

The Role of Women in Reducing Household Poverty in the Bongo District of the Upper East Region, Ghana

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ABSTRACT

Women in society perform several vital roles which can be categorized into three (3). These are reproductive, productive or economic, and community management. Although this study does appreciate all these forms of important roles played by women in society, it seeks specifically to find out the economic roles they play in order to help reduce poverty at the household level. A combination of quantitative and qualitative methods with survey strategy was adopted. The study focused on primary data through interview and observation. It was identified that farming and trading were the major occupations among women in the Bongo district. The necessity to cater for the needs of children, the aged, and support husbands constituted the major reasons for women to engage in petty economic activities even though returns from such activities were not so much rewarding in monetary terms. It was also established that even though most of the efforts women put in maintaining the household are not economically valued because it is traditionally considered a duty and responsibility for them as women, it was indicated that their activities and efforts have wide reaching impact in household sustenance and reducing household economic burdens. It is recommended that improvement in the educational levels of women in the country would ensure that they find themselves in more financially rewarding jobs of employment which would increase their income contributions to reducing poverty in the household.

1. Introduction

Globally, it is not uncommon to hear of the need for women's participation towards sustainable economic development. For the past decade, the issue of women empowerment has moved to the forefront of international and national debates with the United Nations (UN) and other several international bodies calling for greater equality and opportunities for women (Population Reference Bureau, 2002). Women contribute substantially to the economic survival of their country's economy and to their households in particular. In most developing countries women are responsible for the day to day well-being of their families. According to the International Labour Organization (ILO):

Societies cannot afford to ignore the potentials of female labour in reducing poverty and the need to search for innovative ways of lowering economic, social and political barriers. Society's ability to accept new economic roles for women and the economy's ability to create decent jobs to accommodate them are the key prerequisites to improving labour market outcomes for women as well as for economic development as a whole (ILO, 2008).

There has therefore, been an increase in World Bank activities on gender issues concerning women empowerment. In 1991, the Bank committed about a third of all its investment projects on measures dealing with women issues (Murphy, 1995). Throughout Africa, women form part of the powerful force for growth and development by making enormous contributions to the economy as workers and entrepreneurs and to the welfare of their families (Ellis *et al.*, 2007). Realising these important roles of women, the World Bank therefore, sponsored gender and economic roles studies in Uganda (2006), Tanzania (2007), and Kenya (2007) to assess the level of women incorporation into the economic spheres. Other agencies such as the International Federation of Women Lawyers (FIDA), Non-Governmental Organizations (NGOs) like World Vision International (WVI), Gender Activists, among others have all been advocating for the need to

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empower women to contribute towards economic development and the reduction of household poverty. Governments of various nations have made attempts to empower women to contribute economically to the growth of society and reduction of poverty. The Ugandan government for instance established a Ministry of Women in 1988 which made women groups and their advocates' active in several debates towards their liberation and empowerment (Aili, 2000).

Similarly in Ghana, the government in 2001 for the first time established a distinct Ministry for Women and Children Affairs (MOWAC) to cater for the welfare of women and children who are seen as the vulnerable group in society (MOWAC report, 2004). Women have been the target of recent development programmes in Ghana not only because of their predominance in the population but also because of the realisation that for effective national development, the entire human resources should be fully mobilised to participate actively as agents and beneficiaries of such programmes (Adayfio-Schandorf and Kwafo-Akoto, 1990). Women all over the world contribute substantially to the economic survival of their households. The performance of domestic roles for the survival of their households ensures that women engage in other activities outside the home which include trading, providing support services to traditional caterers, and selling of ice water to generate income in order to reduce the poverty levels of their households. For instance, the income earned from these activities are usually used to purchase buckets, basins and cooking utensils like sauce pans, plates, bowls, and other things necessary for household use. Hence, women perform dual responsibilities, that is, responsibilities in and outside the home. They also bear principal responsibility for maintaining the home and caring for society's dependents – children and the elderly.

However, it is surprising to note that in the developing world, majority of them are engaged in the informal sector of the economy as opposed to the formal sector; they perform low paid jobs, or work in the family enterprise (ILO, 2008). Their contributions to development are often unrecognised, underestimated and/or unaccounted for in official statistics (World Bank, 2005). Such contributions are not even quantified into monetary value. It is therefore, very essential that all new programmes or initiatives ensure women's full participation in every community. Indeed, it is a necessity that for every nation to be able to meet its developmental and poverty reduction goals, women must be at the centre of the fight. Although the need to empower women to contribute in reducing poverty has featured in several developmental programmes of the UN, World Bank, ILO and governments, there is still more to be done to ensure that women participate in the development of their communities (Ayikwei, 2005).

According to ILO (2008), women typically occupy low paid income jobs, the informal sector of the economy or work in the family enterprise. Notwithstanding this position of women in society, it still stands to reason that their contribution to the economic transformation of every country remains crucial. However, women are continually restricted in their employment opportunities, property rights and social behaviour (Population Reference Bureau, 2002). Similarly, women in most parts of Ghana are usually relegated to the background when it comes to decision making processes with women usually discriminated and not getting equal opportunities vis-à-vis their male counter-parts especially in the areas of job recruitment (Thorns, 2002). If the economic roles of women in society are crucial in reducing poverty, why do they not get the same level of playing grounds as their male counter-parts? How are the contributions of women towards the sustenance of the family and household poverty reduction rated in terms of their economic importance to the household? These issues raised and the questions asked, form the basis of this study with focus on the economic roles of women in poverty reduction at the household level; using women in the Bongo District of northern Ghana as a case study.

2.0 Related Studies

2.1 Women Economic Activities

The economic activities and labour participation of women are important indicators of women's status, empowerment and readiness to contribute to the development of their families and the nation as a whole. Women's effort is vital for development at the national level and crucial for the household's or family's sustainability (Ghana Statistical Services [GSS], 2005). These are especially important for a country like Ghana where women have traditionally played a dominant role in certain areas of the economy such as agriculture and trade. Throughout the world, eight hundred million (800 million) women are economically active, undertaking critical roles in agriculture, manufacturing, public service, and trading. Some are also owners and operators of macro and small scale enterprises ("Women in Development", 2009). All these efforts are meaningful contributions that help in the reduction of poverty at the household level. Thus

women's effort to fight poverty cannot be underestimated.

2.2.1 Women in Agriculture

Agriculture forms a dominant part of the economies of Sub-Saharan Africa which is equally the dominant sector of the Ghanaian economy with women playing key roles. The World Bank (2000) project appraisal document reports that agriculture is central to Ghana's economy and provides employment to the majority (60%) of the working population, particularly women. This therefore, speaks much of why women are making several efforts in playing their economic roles in the agricultural sector as well as other sectors of the economy in order to meet the nutritional needs of their households. It has been pointed out in the World Bank study that women are at the core of the economies of Sub-Saharan Africa, providing about 70% of total agricultural labour force (Duncan, 2004). In Ghana, statistical data also show that women account for about 50% of the agricultural labour force and produce around 70% of Ghana's food crops (Duncan, 2004).

The major occupation of most women living in the Ghanaian rural areas is farming (Dolphyne, 2000). They serve as principal agricultural workers and producers of foods and vegetables primarily for feeding their families. They are more involved in farming activities such as planting, weeding, watering, harvesting, transportation of farm produce, agro-processing and the marketing of small amounts of farm produce (Ghana Statistical Service, 2005).

The increasing demands of household needs and the necessity to reduce poverty at the household level account for these efforts made by women. According to Dankelman and Davidson (1991) "women make up the majority of subsistence farming. In most rural cultures, it is their work which provides a family with its basic diet and any supplementary food that may be obtained from bartering or from selling surplus goods." Women are more involved in food crop production which is generally considered to be less lucrative. In the words of James (1995), women are involved in all the different types of agricultural systems in Africa, yet their efforts often receive very little or no attention in the literature. He indicated that, the tremendous efforts of women farmers could strengthen the developmental goals and strategies of governments in every country if the needed attention is given to them. Experts believe that economies will grow faster and countries will become less poor if gender-based inequality is substantially reduced or eliminated (Duncan, 2004).

2.2.2 Women in Trade and Small-scale Businesses

For women in rural communities, the ability to trade simply means the difference between barely surviving and sending their children to school by selling their farm produce for meagre income due to extreme poverty and high unemployment despite their hard work. Trading is the only choice and chance for most of those who are willing to start a small-scale business ("Women and Trade", 2009). As also indicated by Dolphyne (2000), a woman in marriage may be given money by her husband as a seed capital with which she can commence a trade or enter into any desirable income generating activity in order to be able to support the husband. It is therefore, not uncommon to see women from the farming communities of Ghana on top of lorry trucks loaded with food stuffs or carrying head loads of food stuffs, firewood, charcoal, among others heading towards a market centre on a market day. Studies conducted in areas like Dunkwa and Twifo-Praso markets revealed that the overwhelming proportions of the people who move to and from market areas on market days are women. They account for about 98% of all traders (Owusu and Lund, 2005).

The dominance of women in petty trading is as a result of their desire to enhance self-esteem, gain economic autonomy, provide clothes for their wards, and to generate supplementary income in order to help reduce poverty at the household level.

Despite these significant efforts of women, they have historically been marginalized and discriminated against in all areas of life on the basis of a myriad of assumptions or beliefs related to sex differences in physiological, mental, physical and psychological capabilities. According to "Women and Trade" (2009), women in developing countries face unique barriers to accessing global markets and participating in international markets. These situations if left unabated will continue to thwart women's efforts and desire in contributing to reduce household poverty.

2.2.3 Women in Handicrafts

Like all other activities, women in Ghana usually take up various types of handicrafts to enable them generate income to cater for their personal needs and also supplement the household income. This is usually done in addition to provide support to their husbands in agricultural activities. According to Dolphyne (2000), major economic activities like farming, food processing and fish preservation which are common in rural communities tend to be seasonal. Hence, many of the women take up various types of handicrafts during the off season, using materials that are readily available to them in their localities. These activities include pottery, basket weaving, mat-weaving, spinning, and bead making. As pointed out by Dolphyne, the ornamental use of beads is very popular with women of all ethnic groups in Ghana whilst sometimes, men especially chiefs and fetish priests usually wear them on special occasions. The incomes generated from these activities are sometimes used to purchase utensils such as basins, plates, and spoons, as well as foodstuffs for feeding the household.

2.2.4 Women's Situation in Paid Employment

Until recently, very few women were engaged in waged employment. This is because job opportunities in the formal sector require educational qualification which most women did not have. In 1984, about 91% of the female labour force was self-employed and in the informal sector as against 71% for their male counterparts. Moreover, the policies that were put in place to guide the conduct of female officials in the event of marriage, pregnancy, or delivery were not in their best interest (Awumbila, 2001; Ardayfio-Schandorf, 2004).

The few women who entered into paid labour were usually not treated fairly since trade unions were male-dominated and biased. According to Ilahi (2000), women with young children had to withdraw from the labour market or reduce the amount of time they work outside the home. These restrictions however, were removed by later labour Amendment Acts which gave women greater aspirations to be engaged in waged labour (Greenstreet, 1971 in Ardayfio-schandorf, 2004). Considerable agreements now exist in a wide range of areas: the prohibition of discrimination in employment policies on the grounds of gender or marital status; affirmative action; equal pay for work of equal value; maternity leave and benefits; adequate day care facilities; provision for health and safety; and protection against sexual harassment in the workplace ("Women in the Labour Force", 2009).

Although it is true to state in general terms that the participation of women in waged employment especially in the formal sector of Africa's economy is still not encouraging, Ghana in recent times can boast of having women in all the major professions. For instance there are women lawyers, judges, bankers, accountants, administrators, doctors, engineers, pilots, university lecturers and professors (Dolphyne, 2000). This steady upward mobility of women's positions in the waged labour economy gives a good picture of women's contribution to the Ghanaian economy.

2.3 Women in Decision Making

In many countries, several steps have been taken to increase the representation of women at all levels of government and decision-making processes, although such steps have been slow. In most countries, if not all, women are still underrepresented at every level of government, especially in ministerial and other executive and legislative bodies ("Women in Power", 2009). The situation is such that as at 2007, only 17% of women the world over took part in decisions that are critical to sustainable development, world peace and security and the general wellbeing of humankind ("Women's Empowerment", 2007). At the political decision making level in Ghana, women's participation as parliamentarians has only increased from 9.6% in 1960 to 10.9% at the 2012. This translated to 29 women parliamentarians out of a total of 275 parliamentarians (myjoyonline, 2012, <http://politics.myjoyonline.com/pages/news/201212/98459.php>). In principle, women are free to take up any position of power, however, deep-seated socio-cultural perceptions of women as inferior to men has been a hindrance and continuous to thwart women's participation in politics, public life, and even at household level decision making. Since 1995, the United Nations Fund for Population Activities (UNFPA) has sponsored three meetings of African women ministers and parliamentarians (Burkina Faso 1995; Tanzania 1996; Mauritius 1998). These conferences provided women with an opportunity to strengthen their ability to advocate for gender equality issues and to develop regional strategies to eradicate gender inequality. The UNFPA has also supported setting up networks of women parliamentarians and ministers, for instance, in Bolivia, Cameroon and Guinea so as to ensure periodic exchange of ideas among women ("Women in Power", 2009).

There had been a remarkable improvement in the participation of females in decision making in some African countries such as Rwanda, which recorded the highest percentage of women in parliament at 48.8% in 2003. Mozambique, South Africa, Burundi and Tanzania have also shown progress in this area at levels of 34.8%, 32.8%, 30.5% and 30.4% respectively. Presently, African countries that have hit the 30% mark of women representation are targeting a 50/50 representation with their male counterparts as it had been the case of the African Union Commission's agenda of a fifty percent (50%) gender representation within the Commission ("Women Empowerment 2007). Ghana's commitment to improving female participation in key decision making processes, led her to organize an "International High Level Meeting on Gender Equality and Strategies for Increasing Women Participation in Decision Making". This was carried out as part of Ghana's fiftieth anniversary celebrations in 2007 under the auspices of the Ministry of Women and Children Affairs ("Women's Empowerment", 2007). These steps are based on the fact that women are more committed in improving the welfare of their households and the development of their communities.

In an address by Madam Ablometi in a capacity building workshop for 40 selected assemblywomen in the Volta Region, she noted that women were likely to be more committed if involved in local governance because they already have practical home and community level experience in planning, health care, water and sanitation, education and marketing. She added that if development efforts are to achieve desired results, there should be increased women participation in local governance ("Women in Decision-Making", 2007).

At the traditional level, the queen mother (in some areas), has considerable powers especially in the selection of chiefs, although chieftaincy as an institution is still dominated by the males (Awumbila, 2001). Despite male headship of households in many communities, there has been a remarkable increase in female headed households in recent times making it possible for such women to take autonomous decisions that concern their households (Ghana Statistical Service, 1999).

From the foregoing discussions, there is no doubt that women's contribution to economic development in all parts of the continent can be much felt in the areas of agricultural activities. Unfortunately, deep-seated socio-cultural beliefs about women's inferiority to men had been an impediment which continuously thwarts their active participation in decision making.

2.4 Study Area

Bongo District, one of the Districts in the Upper East Region of Ghana, is situated at the northern part of the region and shares boundaries closely with Burkina Faso to the North and East, Kassena-Nankana District to the West and Bolgatanga District to the South. The District has twenty-one (21) communities which are basically rural.

Geographically, it lies between Longitudes 0.45° W and Longitudes 10.50°N and has an area of 459.5 square kilometres. It has a population size of over fifteen thousand (15,000) people who are mainly farmers and petty-traders. Though other tribes such as the Dagaabas, Kassenas, Walas, Builsas, kussals and Akans are found in the District, the main indigenes are the Frafra who speak Gurunne (Bongo District Assembly, 2006-2009).

Topographically, the land is generally flat and low-lying with few outcrops of granite and birimian rocks. The nature of the land provides the people with several opportunities as well as challenges. For instance, people living around the rocky areas usually find it difficult engaging in intensive farming activities. However, they engage in breaking of stones into sizeable particles which are sold to building and construction firms in return for income. The low land areas are also endowed with some species of grass called "*kinka-asi*" usually grown along the banks of the streams. The women therefore use the straws of this grass to weave hats and baskets for domestic and/or commercial purposes. Some of the communities in the district are also gifted with some indigenous tree species such as baobab, shea nut and '*dawadawa*' which are of economic values. The fruits and seeds of these trees particularly shea nut and '*dawadawa*' are always processed by the women for household consumption and/or sold to generate income.

The location of the district also has implications for socio-economic development particularly, on communities that share borders with Burkina-Faso. There is a vibrant market in the Burkina-Faso side known as Yelwongo which has enhanced trading activities especially among women living in the communities near the border. Women in the Bongo district especially the semi-literates also engage in

activities such as dress making and weaving to earn income in order to be able to support their households. The efforts of these women to contribute towards the reduction of household poverty, is an indication that they could be relied-upon in the fight against household poverty when given the needed support. Although women in the district face challenges, these

3. Material and Methods

A mix of qualitative and quantitative methods with survey strategy was employed in the study. The primary data was obtained through interview (one-on-one) and observation instruments. For the purpose of the study, women with dependents in the Bongo district were the target population. Information was solicited from them and analysed on the basis of the roles they play in the economic sector to help alleviate poverty at the household levels.

Eight (8) communities out of the twenty-one (21) in the district namely Apatanga, Soe, Dua, Anofobisi, Bongo-Nayire, Ve, Gurugo, and Zorko were selected randomly. Ten (10) respondents were contacted in each of the eight (8) selected communities making for a sample size of eighty (80). Simple random and purposive sampling techniques were used in the selection of houses and respondents respectively. The simple random sampling technique was used because it gave each house equal opportunity to be selected from the community whilst the purposive sampling technique was used to ensure that only respondents with dependents were contacted from the study area.

Structured interview and observation were used to obtain information in from respondents. The structured-interview was used because most of the women in the study area cannot read and write. It also ensured that systematic and uniform questions (open-ended and close-ended) for specific information were answered by respondents after translations and explanations. Direct observation was also used during the interview process to enable the researchers understand and relate responses to happening around to validate the information given. Data collected from the field was edited to ensure consistency of responses. It was then categorized and coded thematically. The quantitative data was analysed using descriptive statistics with the aid of Statistical Package for the Social Sciences (SPSS) and presented by using frequency tables and pie chart whilst the qualitative data analysed by deductions and inferences and discussed according to the themes from the study.

4. Results and Discussions

The demographic characteristics of the respondents were used to draw the relationship between such characteristics and their economic role in reducing household poverty. These were age, marital status, educational level and the number of household dependants.

Age influences every aspect of human life. It helps to determine output in terms of employment, fertility rates, retirement and benefit. It also enables the calculation of life expectancy rates and other important factors (Opoku-Yeboah, 2006).The determination of the ages of the women in the district was useful to ascertain the nature of active working force and their relative economic contributions. The age distribution of the women involved in the study is shown in Table 4.1

Table 4.1 Ages of Respondents

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

(Source: Authors' field survey, 2013)

Table 4.1 indicates that 32 (40%) respondents were within the age range of 25-34 years, 28 (35%) were within 35-44 years, whilst 20 (25%) of them belonged to the age category of 45-54 years. Translating this into cumulative percentage terms, it is inferred that majority of the women (75%) were within the age

range of 25-44 years which is still in the fertility stage and sexually active stages of life. The implication of such age distribution in the district gives a strong signal of a greater possibility of more women giving birth to more children and may account for large families and larger number of dependants in a household. In a society largely influenced by traditions and norms relating to marriage, the marital variable was important for the study in identifying the household composition of the respondents.

Table 4.2 Marital Status

Marital Status	Frequency	Percent
Married	32	62.5
Single	28	11.3
Divorced	20	8.8
Widow		13.8
Separated		3.8
Total	80	100.0

(Source: Authors' field survey, 2013)

Essentially, the marital status of a woman in society confers on her certain roles. For instance, being married, single, divorced, separated or widowed has its attendant expectations and obligations in the household. From table 4.2, the study identified that (32), about 62.5% of the respondents were married, (28)11% were single, (20)8.8% were divorced, 3.8% separated, whilst 13.8% were widowed. The trend is indicative of the fact that about 47.5% of them have to necessarily perform their responsibilities as a married woman in a household which largely involves the home-maker duties of maintaining the home, performing domestic chores and caring for the children and the elderly as the traditional role expectation of a woman. The performance of such duties is determined by traditional norms guiding marriages in the communities which required married women to perform household responsibilities with precision and diligence. It is largely noted in the Bongo district that most of the married women work very hard to sustain their homes by engaging in various activities for the upkeep of the home.

Table 4.3 No of Dependants

No of Dependants	Frequency	Percent
4-6	35	43.8
7	21	26.2
3 and below	24	30
Total	80	100.0

(Source: Authors' field survey, 2013)

On the issue of dependants, it was revealed that more than half of the respondents have to cater for the needs of at least four (4) dependants. Results from table 4.3 of the study indicated that 35 (43.8%) and 21 (26.2%) of the respondents have to take care of the needs of 4-6 dependants and seven (7) or more respectively. On the other hand, however, only 24 (30.0%) out of the eighty (80) respondents cater for the needs of three (3) dependants or less in a household. The effects of the high proportion of dependants in each household is that, it reduces the number of care-takers' working hours since they have to spend much of their time in attending to the social, medical, sanitation and nutritional needs of these dependants. Majority of these dependants are usually the aged and minors who could hardly take care of themselves. This high dependency burden is also augmented by the fact that almost half of the women were breadwinners of their various households.

Table 4.4 Level of Education

Level of Education	Frequency	Percent
basic level	19	23.8
Secondary level	8	10
Technical/Vocational education	4	5
tertiary education		3.8
Total	80	100.0

(Source: Authors' field survey, 2013)

The educational background as one of the determinant variables of a person's socio-economic status in the society was examined. The ability to adjust oneself to the existing opportunities in every modern society depends largely, if not completely, on one's level of education. Since through education, people are able to acquire the necessary knowledge, skills and values which equip and develop them to become versatile to the changing patterns of modernity, its relevance to this study cannot be glossed over. Particularly, it helps to establish the relationship existing in the nature of economic activities undertaken by the women as an economic means of livelihood.

Results from table 4.4 on the educational levels of the respondents revealed that majority of the women could not read and write at all. Statistically, 46 (57.5%) of the respondents have never had formal education before, 19 (23.8%) had only basic level of formal education whilst just 8 (10%) of them can boast of secondary, Ordinary (O' level) or Advanced (A' level) Level of education respectively. 5% of the women have had technical or vocational education while only 3.8% could make it up to the tertiary level of education. The high level of illiteracy rate among women in the study area has a positive relationship with the type of economic activities undertaken by them. With 51.3% of the women involved in the study engaged in agriculture as their major occupation, it gives the indication that with little or low level of education, one is not opened to several opportunities for employment and is thus limited to either manual or menial activities that largely do not require any specific skills. Hence, it is not surprising that most of them were not employed in the formal sector of the economy and thus not wage earners. This finding is line with the assertion that job opportunities in the formal sector require educational qualifications for which most women did not have (Awumbila, 2001 & Ardayio-Schandorf, 2004).

4.2 Economic activities of women

Women from the study area like all other women are engaged in several economic activities which range from farming to public service. These activities have had dramatic impact on the wellbeing of their various households. That is to say, women's economic contributions are part and parcel of their efforts to improve the livelihood of their households in particular and the community as a whole. The type of economic activity undertaken by the women in the study is summarised in the table 4.5 below:

Table 4.5 Occupation of Respondents

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

(Source: Authors' field survey, 2013)

Table 4.5 reveals that (41) 51.3% of the respondents which constitutes more than half of the sample population are engaged in farming as their major economic activity. The study area which is rural in nature supports the findings of Dolphyne (2000) that farming is a major occupation of women living in the rural

areas. During an interview with some of the women, they did indicate that apart from the family farm land that they work on with their husbands, they also have their own small farm lands on which they grow vegetables such as okra, pepper, “*ayoyo*” (vegetable jute), tomatoes, and kenaf. According to these women, the vegetables grown are primarily meant for enriching the diets of their households. In addition some are sold to supplement their household-keeping income. For women who responded that farming was not their major occupations were found to be engaged in the following categories of economic activities: trading (22.5%), handicraft (8.8%), Fashion and design (7.5%), hair dressing (2.5%) and public service (7.5%). This therefore indicates that the study area is predominantly agrarian. It is also evident that the next dominant economic activity in the study area among the women after farming is trading. This trading activity according to the women provides them extra income which is used to provide for extra needs of the households.

Again, although farming is the major occupation of women in the study area, the lack of diversity in other forms of employment especially those in the formal sector makes it difficult for them to make meaningful contributions towards reducing household poverty. Due to their low level of education, they are not open to different job opportunities and are thus, limited to manual or menial activities. Although other forms of jobs in the informal sector such as trading, handicraft and hairdressing is dominant in the area, it is largely undertaken by the women, with irregular and unreliable income. Such proceeds constitute an important component of women’s income that support family expenditure especially for providing household needs like foodstuffs, ingredients and clothes for children and other household members.

4.3 Average monthly income level of respondents

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

Table 4.6 Average Monthly Income of Respondents

Monthly income	Frequency	Percent
Below GH¢ 20.00	6	7.5
GH¢ 20.00-29.00	23	28.8
GH¢ 30.00-39.00	19	23.8
GH¢ 40.00 and above	32	40.0
Total	80	100.0

(Source: Authors’ field survey, 2013)

Essentially, the study indicates in table 4.6 that less than half of the respondents earn at least GH¢ 40.00 in a month due to irregular flow of their income activities. It is noted that only 32 respondents could earn a monthly income of GH¢ 40.00 or more which constitute 40%. Also, (19) 23.8% of the respondents were able to earn between GH¢ 30.00 - 39.00. Whilst 23 (28.8%) respondents earned between GH¢ 20.00 -29.00, the number of respondents who earned less than GH¢ 20.00 was 6 (7.5%).

The implication is that the 60% respondents who earned less than GH¢ 40.00 in a month finds it difficult in making meaningful financial contributions to help improve the livelihood of their household members in the light of currency valuation and devaluation and inflationary levels or rate in the country. It is worth stating that since income in the hands of women has a significant impact on their ability to contribute to the wellbeing of their households because the women said they invest substantial amount of their income in the household upkeep and wellbeing. Over 90% of these women indicated they were ready and always adopted different strategies possible to supplement their income to enable them reduce poverty in their homes.

Those women who said they earned above GH¢ 40.00 per month said this was inadequate to provide for basic household needs. Therefore what does the majority who earn even less manage to provide for their homes?

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

4.4 Contribution of Women’s Economic Activities to the Households

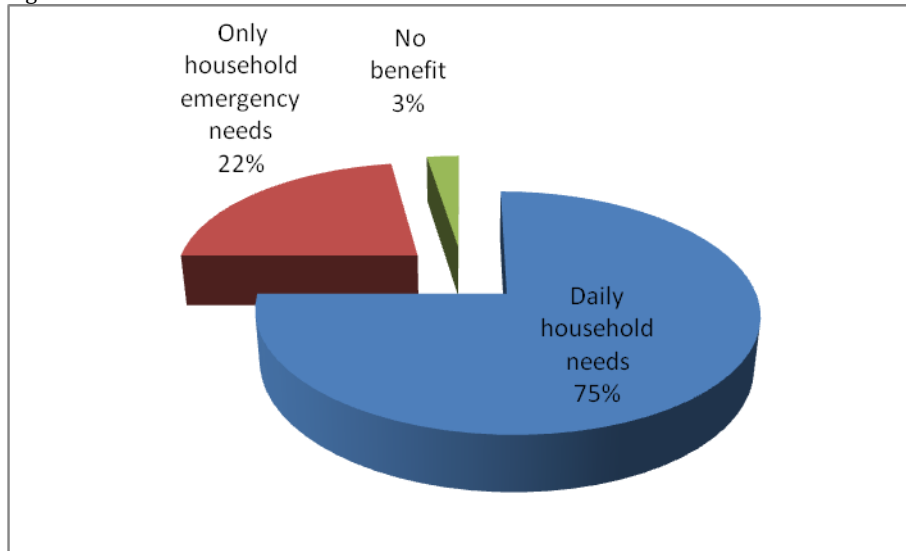
In as much as women engage in a variety of economic activities with the view to supplement family income and reduce household poverty, their relative contribution to the maintenance and eventual reduction in household poverty levels remains doubtful because of the traditional notion of the male breadwinner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

Table 4.7 Household benefit from women’s income

Household benefit from women's income	Frequency	Percent
Daily household needs	60	75
Household emergency needs only	18	22
No benefit at all	2	3
Total	80	100.0

(Source: Authors’ field survey, 2013)

Fig4.1. Household benefit from women's income



(Source: Authors’ field survey, 2013)

Interviews with the respondents concerning the benefits that their households derive from their income earnings confirms the above statement with most of them stating that large amount of their income from any economic activity they undertake is spent on household daily needs. Responses from the women respondents as depicted in table 4.7 and the pie chart in Fig 4.1 above give a clear picture of how

households benefit from incomes generated from the economic activities that women undertake. Most women's income, (60) 75% were committed to the provision of household daily needs whilst (18) 22.5% of women's incomes are only used in the household whenever an emergency situation occurred. However, 2(2.5%) of the women indicate that their households did not benefit from the income they earned because it was not even sufficient for their own needs.

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

Although it is expected that any economic activity undertaken by an individual will have some form of economic reward in return, it is interesting to note that this does not apply to all activities especially those economic activities that women undertake. This is especially the case for most women in rural communities such as the women of Bongo who perform a lot of routine activities essential for the household maintenance which do not have any monetary reward. A major revelation in the study is the realization of immense contribution of rural women in working on family farms that involves activities of sowing, weeding, transplanting, harvesting and processing for which they felt should have had some form of monetary rewards. Such important contributions of women to sustain the household is considered as women's principal duties with traditional values and norms of most communities requiring women to take up certain responsibilities in the community for which there was no need to expect any monetary reward.

The socio-cultural orientations do not place economic value to these activities women perform even though it has been found out to enormously contribute to a reduction in poverty levels in the households. Again, the low educational levels of most women especially in such rural areas like Bongo make it difficult for them to ascertain their rights as women and demand for them. The interplay of the socio-cultural and educational factors makes it difficult for efforts made to erase such erroneous perceptions in their minds.

Until a high level of education among women is achieved in the study area, they will continue to inculcate such perceptions into the younger generations and would continue to influence the size of women income and the quantum of their monetary contribution to the reduction of household poverty since the rewards from the nature of economic activities they undertake are not high and even are usually earned seasonally or piece meal.

5. Conclusion

The study has focused primarily on the economic roles and contribution that women play in reducing household poverty. It is clear that the low educational levels of most women in the country has contributed immensely in the most women finding jobs and employment in the informal sectors by engaging in petty businesses that are not adequately rewarding especially in monetary terms. Even with most women engaging in petty economic activities, most of the women engage in them as a means to use the meagre returns to supplement family and household incomes.

Essentially, though most of the women are involved in farming and petty trading on a small scale and the financial and monetary rewards from these and other similar activities are not high, they are largely motivated by the need to cater for the children and the aged in the families even though the responsibility to support their husbands as wives and to need to reduce social stigma of classifying them as lazy is also a *raison d'être* for most of the women engaging in all forms of supplementary economic activities help the household.

It is established that even though most of the efforts women put in maintaining the household are not economically valued because it is traditionally considered a duty and responsibility for them as women, it is indicated that such activities and efforts have a wide reaching impact in household sustenance and reducing household economic burdens. It is recommended that improvement in the educational levels of women in the country would ensure that they find themselves in more financially rewarding jobs of employment which would increase their income contributions to poverty reduction in the household even though they can still engage in other petty economic activities as a business as supplementary income sources.

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