their entire families. John (2015) further points out that since the declaration of the African Women's Decade (2010), women in Cameroon have been

heavily empowered to alleviate poverty and positively influence the welfare of their families.

2.6. Conclusion

This chapter discussed the role of United Nations in alleviating poverty among women. The role of the Beijing platform, MDGs, and SDGs in alleviating poverty among women were also revealed, as were how member states are responding to the obligations of the international organizations. The chapter also discussed the literature pertaining to the role of women in alleviating poverty from a global and subsequently African perspective. The researcher selected case studies from various parts of the world. The next chapter will discuss literature pertaining to the Ghanaian context.

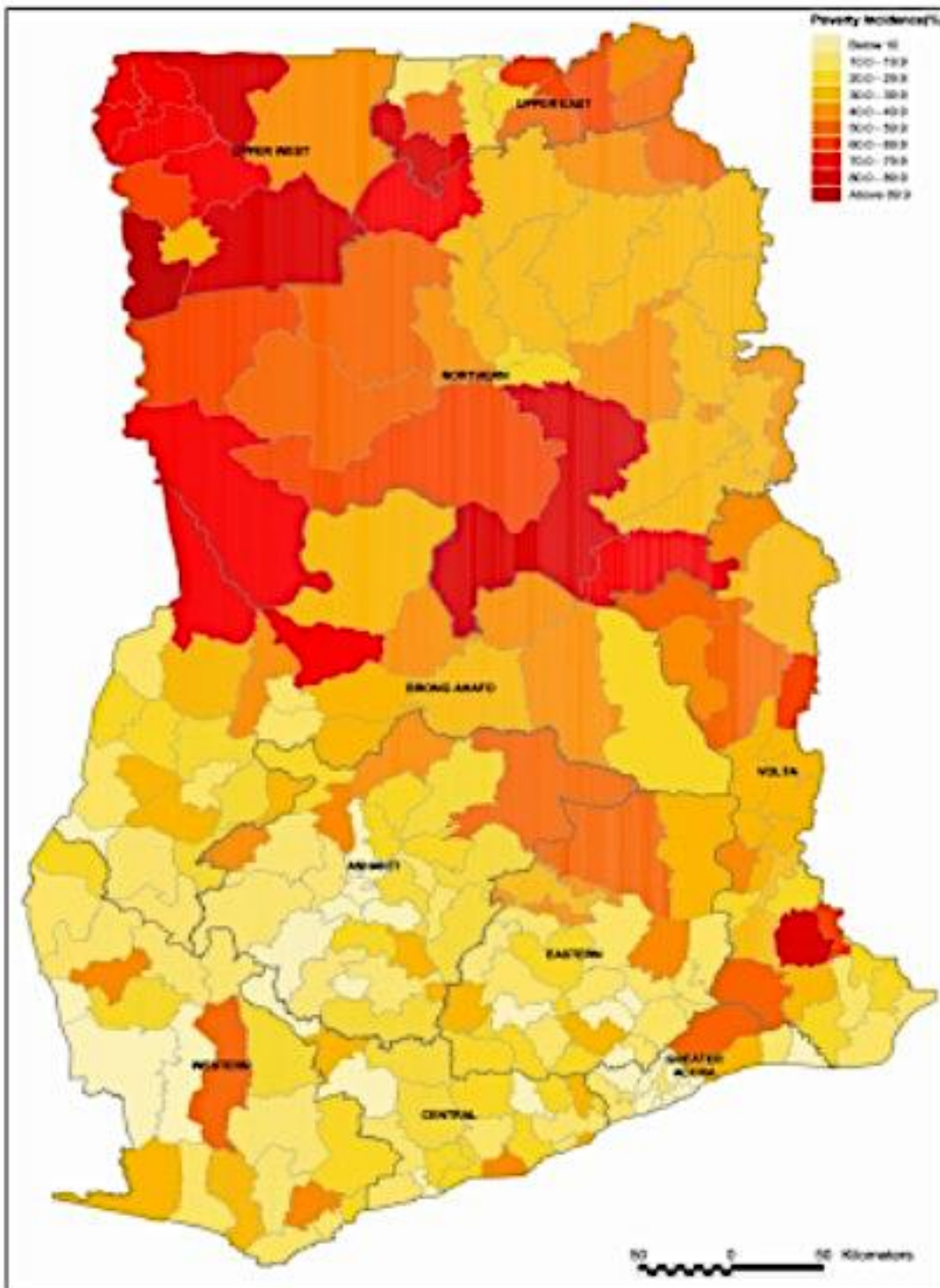
CHAPTER THREE: WOMEN AND POVERTY ALLEVIATION – GHANA CONTEXT

3.1. Introduction

This chapter discusses the role of the agriculture, political, and education sectors in accommodating women and alleviating poverty in Ghana. This section commences with an overview of poverty and gender in Ghana. The chapter also discussed the role of the Ghanaian government and NGOs as regards the alleviation of poverty and women empowerment. The researcher ultimately discussed the policy environment in relation to women empowerment in Ghana.

3.2. Overview of poverty situation and gender in Ghana

According to Ghana Statistical Service (2008) cited in Tufeiru (2014) “Poverty is endemic in Ghana, and women are the most severely impacted members of the impoverished population”. In support, the National Gender Policy (Ministry of Gender and Social Protection, 2015) asserts that a number of written reports have reflected that females are more vulnerable to poverty than their male counterparts. The National Gender Policy (Ministry of Gender and Social Protection, 2015) and the National Population and Housing Census of 2010 on gender trends in employment indicated that a higher quantity of males was employed than females, except in services and sales. Regardless of relentless efforts by various governments to address the issues of women, many of them are marginalized and remain victims of gender inequality, particularly in developing countries such as Ghana (Sossou, 2011)



Map 1: Poverty Incidence Map of Ghana (Ghana Statistical Service, 2015)

The map above demonstrates that there is a higher incidence of poverty (the shade of red) in the northern parts of Ghana and as earlier stated by the NGP, it is largely because of women.

Feminization of poverty is a concept that has persisted for a long time in Ghana. For instance, an analysis of income data by Kyereme and Thorbecke (1987) revealed that the Household Budget Survey of 1974/75 showed that female headed households contributed to skewed higher levels of food poverty, compared to male headed households (Owusu-Afriyie, 2014). Regardless of these analyses and conclusions, some evidence reveals otherwise. For example, a Ghana Statistical Survey (Ghana Statistical Service, 2007) reported that male-headed household poverty levels have been higher than that of their female-headed counterparts. Perhaps, over the years female-headed households have become poorer than their male-headed household counterparts because the male dominated households form the majority in the savannah, and hinter areas, which are more susceptible to poverty (Twerefou et al., 2013 cited in Owusu-Afriyie, 2014).

It must be noted that poverty is a complex phenomenon whose mensuration or conceptualization needs a holistic approach with respect to people's level of economic development (income levels) as well as non-monetary characteristics, for instance, level of empowerment, engagement, and social welfare (Yeboah-Assiamah et al., 2015). According to the National Gender Policy (Ministry of Gender and Social Protection, 2015), the rural savannah is the epicentre for extreme levels of poverty, with more than a quarter of the inhabitants extremely poor. Therefore, poverty can still be considered a rural phenomenon with regional variants.

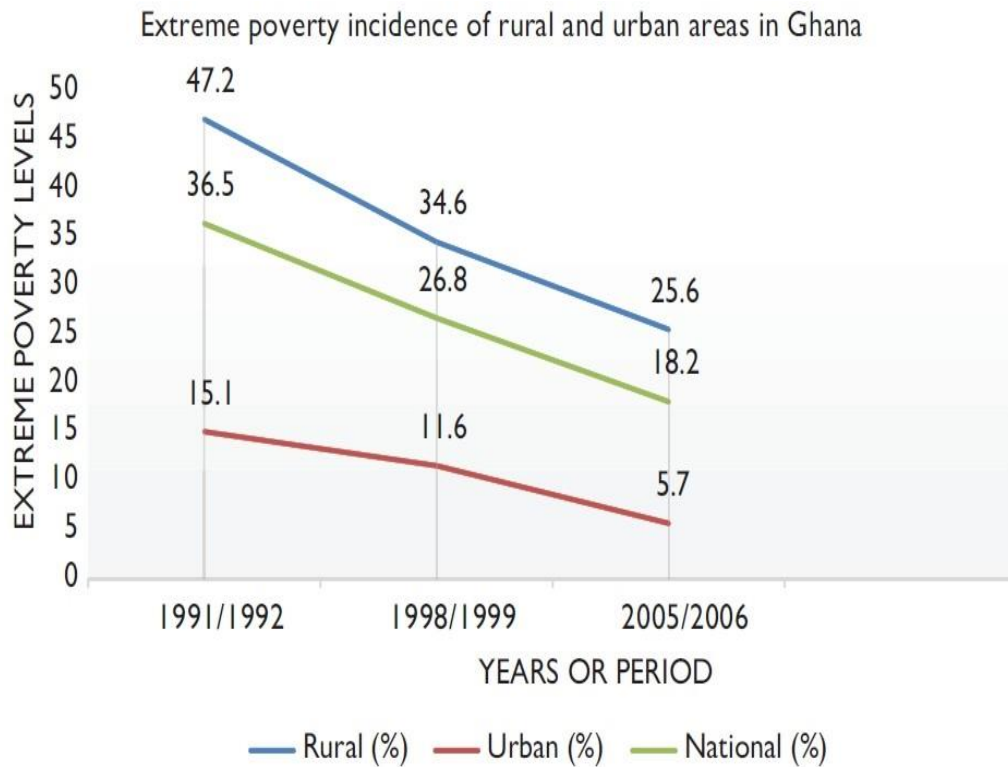


Figure 3. Illustration of the level of Rural Poverty in Ghana Source: Ghana Statistical Service, GLSS Reports (2007) cited in Yeboah-Assiamah et al. (2015).

Even though it is cumbersome to break down poverty by gender, there are some indications that households that are headed by females are better off than their male-headed counterparts (Ministry of Gender and Social Protection, 2015). Particularly, the 2010 Population and Housing Census report indicates that the quota of employed male population decreased from 46.1% in 1960 to 41.6% in 2010, with that of females increasing marginally from 29.8% in 1960 to 32.8% in 1970 and further to 44.7% in 1984 (Ministry of Gender and Social Protection, 2015). These statistics testify to the role that women are playing in alleviating poverty in Ghana. Unveiling their roles is significant because several studies conducted in Ghana pertaining to poverty and females focused on revealing how women are subjected to poverty but pay little attention to the roles that women are involved in, to alleviate poverty.

3.2.1. The Role of Women in Poverty Alleviation in Ghana

Given its economic growth of around 5 to 6% in recent years and its target to halve income poverty among its citizenry by 2015, and in adherence with the

Millennium Development Goals (MDGs), (UNICEF Ghana, 2009), Ghana has been seen and praised as a success story in African development. They also succeeded in reducing poverty from 52% in 1991 to 28.5% in 2006 (Jatoo et al, 2011), while achieving a significant improvement in the standard of living of the citizens. Though the country's Human Development Index (HDI) positioning of 152 out of 182 nations is still poor, Ghana scored generally creditably on the Gender-related Development Index (GDI) at 126 (UNDP, 2009a). Regardless of these total gains, income imbalance has expanded as can be seen in the declining Gini coefficient (ISSER, 2007) and females in Ghana being generally poorer than their male counterparts (Wrigley-Asante, 2008). Women are less lettered, A recent survey by Ghana Living Standards Survey (GLSS) avers that women spend 6.3 hours on average per day on activities that take place in the household, in comparison with 4.2 hours for their male counterparts. Furthermore, women's access to, and control of, assets and inputs of production is a massive challenge.

Despite the vital role they play in agricultural production and labour, their capacity for production is hampered by reduced access and possession of land and credit or inputs (ISSER, 2007). Regardless of this, strategies to protect society and programming have concentrated on economic risks and vulnerability – for example, consumption and income stuns and stresses – more, and less on social risks. Be that as it may, sexual orientation disparity, social discrimination, disproportional distribution of assets, and power inside the family unit, coupled with citizenship constraints, are similarly if not progressively significant in causing families to remain poor. Numerous economic uncertainties and frailties are fortified or worsened by gender social foundations and practices. For example, land tenure restricts the economic security of women. Progress has been made by government in eliminating some of these social vulnerabilities, and this is evidenced by the enactment of legislation that have helped improve gender have weightier burdens on their time and are more averse to utilizing resources for production (GoG, 2003). Predominantly female-headed households represent 61% of urban and 53% of rural households, and fall into the least fortunate class of the populace. This figure has expanded from approximately 25.7% in 1960 to over 33% in 2003 (Ardayio-Schandorf, 2006).

equality in recent years in Ghana, including the 2005 Human Trafficking Act and the 2007 Domestic Violence Act. Notwithstanding this progress, discriminatory gendered actions that sabotage the capital of women development remains. Considering the preceding background, it is the onus of this research to unpack the strategies that have been undertaken by women in Ghana to reduce poverty, since despite government and NGOs intervention, shortcomings, exclusion, and social vulnerabilities still hound the development and progression of women. In line with the women and development discourse, the study assumes that women have potential skills and talents, which can enable them to contribute sustainably to the development of the economy. These skills and talents seem to be subdued by political, social, economic, and cultural barriers. The chapter analyses the role that women have played in poverty eradication, with a focus on their contribution to household and community development, and especially assesses strategies that are necessary to boost the role of women in poverty alleviation and local development.

3.2.2. Government, Women, and Poverty Eradication

Governments in different countries have endeavored to enable women to contribute economically to society and decrease destitution. The Ministry of Women, for example, was set up by the Ugandan government in 1998 and invigorated women groups and their advocates so that they could become actively involved in several debates on the empowerment and emancipation of women (Aili, 2000). Likewise the government of Ghana in 2001 created a separate Ministry for Women and Children Affairs (MOWAC) to deal with cases affecting the welfare of women and children who were viewed to be defenseless and a vulnerable group in society (MOWAC report, 2004). The major target for ongoing women empowerment programmes in Ghana has been women, not just because they constitute the largest slice of the population, but also due to the fact that for efficient national development, the whole human resources should be totally mobilized to include the agents and beneficiaries of such projects and programmes (Adayfio-Schandorf and Kwafo-Akoto, 1990).

The Ghana Poverty Reduction Strategy (GPRS) I and II outlined the Ghanaian Government pledge to women social protection as in the case of the National Social Protection Strategy (NSPS). The policy documents dynamically consider gender and women issues implicitly and explicitly, as well as women vulnerability and the role women play in poverty eradication. GPRS I perceives gender discrimination as an offshoot of poverty, highlighting the weak place of women in society as part of the possible causes of poverty. It distinguishes several areas and a few zones where ladies are explicitly insecure, including their large numbers in food crop production, a sector representing the peak in poverty rates; decreased education enrolment and retention rate; diminished access to markets for credits; and their involvement in the informal economy. GPRS II addressed shortcomings posed by GPRS I, by advocating for gender mainstreaming and other social vulnerabilities, weakness and exclusion in all sectors of the society, and poverty reduction, alleviation and eradication targets. GPRS II importantly sets several goals for women's capacity building and resourcing, such as reducing the loopholes in the legal supporting structure that short-change the female's capacity to be involved in public decision-making, while promoting gender equity as the hallmark of good governance.

Lastly, GPRS II sets out the fundamental social policy framework for mainstreaming the groups that are at risk and excluded in the subsequent NSPS. NSPS handles gender mainstreaming thoroughly, since it explicitly adopts an implicit 'gender-sensitive' orientation in its framework for the reduction of poverty and empowers and capacitates groups that are socially disadvantaged. It outlines vulnerabilities and incapacities based on gender and acknowledges that most are affected by abject poverty in Ghana as they remain some of the most excluded and vulnerable groups in society. NSPS also represents the foundation for the preparation of the LEAP programme. The preceding submissions outlines strategies, programmes, and policies that the government has initiated for poverty alleviation in and by women.

3.3. Factors Affecting Women's Vulnerability to Poverty

Disadvantageous Labour Position. Yaro, Teye and Torvikey (2018) point out that women are largely disadvantaged because they cannot discuss work related terms with their kin or hire labour where resources are inadequate. Resultantly, women have less opportunities to increase production compared to men in an atmosphere of commercialized transactions and especially given a history of discrimination against women, and positions them to accept meagre incomes (Yaro, Teye and Torvikey, 2018). Their situations are worsened by the fact that women and girls are usually saddled with domestic responsibilities as well as productive responsibilities, which consume greater portions of their time.

Limited Education. Unfortunately, quite a number of women are partly educated, and some do not have formal education at all, which is the reason for their engaging in basic jobs such as working as head porters (Tufeiru, 2014). Resultantly, women are exposed to laborious jobs in which they stretch their physique to make small earnings that are not enough even to afford threesquare meals a day (Tufeiru, 2014). Norwood (2011) laments that most women are less educated which means they have limited or no chances of getting gainful employment in the formal sector for formal wages, and then limits their chances of banking with formal establishments. It is sad that in many countries, particularly in developing ones, banks are favorable to individuals who have solid collateral such as reliable income from a permanent employer or maybe a house or land title deeds. Women are at a disadvantage on this point (Norwood, 2011). Due to a lack of direct access to natural resources, women have limited means of production, power, and causal factors in the household and the social unit at large. Their opportunities to get into the market economy are also compromised (Korang-Okrah and Haight, 2015).

Patriarchy. Sedziafa, Tenkorang, Owusu and Sano (2017) suggest that in sub-Saharan Africa, patriarchy is also dominant and commonly associated with socioeconomic inequality and poverty, amalgamated with discriminatory cultural practices, which has subjected women to various forms of abuse, including economic abuse. For instance, the lack of direct access to resources and control over their utilization plays a part in the marginalization of females (Owen, 2010 cited in Korang-Okrah, Haight, Gibson and Black, 2019). As a result, women's contribution to productive development is limited because they do not have

control in the household and community development at large (Summerfield, 2006 cited in Korang-Okrah, Haight, Gibson and Black, 2019).

Culture and Customs. Norwood (2011) suggests that women are exposed to poverty as a result of various factors, many of which are embedded in cultural customs. For instance, some cultures prohibit women from owning and inheriting land and other properties. For instance, in some parts of Ghana, when women are widowed, they lose their possessions and are dispossessed of their homes and land. Such actions subject these women to dire poverty (Korang-Okrah, Haight, Gibson and Black, 2019). As a result, millions of women particularly in developing countries such as Ghana, experience violence as property owners, especially when they are widowed and such property ownership is fundamental to women's economic survival, empowerment, and liberation from abusive relationships (Korang-Okrah and Haight, 2015).

Exploitation and Deprivation. Studies conducted in Northern Ghana revealed that women are controlled by their men or husbands. Akpalu, Alnaa and Aglobitse (2012) cited in Alnaa (2017) indicated that because of male influence, enterprises that involved both male and female spouses were bound to fail, compared to those independently managed by women. Also, exploratory studies have shown that women from Ghana are vulnerable to the fourth type of abuse, or economic mistreatment, in which men exhibit behaviors or attitudes that poses a threat to women's economic safety and self-sufficiency in financial matters (Tenkorang and Owusu, 2019). Tenkorang and Owusu (2019) noted that there are different types of economic abuse that subject women to poverty.

Firstly, women experience *employment sabotage*, where behaviors by men involve dispiriting or hindering women from doing paid work, and harassing and disrupting their work, including on certain occasions coercing them to engage in kinds of work that they most definitely would not do if they had their wish. Secondly, women experience *economic exploitation* when their male partners squeeze and steal money from them with the aim to sabotage their economic success, good fortune, and financial freedom. Lastly, women experience *economic deprivation*, where they are neglected or abandoned and kept from the household economic and financial needs. Food or other basic necessities,

including housekeeping money may also be withheld from them. The aforementioned are strategies that men implement to maintain economic control and they take a firm stand with this control in domestic matters, thereby subjecting women to subordinate positions (Tenkorang and Owusu, 2019).

Programmes such as the retrenchment of public sector jobs also resulted in large numbers of men being removed from work and women ended up engaging in income generating activities to support their families (Tufeyru, 2014). Ohemeng and Adusah-Karikari (2015) agrees that 1980s saw the effectuation of the Economic Recovery Programme by the government to refurbish the Ghanaian economy that had nose-dived, however, this programme severely affected women and further marginalised them.

3.4. Programmes Aimed at Alleviating Poverty Among Women in Ghana

In an attempt to address the incidence of poverty, especially among the women populace, various governments have initiated different programmes.

3.4.1. Microfinance

Alnaa (2017) points out that over the past thirty years, microcredit initiatives have been put in place in multiple developing economies and was strengthened by the UN in 2005 with the declaration as the international year of micro-credit. Credit access empowers females to make financial based decisions, which may result in the allotment of greater disposable income to boost nutrition, health status, living accommodations, and their children's education (Alnaa, 2017). Thus, microfinance entails giving modest savings and credit to especially underprivileged and low-income earners. Micro-enterprises are generally regarded as thriving socio-economic counteractive instruments to challenge poverty, encourage deployment of female capital, and project as poor the entrepreneurial abilities of women in some third world countries (Tufeyru, 2014). However, what is lacking is information pertaining to the effects of these micro-finance programmes in some parts of Ghana (Tufeyru, 2014).

Norwood (2011) opines that micro-credit is usually not only considered a workable tool for economic development at national levels, but is also a means for empowerment, and personal poverty reprieve. Present-day lending practices

still involve individuals engaged in raising capital in Ghana to start or expand family based businesses (Tufeyru, 2014). The Ghana Living Standard Survey (GLSS) (2008) in a report stated that the sources of widely used micro-loans to the poor and low-income earners when starting or expanding their business includes relatives, acquaintances, and neighbors (Tufeyru, 2014). However, the GLSS report emphasized the importance of improved access to micro-finance services to let loose the entrepreneurial capabilities of the underprivileged, especially women in Ghana, and free them from dire poverty (Tufeyru, 2014).

The government of Ghana started the Microfinance and Small Loans Centre in 2006, which provides modest credit and loans to small and medium enterprises to encourage women to participate in the economic sector (Ministry of Gender and Social Protection, 2015). Also, the Local Enterprises and Skills Development Programme provide training, start-up tools, and financial support for the youth who are unemployed. The Livelihood Empowerment Against Poverty (LEAP) programme provides bi-monthly cash grants to over 90,785 poor households in Ghana, with women constituting the majority of those benefiting (Ministry of Gender and Social Protection, 2015). In addition to that, the Labour-Intensive Public Works programme under the auspices of the Ministry of Local Government and Rural Development provides seasonal employment to 53,588 females, which makes up 57.9% of beneficiaries (Ministry of Gender and Social Protection, 2015).

Norwood (2011) noted that informal rural banking projects are common in Ghana, particularly in rural areas, and are commonly referred as esusu or susu.

Esusu are usually developed by individuals on the basis of a common need for credit or loans, savings, or insurance (Norwood, 2011). These projects have been helpful to women because of their ability to endure the high profitable repayments, which are heavily based on reciprocal trust between members and include peer monitoring or social pressure. It is encouraging that previous studies have shown that women are more responsible with the use of credit or loans that they receive from groups because they spend their money on school fees, uniforms, and supplies for their children and goods required for their family, homes, and businesses to survive (Norwood, 2011). Many microcredit programmes in Ghana target women because they are perceived as individuals who prioritize basic needs such as health services, water, education, and infrastructure, and are

therefore considered as significant agents in wealth creation, employment creation and poverty alleviation (Alnaa,2017).

Interestingly, a number of studies have revealed an expanding trend in microfinance in Ghana when one considers the over 31 registered microfinance institutions (MFIs) participating in the nation and attending to an approximately 300,878 active clients with a combined overall portfolio of US\$ 224.6 million as of September 2012 (Microfinance Information Exchange, 2012 cited in Tufeiru, 2014). Tufeiru (2014) suggests that money provided to people as a loan can empower them compared to money given as a grant, and this can boost their enterprising abilities to end the recurrent poverty they face in their day-to-day life. Microfinance role in third world countries is significant, especially among females, and it has become a widely used method for economic empowerment of women in developing countries. Ghana is no exception (Tufeiru, 2014).

3.4.2. Small and Medium-Sized Enterprises (SMEs)

Ghana's economy improves on SMEs controlled mostly by women, and the SMEs include part of the informal sector, which is noted for a scanty regulatory framework and higher risk (Ministry of Gender and Social Protection, 2015). The 2010 World Bank Statistics indicate that 84% of the Ghanaian active female population are involved in risky employment, which means they do unpaid family work or do their own work (Ministry of Gender and Social Protection, 2015). According to Abor and Biekpe (2006) SMEs in Ghana play a significant role in impacting thrust in economies through the creation of jobs, productivity, and innovation.

Several studies, however, have shown that female-owned businesses combat several bottle-necks in gaining access to bank sources of finance compared to their male counterparts (Abor and Biekpe, 2006). Common acts of discrimination against women in Ghana resulting from the financial sector being controlled by men and other factors include illiteracy and women's low level control over resources such as land and labour (Abor and Biekpe, 2006). A study by Abor and Biekpe (2006) confirmed that women are not positioned to network as effectively as men in terms of accessing required capital, and as a result female-owned firms are smaller than male-owned ones (Abor and Biekpe, 2006).

The National Gender Policy (Ministry of Gender and Social Protection, 2015)

noted that while women far outnumber men in the non-farm self and private informal employed sector where earnings are low, men dominate the formal sector employment which is comparatively better. The gender dimension of poverty is likely to be biased against women, resulting in poverty having a female connotation.

3.4.3. Gender Responsive Skills and Community Development Project (GRSCDP)

Ghana is one of the developing countries that have developed a number of programmes to meet the MDGs, especially MDG1 which was aimed at reducing poverty. Among these programmes is the Growth and Poverty Reduction Strategy (GPRS 1 and II) and Gender Responsive Skills and Community Development Project (GRSCDP) which stood in the stead of detailed policies to consolidate growth and poverty reduction (Government of Ghana, 2003 cited in Alnaa, 2017). According to Ohemeng and Adusah-Karikari (2015) the GRSCDP project commenced in 2009, with an aim to advance gender parity in socio-economic development through capacity building through the institution and consolidation of women's gainful employment and entrepreneurship. The project also sought to support the capacity of the MOWAC institution and other significant relevant ministries such as Health, Education, and Agriculture, including the district assemblies (GRSCDP, 2012 cited in Ohemeng and Adusah-Karikari, 2015).

In 2013 the Ghana government introduced the Ministry of Gender, Children and Social Protection (GCSP) replacing MOWAC as part transformation and improving the lives of women in Ghana. According to the responsible Minister, the new ministry formed the basis for the holistic tactical plan for restructuring and conformation of its forerunner with the social welfare department and other important social intervention programmes being carried through by the government under the better Ghana mantra (Government of Ghana, 2012 cited in Ohemeng and Adusah-Karikari, 2015). The re-structuring of the ministry resulted in the expansion of MOWAC's focus as it developed new interests including gender, welfare, and children. According to Government of Ghana (2012) cited in Ohemeng and Adusah-Karikari (2015) the gender initiative is aimed at promoting gender equality and protecting the well-being and

involvement of females in the social, political, and economic development processes, gender mainstreaming, and enabling of women and girls, as well as engaging men in the framework of gender mainstreaming.

Unfortunately, a report reviewing the MDG on Ghana made an expose that despite the embarkment of gender-mainstreaming programmes, there were multiple challenges in relation to their implementation and this has obstructed the attainment of significant results (UNDP, 2010 cited in Ohemeng and Adusah-Karikari, 2015). Bawa and Sanyare (2013) argue that there were still gaps between solid policies and the development of avenues for women to be involved in politics and the public organizational life. To this end, Ohemeng and Adusah-Karikari (2015) noted that government needed to go beyond signing international treaties and conventions and examine in further detail the fine indigenous issues that continue to militate against the enabling of women and girls, leaving them in disadvantageous positions and hampering them from economic processes.

Furthermore, despite the government of Ghana ensuring that an increasing number of women be engaged in the formal sector, it overlooks deep-rooted components, such as those rooted in traditional and socio-cultural norms which regulate girls going to school, staying in school, and achieving their full potential with high levels of education and eventually ensuring that they rally for the job marketplace to allow them to climb the ladder of bureaucracy (Ohemeng and Adusah-Karikari, 2015). In support, the MDG report revealed that, at a national level, the government is failing to introduce relevant strategies that would bring about a change in mannerism, values, and cultural practices (UNDP, 2010).

3.5. Role of Non-Governmental Organizations in Poverty Alleviation

The Ghanaian government has identified Non-Governmental Organizations as its key partners in national development and this has witnessed the involvement of NGOs in providing a diverse service including human rights protection, women empowerment, and provision of education and food supplies (Osei, 2017). Osei (2017) articulates that the number of known NGOs in Ghana stood at 80 in the mid-1980s, 350 in the mid-1990s, 3000 in 2004, and by 2009 as seen across all but one of the 19 countries between 1990 and 2010, a near octuplet surge in their frequency in Ghana. The aforementioned information shows that although,

Ghana has signed onto the UN declaration to reduce poverty and to enhance human development, the state cannot carry this burden of alleviating poverty alone. NGOs become significant parties for the nation to achieve national progress, human development, empowerment, and poverty reduction (Yeboah-Assiamah, 2015). This might have resulted from the fact that traditionally poverty reduction among vulnerable citizens was the duty of the social support system, however, the emergence of industrialization and urbanization resulted in the state and NGOs assuming the responsibility of alleviating poverty in Ghana (Castillo et al., 2015).

A study by Vetergaard, Murphy, Morsing and Langevang (2019) identified that a number of single mothers are looking after an average of four to five children whom they need to provide with clothes, food and education. In this study, the researchers showed that NGOs are providing resources to cover basic needs, thereby enhancing the potential of beneficiaries' self-reliance and enabling them to transform their lives (Vetergaard, Murphy, Morsing and Langevang, 2019).

Unfortunately, the efforts of NGOs have not always been successful. Osei (2017) asserts that current NGO micro-financing programmes that have advanced money at steep interest rates to financially naive women have condemned many rural Ghanaian women to further debt and abject poverty. Further, the operation of NGOs in Ghana and other African countries have been denounced for corruption and taking rural people for granted (Osei, 2017). Therefore, NGOs need to develop frameworks that assist local people in developing the relevant attitudes, know how, and skills so that they can be self-reliant in development processes and also be in a position to keep up with completed programmes. When all is said and done; they need to be assisted in shouldering their own development responsibilities through critical skills (Osei, 2017). Osei (2017) points out that instead of assuming expert-teacher roles, NGOs must assume learner-trainer roles, organize people from the people themselves, using leaders and task-forces, in addition to scholars from the region and policy-makers as arbiters.

3.6. The Interlink Between Gender, Education and Poverty Alleviation in Ghana

Education is widely acknowledged as a key factor in enhancing supportable

social and economic development, and therefore the education field is usually highlighted as a significant arena of attention and investment (Sinha and Nayak, 2008). Therefore, upgrading education of women expands opportunities to engage in paid employment, increases productivity in the market, and further facilitates social and political participation. As regards this argument, gender equality sees education as one of the key poverty strategies for poverty reduction in the modern development discourse, thus limiting girls' access to education is a direct act of hindering poverty reduction measures and a denial of human rights (Sinha and Nayak, 2008). Norwood (2011) agrees to the consideration of formal education and economic participation by some economists as a way of reducing poverty in developing countries.

Bosak et al. (2018) puts forward that 42.0% of the women outside of the paid labour force in 2010 were university students compared with only 4.3% in 1960. Therefore, credit may be given to the government for the increase in the percentage because of its scheme designed to alter parental attitudes and favoring the education of girls (Bosak et al., 2018). Alnaa (2017) points out that the contemporary trend of community education and information on gender related subjects has significantly opened the eyes of a number of women and men, especially in Ghana, thereby giving these women much more socio-economic leverage.

As part of addressing gender inequalities with regards to education in Ghana, the nation implemented gender mainstreaming through Sector-wide Approaches in Education (SWAp). This resulted in the Ghanaian government implementing the Education Strategic Plan which identified four focus areas, that is (1) equitable access to education, (2) quality education, (3) educational management, and (4) science, technology and Technical and Vocational Educational and Training (TVET) (Government of Ghana, 2003 cited in Sinha and Nayak, 2008). Resultantly, the education policy goal in Ghana indicates that it wants to expand women involvement in the education sector, with regards to enrolment, retention, and completion rates., with respect to balancing gender in among females and males, the government of Ghana introduced the National Development Planning Commission in 1990 whose purpose was to decentralize planning and enhance grassroot community participation (Sinha and Nayak, 2008). This culminated in the recruitment of District Girls' Education training in each of the 110 districts of

Ghana. SWAp in education implementation is a part of the policy obligations to gender mainstreaming in the policy planning and implementation process in Ghana, however its activities are limited and do not include the whole process (Sinha and Nayak, 2008).

3.7. The interlink Between Gender, Agriculture and Poverty Alleviation in Ghana

According to the National Gender Policy (Ministry of Gender and Social Protection, 2015), the Ministry of Food and Agriculture (MoFA) developed a Gender and Agricultural Development Strategy (GADS), to strengthen its gender mainstreaming processes. The main areas sought to be addressed by GADS include increasing the capacity of the institution of MOFA to address gender issues, advancing production and the use of sex and age segregated data, improving extension service performance, improving opportunities to obtain information on land rights, bettering the development and furtherance of appropriate technologies in agriculture, promoting the variegation and development of new processed products, and intensifying environmental protection through agriculture practices.

The independence of Ghana in 1957 have brought drastic changes in policies for instance in the agricultural sector where production was centred on export commodities which caused a gap between men and women. Women supplied the labour on their male relations the farms (Torvikey, Yaro and Teye, 2016). Just like in other African countries, agriculture is the backbone of Ghana's economy, contributing to about 23% to the gross domestic product (GDP) and giving employment to about 60% of the population (GSS, 2012 cited in Yaro, Teye and Torvikey, 2018). On a similar note, Zseleczy et al. (2014) asserts that programmes and projects to upgrade agriculture are significant in elevating production in addition to opportunities to resources and information. Therefore, there is a need for accountability and avenues through which gender relations can affect or be affected by specific interventions.

However, women still have limited access to land and men still dominate the production of crops. Women have thus become proletarianized in huge land schemes with poorer work conditions (Yaro, Teye, and Torvikey, 2018).

Unfortunately, women do not benefit from the recompense for lands taken up by the government and corporations because they are not regarded as components of the ruling local elite and also not heads of families (Wisborg, 2012 cited in Yaro, Teye and Torvikey, 2018). A limited number of women enjoy the outer-grower schemes because the majority are not able to access lands or secure the required capital and labour, which is a result of the long term marginalization of women. They are denied opportunities to accumulate capital and power (Yaro, Teye and Torvikey, 2018). It is unfortunate that women account for more than 40% of the labour for agriculture in Ghana, but have a limited right to agricultural inputs and resources such as land, livestock, fertilizer, credit, or extension services (Zseleczy et al., 2014)

Projects such as outgrower schemes have been critiqued for their bias based on the resource capital of the farmer, which implies an automatic relegation of poor farmers who are normally women (Torvikey, Yaro and Teye, 2016). Even in the agricultural sector, men tend to enjoy an advantage. According to Zseleczy et al. (2014) increased opportunities for men to access credit and labour helps them grow input and labor-intensive crops that have higher values, for example tomatoes, and they do so at a higher production level than women.

3.8. The Interlink Between Gender, Politics and Poverty Alleviation in Ghana

The Ghanaian government efforts to involve women in political environments were evidenced from when the nation gained its independence. Madsen (2019) points out that Kwame Nkrumah and Ghana are known for being among the first presidents and countries respectively in the African continent to initiate an allotment for women in politics. WiDAF (2010) cited in Ohemeng and Adusah-Karikari (2015) notes that on Ghana's attainment of independence, Nkrumah's Convention People's Party (CPP), in recognizing the contribution of women in the anti-colonial struggle, passed the Representation of the People's (Women Members) Bill in 1960. This statutory instrument encouraged female involvement in local, regional, and national decision-making processes by mandatorily naming ten females to the national assembly (Torto, 2013 cited in Ohemeng and Adusah-Karikari, 2015). Progressively, the National Council of Women was established by the nation by 1960, and was mandated to create day nurseries, vocational centres, and education projects for women (Dejene,

2008 cited in Ohemeng and Adusah-Karikari, 2015). However, these efforts by the government were not enough to fully involve women in politics as they were preoccupied only with putting women into politics, and never attempted to position them into the public bureaucracy, thereby preventing them from attaining higher positions (Ohemeng and Adusah-Karikari, 2015).

Just like in other developing countries, Ghana assumes the primal obligation of controlling the social, political, and economic environments in which women function, and finally for ensuring that these environments are accommodative of gender parity and assurance of equal rights (Ohemeng and Adusah-Karikari, 2015). Interestingly, Ghana has ratified, and is a signatory to, many international and regional frameworks that aim to intensify the involvement of women in governance at all levels and eliminating discrimination of all kinds (Sam, 2010 cited in Ohemeng and Adusah-Karikari, 2015).

On a positive note, with the AA policy road map, Gender Desks were implemented within the ministries in 1998, as well as departments and agencies of the government to guarantee that grievances pertaining to females and gender would be prioritized at all levels throughout the nation (DANIDA, 2003 cited in Ohemeng and Adusah-Karikari, 2015). Credit for such actions by the government can be given to women's movements which helped achieve a small increase in the numbers of females in consultative public offices (Waring, 2010 cited in Ohemeng and Adusah-Karikari, 2015). Ohemeng and Adusah-Karikari (2015) cited that the adopted strategy included, among other things, helping female employees obtain scholarships for further studies, making women cognizant of their power to take on more duties within their organizations through seminars and workshops, and ensuring the involvement of women in high-level meetings to push for the advancement of women and opportunities for gender equalization.

Women in Ghana have made some considerable progress in terms of participating in public life and politics, especially considering that in the past two decades women have achieved significant elevated responsibilities, such as Speaker of Parliament, Chief Justice, Attorney General, Government Statistician, foreign minister and other cabinet positions (Ohemeng and Adusah-Karikari, 2015).

The setting up of the Ministry of Women and Children's Affairs testifies to a deliberate move by the government to create an empowering environment for

gender equity and support for women in the public sector. Through this ministry, it was then possible to put together a national gender and children policy whose task was to enhance mainstreaming those issues in the national development process, and improve the social, legal and civic, political, economic, and cultural conditions of women and children (Ohemeng and Adusah-Karikari, 2015).

Unfortunately, women are continuously segregated from citadel of power and the upper bracket of decision-making institutions (Ohemeng and Adusah-Karikari, 2015). For instance, during the 2012 elections, a small percentage of 11% of women were elected for parliament, and there was no balance in the male to female ratio which was a paltry 0.12 for females in Parliament and slightly higher at 0.30 (1 being equal) for women in the government (Global Gender Gap Report, 2015 cited Madsen, 2019). Though the 2016 elections witnessed a marginal 13% improvement in women representation in parliament by 13%, the representation of females in the political arena is still low despite Ghana being a signatory to CEDAW, BFA, the African Charter on Human and People's Rights, and the Maputo Protocol (Madsen, 2019). Women in Ghana have not been very fruitful in changing their political and economic status including keeping up to speed with their men in gaining opportunities to engage in political decision making and involvement (Sossou, 2011).

3.9. Legal Frameworks Affecting Alleviation of Poverty Among Ghanaian Women

Ghana developed the National Gender Policy of 2015 as a measure to tackle the challenges that women and girls face. One clause of this policy demonstrates government's commitment to enhance women empowerment. According to the National Gender Policy (Ministry of Gender and Social Protection, 2015) the policy aims to achieve more traction in efforts and the seriousness of government in enabling women to have a safe and secure livelihood, access to economic opportunities, and decent work and better earnings, while addressing inequalities in education, socio-economic and cultural issues, health and agriculture, trade, and related matters. The core subject here is women's empowerment.

Customary Law is also found in some parts of Ghana. Customary law can be defined as a common body of undocumented, longstanding, and authoritative

rules which has to do with individual status, social organization, and communal resources present in various parts of the world (Human Rights Watch, 2003 cited in Korang-Okrah, Haight, Gibson and Black, 2019). In some parts of Ghana, particularly among the Akans, some properties, including farmland and houses, do not belong to the individual utilizing the resources but rather to the family line. Therefore, in terms of inheriting properties, the property a husband shares with his wife upon death returns to his family, for example his brothers or nephews (Korang-Okrah, Haight, Gibson and Black, 2019). These actions further worsen the economic status of women, thereby continuously subjecting them to dire poverty.

Governments are sensitive to the value of their rural areas where the most of their people live, hence rural areas act as the centre around which most national development revolve (Osei, 2017). Resultantly, just like many other countries, the Ghanaian government adopted plans of action to specifically tackle socioeconomic problems in remote areas and upgrade the lives of rural population (Osei, 2017). According to IMF (2012) cited in Osei (2017) consecutive governments in Ghana over the years have implemented various policies and projects to counter the differences between the rural and urban poor. Unfortunately the poor in remote areas remain poor.

On a disappointing note, some Ghanaian women are still affected by property loss regardless of the fact that for nearly three decades, official statutory laws have banned such practices (Korang-Okrah and Haight, 2015 cited in Korang-Okrah, Haight, Gibson and Black, 2019). For instance, some of the clauses of the Intestate Succession (Amendment) Law 1991 states that violations of property rights include booting a surviving spouse or child out of the matrimonial home, keeping them back from the use of the property they shared with the deceased or are otherwise entitled to, and destroying or otherwise meddling with their use of property, are forbidden (Korang-Okrah, Haight, Gibson and Black, 2019).

The government of Ghana has also shown its commitment to address gender inequalities by embracing the Millennium Development Goals, particularly Goal 3 which encourages member states to promote gender equality and women empowerment. This gave birth to the development of a current and detailed policy framework for mainstreaming gender in the socio-economic development agenda of Ghana (Ohemeng and Adusah-Karikari, 2015). The aforementioned agenda

received much support from the African Development Bank and the Government of Ghana through MOWAC, which acted as the project executing agency, and with Department of Women as the implementing agency, and has embarked on a four-year Gender Responsive Skills and Community Development Project (GRSCDP) (Ohemeng and Adusah-Karikari, 2015).

Ghana is one of the member states of the United Nations who took serious actions to further policy, research, and programmes aimed at improving women's involvement in modification (Bosak et al., 2018). Ghana initiated a number of pieces of legislation to tackle gender inequalities, including the Spousal Property Rights Bill, Domestic Violence Act and the Gender and Agricultural Development Strategy (Wrigley-Asante, 2011 cited in Bosak et al., 2018). These developments marked a new milestone in gender politics in a third-world country like Ghana and elevated African feminism (Soothill, 2007 cited in Bosak et al., 2018). Ghana has proven its commitment to embrace international legal frameworks by successfully mainstreaming Millennium Development Goals, especially MDG1. Rural poverty is still high in the country, however (Ghana Statistical Service, 2014 cited in Yeboah-Assiamah, 2015).

According to Sossou (2011) Ghana is one of the first countries in Africa to implement several international human rights accords and conventions for women's rights and gender issues, including the 1979 Convention on the Elimination of All forms of Discrimination against Women (CEDAW). The constitution of Ghana in 1992 outlines certain important human rights and freedoms for all people in the country. For instance, Section 17, Subsections 1 and 2, and Section 27 of the constitution have a precise non-discrimination provision that involves gender and women's rights issues (Sossou, 2011).

3.10. Conclusion

This chapter's exploration of women's poverty alleviation efforts have centred on their participation in the agriculture sector, education sector, and political sector. In this context, an attempt has been made to show how Ghanaian women are accommodated in the agricultural, education, and political sectors to enable them to alleviate poverty. This discussion led to an examination of government and NGOs efforts aimed at alleviating poverty among Ghanaian women. The chapter ultimately discussed the policy environment in relation to women empowerment

in Ghana.

CHAPTER FOUR: RESEARCH METHODOLOGY AND DATA COLLECTION

4.1. Introduction

While chapter three reviewed written material on the germane subjects to gain substance on the topic under study, chapter four reviews the instruments that were utilized to answer the research aims and questions of this research write-up. This chapter ingrained in detail how findings were collected by defining a research methodology, research design, research methods and units of observation. The research methodology sought to answer the research questions. Marume (2015) suggests that research methodology embrace plan of action, methodologies, approaches, routines of securing, and building up a considerable solid model of knowledge of a phenomenon or group of phenomena. The study was qualitative in nature. Denzin and Lincoln (2005), Patton (2001) in consonance defines qualitative research as

“an approach that uses a naturalistic approach which seeks to understand phenomena in context-specific settings, such as real world settings, where the researcher does not attempt to manipulate the phenomena of interest...it is any kind of research that produces findings not arrived at by means of statistical procedures or other means of quantification, but instead the kind of research that produces findings derived at from real-world settings where the phenomena of interest unfold naturally.”

According to Richards (2005) a person's choice of working qualitatively is most often than not informed by the fact that the question being asked does not indicate in a vivid manner what data is needed to answer it.

Concerning the aims of the research in determining the role of women in poverty reduction strategies in Ghana, considering its explorative nature, the qualitative approach was most conducive. The leading identifying features of qualitative research lies in the fact that the researcher ventures to interpret people in terms of their own account of their world.

4.2. Research Design

Saleem, Tabusum and Batcha, (2014) describes Research Design as the organization of circumstances for the grouping and synthesis of data in a manner that intends to syndicate relevance to the research purpose. Qualitative research design is more organized since it targets the attainment of a profound discernment of a phenomenon to achieve rich data (Babbie, 2007). Therefore, the objective of a research design is primarily to explain the meaning, makeup, and substance of the experiences lived by a person, or a set of people, about a particular occurrence (Christensen, Jonhson and Turner,2010 cited in Simon and Goes, 2011).

Most definitions of research design highlight the concept within which the research should be carried out:

1. The blueprint for the collection.
2. Measurement.
3. Analysis of data. (Akhtar, 2016)

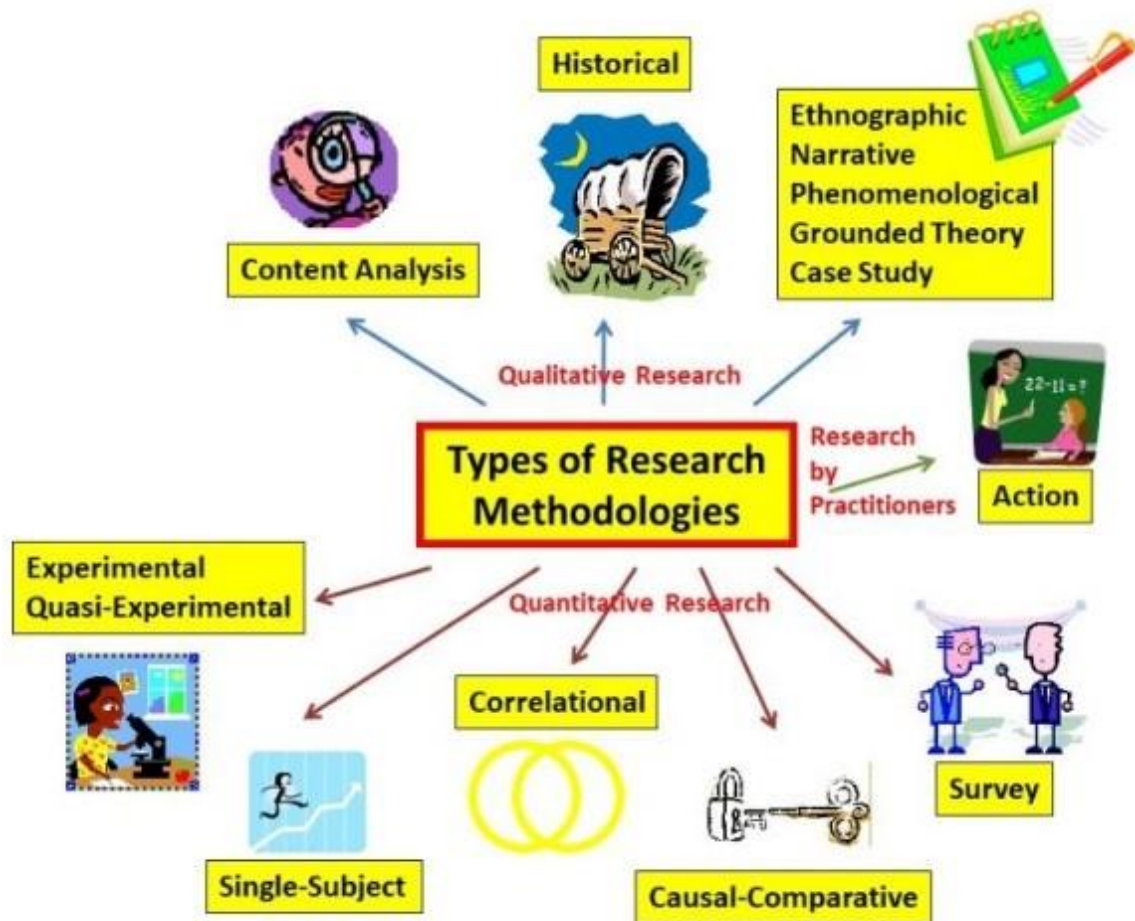


Fig. 4. Illustration of Types of Research Methodologies. (University of Connecticut, 2019)

The above diagram enlightened the researcher concerning the types of methodologies available and the best designs for each. It became much easier for the researcher to select the most relevant methodology for aligning with the study.

4.2.1. Qualitative vs Quantitative Design

Superiority with regards to qualitative or quantitative research framework designs has been a debatable topic for a while (Humphries, 2008; Thomas, 2008). Having previously been a protagonist for the quantitative design school of thought, Levine in 1993 unilaterally declared victory over the qualitative school of thought (Neuman, 2006). Fast forward ten years later, a contrary conclusion was reached by Denzin and Lincoln who postulated that qualitative research had progressively increased and has largely displaced the archaic qualitative research (Neuman, 2006).

Without any intention of becoming a protagonist or antagonist to any of the

established design framework, I wish to expound on my choice of qualitative design in this study.

Irrespective of the differences between qualitative and quantitative, some researchers seem to advocate the need to draw on the strength of either of the two so that they could be used in situations to support each other. For instance “by understanding both approaches, you will know about the range of research and can use both in complementary ways” (Neuman, 2006).

4.2.2. Qualitative Design

The qualitative approach, which is underscored by the philosophical orientation called phenomenology (Miller and Salkind, 2002b) was used as the design for this study. Phenomenological study is a profound examination of what experiences mean to people. Central to it is the preoccupation with the examination of everyday people's encounters so as to learn the commonsense of people's understanding and the significance they attach to their encounters and the encounters of others (Bliss, 2016). Phenomenological research requires a person to undertake the research to concentrate on peoples' encounters of an occurrence to acquire detail information that give a premise to supply a basis for thoughtful structural analytic thinking that in the end reveals the heart of the experience. Phenomenological inquiry lets researchers assist people with the comprehension of the importance of these phenomena – that is to say the ingredients of lived experiences (Bliss, 2016). This qualitative research orientation is intended to provide people with an understanding of the phenomena, including the role women play in poverty eradication programmes in Ghana (Thakadipuram, 2010).

The choice of qualitative research was considered most appropriate for this topic since qualitative research allows for the examination of a problem in its social and cultural context (Salkind 2012). Babbie and Mouton (2012) complements the aforementioned point by suggesting that the researcher interviews participants in terms of their individual definitions of their world, focuses on the insider-perspective as opposed to the outsider perspective, and hence provides a thorough account, as well as perceptiveness and a richer content and discernment into the life-worlds of the participants.

Qualitative research demands that the researcher collect data from the natural environments of the participants (Nieuwenhuis, 2007, cited in Schneider, 2016). A great deal of time was spent on scrutinizing documents revealing the thoughts, feelings, and understanding of Ghanaian women in terms of their contribution to alleviating poverty. The researcher noted that the qualitative research process is quite complex, because the data collection processes of both meticulous interviews and discussion by focus groups are extremely labour intensive and time consuming. The researcher thus gathered data using a secondary data method, which allowed him to cover a big part of Ghana using previous findings.

4.3. Justification of the Use of a case study

Yin (2003) describes a case study as an empirical enquiry that analyses a present-day phenomenon within its real-life environment...and in which several references of evidence are used. The study certainly has all the ingredients of a real life context, hence its appropriateness as a case study. Creswell (2003) posits that the person undertaking the research in a case study meticulously investigates a programme, activity, process, or one or more individuals. In the setting of this study, the cases were bounded by the specific needs, and state of affairs, including the time during which the fieldwork was conducted. The extended time of engagement and the use of different methods of data collection routines made the investigation detailed and comprehensive.

4.4. Units of Observation

A unit of observation is an object about which data is gathered. Researchers base conclusions on data that is gathered and analysed, so utilizing defined units of observation in a study or other investigation explains the reasonable justifications and conclusions that can be drawn from the data collected. Most of the material used for the research was scholarly literature. A literature scrutiny of the lion's share of contemporary books and journal articles helped contribute useful insights into the varied course of instruction as regards the function and purpose of performance management. According to Van der Ven and Scherer-Rath (2005) the standard approach is made up of norms and guidelines that assist in directing a person's thinking and course of action. Approaches of a normative nature were used to answer the "what should be" question, for example "What roles should

be the role played by women in Ghana to alleviate poverty”?

4.5. Data Collection Techniques

The choice of technique for the study was informed by the type of research, which in this case was qualitative. One form of qualitative research is Document Analysis, where documents are transcribed by the researcher to give expression and meaning to an assessment topic (Bowen, 2009). Interpreting documents encompasses coding content into themes like how written focus group or interview material is analysed (Bowen, 2009). Scoring or grading of the document can be done with a rubric.

Document analysis is an efficient and effective research framework for examinations, and reviewing and assessing reports, whether they be electronic or in print. As with other analytical orientations peculiar to qualitative research, document analysis enables that data to be scrutinized and deciphered to evoke and extract significance and understanding, and create existential knowledge (Bowen, 2009). Documents contain content (text) and photos that have been taken down without a researcher's intercession. O'Leary, (2014) states that there are three primary types of documents.

Public Records: They incorporate notices; agendas, participation registers, and minutes of meetings; handbooks; background papers; books and leaflets; periodicals and logbooks; occasion programmes (printed diagrams); letters and memoranda; charts and graphs; papers (clippings/workmanship); press statements; proposals for programmes, application forms, and summaries; scripts for radio and television programmes; organizational or institutional reports; data from surveys; and various public records.

Personal Documents: Items like calendar schedules, emails messages, scrapbooks, web journals, Facebook posts, duty logs, incidents reports, reflections/diaries, and newspapers, which constitutes first-person or first-hand accounts of a person's activities.

Evidence: Also known as artefacts consisting of physical objects found within the study setting or other unspoken or turn-up evidence or proof, for example, cultural curios.

Bowen (2009) considered documents as 'social certainties or facts' that are put together, distributed, and used in socially structured ways. Written materials that might be used for methodical assessment, as a major aspect of an examination, take an assortment of forms.

The analysis of qualitative data of a secondary nature involves the utilization of present data to unearth solutions to research questions that are different from the questions asked in the preliminary research (Long-Suthehall, Sque and Addington-Hall 2010). Smith (2008) is of the view that secondary analysis involves an additional analysis of data with the intent of answering questions with improved statistical techniques or responding to new research questions with old data. However, the consensus between all the definitions is that secondary data analysis involves the utilization of data from someone else's findings. Whichever definition one wishes to adopt for secondary analysis, it involves using the first, or original, questions of the research, statistical points of view and theoretical foundations, and may be performed by the original researcher or by someone new (Smith, 2008).

According to Smith (2008) secondary data can accommodate an entire array of empirical forms. This advantage allowed the researcher to gather data produced through systematized appraisals, analysis of documents, journal articles, and the results from the surveys sponsored by the government. In that regard, the researcher acquired mostly no-numeric secondary data which involved retrieving data from second-hand interviews, ethnographic accounts, documents, photographs, and conversations. Whiteside, Mills and McCalman (2012) suggests that there are clear benefits related to the utilization of secondary datasets in research, including efficiencies in time and money, and the maximum use of potentially crucial data that might otherwise lie dormant.

According to Long-Suthehall, Sque and Addington-Hall (2010) changes in the time needed to acquire ethical and development approval for the research, results in most student researchers undertaking postgraduate degrees finding it difficult to do empirical work. This also worked to the advantage of the researcher since the study was supposed to be finished within a limited space of time, and there were no resources to conduct interviews in the nation of Ghana.

Also, secondary analysis may be beneficial when the topic under discussion is of

the delicate type and those participating may be the elusive “population”, or one that is inaccessible (Long-Sutehall, Sque and Addington-Hall, 2010). The last mentioned situation was the case in the study that was used in the development of the paper, as the topic also wanted to probe the sociocultural conditions of women in Ghana, considering it to be hampered due to the traditional and cultural beliefs that hinder women from articulating freely their circumstances. Therefore, this study aimed to exemplify the cognitive operation of carrying out a secondary analysis of primary data gathered utilizing qualitative methods with the intent of looking into a sensitive topic with an inaccessible population and rallying researchers to consider this approach.

Smith (2009) is of the view that secondary data analysis permits researchers to obtain data on a measure that they could not hope to repeat first-hand. The subject area expertise involved in putting together good surveys and good data sets can culminate into data of the highest calibre, and allow data to be analysed and reproduced from different perspectives and orientations and create avenues for the discovery of links not considered in the primary research. This was the case in this study, as the researcher managed to consult a wide variety of literature from published material on women and alleviation of poverty in Ghana. This helped achieve a balanced discussion, since the articulated documents covered most parts of Ghana.

However, the researcher faced some challenges during data collection using secondary data method for instance. The researcher came across collected data that has been assembled with a vastly different intention in mind which risked the study to gather unwanted information. The researcher guarded against this shortfall by meticulously gathering data that addressed the research questions, to minimize the deviation of the study.

4.6. Data Analysis

Literature was used to highlight the core themes and widen understanding (Knopf, 2006) in this study. Document analysis is an important research instrument used as a social research strategy which is an invaluable component of most scheme of triangulation, and allows the blending of strategies in the research of a similar occurrence (Bowen, 2009). To look for a meeting and substantiation, qualitative researchers typically utilize not less than two resources

through the use of various information references and techniques. The motivation behind triangulating is to give a convergence of proof that produces validity (Bowen, 2009). Verifying research findings across a set of data can lessen the effect of possible predisposition by looking at data gathered through various strategies. Likewise, qualitative and quantitative techniques can sometimes be included in document analysis and is called mixed methods.

The researcher adopted document analysis because it is frequently utilized to bolster and fortify research. This method of data collection allowed the investigator to utilize a wide range of fields of research through information assortment and commendation to different strategies. In this way, the researcher obtained background research information, and broad coverage and expansive inclusion of information. The method was thus useful in contextualizing the researcher's examination of the subject under study. With the use of documents, the researcher was able to capture details previously offered by informants, and track change and advancement. Furthermore, document analysis allowed the researcher to point to questions that should be interrogated or conditions to be observed. The use of document analysis ensures that the research is critical and comprehensive (Bowen, 2009).

Qualitative data analysis entails the categorization and transcribing of linguistic material to make arguments about tacit and definitive dimensions and frameworks of meaning-deciphering and what is represented in it (Flick, 2013). Having the presence of mind that the units of observation for this research were preponderantly material in the written form, the applicable methods could be categorized as content analysis. This has to do with getting the data from relevant literature to the topic in addition to relevant documents from a Ghana poverty reduction document. By examining the different contents applicable to the topic, the researcher could arrive at well-informed conclusions and recommendations based on the available information.

The 'write up', was challenging and exciting at the same time since this was the stage where I had to present a closing view point where a singular truth was extracted from the assembled data and as part of a linear progression (Coffey and Atkinson, 1996).

4.7. Ethical Consideration

The issue of ethics was of paramount importance in the study. In keeping with that, I had to answer ethical questions in relation to whether this study would involve experimenting with animals or humans in any way and if so to what extent. I also had to consider whether I would be true to my own ethical code (Hesse-Biber, 2010).

Ethical consideration was considered, since this study by and large involved the use of secondary data which revolves around possible injury to individual role-players and the issue of return for consent. Secondary data is different in terms of the quantum of information to be identified in it. Since most information on this research was also gathered from the Internet, e-books and a public forum, authorization for utilization and analysis was implied. The ownership however of the original data was duly recognized in research by NGOs that were relevant to this present research, but where data was not freely available, except to the NGOs. The researcher sought permission to use the data as well as ethical clearance with the Ethics Committee of the University of South Africa, and only proceeded with the research after receiving the green light in that regard.

4.8. Validity and Reliability

In putting together a study, scrutinizing results, and deciding the quality of the research, validity and reliability are two factors worth taking into account by any qualitative researcher (Patton, 2001). In keeping with my quest to ensure that this research attains the level of validity and reliability, the research took time to put in work in the writing of the research report which according to Seale, 2009 constitutes the establishment of "trustworthiness" which is key in validity and reliability of a research. To further improve the dependability of the research, data was collected from different sources, including books, journals, government policy documents, circulars, and the Internet. Triangulation, which according to Cohen, Minion and Morrison (2000) is defined as the study of a particular phenomenon through the use of two or more data collection methods, was also used as a tool in this study. Bailey-Beckett and Turner (2001) referring to the work of Jakob (2001) indicated that by integrating multiple observers, theories, methods, and empirical materials, researchers stand a good chance of overcoming the frailties or intrinsic biases and the problems that come from single-method, single observer, and single-theory studies.

4.9. Positionality and Research

Chacko (2004) in defining positionality, highlighted a researcher's ability to separate himself or herself in research based on the characteristics of personal identity in terms of race, social class, sex, status, sexuality and other attributes, with the implication that this position may influence an aspect of the study.

Irrespective of what my views are with regards to gender in general, and women in particular, I binded myself with the tenets of objectivity to make this study valid. This was made possible by me doing a self-introspection to identify what my biases were and articulating that with "being me" in the course of the research (Sultana, 2007).

My decision to embark on this study is borne out of my experiences in Ghana where I noticed with sadness that women bore the brunt of endemic poverty and how the few successful women were able to impact not only the lives of themselves and their immediate families but also the community within which they resided. In the scheme of these experiences with me also being a woman, it only made sense to me that if we could identify and expand the roles of women as a deliberate poverty alleviation policy, we could end up reducing poverty to a large extent. It is gratifying to see women empowered and I like to affect policy on the need for women to be the focus of such initiatives. Empirical evidence is mandatory. Hence my effort to tread this road of epistemology.

4.10. Conclusion

As the previous chapter dwelt much on current literature about the role of Ghanaian women in poverty alleviation, this chapter as a departure, provided an elaborate account of the research methodology and its execution thereof.

The research design and approach were thoroughly discussed as a means of providing comprehensive information on the process of data analysis.

RESEARCH FINDINGS

5.1. Introduction

This chapter presented and analysed information from previous research studies on the role played by Ghanaian women in poverty alleviation. It discussed the underlying socio-cultural factors contributing to endemic poverty particularly among Ghanaian women. Finally, the researcher evaluated the current programmes, policies and innovations targeting women that have been or are being implemented to reduce poverty in Ghana. Findings are presented from documentary evidence inclusive of journal articles, newspapers and all relevant documents from the Ghana poverty reduction literature. In short, this chapter is an attempt to answer the study's research questions. Answering these questions implies paying attention to such issues as women's contribution to food security and reduction of vulnerability, socio-cultural factors subjecting women to poverty; and programmes, policies and innovation in place to alleviate the phenomenon under study.

Various research questions were considered and analysed with available documents.

Research question 1: what is the role of women in alleviating poverty in Ghana?

Findings on the above research question were based on the National Gender Policy, Ghana Statistical Service, Ghana Living Standards Survey, Institute of Economic Affairs (IEA) and Nonprofit and Voluntary Sector Quarterly; A Journal of Feminist Geography; Journal of Women and Social Work; The Constitution; Agrarian South: Journal of Political Economy

Finding 1:

Women are an important stakeholder in the growth of various nation's political economy growth. Women partake in several initiatives at a household, community, and national level that promote the gross domestic product of a nation. For instance, in mining, agriculture, and construction, women are the main contributor to economic growth. Despite all these contributions, it seems that the role women play is not appreciated and well documented. The next section will

outline women initiatives and programmes in tackling poverty in Ghana.

According to the statistics documented in a study by Wringley-Asante (2012) women play a significant role in food production and ensuring that households have access to food. The study concurs with Wringley-Asante, by concluding with the statement that food crops are produced by women and that they are key partners in agro-forestry, and post-harvest activities where they make up 70%, and 95% in agro-processing and 85% in food distribution.

Similarly, the National Gender Policy (Ministry of Gender and Social Protection, 2015) points out that statistics by the World Bank on wage employment involving women in the non-agricultural sector per the World Bank indicate that females constitute most of the labour force in the informal sector with a percentage of 92%, while females working in the non-agricultural sector constituted 31.7%.

Resultantly, post-cold war accounts reveal that women's contributions to the development Africa are amplifying. They have immensely impacted economic growth, especially in the area of trade (Ikubaje-Aina, 2015). Interestingly, women now embrace diverse forms of markets that are not limited to regular markets. They have become distributors and international traders also (Ojigho, 2015). In Ghana it is the same, and research has shown that women are heavily involved in trade, with 27.4% of women engaged in it (Wringley-Asante, 2012). Wringley-Asante (2012) further asserts that "fishing occurs particularly along the coastal communities, where there is a district division of labour, with the men catching the fish and the women processing and marketing the fish".

Even though men still enjoy high levels of access to employment, some studies have shown that Ghanaian women are also very much involved in productive activities. The National Gender Policy (Ministry of Gender and Social Protection, 2015) and the National Population and Housing Census of 2010 (Ghana Statistics Service, 2013) suggests that the percentage of males in employment are marginally higher than that of females except in services and sales (31.4% female, 10.2% male) and elementary occupations (7.5% female, 4.3% male). The sixth Ghana Living Standards Survey (GLSS) substantiates these findings, while showing that the number of females (31.3%) involved in service and sales employment are more than three times the quantum of their male counterparts (9.2%). To support this, the PHC of 2010 showed that among employed males,

45.9% were in agriculture, consisting of forestry and fishing, 12.3% were in wholesale, retail and repair of motor vehicles and motorcycles, 8.8% were in manufacturing. For women, the proportions were 38.3% for agriculture, 24.9% for wholesale and retail, 12.5% for manufacturing and 9.3% for accommodation and food service activities.

According to IEA Women as Economic Actors Survey Report (2016) owning a business was common among both the female and male sample. However, a lot more females (85.8%) owned businesses and most of these women (73.5%) relied on their personal savings as start-up capital for their business. The IEA Women Economic Actors Survey Report (2016) further indicated that unemployment was slightly higher among females (4.5%) compared to males (3%). The majority of females were self-employed and worked in the informal sector. Although females were at a disadvantage when it comes to formal sector employment as only 4.5% of females compared to 13.4% of males were employed in the formal sector, the study concluded that many own businesses and are contributing significantly to the income of Ghana.

Finding 2:

Some studies have shown that women's hard work has given them an advantage compared to male headed households. According to the National Gender Policy (Ministry of Gender and Social Protection, 2015) the sixth GLSS was specific in showing that when considering terms like sex of household heads, poverty incidence among male headed households was higher at 25.9% compared to that of female headed households (19.1%).

Previous studies have shown that widening women's economic empowerment consolidates their voice and capacity to be decisive not only with themselves, but also in terms of how they choose to broaden that empowerment externally to accommodate the needs of a society (Evans, Mayo and Quijada, 2018). These same observations have also been made in Ghana by different scholars. Women usually fight for their self-dependence. This has been observed in a study conducted by Wringley-Asante (2012).

The findings validate a review of the MDGs which observed that the world is now a better place for women as a number of them are engaging in paid labour (Pandey, 2017). It is apparent that women constitute the majority of the world's

population and their contribution to the livelihood of humanity cannot be ignored. For nations to realize sustainable development in the 21st century, they must embrace the relevance of women (Olufemi, 2006).

In conjunction, Torvikey, Yaro and Teye, (2016) found that women constitute the core of the workforce on the out-grower farms. Female laborers were involved in different categories of jobs, including weeding, planting, harvesting, and carting fruits.

Research question 2: What are the socio-cultural factors subjecting women to endemic poverty?

The findings with respect to the above research question were based on the IEA and NGP for government reports and journal of Interdisciplinary Economics; Health Education and Behaviour; Journal of Gender Studies; Journal of Asian and African Studies; Canadian Journal of Africa Studies/Revue canadienne des etudes africaines; Development in Practice; The Journal of Agricultural Education and Extension; Journal of Family Issues; Journal of Alternative Perspectives in the Social Sciences; Foreign Policy

Finding 2:

The IEA Women as Economic Actors Survey Report (2016) observed that due to the disadvantaged status of women, even the process of loan applications and access to credit were identified as a key hindrance to women's economic participation. The report established that, although 82.9% majority of females who applied for loans had their loans approved, about 38.6% of them indicated that banks or financial services demanded their spouses' consent during the loan application process. Since society promotes male development ahead of their female counterparts, the development of women tends to depend on men. According to IEA Women as Economic Actors Survey Report (2016) 9.1% of females compared to 3.4% of males mentioned the lack of collateral as the reason for seeking their husbands' consent when applying for loans.

According to the National Gender Policy (Ministry of Gender and Social Protection, 2015) customary law considers property as a family asset to be administered by the family head, who is usually a man. As a result, women's access to land and agricultural inputs is relatively poor. This partly has roots in

inheritance systems that are largely based on patrilineal systems emanating from patriarchal societies. Several qualitative studies identified the interaction between poverty and widowhood. These studies claim that cultural norms associated with widowhood often confer numerous, interacting disadvantages, for instance denial of inheritance and prohibitions on remarriage (Lyoyd-Sherlock, Corso and Minicuci 2015). The study findings indicated that Ghana had the highest rate of widowhood for older women among the five SAGE countries (42%) and widowhood was also associated with household poverty and individual food scarcity.

Finding 2:

Studies that were conducted in Northern Ghana revealed that women are controlled by their men or husbands. For instance, Akpalu, Alnaa and Aglobitse (2012) cited in Alnaa (2017) indicated that enterprises that involved both male and female spouses were bound to fail compared to those independently managed by women because of male influence. Also, exploratory studies have shown that women from Ghana are vulnerable to four types of abuse, including economic abuse in which men exhibit behaviour or attitudes that jeopardize women's economic security and financial self-sufficiency (Tenkorang and Owusu, 2019).

In a qualitative study that was conducted by Wringley-Asante (2012) participants expressed their views. Some of them indicated that abuse of females by males is among the hindrance factors to women's' development.

Norwood (2011) observed that women are exposed to poverty through various factors, many of which are embedded in cultural customs. Some cultures prohibit women from owning and inheriting land and other properties, for example. Ghana is the same. According to Anaafo and Bismarck (2017) in general, women farmers, pastoralists and migrant farmers bargain from a weak position with regards to access to land since they do not participate in land use decision-making processes. Surprisingly, female farmers believe that it is correct for the arrangement to profit the land use rights of their male counterparts even at their own disadvantage. During the interviews with women farmers several local proverbs were used to support the necessity of men to have better access to land than women. One proverb is interpreted to mean:

“when it comes to hard times, we call upon men and not women”, “when a woman buys a gun, it is kept in the house of a man” and “women sell garden eggs and bot gun powder” were used by women to justify the dominance of men over women on family land resources

Personal interviews, 2013/2014

Similarly, Friedson-Ridenour, Clark-Barol, Wilson, Shrestha and Ofori (2019) in their study established that there were strong feelings about what money should do for women, however this was complicated and confronted at the same time by society's expectations around roles on gender and duties that work against women's ability to participate in a range of activities and make strategic life choices for themselves.

From a gender perspective, in Ghana, women seem to have been cultured to extend all their allegiance to men and this kind of socialization has dampened women's developmental potential. From the preceding, this has killed the sense of collective responsibility in women, resulting in a kind of socialization that denigrates the girl child and women in their contribution to the political economy of Ghana from the village level up to the national level. Ohemeng (2015) asserts that there is an idea that women, beyond their own control, have been socialized into specific behaviour and orientations which emphasize family life and friendship instead of their jobs and line of work, with a view to rejecting power and imputing their work execution to external factors rather than to internal ones, and lowering the estimation of their own capabilities. The findings of Wringley-Asante (2012) substantiate these claims, as participants reflected their obedience towards their husbands.

A study by Zakaria (2017) reflected low levels of female labour engagement in cash crop production, compared to food crop production, a situation that can be attributed to the fact that much of the time of women are spent on unpaid household activities such as childbearing and cooking. Ethnicity was considered in this study because matters related to roles of gender in agriculture have been connected with sociocultural, customary and traditional laws and practices which differs from one ethnic group to the other (Zakaria, 2017).

Similarly, Sedziafa, Tenkorang, Owusu and Sano (2017) did a study on women's experiences of intimate partner economic abuse that produced the same results.

Also, Anaafo and Bismarck (2017) found that females have unfortunately suffered the consequences of this phenomenon due to the matrilineal system of inheritance in Nkoranza which made it impracticable for them to directly come into their father's properties. Therefore their rights over land were held weakly in accordance with the belief that lineages risk losing their properties due to women's decisions to transfer them to the lineages of their husbands.

Men and women have significantly added to the triumph of governance in Ghana. Given that women make up the largest chunk of the population in Ghana, they are greatly under-represented economically, socially, and politically (Musah and Gariba, 2013). Consequently, men seem to have dominated in terms of the political, economic and social sphere of Ghana over the years (Allah-Mensah, 2003), due to the nature of patriarchy of the Ghanaian society that favours male domination. Globally, male domination has dominated policy formulation and development (Taylor, 2018). Gender inequality and male dominance led to the establishment of the UN Commission on the Status of Women in 1946, with the mandate of overseeing gender parity, promotion and respect of human rights globally. In addition, the Beijing conference held in China in September 1995 had the strategic vision of empowering women, but many years after the acceptance of the Platform for Action, no country has achieved total equality of women and girls since key levels of disparity between women and men still exist (Mlambo-Ngcuka, 2015).

Research question 3: what are the policies and programmes in place to alleviate poverty among women?

Findings about the above named research question were based on the NGP, Educational Strategy Plan and Journal of Gender Studies; Journal of African Business; Global Social Policy; Indian Journal of Gender Studies; Development in Practice; Global Journal of Arts; Feminist Africa; Journal of Developing Societies.

Finding 1:

This section of the study evaluates Ghanaian's policies and programmes in relation to women participation in poverty alleviation. Part of the evaluation effort was to listen to the voices of the women themselves from different documents.

Thus, The Gender Policy and poverty reduction strategies are analysed.

Governments' attempt at advancing the issue of women and men are manifest in the passage of laws, evolution of policies, strategies, and commitments to International treaties to protect and support the development of women and girls' challenges (Ministry of Gender and Social Protection, 2015). The 1992 Constitution of Ghana at article 17 (1) and (2) stipulates that all persons are equal before the law. This stipulation expressly assures gender equality and protects men, girls, and boys from elements of discrimination on the basis of social or economic status among others (Ministry of Gender and Social Protection, 2015). The National Gender Policy whose theme is focused on mainstreaming Gender Equality and Women's Empowerment into Ghana's Development Efforts supports this agenda.

According to the National Gender Policy (Ministry of Gender and Social Protection, 2015) the spotlight on mainstreaming will pave the way for an increase in the level of consolidation in addition to a specific road map on how matters relating to women, men, boys, and girls will be equitably treated. Gender mainstreaming facilitates the drive towards the policy goal of gender equality and women's empowerment, and interest into the national development process to boost the social, economic, and cultural conditions of the people of Ghana, especially women. These efforts reflect the commitment of the Ghanaian government to address gender inequalities by embracing the Millennium Development Goals, particularly Goal 3 which encourages member states to promote women empowerment and gender equality. This gave birth to the development of a comprehensive and new policy model for mainstreaming gender in the socio-economic development programme of Ghana (Ohemeng and Adusah-Karikari, 2015). The agenda received much support from the African Development Bank and the Government of Ghana through MOWAC, which acted as the project executing agency. With Department of Women as the implementing agency, they have embarked on a four-year Gender Responsive Skills and Community Development Project (GRSCDP) (Ohemeng and Adusah-Karikari, 2015).

In terms of addressing political participation of women, the National Gender Policy (Ministry of Gender and Social Protection, 2015) puts forward that voting women into the District Assemblies (DA) display signs of encouragement with

respect to the numbers of women contestants elected, and those appointed over the duration most especially from 1994 even though those elected declined in 2010 from 10.1% in 2006 to 6.47% in 2010. Notwithstanding this, women have filled important ministerial positions with some being deputized by men, indicating a certain level of confidence in the leadership of women. Studies have shown that the presence of women in politics have promoted gender issues in parliament, including poverty alleviation (Madsen, 2019).

These findings corroborate with findings in the United States of America that recent years have witnessed the progressive movement of women into the political space as factors of change, thereby paving way for what is commonly known as gender-related impact (Evans, Mayo and Quijada, 2018). Also, the progress of Ghana in terms of recognizing women's participation in politics can be attributed the aim of the MDG3 that member states enhance women's participation in politics and guide countries towards building societies that are gender-equitable (Dhar, 2018). Women in Ghana have made some considerable progress in terms of participating in public life and politics, especially considering that in the past two decades women have achieved significant key positions, including Speaker of Parliament, Chief Justice, Attorney General, Government Statistician, and foreign minister, as well as other cabinet positions (Ohemeng and Adusah-Karikari, 2015). If women can occupy strategic positions, it implies that they are in a position to effect decisions that affect their well-being and economic status.

The Government of Ghana made a pledge with regards to the accomplishment of Universal Primary Education (UPE) by guaranteeing that children everywhere, both boys and girls, are able to complete their primary education. The government's dedication towards the success of the educational goals was mirrored in several policy frameworks and reports, including the Education Strategy Plan (ESP) for 2003 – 2015, which was supported by several documents and policy frameworks, namely the goals for Education for All, the Millennium Development Goals (MDGs) and the Ghana Poverty Reduction Strategy. The Education Strategy Plan (ESP) served as the foundation, on the basis of which Ghana was to meet its commitments and objectives and comply with the benchmarks espoused in the Millennium Development Goals (MDGs) in education, that is the Gender Parity by 2005 and Universal Primary Education by

2015.

With regards to education, National Gender Policy (2015) summarized that Ghana had continued to make advancement towards achieving gender equality in addition to levels of formal education. To get rid of gender disparity in primary and secondary education, preferably by 2005, and in all levels of education no later than 2015, the Ghana MDG report (Ki-Moon, 2013) indicated that gender parity in schools in Ghana is nearest to being achieved at the primary level, which had a net enrolment rate in 2011 of 84.04 for girls and 83.77 for boys.

The ratio of female to male secondary enrolment stood at 89.9, which is comparable with other lower middle-income countries globally.

According to the National Gender Policy (Ministry of Gender and Social Protection, 2015) the rate of literacy among young women had increased substantially with those policies, from 66% in 2000 to 79.9% in 2010. Due to regional disparities, the overall literacy rate for females stood at 61.2% in 2010. Women adult literacy in the Northern and the Upper West Regions stood at 30.4% and 39.9% respectively. While the percentage was bigger at 85.3% in Greater Accra. In support, Zakaria (2017) observed that respondents' literacy level covered in his survey was found to be low. Only 20% of them indicated that they could read or write, and the average number of years of formal schooling completed was 4 years.

National Gender Policy (Ministry of Gender and Social Protection, 2015) suggests that the magnitude of the employed male population fell from 46.1 percent in 1960 to 41.6 percent in 2010, with that of females increasing marginally from 29.8 percent in 1960 to 32.8 percent in 1970 and then to 44.7 percent in 1984 before slumping to 41.5 percent in 2010. Almost 42 percent of males and females between the ages of 15 and older were employed in 2010, and of the population employed in 2010, more than 90 percent of those who were economically active were employed, with the proportions being 95.2 percent for males and 94.2 for females.

According to the National Gender Policy (Ministry of Gender and Social Protection, 2015) the establishment of the Microfinance and Small Loans Centre in 2006 by government, helped make small-scale credit and loans available to small and medium enterprises. The local Enterprises and Skills Development

Programme gives training, and start-up equipment and financial support to the youth who are not employed. The Livelihood Empowerment Against Poverty (LEAP) programme provides twice monthly cash grants to over 90,785 poor households in Ghana. The beneficiaries are predominantly women. The Labour-Intensive Public Works programme under the Ministry of Local Government and Rural Development offers seasonal employment to 53,588 females, or 57.9% of beneficiaries.

Finding 2:

In some studies, microfinance has been credited for creating jobs not only to the borrower but even third parties. A study aimed at establishing the impact of microfinance conducted by Tufeiru (2014) established that microfinance will be incredibly good for Ghanaian women because women can borrow money, start their business and also become employers. Microfinance seems to have helped women scale the ladder of success, by starting their own businesses which has helped them reduce poverty, while also contributing to the growth of the political economy of Ghana.

On the same note, Wringley-Asante (2012) asserts that the evaluation of credit programmes proved that access to finance for income generating activities can decrease women's susceptibility to poverty significantly and that the well-being of the household is likely to improve.

In the same vein, a study by Nukpezah and Blankson (2017) revealed that the credit scheme empowered female entrepreneurs in the area of study to improve their access to credit. They submitted that it arose due to the financing strategy implemented in providing credit to the women. The women entrepreneurs identify with each other by cross-guaranteeing loans for each other and holding each other accountable for the repayment of loans. According to Nukpezah and Blankson (2017) the interviewed women described the credit scheme as easy to access, with the main reason being that, unlike with the banks and other sources of credit, for instance moneylenders, it did not require physical collateral. Members within the group could cross-guarantee for each other, formal education was not a requirements, and there was no completing of forms, nor was there any red-tape bureaucracy in the process.

These findings concur with efforts that governments putting elsewhere in the

world. For instance, Mi Kim (2012) puts forward that the United States have developed interesting programmes to equip women with necessary skills to alleviate poverty such as the Micro-enterprise Development Programmes (MDPs). The programmes provide training, access to credit, business consultations, and other various networks to support people who are interested in starting a microenterprise. All these efforts by Ghana and other countries reflect their commitment as member states to the UN which, through SDGs, requires the evolution of an alternative economic model that would end feminization of poverty and tackle the several challenges of unpaid care and non-care work, which is disproportionately borne by women and girls around the globe (Dhar, 2018).

Some studies in Ghana have shown the efforts of the government in terms of addressing poverty, particularly of female headed households. A study by Sulemana, Malongza and Abdulai (2019) with the intention to establish the impact of LEAP found that LEAP grants helped households in the areas of nutrition and education, resulting in improved living standards and better livelihoods.

For the Centre of Inclusive Growth Report (2014), the LEAP programme in Ghana lead to approximately 90 per cent of the LEAP households enrolling a minimum of one member in the national health insurance system, which was inclusive of a 34 per cent increment among children under the age of six, and a 16 per cent increase among children between the ages of 6 to 17 years. Also, the initiatives marginally increased preventive care for children and LEAP households were now reporting more among young children. The cash transfer programme supported household members in procuring prescriptions for medications for the elderly and infirm. LEAP increased school enrolment at secondary school by 7%. LEAP reduced absenteeism among primary school children by 10 percentage points. The rise in enrolment in secondary school was restricted to boys, while the increase in attendance was more noticeable among girls. Beneficiaries said child labour declined as school retention and enrolment improved (CIG, 2014).

Consequently, the Ghana LEAP programme, according to the CIG (2014), lead to LEAP households benefitting from reduced borrowing, repayment of debt in time and being able to offer credit to others. Further, beneficiary LEAP households were now financially dependable and creditworthy, since the transfers had an enduring effect on consumption patterns. Also, the government initiative (LEAP) promoted Ghanaian women so they could spend a

lot of time working on their farms and be able to outsource labour to increase their agricultural production capacity. It is important to note that LEAP transfers enhanced women capacitation and empowerment of some 16% female and child-headed beneficiary households due to increased development potential, greater status, and self-esteem.

Land, labour and capital have been found to be key resources for agricultural productivity in Ghana (Ako, 2014). Social gender relations keep on defining access to, and control over, these critical productive assets. Rules overseeing land rights in Ghana are established in male-dominated, family or kinship based institutions and customary structures that oppress or discriminate women. The overriding avenues for women to get land are subject to their relations to other men (Apusigah, 2009). The fact that food crop farmers, most of whom are women by far, are overwhelmingly represented among the poor, raises worries about gendered imbalances in Ghana's land tenure framework.

According to the National Gender Policy (Ministry of Gender and Social Protection, 2015) the programme took steps to situate gender dimensions of land administration and formed a gender equality mainstreaming scheme with the goal of rendering a logical and sustainable approach to women and men's concerns in land administration for fair development, collecting gender-delicate data using the necessary participatory tools for appraisal, and merging this in the execution and monitoring processes of LEAP. An important driving force of the Strategy includes Public Education, Capacity Building, Institutional Reforms, Advocacy, and Networking with CSOs.

5.2. Discussion of Main Themes and Sub-themes of the Research

Emanating from Document Analysis

5.2.1. The Role of Women in Alleviating Poverty

The research established that women are a vital cog in national development. They contribute to a number of economic and social sectors in an effort to promote the growth of Ghana's political economy. The research outlines that, women play an important role in food production and trade with a view to improve self-sufficiency and family status, but their contributions seem to be overlooked and disregarded by

government and some development stakeholders through under-reporting their contribution to the Gross Domestic Product of Ghana.

- **Food Production.** The research established that significant financial support and political commitment is needed to help women improve their production capacity in Ghana. In support, Zakaria (2017) was of the view that a peculiar advantage of the Shea nut industry in northern Ghana is that it is dominated by women and noted to be a conduit for poverty alleviation and women's economic empowerment. Therefore, boosting women smallholder farmers' capacity to participate in decision making in their households, and having access to resources used for production in the household and income are urgent for improving women farmers' participation in cash crop production and as such in helping to improve rural women's income and cash security (Zakaria, 2017). The observations validate an argument put forward by Fapohunda (2012) who suggests that putting resources into the hands of disadvantaged women results in large development pay offs, thus expanding women's opportunities in public works, agriculture and finance and promoting economic growth. Therefore, expanding women's economic empowerment strengthens their voice and capacity to be decisive, not only about their person but also how they choose to extend that empowerment outward to accommodate the needs of a society (Kabeer 2012 cited in Evans, Mayo and Quijada, 2018). The research establishes that there is need for governments and development partners to significantly fund women development programmes and initiatives, for instance in capacity building and empowerment, so that women in Ghana can escape a societal web of vulnerabilities (physical weakness, powerlessness, isolation, exploitation, and manipulation).
- **Trade.** The research concluded that women in Ghana participate in a number of business initiatives that are not limited to fishing and cross-border trading. The above initiatives have to some extent improved their standing and status in Ghana. Women involved in trade across the border exist in all the forms of operation in Ghana: from ferrying head-loads at border towns for individuals, to travelling by road within the Economic Commission of West African States (ECOWAS), to travelling by air to the U. K., the United States of America, and

newer areas of trade like China and the United Arab Emirates (Wrigley-Asante, 2013). Commonly traded products include non-perishable goods such as onions, maize, groundnuts, beans, and sorghum in order to minimize the risk of losing their financial investment. The study found that the motivating factors for women to engage in cross-border trading included the need to tackle their status of poverty and the rising cost of living, reinforce their households, and improve general living standards (Wrigley-Asante, 2013). This is echoed by one of the female participants in Asante's research who argued that women, especially single mothers and women headed families, always absorb the burden of poverty, since they are there ones who face the vagaries of poverty head on. As one of the vulnerable groups in Ghana, women have mooted poverty reduction strategies like venturing into market gardening to reduce the intensity of poverty. The women respondents felt that only once they could support themselves and provide for the household's necessities, they could no longer be categorized as poor. The woman in Asante (2013) further argued that:

"I don't bother much whether my husband provides or not because I am able to take care of myself and my children. I can buy new things for myself and for the children when the need arises. I can also pay hospital bills when anyone is sick. I also take care of my aged mother and even support my siblings"

The involvement of women in trade is also popular in countries such as Nigeria where women have responded to poverty in infamous and very unfortunate ways, for instance in northern Nigerian communities where poverty is very extreme, particularly in the rural areas, many women resorted to petty trading to support their families and make ends meet (Usman, 2015). The aforementioned contribution speaks to the fact why the UN suggested that women need to be incorporated in strategic positions in international development institutions such the World Bank, United Nations, International Monetary Fund and other similar global institutions, so that they may have an impact in global development. Their role in poverty alleviation cannot be underestimated (Ikubaje-Aina, 2015). The research avers that, in spite of the recommendations by international institutions for developing countries to provide a conducive environment for women progression in all spheres of society, women in Ghana still find themselves at the periphery of the development framework in Ghana society and still grapple with the vagaries of the patriarchal society in Ghana.

- **Improved family status.** The business initiatives, trade, improvement in land tenure policies, ownership of property, and improved means of access to financial resources has improved the family status of most women families. The research established that women seem to be better managers in the stewardship of their business and wealth as they plough back into their business and this has improved the social status and standing in Ghana. Similarly, a study by Nwosu and Ndina (2018) in South Africa indicated that on average, even though a lower ratio of female headship is associated with a higher gross domestic product, female headed families experienced a quicker decrease in poverty compared to male-headed families.

“One of the widowed woman beneficiaries, for instance, explained that the credit she acquired has enabled her to sell raw foodstuffs during the day as well as cooked food in the evening. As a result, she can feed and buy clothes for her family, something that was previously difficult for her”
Wringley-Asante (2012)

These findings in Ghana shows that the nation is committed to the international community obligations, for instance, MDG3 was put together to monitor important constituents of women’s social, economic, and political participation and guide countries in constructing societies that are gender-equitable (Dhar, 2018). Interestingly, statistics show that the number of women confined to working in agriculture has significantly decreased. Women working outside of agriculture now make up 41% of the paid labour force compared to 35% in the 1990s (UN 2015 cited in Pandey, 2017). This shows that around the world, a significant number of women are occupying decision-making positions of, and this is happening more than in it did in the 1990s (UN, 2015).

- **Participating in productive activities:** From the presented statistics on women’s contributions to the growth of Ghana’s political economy, the research concluded that women’s contribution to the growth of Ghana’s economy is not captured, appreciated, or informing policy formulation on women capacitation and empowerment. This evidence by the submission highlighted that sometimes a number of female casual laborers are not invited to work but they come to work freely on their own since they do not have any form of work. The women are presented with maize or some

of the harvested fruits to take home for consumption in exchange for the free labour. These findings show the ambition women do have to alleviate poverty at the household, community, and national levels in Ghana.

5.2.2. Owning a Business: The researched inferred that about 65% of women in Ghana seem to have the business acumen to steer their business profitably. This eventually revealed that, beyond any reasonable doubt, women are the engines and catalysts of development and their role in poverty alleviation cannot be underestimated (Borris, 2014). World Bank Statistics from 2010 show that 84% of the active female Ghanaian population are regarded to be involved in informal jobs, meaning family work, which is not paid for, or own account work (Ministry of Gender and Social Protection, 2015). According to Abor and Biekpe (2006) SMEs in Ghana play a significant role in impacting the growth of economies through the creation of jobs, productivity, and innovation. The statistics show that women in Ghana seem to be the hallmark, lifeblood, and engine of economic growth and poverty alleviation, compared to their male counterparts, since they participate in different monetary and non-monetary initiatives.

5.2.3. Socio-cultural factors subjecting women to endemic poverty

The study established that social and cultural factors have stifled women's progress in poverty alleviation and local economic development. The patriarchal society seems to be an albatross to women poverty alleviation strategies. This section unpacks the factors that inhibit women progression in local economic development strategies.

- **Inequalities:** The study avers that, the patriarchal syndrome in Ghana's political, social and economic space, seems to hinder the triumph of women initiatives since they are viewed as second class citizens in Ghana. Wringley-Asante (2012) suggests that women poverty has been further ascribed to gender inequalities as a result of unsymmetrical power relations between men and women in gaining access to, possessing, and controlling resources. In support, a study by Wringley-Asante (2012) in the Dangme West district revealed that a patrilineal system of hereditary pattern exists, with male members of the lineage most of the time being in control of family property. Disparities in gender thus exist in the access to, and power over, valuable resources such as

land. In the same vein, during the fieldwork of their study, Anaafo and Bismarck (2017) documented that the Municipal Forestry Officer recounted an incident involving an elderly woman in the village community of Mpem. The land on which he had been cultivating maize for decades had been hired out to an investor by the local chief for the creation of a teak plantation. There was little that the woman could achieve by way of repossession of the land since the investor had the blessing of the chief (Field Observation, February 2014). These findings correlate with other studies which have indicated that females were more likely to be poor compared to their male counterparts. Using asset poverty, Oduro et al (2011) cited in National Gender Policy (Ministry of Gender and Social Protection, 2015) determined that the total and mean value of gross wealth of women was smaller than those of men, for all categories of assets. Wealth by gender in Ghana was also skewed in favour of men.

The National Gender Policy of 2015 noted that, as a result of the patriarchal framework of most societies in Ghana, systemic domination of males and subordination of females, socio-cultural and biased institutions and structures limit women (including the marginalized and the vulnerable) from access to equal possibilities including productive resources, such as land, credit, education and training opportunities, among other support systems. Gender inequality is a concern the world over as indicated by Agbonkhianmeghe and Orobator (2010) and the variations and injustice affecting women throughout the world in situations of under-development are not a result of chance or historical necessity, but are ascribed to human responsibility. In conjunction, the World Economic Forum (2016) published a report which indicated that despite reflection of commitment by several nations since 2015 in reducing the gender gap, in other countries the gender gap and particularly the gap in economic engagement and opportunity, has grown (Kim, 2017). Therefore, since women represent the majority of the world's population and their contribution to the livelihood of humans cannot be ignored, if nations are to realise sustainable development in the 21st century they must embrace the relevance of women (Olufemi, 2006). Further, the public policy in Ghana is further affected by the same

syndrome, leading government to do lip service when it comes to women issues, despite the Ministry of Women Affairs. Even in terms of budget allocation, the government apportions few funds to this. The research concludes that the world is patriarchal and male domination affects the success of women initiatives.

- **Dependence:** The research established that patriarchy is holding and militating on their poverty reduction initiatives in communities since men block women from undertaking and fulfilling their dreams. Women are seen as second class citizens and only destined for domestic chores, while the husband provides. For women, patriarch cements dependence, since men will exploit culture to their advantage and frustrate women's potential. Similarly, Ofori (2019:8) established that women usually face difficult consequences if they do not consult their husbands before making decisions. One interviewed man had this to say:

“if she has something [wants to do something] and she doesn't consult the husband, if there is a problem, the husband will not mind her If you see that what the woman is doing is not good, you can also tell her to stop doing it and the problem will solve. So, that is the reason why they consult their husband before they do whatever they want to do” (Ofori, 2019)

Therefore, if women chose not to confer with their husbands, they risk losing their support, and in the absence of other forms of social protection, this could make the women vulnerable to a range of consequences (Friedson-Ridenour, Clark-Barol, Wilson, Shrestha and Ofori, and 2019). It is therefore worrying that the variations and injustices affecting women worldwide in situations of underdevelopment are not a result of chance or historical necessity, but are ascribed to human responsibility (Agbonkhianmeghe and Orobator, 2010).

This evidence justifies the measure put in place by the United Nations to implement SDGs which were welcomed by many particular those who wanted to assure that equality in gender was added as an important goal in the world's commitment to eradicate poverty particularly among women (Kim, 2017). Despite, the emphasis by UN on gender equality, cultural norms and values in Ghana and most African countries still exacerbate

women vulnerabilities and risk in most households, since male domination determines economic activities in which women should participate.

- **Gender socialization:** The study avers that the way women were raised and cultured in a patriarchal society affects their social and economic standing. The male-dominated society, as resembled by Ghana's domestication of women only to non-financial duties, relegates them to the periphery of the development matrix. Usually, women experience employment sabotage, where male behaviors frustrate or hinder women from doing paid work. Women are hassled and their work is interrupted. Sometimes they are even coerced to pursue types of work that go against their personal preferences (Tenkorang and Owusu, 2019).

Studies have also shown that women are confined to domestic duties and informal jobs that are low paying. According to the National Gender Policy (Ministry of Gender and Social Protection, 2015), while poverty is low in formal sector employment where there are more men, women far outnumber men in non-farm self-employment and private informal employment, where earnings are relatively low. In effect, the gender dimension of poverty is likely to be biased against women, leading to feminization of poverty. In support, the National Gender Policy (Ministry of Gender and Social Protection, 2015) observed that women's employment remains in "low pay jobs", since they are predominant in the informal sector, domestic work, and traditional farming ventures. Therefore, the main issue here is the necessity to engender Ghana's micro-economic plan of action and tactics that, among other things, would promote expedited economic growth together with better education and affirmative action interventions.

The findings are also substantiated by the IEA Women as Economic Actors Survey Report (2016) whose results on time use revealed that the majority of females spend much time on household activities such as cleaning (94%), cooking (90.2%) and water collection (73.8%) and childcare (68.5%), while males were mostly the ones managing household finances (65.0%). Confining women to domestic duties has been associated with their lack of exposure and lack of access to

information. The IEA Women as Economic Actors Survey Report 2016:5 observed that lack of information to exploit business opportunities (65.7%), lack of needed technology (64.95) and not enough business training (60.7%) were notable among the factors identified by the female sample.

Similar results were produced in countries such as India, as several studies have demonstrated that though women engage in both spheres of the work context, they are mainly regarded as house workers and excluded from jobs outside of the home (Kasi, 2013). Fortunately, the UN Global Report on Economic Empowerment and SDGs (2016) underlines some of the systemic limitations that demand the attention of policy makers and planners (Dhar, 2018). These include tackling negative social norms, changing discriminatory laws and building legal protection, guaranteeing enough access to financial assets, and recognizing and redistributing unpaid household and care work (Dhar, 2018). The researcher further argues that this raises fears over women's 'empowerment' status in the sense that socio-cultural factors persist in acting as 'cages' for women. Some women have reduced abilities to make strategic choices that affect their well-being with the fear that it might contravene cultural and social expectations. Ohemeng (2015: 371) further postulates that it is incumbent on women to exit this socially created environment and take a firm stand themselves, instead of allowing such factors to impede their development. Gender-inflicted bias has played a significant and leading role in the lives of females in poor socio-economic positions in African society (Olotuah and Ajayi, 2008). Therefore, Ghana is one of the nations that need to take women empowerment very seriously because putting resources into the hands of disadvantaged women leads to huge development pay offs, thereby improving women's opportunities in public works, agriculture, and finance and improving economic growth (Fapohunda, 2012). Research found that for women to actively participate directly in development initiatives, regeneration, redesign, and reconfiguration of societal norms and values in Ghana is vital to reduce male domination in every sector of the economy.

- **Customary Law:** The study avers that customary law in Ghana does not protect women, which is why even after the death of the male counterparts, women find themselves wallowing in abject poverty since the lineage system provides powers of inheritance to male dependants or the head of the household. Customary laws have also been observed to favour male control of assets. According to the IEA Women as Economic Actors Survey Report (2016:5) in terms of control of assets, it emerged that males dominated in the control of household assets including those owned by women. The report further discovered that a large proportion of households indicated that males have absolute control over household assets such as land/plots (87.7%), motorbike (86.3%), residential buildings (81.4%) and farmland (67.5%). Similarly, some studies have shown that African women have limited access to resources, a lack of, or limited, capital to start a business, cultural limitations to own land, a lack of technical skills, little or no knowledge of financial and business management and complex market structures, cultural misconceptions of independent women, and a lack of family support (Ojigbo, 2015). Women are often avoided in the decision-making process despite them being the intended beneficiaries of a certain programme, and women are rarely included in the process of planning and implementation (Olufemi, 2006).

Alternatively, Song and Kim (2013) suggest that in a bid to do away with the fundamental sources of ingrained and tenacious gender disparity, there is a need to develop more culturally nuanced and contextualized approaches (Kim,2017). Undoubtedly, SDGs have prepared a strong foundation to address gender inequalities, however there is a need to unearth the sources of gender inequalities and address them. On a more positive note, the SDGs emphasize the alleviation of poverty among women by recommending the promotion of women's participation and opportunities for leadership, while ensuring land ownership and other property such as natural resources (Dhar, 2018).

- **Male dominance:** The study established that Ghanaian women are subjected to poverty due to male dominance. For Mlambo-Ngcuka (2015), areasto note of insufficient and insignificant progress include for

instance access to decent work and a gap in pay between genders; stopping violence against women's sexual and reproductive health and rights; and involvement in power and decision-making at all levels. Therefore, Ghana needs to invigorate a new sense of real urgency, and the government and NGOs need to recognize that it is high time to note that women's rights in Ghana have reached a turning point in realizing gender equality. The empowerment and capacity building of women and the human rights of women and girls are now a pressing and central project, which must be given new impetus at all levels (Hadisa Esuon Afful and Lucy Effeh Attom 2018.). For instance, a study by Sedziafa, Tenkorang, Owusu and Sano (2017) indicated that some women said their husbands had forcefully taken money from them, while other women recounted experiences of extortion and stealing. Due to how men were socialized in a patriarchal philosophy, women should submit everything to their husbands. Anything that women do needs to have the blessing of the husband.

Even their earnings from wage employment must be given to the husband and with his blessing they can then spend the money. It is this cultural aspect that subordinate women in Ghana and because of this gender biased society women, potential is dampened by patriarchy. On the same note, National Gender Policy (Ministry of Gender and Social Protection, 2015) established that male dominance has immensely disadvantaged women since they do not have collateral, they are incapable of accessing formal credit from financial institutions, and they rely on the informal ones which are costly. Irrespective of accessing formal sources, the amounts are meagre and not enough for their agricultural needs. In those cases where women are running an enterprise, the credit is needed to employ labour and extension services for information on improved technology, but extension services are also inclined towards men as a result of the few numbers of female extension officers and other socio-cultural issues. All these disadvantages of women explain why it is important in the Africa Agenda 2063 framework "to unleash the potentials of women in development and gender equality was clearly provided for. Gender equality recognized as one of the catalysts for Africa's socio-political and economic transformation"

(Ikubaje-Aina, 2015:18). Therefore, the Agenda set a foundation for the Africa destiny where there will be equality, and political and economic chances and opportunities for everyone.

5.2.4. Policies and Programmes in Place to Alleviate Poverty Among

In keeping with the reduction of poverty policies and programmes the study targeted women in different spheres.

- **Women and Politics**

Politics of inclusion is important for representativeness in a polity. Most African political frameworks and institutions are gender biased and very often, seem to exclude the vulnerable groups of society for instance women, the youths and the disabled. Bird (2003) posits that political representatives are inclined to be drawn from the upper class stratum of society. Even when representatives are voted in power through credible, free, fair and democratic elections, most of the time legislative assemblies remain "unrepresentative," and under-representative of women, ethnic minorities, and other disadvantaged social classes. For Bird (2003), the same scenario is reflected at the national level where descriptive or demographic representation is ignored, despite the notion that parliament should mirror a microcosm of the nation or the population from which the political leadership is drawn. It is important to note that, the concern that law-makers be sociologically representative of the different classes of the citizenry in a polity is not new. Alexander Hamilton averred this concern in the Federalist Papers when he challenged whether a representative body made out of "landholders, dealers and men of the academia" could speak genuinely and legitimately for the masses: "It is asserted to be important, that all classes of citizens ought to have their very own representative members in the legislature, in order that their sentiments and concerns are better comprehended, articulated, appreciated and be solved."

Over the course of the past ten or so years, there has been increasing agitation within democratic societies with the surface constitution of parliaments. It has become progressively significant that parties and parliamentary assemblies be, or appear to be, comprehensive and

demographically illustrative of the more extensive society. Of unique interest have been two underrepresented groups, women and ethnic minorities. However, some schools of thought suggest that Ghanaian women have not been very fruitful in changing their political and economic status and are not at par with their men in gaining increasing access to political decision-making and participation (Sossou, 2011).

Despite the improvement in political representation by women in Ghana, women still occupy a subordinate position due to cultural norms and values. Few women who are supported by their husbands, are already known in the political area. They tend not to join politics and single mothers do not get involved in politics. The political environment, especially the campaigning environments seem to be more masculine than feminine, and this tends to make women refrain from participating in political contestations in Ghana. Regarding women achievements, when given the chance, women dispatch their jobs and roles commendably compared to their male counterparts. Also, women face a few bottlenecks in their political endeavours, especially because of perceptions and traditional beliefs. Media reporting is negative and sentiments from the public and issues merge their public life roles with their gender roles as wives and caregivers.

- **Women and Education.**

Generally, education is important for every human being to make rational decisions in the political, economic, and social sphere. Due to cultural connotations, educating a girl child in most African society has been a taboo, resulting in women lagging in advancing themselves. But it is important to know that “educating a woman is as important as educating men” in light of the dynamism in the changing of roles despite masculine and feminine connotations. Therefore, upgrading the education of women entails expanded access to opportunities for paid work, raises productivity in the market, and further facilitates social and political participation. In relation to this argument, it means gender equality with regards to education is one of the key strategies on poverty reduction in the context of modern development discourse. Limiting girls’ access to education thus directly hinders poverty reduction initiatives and leads to a denial of

human rights (Sinha and Shankar, 2008). Norwood (2011) agrees to the fact that some economists consider formal education and economic participation as a way of reducing poverty in developing countries. Ghana's failure to fully accommodate women in education implies that the nation is lagging behind in terms of embracing the agenda of SDG which requires member states to alleviate poverty among women by recommending the promotion of women's participation and opportunities for leadership, while ensuring ownership of land and other property such as natural resources (Dhar, 2018). Despite the enormous benefits derivable from promoting and funding women education in Ghana, there seems to be consistent and acute gender imbalance and inequity in the education sector that is skewed toward male dominance. Edmond (2017) asserted that according to Education Report in sub-Saharan Africa, the number of girls out of school each year increased from 20 million in 1990 to 29 million in 2002. In Ghana, the situation is no different and the boys in school continue their dominance over girls in enrolment statistics.

- **Micro Finance and Family Development.**

The study concluded that microfinance banks, NGOs and government seem to be the best avenues to exonerate women from the shackles of abject poverty in Ghana. The access to micro-finance services and loan (credit and savings) is still skewed in favour of men. In Ghana, tremendous efforts were made in the 1990s by civil society facilitated initiatives and poverty eradication inclined banks to provide women with easy access to short term loans and savings opportunities. According to Microcredit Summit Campaign's (1997) vision of expanding micro-finance programmes, the main aim in Ghana was to provide an opportunity to several women access micro-finance services, and also start a 'virtuous upward spiral' of women capacity building and empowerment initiatives. The research argues that most donors and civil society organizations tend to expand their micro-finance activities generally and insignificantly rather than more explicitly and implicitly supporting women empowerment-oriented interventions in a significant way, despite the fact that microfinance programmes are being touted as the hallmark of poverty alleviation strategy for vulnerable, disadvantaged, poor women who want to cope with, and acclimatize to, the adverse

economic and social impacts in Ghana (Mayoux 2001). An exploratory study by Nukpezah and Blankson (2017) observed that credits are contributing immensely to household developments, since a number of women have profited from the training provided by the functional literacy and health education programme, which was part of the collection from DCD. The programme looks at women and the importance of improved nutrition, and especially how vegetables and fruits enhance a balanced diet.

According to Nukpezah and Blankson (2017) the power to pay for health care and prescribed medication instead of depending on homemade therapeutics is said to have improved. Many women were able to send their children to the doctor's office. Some registered their wards in schools beyond the primary school level. Also the women farmer-entrepreneur received credit even though they did not have savings before receiving the credit. Indeed, this was one of the factors considered when approving their loan application in the first place, thus, the higher savings rate can be ascribed to the impact of the credit (Nukpezah and Blankson, 2017). Most businesspersons who save reinvest their earnings into their businesses. The findings validate an observation that was made by John (2015) in Cameroon which revealed more about the roles of women in poverty alleviation as well as the efforts undertaken by the Cameroonian government in achieving women empowerment.

The study established that women encompass 52% of the whole population of Cameroon and their involvement in fighting poverty especially at household level immensely impact the development of the entire society. In Ghana, one needs to do a microscopic analysis and question how microfinance initiatives significantly benefit women. Arguably, micro-finance programmes appear to motivate women to engage in other more productive and economic strategies for empowerment, and possibly more beneficial initiatives for eradicating poverty (Mayoux, 2001). The other cause for concern for government and the donor community in Ghana's women empowerment microfinance programmes is financial self-sufficiency since funding for microfinance significantly hinges on progress towards financial self-sustainability. It is worth noting that the lack financial self-sustainability or cost-cutting

measures in micro-finance programmes will negatively impact on poverty-reach and the share of women's empowerment (Mayoux, 2001). Even donor agencies echo that cost-cutting can limit the development potential of micro-finance initiatives for women capacity building, empowerment, or poverty eradication (Mayoux, 2001). The research concludes that government needs to significantly fund women projects and relax the requirements needed when women accesses credit loans so that they can easily get funds for their economic initiatives.

- **Livelihood Empowerment against Poverty programme (LEAP).**

The findings from this present document analysis validate the reports from the Ministry of Gender, Children and Social Protection's findings that LEAP has made an impact on recipients and families in areas such as food security and increased consumption. The LEAP has also empowered some women in agriculture, as shown by increased hectareage on maize due to improve tillage implements like tractors and the availability of inputs. On the same note, UN 2015 cited in Pandey (2017) reported that women raising children as single mothers has rapidly escalated due a multiple of factors, including a rise in the rate of divorce, labour force involvement, and financial reliance of women. As women continue to face challenges in accessing high earning jobs and equal pay, households headed by females with children are at higher risk of poverty (UN, 2015). Therefore, efforts by Ghana through the implementation of LAEP reflect its commitment to fulfil the agenda of the SDGs, that is, to tackle the root causes of poverty and make positive changes for an inclusive society.

- **Land Reform Programme.**

The research concludes that the efforts of Ghana to address gender equality in terms of access to land are continuously hindered by customary and traditional beliefs. According to Anafo and Bismarck (2017) land reforms can cause the poor to exit poverty and live quality lives. Notwithstanding, in order for that to be achieved, land reforms in Ghana need to be done in a broader, holistic, and coordinated

development initiative. This is in line with the recommendations made by the SDG which emphasized the alleviation of poverty among women through the promotion of women's participation and opportunities for leadership, while ensuring ownership of land and other property such as natural resources (Dhar, 2018).

- **The National Gender Policy (2015)**

The policy noted that the problems encountered in the execution of land reform policy include the fact that women are in most cases users and not owners of land, and this affects their decision-making power about matters related to land. It is unfortunate that African women face barriers in their bid to achieve economically. Women have limited access to resources, a lack of or limited capital to start a business, cultural limitations to owning land, a lack of technical skills, little or no knowledge of financial and business management and complex market structures, cultural misconceptions of independent women, and a lack of family support (Ojigbo, 2015). Women's role in Ghana's agriculture remains critical for food sovereignty sufficiency, national development, and household survival. Land remains a vital aspect and object in food production and security. Addressing women's access to land is therefore a national development issue in Ghana's policy framework. It is important for women to strengthen their movements and advocacy approach in Ghana, to promote women's rights.

5.3. Conclusion

This chapter explored the socio-cultural factors subjecting women to endemic poverty, roles of women in poverty alleviation, and policies and programmes in place to address poverty among Ghanaian women. It appears that while Ghanaian women pursue a positive impact towards empowering themselves, upgrading the access to services and resources, ensuring food security and minimising vulnerability of their families, the road to poverty alleviation is "clouded in obscurity". It also, became apparent that the Ghanaian government has adopted a multi-sectoral approach to gender and poverty reduction.

CHAPTER SIX: SUMMARY OF FINDINGS, RECOMMENDATIONS, AND CONCLUSION

6.1. Introduction

The previous chapter enabled the researcher to put the documents and journal articles concerning the experiences, concerns, insights, views and perceptions of the participants on the role of women on poverty alleviation in Ghana into context. The previous chapter presented and discussed the main research findings. This chapter provides a summary of the main findings of the research, as well as conclusions and recommendations of the study. These are drawn from the themes noted during the unfolding of the study. They are based on the presentation and analysis of data of what was observed during data collection and the previous literature.

6.2. Summary of Findings

This section summarizes the research findings. Research findings in this study were summarized and discussed under three categories, in relation to the objectives of the study. These findings sought to answer the following questions: What is the role of women in poverty alleviation in Ghana? What are the factors influencing women vulnerability to poverty in Ghana? Who are the actors involved in poverty alleviation among women in Ghana? What are the legal frameworks designed to alleviate poverty in Women in Ghana?

6.2.1. Factors Influencing Women Vulnerability to Poverty in Ghana and the Solutions

The following was identified as the factors influencing women vulnerability to poverty in Ghana and suggested solutions.

Finding 1: Inability to Negotiate Labour Matters.

Women cannot negotiate labour from their kin or hired labour. Unlike men, who have been exposed to the commercial side of life, it is difficult for women in

Ghana to negotiate labour. This is solely because women have been confined to the household which has been a product of a deep-rooted gender socialization. This exposes women to poverty as they could not solicit and negotiate high paying commercial deals. The study finds out that, though it is a difficult task to measure and compare gender among genders, women are more disadvantaged economically. This exposes women to poverty in Ghana. The declaration by UN that 2005 was a year of micro-credit was a great milestone in setting women up for commercial work. Micro-financing entails giving small-scale credit and services especially to the under-privileged (Tufeyru, 2014). To address the problem of increasing domestication of women and cut short their continued discrimination in the field of economics, Ghana introduced micro-credit that were of benefit to women. This initiative helped awaken women and elevated them into the world of business entrepreneurship and business innovation. Micro-finance promotes the inclusion of women in the economic sector. The initiatives empower women. The downside of this solution is that the effects of micro-finance programmes is not known in some parts of Ghana (Tufeyru, 2014).

Finding 2: Lack of, or Limited Education.

A lack of, or limited education, or under-representation (Adu-Yeboah and Forde, 2011) has also been cited as another reason for women vulnerability to poverty in Ghana. Women in Ghana lack formal education and as a result they do not earn formal and worthwhile remuneration. Women use more energy and labour and in return get lower wages that are inconsistent given their input. This robs women of their chances to accumulate savings in banks as their wages are only at the level of subsistence. Formal education is seen to be an effective instrument for pulling women in Ghana out of poverty. Formal education sets women in Ghana up for formal and gainful employment with secure and fair labour wages. With a good wage, women in Ghana can save money in banks, buy property, and use property as collateral to further access more bank loans for their growth.

Finding 3: Patriarchal Culture and Customs.

Besides education, cultural set-up has been instrumental in subjugating women to poverty in Ghana. Widowed women in some parts of Ghana are removed from their land and property after the burying of their deceased husbands. This shows the severe discrimination of Ghana's cultural practice on inheritance. Cultural norms in some parts of Ghana necessitates gender inequality as they sanction

discriminatory practices against women. This situation is present in Ghana because of the deep rooted patriarchal social system. The major weakness of a patriarchal social system is that it is gender biased. Men are favoured and women are discriminated against. To bridge the economic gap imposed by culture between genders, Ghana introduced and ensured the expansion of SME's and encouraged women to become participants in SME's. SME's have been and continue to be the backbone of Ghana's economic growth (Abor and Biekpe 2006). Ghana's SME sector is dominated by women. The economy of Ghana is tied to the economic input of women in the country. Micro-finance institutions have been set up for their advancement and growth, however men usually access these financial resources.

Finding 4: Economic Sabotage.

Economic sabotage is also another factor that contributes to women's vulnerability to poverty in Ghana. This factor is a product of patriarchy which vests absolute power in men, thus giving them social authority over their female counterparts. Men use this power to discourage women from engaging in various social activities that might not be in the interest of the man in question. Economic sabotage means that women are discouraged or prevented from engaging in formal work, harassed constantly at their workplaces, and even asked to comply with their male counterparts' work preferences even if they are in direct conflict with theirs. In a time when skill and hard work are more rewarding, the conditions set above discourage both skill and hard work and lead to low self-esteem and self-confidence. These traits impede the personal and professional growth of women. It thus becomes hard for women in Ghana to achieve financial self-reliance and independence and subsequently, they will continue to wallow in poverty. The Gender Responsive Skills and Community Development Project (GRSCDP) has been adopted to promote gender equitable socioeconomic development, thus dealing a crushing blow against economic sabotage. The GRSCDP in Ghana was initiated in 2009. The solution falls short as it does not address the deep rooted cultural and social problems and patriarchy that lies at the root of economic sabotage.

6.2.2. Actors (Stakeholders) Involved in Providing Poverty Alleviation Strategies for Women in Ghana

Finding 1: Government.

The government of Ghana instituted a National Gender Policy in 2005. This shows its commitment towards achieving gender balance and close the gender disparity as far as the status of living of the genders in Ghana is concerned. A framework like this will cause women to desire to be part of the socio-economic processes because they see the commitment shown by their government and they are guaranteed the support of their government. Governments' effort to achieve a full force gender mainstreaming in Ghana's SME's is hindered by the inefficient political economy of Ghana. Though Ghana's economy is great in comparison with that of other economies of African states, it remains poor and ailing. Due to this, the government of Ghana is constrained in its efforts towards achieving full gender mainstreaming in SME's and just contribute to their development.

Finding 2: NGO'S (Green Cross International, Crossroads International, Danida).

Due to the constraint of the government of Ghana in achieving gender mainstreaming, it has identified NGO's as their key partners in national development (Osei, 2017). This influx in NGO partnership is expected and was hailed for providing a conducive platform and adequate tools for human development (Porter, 2003). However, evidence has shown that NGO's disregard the rural poor and often implement strategies that are alien to the community in question. Evidence points to major contributions by NGOs through the provision of health and educational facilities, employment opportunities, and potable water (Adjei Osel-Wusu, et al, 2012). For instance, the Green School Project embarked on by Green Cross International in the Volta Region and Crossroads International, whose various programmes like the Girls Empowerment Programme, the Closing of Gender Gap in Politics, Engaging Men to Combat Gender Based Violence, and Jewellery For Ghanaian Women have succeeded in lifting some women out of poverty (Crossroads International, n.d.). The Danish Institute of International Development (Danida) have been busy with regards to

women empowerment as they have tailored their support for projects most especially in Northern Ghana to gender rights, political access for women which has resulted in an increased representation of women running for office at the local level, and their participation in the decision-making process (Particip, 2008)

Finding 3: Ghanaian Women In National and Economic Development.

Ghanaian women play a crucial and pivotal role in national and economic development. They are critical in food production, in trade, in business and work hard to earn a living. Wringley-Asante (2012) discovered that women are responsible for 70% of the food crop production in Ghana, 95% of agro-processing and 85% of food distribution. 92% of Ghanaian women are in the informal sector and 27.4% are engaged in trade. Though the numbers of women's participation in trade are low, women work hard and are committed to their own development and improving the quality of their lives. Evans, Mayo and Quijada, (2012) envisioned that this culture of hard work has increased Ghanaian women's resilience, self-reliance, and inner strength. Women headed families have realized an improvement in quality of life due to this hardwork and persistence. In 'normal' and 'full' families, improved quality of life is attributed to the male figure, especially the father who is always defended by the patriarchy. This poses a difficulty in determining the contribution of women in family set-ups.

6.2.3. Gender, politics and the legal framework used in the efforts towards alleviating women poverty in Ghana

Socio-economic development and addressing the gender disparity in Ghana require education, political will, and stronger legal frameworks. For women in Ghana, poverty alleviation is more a product of political will. It takes political will to engage women in decision –making frameworks. Ghana has a strong political will since the time of Kwame Nkrumah. This has led to a quota system for

women in politics (WiIDAF, 2010). Political will serves as the foundation for strong legal frameworks that protect women from economic discrimination and abuse, and safeguard the economic prosperity of women in Ghana while reducing poverty in the country. The National Gender Policy of 2005 was adopted as a grand equalizer of genders in Ghana. The Spousal Property Rights Bill, Domestic Violence Act, and Gender and Agricultural Development Strategy which were all adopted to protect women from restricted access to resources, economic sabotage, and discriminatory economic practices (Wrigley-Asante, 2007).

6.3. Recommendations

The research findings suggested the following recommendations using the researcher's intuition and aptitude as well as the reviewed literature.

- Governments should, during its pre-assessment of NGO's and after assessing its intent and mandate as well as timelines, devise a strategy that inures the sustainability of the development strategies, for the alleviation of poverty from women in Ghana, induced by NGO's.
- There should be private-public partnership which is a set-up for the purpose of establishing a number of formal schools and vocational training centres in Ghana with an emphasis on the enrolment of women.
- Awareness campaigns on the importance of educating the women and girl child should be extensively held to break the shackles of patriarchy that often lead to the prioritization of the education of males over females in Africa.
- The government should reserve land specifically for women in its land reform programme, and commit to involve women in shaping the economy of the nation. Women in agriculture should also be subsidized or funded, and the government should have a revolving fund for women in Agriculture (Women in Agriculture Revolving Fund).

6.4. Conclusions

Poverty alleviation among women in Ghana requires a comprehensive approach, hence the need for a strategic partnership between government and NGO's. Women need also to participate in the process of alleviating themselves from poverty. The government will create a conducive legal and policy environment, the NGO's will engage the women in the implementation of poverty alleviation strategies, and the women themselves need to work hard. The failure by these players to act harmoniously and in correspondence, will cause the plight of women in Ghana to remain the same. The relationship between governments and NGO's in Africa is not a cordial one and NGO's are not perennial organizations. They leave at some point regardless of the situation on the ground.

Education, skill development, and entrepreneurial skills are also crucial in alleviating women poverty in Ghana. Formal and technical education are important in setting women in Ghana up for economic development. Formal education will prepare them for formal employment and impart the technical skills necessary to make women competitive in the whole spectrum of economics and enable them to participate in it.

Land ownership and women's involvement in agriculture will also set Ghanaian women up for economic development. The patriarchal nature of the Ghanaian society segregates women in terms of property ownership. It is in this area and in the engaging in commercial activities that women in Ghana are lacking. The Spouse Property Rights Bill is a step in the right direction in addressing the problem associated with property inheritance persistent in Ghana. The Gender and Agricultural Development Strategy is also important for ensuring that women engage in economic activities and are not left out.

For the economic development of women, it is of great significance that women in Ghana be active participants. Women should be fully engaged in economic processes, whether it be food production, SME's, trade, or owning a business and they should also work hard and show resilience. Despite all these, there are still factors that impede on the economic development of women. These factors include gender socialization, domestication of women by their male counterparts, customary law, patriarchy, social inequalities based on gender, and dependence. These continue to haunt any development strategy or intervention intended to alleviate poverty among Ghanaian women.

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