

**ECONOMIC EMPOWERMENT OF WOMEN AS A POVERTY REDUCTION
STRATEGY IN THE NEW JUABEN MUNICIPALITY, GHANA**



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UNIVERSITY FOR DEVELOPMENT STUDIES, TAMALE

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STRATEGY IN THE NEW JUABEN MUNICIPALITY, GHANA**

BY

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UNIVERSITY FOR DEVELOPMENT STUDIES



I, Thomas Owusu, hereby declare that this thesis is entirely my own work and that it has not been previously published, neither has it been submitted anywhere for the award of any degree. All references cited here are duly acknowledged.

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Women's economic empowerment is fundamental to lifting them out of poverty. Despite this fact, women's businesses underperform and their potentials are underutilised, thereby dragging them into poverty. The study sought to achieve a number of objectives. Among these are: to investigate how economically empowered women are able to reduce poverty among themselves; to investigate the socio-cultural factors that exist in the New Juaben Municipality that impede economic empowerment of women; and to find out the strategies that exist to empower women economically to reduce poverty among them.

In achieving this, the study relied on a cross-sectional descriptive survey as a research design and qualitative and quantitative approaches as strategies of inquiry. A sample size of two hundred was used and cluster sampling, simple random sampling, quota sampling and purposive sampling were used as sampling techniques. The study adopted questionnaire, interviews, focus group discussion and key informant interviews as methods of data collection.

The study found out that when women are empowered economically, they are able to reduce poverty among themselves and that among the Akans, traditions and customs do not prevent women from inheriting land from fathers. The study concludes that culturally, women need to discuss with their husbands and obtain their permission before loans are obtained; that lack of education and finance serve as impediments towards the economic empowerment of women; and that education, social protection and the provision of small loans to women help to reduce poverty among them. Among the recommendations made by the study are that the government must enforce the Free Compulsory Basic Education enshrined in the 1992 Constitution of Ghana so that all girls of school going age will be in school and husbands must be educated to guide their wives when they (wives) are going for loans.



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DEDICATION

To my late grandmother, Victoria Boadi Abena Kyeiwah, may her soul rest in perfect
peace

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Figure 1 Economic Empowerment of Women, Poverty Reduction, Political
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DFID	Department for International Development
GPRS	Ghana Poverty Reduction Strategy
GSFP	Ghana School Feeding Programme
GSGDA	Ghana Shared Growth and Development Agenda
IRIN	Integrated Regional Information Networks
LEAP	Livelihood Empowerment Against Poverty
MASLOC	Microfinance and Small Loans Centre
MDGs	Millennium Development Goals
NEPAD	New Partnership for Africa's Development
NJMA	New Juaben Municipal Assembly
OECD	Organisation for Economic Cooperation and Development
SDGs	Sustainable Development Goals
Sida	Swedish International Development Cooperation Agency
UN	United Nations
UNDP	United Nations Development Programme
UNFPA	United Nations Population Fund
UNICEF	United Nations Children's Fund
UNIDO	United Nations Industrial Development Organization
UNOWA	United Nations Office for West Africa
UNRISD	United Nations Research Institute for Social Development



INTRODUCTION

1.1 Background of the Study

Poverty is seen by some scholars primarily as a manifestation of inequality in the distribution of income and wealth and by others as a distinctive attributes such as discrimination, social exclusion or deprivation of dignity (Nolan & Whelan, 2009). It is a phenomenon found in all societies and countries throughout the world but it is more prevalent in developing countries especially sub-Saharan African countries. Poverty has caught the attention of international institutions, state governments, policy makers, researchers and academics over the past two decades (Owusu & Mensah, 2013).

In defining and measuring poverty, a multidimensional approach must be considered so as to select adequate economic and social indicators that provide a good picture of the situation in which the poor find themselves. This has been necessary because how we define and measure poverty would help to identify who is in need and influence policies and interventions to be crafted to lift people out of poverty (Owusu & Mensah, 2013).

Given the multi-dimensional nature of poverty embracing both income and human poverty, as well as lack of capabilities and social exclusion as its key causes, a strategy to reduce and prevent poverty needs to be holistic and comprehensive(UNDP, 2013).

When we talk of poverty women come into the picture, for they bear the brunt of it. Women's poverty should be considered as both multidimensional and multisectoral: women experience poverty in different ways, at different times and in different social



spaces – the society, www.udsspace.uds.edu.gh the community and the household. Institutionalised discrimination against women exists in society, for example in labour markets and political power. In the community, social norms and expectations determine what gender roles and relations are considered appropriate; and within households unequal power relations operate according to age and sex. The structural inequalities within societies, between men and women, and among women, shape the experience of poverty and the relative poverty of women (Bradshaw & Linneker, 2003).

Poverty has widened the gulf between male and female and as a result there has been the need to empower women in order to ensure gender equality. The pursuit of gender equality is a critical objective, and one that is globally shared, as manifested in the Millennium Development Goals (MDGs), and for example in the World Development Report 2012 and by the World Economic Forum. Moreover, there is growing recognition among policy makers, donor agencies and practitioners that women's marginalisation can stifle poverty reduction, productivity, competitiveness, and growth, thus calling for a better understanding of the barriers that limit women's access to productive opportunities (DFID, IDRC & The Hewlett Foundation, 2013).

Across much of the developing world, particularly Sub-Saharan Africa, poverty reduction has come to represent the main goal of development interventions. In this direction, national policy-makers, international donor agencies such as the United Nations Development Programme (UNDP), World Bank and national and international non-governmental organizations (NGOs) have devoted attention and resources towards achieving poverty reduction. On the broad international front at the turn of the 21st Century, the goal of achieving poverty reduction drove the United Nations (UN) to establish a set of milestones widely referred to as the Millennium





Development Goals (MDGs) for developing countries to reach by 2015 (Owusu & Mensah, 2013).

The need to address poverty by having an accurate assessment of the poor is more than a moral question. This is because it has been argued that in situations where the poor predominate, it is more efficient to invest in them than in the non-poor who are prone to absorb more resources than can be economically justified. In other words, it is not only relatively cheaper in terms of capital outlay to invest in the undercapitalised majority (poor) for their own self-development but also it serves as a necessary foundation for economic development (Mafeje, 2001). In addition, in many transitional and young democracies in the developing world, poverty reduction has implications for security, peace and economic prosperity for both the rich and the poor. Mass poverty is a key contributing factor to violence and failed states – a situation that tends to exacerbates the conditions of the poor (UNOWA, 2007).

The World Bank has identified empowerment as one of the key constituent elements of poverty reduction, and as a primary development assistance goal. The Bank has also made gender mainstreaming a priority in development assistance, and is in the process of implementing an ambitious strategy to this effect. The promotion of women's empowerment as a development goal is based on a dual argument: that social justice is an important aspect of human welfare and is intrinsically worth pursuing; and that women's empowerment is a means to other ends (Malhotra, Schuler, & Boender, 2002). A recent policy research report by the World Bank (2001), for example, identifies gender equality both as a development objective in itself, and as a means to promote growth, reduce poverty and promote better governance (Malhotra, Schuler, & Boender, 2002).

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There is increasing recognition that economically empowering women is essential both to realise women's rights and to achieve broader development goals such as economic growth, poverty reduction, health, education and welfare. In the last five years, a broad range of organizations have committed themselves to the goal of women's economic empowerment. These organizations realize that economically empowering women is a win-win that can benefit not only women, but society more broadly. It promotes women's ability to achieve their rights and well-being while also reducing household poverty, increasing economic growth and productivity, and increasing efficiency (Golla, Malhotra, Nanda & Mehra, 2011).

Women are more than half of the world's population and make up the majority of the world's poor. Therefore, meeting poverty-reduction goals requires addressing their economic empowerment. Most women and girls, particularly those in developing countries, continue to face barriers and biases concerning employment, assets, and participation in economic activity. All barriers to women's economic participation such as lack of access to productive resources, wage gaps and discrimination against women in labour markets, inadequate time to work due to their reproductive role and domestic work, onerous business laws and regulations, inadequate business skills and education, inadequate access to credit or lack of finance, social norms, traditional values et cetera must be removed to allow women to participate fully in the economy.

Women's economic participation and empowerment are fundamental to strengthening women's rights and enabling them to have control over their lives and exert influence in society. It is about creating just and equitable societies. Women often face discrimination and persistent gender inequalities, with some women experiencing multiple discrimination and exclusion because of factors such as ethnicity or caste. The economic empowerment of women is a prerequisite for sustainable development,



pro-poor growth and the [achievement of all the Millennium Development Goals](http://www.udsspace.uds.edu.gh) (MDGs). Gender equality and women's empowerment are catalysts for multiplying development efforts. Investments in gender equality yield the highest returns of all development investments. Women usually invest a higher proportion of their earnings in their families and communities than men. Increasing the role of women in the economy is part of the solution to the financial and economic crises and is critical for economic resilience and growth (OECD, 2012).

There is growing understanding that addressing constraints to women's economic empowerment is fundamental to lasting, inclusive and sustainable economic growth, poverty reduction and food security and to the achievement of gender equality. Increasing women's economic opportunity and gender equality has been linked to higher gross domestic product growth, higher per capita income and greater competitiveness. The development effects of putting more money in the hands of women are also significant because women tend to spend a greater proportion of their income on their families. Economic empowerment is a potent means to strengthening women's rights and achieve gender equality (Foreign Affairs, Trade and Development Canada, 2013).

It is against this background that a study on identifying impediments to economic empowerment of women and strategies to empower women economically is being undertaken with the view to reducing poverty among them.

1.2 Problem Statement

Poverty is one of the most widespread and persistent social problems in the world especially in the developing countries (Deguara, 2008; Knowles, 2000; Lehning, Vu,

& Pintak, 2006; Todaro & Smith, 2006 as cited in Cobbinah, Black & Thwaites, 2013).

Global statistics on poverty are alarming, as close to half of the world's seven billion people live on less than US\$2 a day, and are denied basic human development opportunities such as education, health, dignity, freedom, socio-political participation and access to resources (Vollmer, 2010 as cited in Cobbinah, Black & Thwaites, 2013).

The incidence of poverty in Africa (41.07%) is by far greater than that of Europe and Central Asia (0.95%), East Asia and the Pacific (9.07%), Latin America and the Caribbean (8.64%) and others as at 2004. Even within Africa itself, disparities exist between the Northern and Southern parts, owing to the availability or non-availability of essential resources to improve development. Even though the poverty situation in Sub-Saharan African countries is marginally reducing, it is still precarious given the percentage of people living below \$ 1 a day (45 percent), more so, when compared with other regions of the world (Addae-Korankye, 2014).

The current national statistics on poverty estimates in Ghana is that about 40% of the national population has incomes below the upper poverty line; whilst about 27% of the population has incomes below the extreme poverty line. It was estimated that 38% of the district's population are poor whilst 14.8% are extremely poor. The statistics show that poverty in Ghana is a rural phenomenon with rural communities accounting for more than 60% of the poor (Ministry of Local Government and Rural Development and Moks Publications & Media Services, 2006).



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The Ghana Living Standard Survey (GLSS) results show that about a quarter of Ghanaians are poor whilst under a tenth of the population are extremely poor. Given the extreme poverty line of GH¢792.05 per adult equivalent per year, an estimated 8.4 percent of Ghanaians are considered to be extremely poor. More than 2.2 million Ghanaians (based on 2010 PHC projections) cannot afford to feed themselves with 2,900 calories per adult equivalent of food per day, even if they were to spend all their expenditures on food (Owusu & Mensah, 2013). According to Ayala (2010), 56.6% of Ghanaians live below the poverty line, 13 of the then 23 million Ghanaians were classified as poor. The 85% of population who are living below the poverty line are in rural areas.

The incidence of poverty in the Eastern Region ranges from 4.6 percent in the New Juaben Municipality to 59.7 percent in the Kwahu Afram Plains South District. Eleven districts in Eastern Region have poverty incidence higher than the regional average of 22.0 per cent. The estimated number of poor persons is 566, 399 in the Eastern Region (Ghana Statistical Service, 2015).

The incidence of poverty in the New Juaben Municipality is 4.6 percent (Ghana Statistical Service, 2015). As compared to other districts in Ghana, the incidence of poverty to some extent is low in the New Juaben Municipality. Notwithstanding this, when the 4.6% incidence of poverty in the New Juaben Municipality is translated into absolute figures, it tells the story that a good number of the people living in the district are poor, especially those living in the rural areas.

According to Owusu and Mensah (2013), Ghana has over the last three decades implemented a number of development policy frameworks as part of its poverty reduction agenda. These include Ghana's version of the PRSPs framed as medium-



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term development policy frameworks: the Ghana Poverty Reduction Strategy, 2002-2004 (GPRS I) and the Growth and Poverty Reduction Strategy, 2005-2009 (GPRS II) and the current medium-term development policy framework, the Ghana Shared Growth and Development Agenda, 2009-2013 (GSGDA), all focus on accelerated economic growth with the ultimate goal of reducing poverty. Despite all these interventions, the majority of Ghanaians especially women languish in poverty as a result of their inability to participate fully in the national economy.

Former President Bill Clinton addressing the annual meeting of the Clinton Global Initiative in September 2009 argued that women perform 66 percent of the world's work, and produce 50 percent of the food, yet earn only 10 percent of the income and own 1 percent of the property.

Whether the issue is improving education in the developing world, fighting global climate change, or addressing nearly any other challenge we face, empowering women is a critical part of the equation. If women had the same access as men to productive assets, agricultural output in 34 developing countries would rise by an estimated four per cent. Yet women remain one of the world's most under-utilised economic resources (UN Women, 2013).

It is recognised that economic empowerment of women can help lift a good number of women out of poverty, yet Ghana has inadequately tapped and also underutilised the economic potentials of women. This according to World Bank Group (2006) not only imperils growth and poverty reduction, but also has a host of other negative impacts, including less favourable education and health outcomes for children and a more rapid spread of HIV/AIDS. Cutuna (2010) states that the under-performance of women's businesses and their underutilized economic potential should be of concern as they





will lead to high- levels of www.udsspace.uds.edu.gh poverty, a poor economic and social environment and inequality.

In Ghana, there are a number of economic, social and cultural factors that impede women's full participation in the national economy. Women continue to work longer hours than men, for less pay and social norms and traditional values still hold women back.

Many businesses owned by women find it difficult to compete with men due to inability to access credit and inadequate business skills. The lack of education also hinders women's business growth. In addition, women spend more time to take care of children, the elderly and the sick, leaving not enough time for full employment opportunities. In Ghana, women's lack of access to productive assets such as land limits their participation in the economy, because they lack property rights, and all these impediments to women's economic empowerment push them into poverty.

A good number of women in the New Juaben Municipality are into petty trading, bead making, hair dressing, dress making, farming et cetera but they have not been able to participate fully in the economy due to lack of capital, low level of education and inadequate business skills. So many micro finance institutions have sprung up in the New Juaben Municipality to give small loans to people especially women. It is women in petty trading who usually go for such loans most. The loans are not able to empower them economically and end up making these women poorer due to high interest on the loans (Sarpong, 2013).

Women who go for loans from the micro finance institutions at exorbitant interest rates do not critically consider the interest rates and other terms of payment associated with the loans due to their low level of education. This assertion is supported by a

research conducted by Sarpong (2012) into the role of Microfinance and Small Loan Centre (MASLOC) in poverty alleviation and micro financing in the New Juaben Municipality. The research shows that the majority of the beneficiaries of MASLOC had basic education representing 75% of the respondents and 25% of the respondents had Secondary education.

It is therefore right to conclude that women in the New Juaben Municipality are becoming poorer and poorer due to the fact that they lack access and control over productive resources that could help to empower them economically and the private microfinance companies that have sprung up to help the poor are worsening their plight due to high interest rate on loans (Sarpong, 2013).

The problem has therefore necessitated a study on how to empower women economically geared towards reducing poverty among them.

1.3 Main Research Question

How does economic empowerment of women contribute to poverty reduction among them in the New Juaben Municipality?

1.3.1 Sub-Research Questions

This research seeks to answer the following questions:

- I. When women in New Juaben Municipality are empowered economically does it contribute to poverty reduction?
- II. What are the socio-cultural factors that exist in the New Juaben Municipality that impede economic empowerment of women?
- III. What strategies exist to empower women economically to reduce poverty among them in the New Juaben Municipality?



- IV. What are the specific [poverty reduction interventions](http://www.udsspace.uds.edu.gh) that have already been instituted in the New Juaben Municipality and how are they empowering women economically?

1.4 Main Objective

The main objective of the study is to determine how economic empowerment of women contributes to poverty reduction among them.

1.4.1 Sub-objectives

The sub-objectives of the study seek:

- I. To investigate how women when economically empowered contribute to poverty reduction among them in the New Juaben Municipality.
- II. To investigate the socio-cultural factors that exist in the New Juaben Municipality that impede economic empowerment of women.
- III. To find out the strategies that exist to empower women economically to reduce poverty among them in the New Juaben Municipality.
- IV. To ascertain the specific poverty reduction interventions that have already been instituted in the New Juaben Municipality and how they are empowering women economically.

1.5 Significance of the Research

In the 21st century, gender equality and women's empowerment have become burning issues for governments and international organisations as well as people throughout the world as captured in the Millennium Development Goals (MDGs), to “promote gender equality and empower women” and the Sustainable Development Goals (SDGs), to “achieve gender equality and empower all women and girls”. This study has produced some data on the incidence of poverty among women and their





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economic empowerment which has created a sense of awareness among governments, non-governmental organisations, policy makers, inter alia concerned about the plight of women and the need to put in more resources and effort at empowering women economically to reduce poverty and gender inequality.

Non-governmental organisations are so instrumental in the fight against poverty through economic empowerment of women in Ghana. The results of the study have served as a mine of information to non-governmental organisations that women's economic empowerment is about providing women with not only resources but also with the opportunities to apply resources in ways that lead to economic success. Through better jobs, more options to start and manage viable businesses, greater access to land, education and skills development, and more opportunities to participate in decision-making, women can pull themselves out of poverty and improve their quality of life and the quality of life of their families and communities.

The study has also brought to fore and informed the Government of Ghana and the governments of other countries that women's empowerment is so important towards their development effort, especially poverty reduction. This view above is reinforced in the Millennium Development Goals (MDGs) and Sustainable Development Goals (SDGs). Again, the Government of Ghana and the governments of other countries have been informed that empowering women economically would not only contribute to national development but could also have multiplier effects on the other levels of empowerment like political and social empowerment. Therefore, appropriate strategies could be crafted by the governments towards economic empowerment of women.

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In addition, most of the districts in Ghana are coming out with interventions towards economic empowerment and poverty reduction; the study has brought to light the obstacles to women's economic empowerment that must be removed in order to allow women participate fully in the national economy geared towards poverty reduction and development. This has become so important in the sense that the denial of equal economic opportunities to women who form more than half of every country's population not only unfairly marginalizes women's position in the economy but also represents a waste in human potential. And this would be of great help to the district assemblies, especially the New Juaben Municipality in their poverty reduction and women's empowerment effort.

Furthermore, this research would be of immense benefit to women, especially those who do not participate fully in the economy and as a result live in poverty. The research has brought to light the plight of women to the attention of governments and non-governmental organisations so that efforts could be made to help women in this direction.

The study has pushed back or expanded the frontiers of knowledge on empowerment and poverty. The entire research product has provided useful information that would add to the store of knowledge on the poverty situation among women, obstacles to their economic empowerment and measures and interventions that could be instituted to empower women economically to alleviate poverty and ensure gender equality among them. This has been useful to future researchers who would try to do additional research on women's empowerment and poverty reduction among them.



1.6 Limitation of the Study

Certain limitations were encountered in the course of this study. One of these challenges was financial and logistic constraint. As this could affect the study, the researcher ensured that adequate funds were secured and the needed logistics were also obtained so that the required questionnaire would be printed and administered and personal interviews and focus group discussions as well as key informant interviews conducted. All the three field assistants were employed and paid and all the respondents were reached.

Another limitation of this study was inaccessibility of some of the communities, as there were no roads. There was difficulty in reaching the respondents in the remote areas. Therefore, the researcher and the field assistants had to walk several miles to reach some of the respondents.

Again, some of the respondents were not willing to cooperate in providing the appropriate information needed. Some respondents went to the extent of doubting the questionnaire with the view that it might not be used for academic purposes while some were afraid of its confidentiality. The respondents were assured of the confidentiality of the questionnaire as they were told that there was no need to even write their names.

1.7 Scope of the Study

Geographically, this research was conducted in the Eastern Region of Ghana, specifically in the New Juaben Municipality. All the communities in the New Juaben Municipality were included in the study.



In terms of content, the study was confined to economic empowerment of women and poverty reduction among them in order to ascertain how economic empowerment leads to poverty reduction among women.

1.8 Organization of the Study

The study is organized into five Chapters. Chapter one deals with the introductory aspect, which gives the background of the study, the specific problem to be studied, the research objectives and questions, the significance of the study, the limitations of the study and organization of the study. Chapter two focuses on review of relevant literature to this study. Chapter three discusses the methodology of the research and the profile of the study area. The empirical results obtained from the study have been presented and discussed in Chapter four. Chapter five covers the summary, conclusions and recommendations of the study.



LITERATURE REVIEW

2.1 Introduction

This chapter reviews literature on empowerment, poverty and poverty reduction to identify various concepts that have shaped the thinking and practice of empowerment and poverty reduction by governments, non-governmental organisations and the international community. It also attempts to explore the varied theories and perspectives that underpin contemporary practice and thinking of empowerment, especially women's empowerment in the modern world and in the past years. In addition to this, there is a conceptual framework which is used to support the study that gives a quick synopsis of the study.

Specifically, this chapter examines literature on how economic empowerment of women contributes to poverty reduction, impediments to women's economic participation in the economy, strategies or interventions used for women's economic empowerment, poverty reduction strategies that already exist in the study area, theories of empowerment and the conceptual framework of the study.

2.2 Definitions and Explanation of Relevant Terms

The following terms have been defined to facilitate understanding of the work:

2.2.1 Empowerment

The process of empowerment requires transformation of structures of subordination, control over material and intellectual resources, gaining decision-making authority, and a reduction of gender inequality (Hadi, 1997). Swiss Agency for Development and Cooperation (2004) conceptualizes empowerment as an emancipation process in which the disadvantaged are empowered to exercise their rights, obtain access to





resources and participate www.udsspace.uds.edu.gh actively in the process of shaping society and making decisions.

Keller and Mbwewe (1991), as cited in Rowlands (1995) describe empowerment as a process whereby women become able to organize themselves to increase their own self-reliance, to assert their independent right to make choices and to control resources which will assist in challenging and eliminating their own subordination.

Narayan defines empowerment as the expansion of assets and capabilities of poor people to participate in, negotiate with, influence, control, and hold accountable institutions that affect their lives (Narayan, 2002). Narayan (2005) stresses four main elements of empowerment: access to information, inclusion and participation, accountability, and local organizational capacity.

Kessey (2005) defines empowerment as a process of change by which individuals or groups, with little or no power, gain the power and ability to make choices that affect their lives.

2.2.2 Poverty Reduction

Historically, the term ‘poverty reduction’ in developing countries has been used purposely to refer to direct interventions in the provision of facilities that are lacking, and finding solutions to deficiencies in infrastructure, with investments from international lending agencies (Singleton, 2003).

To achieve poverty reduction, there was a gradual shift of focus in the 1970s from physical capital infrastructure development to health and education (Domfeh & Bawole, 2009). The World Development Report 1980 articulated this understanding and argued that “improvements in health and education were important not only in their own right, but also to promote growth in the incomes of poor people” (World Bank, 2000, p. 6). However, Fukuda-Parr (2006) believes that strategies to alleviate

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poverty should not be limited to only economic growth and redistribution, but should incorporate interventions in areas such as expansion of education, combating discrimination and achieving social justice.

Asante and Ayee (2004) define poverty reduction as designing and implementing appropriate strategies to ensure effective use of scarce resources by allocating resources to activities that have the potential to yield maximum impact on the poor and contribute to reducing deprivation and vulnerability in poor communities.

According to World Bank (2000), poverty reduction strategy focuses on three areas: promoting opportunity, facilitating empowerment, and enhancing security.

2.2.3 Poverty

Policy makers and researchers in both developing and developed countries have recognised the fact that definition and measurement of poverty are problematic. When poverty is defined and measured using the income approach, it means individuals whose total earnings are insufficient to obtain the minimum necessities for the maintenance of merely physical efficiency as being in primary poverty. This means that those who have sufficient income for a set of goods and services considered as ‘needs’ are non-poor and those who do not are poor (Satterthwaite, 2004).

Poverty is most commonly defined as insufficient income to buy a minimum basket of goods and services. Based solely on quantitative measures, this interpretation is known as ‘income poverty’. The most commonly used indicator associated with income poverty is the ‘headcount ratio’, which gives the proportion of people or households whose income falls below a particular poverty line. The demarcation of the poverty line depends on the basic basket of goods and services. The international community commonly defines the poverty line as \$1 per day per person – expressed



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in purchasing power parity (for 1985) to adjust for differences in prices between countries (UNICEF, 2000).

A good number of researchers have defined poverty using the income approach and this has been criticised severely by others as not being enough and also it is not good to rely on one method to measure poverty (Atkinson, 1987; Bradshaw & Finch, 2003; Deasarlo, 2004; Nolan & Whelan, 2011).

Poverty is interpreted as a lack of resources that prevent people from engaging in certain basic activities such as staying alive and enjoying a long and healthy life, reproducing and transmitting their culture to future generations, interacting socially, having access to knowledge and enjoying freedom of expression and thought. According to this approach, the fight against poverty consists of identifying and increasing people's capacities to improve their wellbeing (Desarrollo, 2004).

People can be said to be in poverty when they are deprived of income and other resources needed to obtain the conditions of life—the diets, material goods, amenities, standards and services— that enable them to play the roles, meet the obligations and participate in the relationships and customs of their society(Townsend, 2006).

Fukuda-Parr (2006), opines that human poverty is a complex set of deprivations in many dimensions. The concept of poverty as a human condition reflects failures in many dimensions of human life – hunger, unemployment, homelessness, illness and health care, powerlessness and victimisation, and social injustice; they all add up to an assault on human dignity.

Most observers and policy makers now accept a multidimensional definition of poverty, which includes certain 'non-measurable' attributes such as discrimination,





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social exclusion or deprivation of dignity. Poverty is a denial of human rights and human dignity. It means not having a good primary school or health centre to go to and not having access to safe drinking water and adequate sanitation. It means insecurity, powerlessness, exposure to violence and discrimination and exclusion from the mainstream of society. It also means not having a voice to influence decision-making, living on the margins of society and being stigmatized (UNICEF, 2000).

2.2.4 Types of Poverty

Townsend (2009) distinguishes between relative and absolute poverty. “Relative” poverty is where families and individuals are considered to be poor if their incomes are low in relation to the incomes of others in the population. And “absolute” poverty — a definition of poverty that would count as poor only those individuals and families who do not have enough money to purchase the basic necessities of life — a basket of goods and services, considered essential for survival, as defined by some government or private sector agency.

According to the UN (1995), ‘absolute’ poverty is defined as a condition characterized by severe deprivation of basic human needs, including food, safe drinking water, sanitation facilities, health, shelter, education and information. From the point of view of Bellu(2005), the ‘relative’ concept of poverty connotes a standard of living in relation to the position of other people in the income/expenditure distribution, and defines poverty basically as a phenomenon of inequality

McFerson(2010) distinguishes between contingent poverty and structural poverty. Contingent poverty occurs as the result of a specific adverse event—example a sharp rise in food or fuel prices, a natural disaster, and the like. Contingent poverty is

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inherently temporary (although the event may well cause households to fall into permanent poverty), and is reversible as soon as the adverse event ceases, albeit at a non-recoverable cost owing to the need for transitional sacrifices and adjustments. Structural poverty, by contrast, is deeply rooted in the economic, social and political fabric of the country, and no general policy of economic stimulus or investment will succeed in reducing it.

2.2.5 Manifestation of Poverty

The manifestation of poverty as stipulated in the United Nations Beijing Platform for Action and Declaration of 1995 includes lack of income and productive resources as a result of which there is poor livelihood; hunger and malnutrition; ill health; limited or lack of access to education and other basic services; increasing morbidity and mortality from illness; homelessness and inadequate housing; unsafe environment and social discrimination as well as exclusion. In Kenya, poverty manifests itself in the forms of hunger, malnutrition, illiteracy, lack of shelter and failure to access essential social services such as basic education, health, water and sanitation, as observed in the Republic of Kenya Sessional Paper No.3 of 1999 and Kenya Vision 2030.

The Government of the UK White Paper on International Development (2000) estimates that, by 2025, 61% of the world's population will be living in urban areas. Urban living for the poor is characterised by violence, flimsy housing, filthy living conditions, hunger and malnutrition. They are often surrounded by uncollected garbage, unsafe water and overflowing sewers

Women's poverty is manifested in huge amounts of time spent managing poverty, buying and preparing food, negotiating for services and making ends meet, frequent use of tranquillisers "nerve pills" due to stress of managing poverty, high rates of ill





health: heart disease, lung conditions, asthma and depression, low self-esteem, feeling that they are poorly served by the state, turning to moneylenders to get by, fear of getting into trouble for owing money and income inadequacy combined with loss of personal dignity(O'Neill, 1992).

2.2.6 Economic Empowerment

Sida (2009) defines women's economic empowerment as the process which increases women's real power over economic decisions that influence their lives and priorities in society. Women's economic empowerment can be achieved through equal access to and control over critical economic resources and opportunities, and the elimination of structural gender inequalities in the labour market including a better sharing of unpaid care work.

Economic empowerment is the type of empowerment where there is women's access to formal sector employment, self-employment, borrowing, saving and access to and control of economic resources (DFID, 2012; OECD, 2012).

2.3 Economic Empowerment of Women Contributes to Poverty Reduction

Economic empowerment is critical for poverty eradication and can be achieved if marginalized people have access to jobs and livelihoods and to basic entitlements, such as education, health and housing. Economic participation facilitates the social integration of vulnerable groups, in particular women, youth, older persons, people with disabilities and indigenous people (Economic and Social Council, 2012).

The aim of women's economic empowerment is to enhance the socio-economic status of women through creating an economic culture that will address the technical know-how in the pursuit of women's multi-faceted roles, retooling them with various

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economic ventures as well as enhancing the emancipation of women from poverty (Danjuma, Muhammad & Alkali, 2013).

There are strong development rationales for enhancing women's access to economic and financial resources, including implications for the welfare of children, poverty reduction, and women's role as "safety net" of last resort in an economic downturn (United Nations, 2009).

Women's economic empowerment is recognized as one means for reducing poverty and increasing economic growth. Women play a significant role in African economies, and are highly represented in the micro and small enterprises sub-sector. The majority of them are engaged in small income generating self-employment in agriculture and non-agricultural activities with low prospect for growth (Dejene, 2007).

The economic empowerment of women matters for poverty reduction. Lower income households with male or joint headship are very generally able to rely on women's earnings to keep their households above the poverty line or to prevent them from declining into poverty in times of crisis. Thus, investing in women's economic resources helps poor household to weather crisis and increases their chances of moving out of poverty (Kabeer, 2009).

2.4 Cultural, Social and Economic Factors that Impede Economic Empowerment of Women Dragging them Into Poverty

Most women and girls, particularly those in the developing countries, continue to face barriers and biases concerning their full participation in the economy. The factors that inhibit economic empowerment of women which make them poor have been predicated along cultural, social, and economic lines.



2.4.1 Cultural Factors that Impede Economic Empowerment of Women

Dragging them into Poverty

Norms and values continue to create barriers towards women's full participation in the economy of their respective countries. In Eastern Europe and Central Asia entrepreneurship is still not well regarded as a viable career option for women. It often happens that women chose entrepreneurship less as a choice and more due to a lack of other job opportunities. Developed economies are not immune to the persistence of traditional norms either (Cutuna, 2010).

Cultural beliefs and norms may keep women out of the labour market. In many cultures there is little or no acceptance of women taking up employment - in society, in families, among employers and even among women themselves. In many rural areas of Afghanistan for example, women do not have permission to leave their house, let alone take a job outside the household (IRIN, 2007). In all countries, expectations about attributes and behaviours appropriate to women or men are shaped by culture, tradition and history. The general pattern is that women have less personal autonomy, fewer resources at their disposal, and limited influence over the decision-making processes that shape their societies and their own lives (OECD, 2011; OECD, 2012).

Socially accepted norms of behaviour and the roles women play in their families can have profound effects on the type of economic activities in which women can engage, the technologies available to them, the people and agencies with whom they can interact, the places they can visit, the time they have available and the control they can exert over their own capital. In settings where sociocultural norms restrict women's mobility, their interactions with members of the opposite sex and their ability to attend trainings or receive formal education, women's access to information,





www.udsspace.uds.edu.gh institutions and markets is compromised (Fletschner & Kenney, 2011). Ebele (2003) explains that in some societies, inherited tradition prevents women from inheriting land from their fathers or husbands thereby limiting their access to collateral and productive opportunities.

Cultural and social attitudes lie at the core of many barriers to women's economic empowerment by creating expectations around the "natural" spheres of work for men and women and fostering gender discrimination. Stereotypes of men as the principal breadwinners, for example, can limit the choices women have such as to enter the work force or to choose vocations that are typically pursued by men (Foreign Affairs, Trade and Development Canada, 2013). Laws, traditional customs and policies related to ownership and access to assets (such as land and other physical assets) and to finance are often discriminatory against women. Due to social norms and attitudes of society, there continues to be discrimination against women in hiring for wage employment in labour markets, even in advanced economies (United Nations, 2009).

OECD (2011) states that deep-rooted discriminatory practices and stereotypical attitudes prevent women in some parts of the world from accessing appropriate financial support to build their businesses. In some countries women are unable to obtain business loans without their husband's or father's co-signature.

Cultural factors limit women's rights and engagement in the workplace. Religion still has a key role to play in determining gender norms in many cultures and fundamentalist views across the spectrum of religions threaten or deny women's rights, including rights related to sex and sexualities, and to mobility and employment. In the majority of cultures unequal gender and generational relations exist within households with the male 'head' having a high level of control. A woman

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going out to work is often read by others as meaning the man is unable to provide for his family, making men reluctant to let women go out and work, thus, limiting women's engagement in paid work. Women continue to suffer limited mobility and, in some cultures, women are not able to leave the home if not accompanied by a man, effectively negating any type of paid employment (Sustainable Development Solutions Network, 2013).

2.4.2 Social Factors that Impede Economic Empowerment of Women Dragging them into Poverty

Education increases women's earning potential and productivity and has been associated with improved welfare at the individual, family and societal levels. Higher education may also improve the odds of a woman entrepreneur's business making the transition from a start-up to an established business and more so for secondary education, vocational, and tertiary education. The inability of women to acquire education hinders their economic participation (United Nations, 2007). Illiteracy impedes economic participation of women to a large extent. In many countries, girls and women are less likely to go to school, less likely to get a job, less likely to have a bank account and less likely to own their own property (DFID, 2014; Skalli, 2001).

Women's reproductive role that is child care responsibility is a major factor limiting their participation in the paid market work be it formal or informal work. (Morrison, Raja & Sinha, 2007). Women have fewer possibilities to translate work into income.

This stems from their exclusive responsibility for reproductive work, the conceptualisation of their productive activities as 'helping' men and their concentration in sectors that are either an extension of their reproductive roles (and thus lower paid) and/or in the 'informal' economy (Bradshaw & Linneker, 2003).



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Women perform the bulk of unpaid care work across all economies and cultures. In many societies, existing norms dictate that girls and women have the main responsibility for the care of children, the elderly and the sick, as well as for running the household, including the provision of water and energy supplies. This undermines their chances of going to school or being able to translate returns on their own productive work into increased and more secure incomes, and better working conditions (OECD, 2011).

Traditional divisions of labour and socially ascribed responsibilities mean that it is women and girls who generally assume primary responsibility for unpaid care work. This includes both the direct care of dependents – children, elderly, people with disabilities, the sick – and the daily domestic work, including cooking and cleaning, that women are usually expected to take on. These obligations pose a serious obstacle to women's labour force participation, and have a major impact on their lives and well-being more broadly (Esplen & Brody, 2007;

Another important barrier to women working for pay in many low-income countries is the time burden imposed by domestic tasks, especially the collection of water and firewood (Morrison, Raja & Sinha, 2007).

Women are paid less than men, even when they have the same qualifications and work the same hours. Women who work full time earn only 77 percent of what men make—a 22 percent gap in average annual wages. Discrimination, not lack of training or education, is largely the cause of the wage gap. Even with the same qualifications, women earn less than men. In 2007, full time, year- round female workers aged 25 to 32 with a bachelor's degree were paid 14 percent less than men (Cawthorne, 2008). In many countries men are paid more than women even if they have the same



educational qualification and perform the same job functions. Despite advances in women's and girls' educational attainments, a gender gap in earnings persists across almost all employment categories, including informal wage employment and self-employment (Esplen & Brody, 2007; ILO, 2011).

Early and forced marriage remains a key issue and an important factor limiting young women's engagement in both education and economic activities (Sustainable Development Solutions Network, 2013).

2.4.3 Economic Factors that Impede Economic Empowerment of Women

Dragging them into Poverty

Worldwide, access to and the cost of credit is a major barrier that hinders the growth of women's entrepreneurship. While finance tends to be an obstacle for all businesses, there is substantial evidence that women suffer disproportionately. Inadequate access to finance not only hinders women's business growth, but also affects overall economic development and job creation as it does not allow women to realize their full business potential (Cutna, 2010). According to Besley(1995) without adequate access to credit facilities women entrepreneurs will be subjected to negative shocks and factors such as poor production levels in their businesses, lack of growth and generally poor performance of the business and can lose some of the few assets they have, unlike their male counterparts who can access well-designed credits and loans easily and thus be able to finance their businesses and adopt more effective and efficient strategies to stabilize their businesses.

Access to finance is an important constraint for businesses and research has shown that it is especially so for women-owned businesses. In a 2004 survey of Bosnian women entrepreneurs, 54% reported that obstacles prevented them from accessing



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formal credit. These obstacles included lack of property registered in their names, traditional views about a woman's role in the home and women's tendency to be in lower-profit industries considered higher risk by banks (Women, Business and the Law, 2012).

2.5 Strategies for Women's Economic Empowerment and Poverty Reduction

Women's economic empowerment requires action at all levels of society – locally, nationally, and globally. The following strategies help to empower women economically leading to poverty reduction among women.

2.5.1 Giving Women Education, Training and Skills

Improving women's labour market participation and providing them with access to decent work in the formal economy will require increased learning and training opportunities to develop their human capital. To compete effectively, women's educational opportunities must go beyond primary education to include quality post-primary education, including vocational skills development. Investing in women's human capital increases their income, which in turn leads to greater investments in the education of both themselves and their children. Thus, increasing the employability of women unlocks their potential and advances the welfare of a nation's workforce into the future (OECD, 2011; OECD, 2012).

Education plays a key role in overcoming poverty all around the world; for example, girls who receive an education are more likely to access better jobs and earn better salaries, which can help lift their families out of poverty. Educated girls are more likely to wait until a later age to be married and have children, which means both they and their children are more likely to be healthy. They are also more likely to



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understand their rights and speak out to claim them, including the right to protection against violence (DFID, 2014).

Education and skills training are essential components of any empowerment strategies designed to contribute to poverty reduction and employment creation and to fostering social integration. Education is vital in obtaining decent jobs, understanding and invoking legal rights, overcoming deprivation and raising the political voice of marginalized social groups (Bradshaw & Linneker, 2003; Cutuna, 2010; DFID, 2011; Economic and Social Council, 2012; Foreign affairs, Trade and Development Canada, 2013; Ojobo, 2008).

In the poorest regions of the world, more girls than boys are out of school, and the gap widens at the secondary level—even though secondary and higher education for girls is especially significant in reducing poverty. Educational attainment increases women's income-earning potential, reduces maternal and infant mortality and improves reproductive health overall. Educated girls are more likely to delay marriage and childbearing, and instead acquire skills to improve economic prospects for themselves and their families. The multiple benefits of girls' education also lead to better health and education for the next generation (UNFPA, 2005).

2.5.2 Reducing Domestic and Care Work of Women and Encouraging Sharing of Care Work

Women's economic empowerment initiatives need to engage directly in reducing the disproportionate share of domestic and care-related work carried out by women, which prevents their effective engagement in income generating work. The almost universal responsibility of women for providing unpaid care for the family is the reason behind their lower rates of participation in the paid labour force, as well as





lower pay. Policies such as www.udsspace.uds.edu.gh maternity leave, parental leave (paternity and maternity leave), flexible working hours and job-sharing are instrumental in facilitating women's economic participation and men's engagement in childcare (Sida, 2009).

Care work is a major barrier to women's economic empowerment and to their health, well-being and dignity more broadly. In many ways it is the social issue; the missing part of the empowerment equation. Recognising and addressing the enormous time and effort consumed by caring and the severity of the impact this has on people's everyday lives must be a priority if we are really serious about empowering women (Esplen and Brody, 2007).

There is the need for sharing the care work. Unpaid care contributes to economic growth through a labour force that is fit, productive and capable of learning and creativity but it also drains the market of its (female) work force. It has been estimated that if care work were assigned a monetary value it would constitute between 10% and 39% of GDP. The care economy and its economic value need to become much more important elements in debates within the international development community. Women's unpaid work, particularly in the care economy, needs to be given greater attention by donors. Reducing and redistributing women's unpaid work by improving access to infrastructure and technology is one aspect but it is not the whole story (OECD, 2011).

The most systematic promotion of equal caregiving roles and equal sharing of unpaid work has been undertaken in the Nordic countries, which are also the countries with the highest female labour force participation rates. In Iceland the length of parental leave is 9 months, divided into thirds, with 3 months for the mother, 3 months for the father (non-transferable) and 3 months that parents can share. The reimbursement is



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80% of the salary. From 2001 to October 2003, the average number of days taken by men increased from 39 to 83, and 13 percent of Icelandic fathers used more than their non-transferable part (UN Women, 2012).

2.5.3 Making Women the Target of Social Protection Interventions

Gender-sensitive social protection strategies need to target older women and unpaid family workers in transition and developing countries. Social protection schemes should recognize the specific situation many older women are in, due to their lack of earlier income, and give specific economic support to them, to make them less dependent on others. The design of pension schemes, labour market policies and care policies needs to be coordinated to reduce the risk of poverty for older women. In transition countries it is important to take measures to integrate female farmers into the social protection system to make them eligible for unemployment benefits, maternity benefits and pensions. Conditional cash transfers are an effective mechanism to reach and protect women and girls. Social protection systems need to recognize the economic rights of unpaid family workers (Sida, 2009).

Social protection enhances the capacity of poor and vulnerable people to escape from poverty and to better manage risks and shocks. Social protection measures include social insurance, cash transfers and minimum labour standards. Social protection measures can enhance the productivity and participation of poor women in the labour market by reducing their vulnerability to livelihood risks and economic shocks (OECD, 2009b).

When social protection is designed carefully, it has the potential to enhance women's economic empowerment, protect household income and sustain livelihoods. Social protection measures must take into account women's specific needs and priorities



www.udsspace.uds.edu.gh related to the unequal sharing of unpaid work. Social protection measures, such as cash and in-kind transfers, social insurance, targeted social welfare programmes, aim to protect household income and consumption, to prevent negative coping strategies and to promote sustainable livelihoods and income generating activities. It is proven that gender-aware social protection measures can serve both to manage risks and vulnerability, and empower women economically. Therefore, social protection schemes were introduced as a “safety net” to guard against the risk of rapid deterioration of living standards, especially for those households in or near poverty (UNIDO, 2010).

Experience from a number of countries in Africa confirms that social protection is a driver of economic empowerment for poor people including persons with disabilities. In addition to reducing poverty, it promotes equity, stimulates growth and ensures better use of scarce resources. Social protection interventions and economic empowerment reinforce each other. First, by improving the education and health status of the poor, social protection enhances productivity and contributes to the formation of skills that allow the poor to participate in the labour market. Second, social protection alleviates inequality. Third, by providing a basic level of income, social protection can promote greater labour market activity. Fourth, social protection can empower the poor to undertake investment and asset accumulation by reducing perceptions of high risk. It offers relief from deprivation, boosts real incomes and capabilities, and addresses social equity (Kenyan Ministry of Gender, Children and Social Protection, 2011).

2.5.4 Provision of Small Loans to Women

Micro-credit and micro-finance are considered as necessary complements to micro-enterprise development programmes and as effective poverty alleviation mechanisms,



especially for poor women. www.udsspace.uds.edu.gh Microfinance makes women economically independent by putting capital and financial resources in their hands. Economic independence results in higher bargaining power for women in their households and communities, and subsequently results in higher prestige and self-esteem (Kulkarni, 2011).

One institution that has had a major impact on relaxing credit constraints for the poor in general and for poor women in particular has been microcredit. Microcredit programmes, by providing small loans mainly for non-agricultural microenterprise activities, have had a significant positive effect on household incomes and assets, child schooling, child and maternal health, and the empowerment of female borrowers. Consequently, microcredit programs are found widely around the developing world and are considered to be an important cost-effective instrument for helping the poor transform their economic circumstances by enabling them to pursue more lucrative livelihood opportunities (Morrison, Raja & Sinha, 2007).

Sustainable access to microfinance helps alleviate poverty by generating income, creating jobs, allowing children to go to school, enabling families to obtain health care, and empowering people to make the choices that best serve their needs (United Nations, 2005).

Microfinance has proven to be an effective and powerful tool for poverty reduction. Microfinance has the potential to have an immediate impact on a wide range of poverty reduction targets: income, health, nutrition, and education. Borrowing from a microcredit programme is estimated to reduce moderate poverty among people by as much as 20 percent and extreme poverty by as much as 11 percent. This means that as much as 5 percent of households should be able to lift their families out of poverty every year by borrowing from a microcredit programme (Morduch & Haley, 2002).

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Microfinance is often considered as an instrument that promotes empowerment. It can stabilise livelihoods, broaden choices, provide start-up funds for productive investment, help poor people to smooth consumption flows and send children to school. To graduate women's income-generating activities from survival level into strong and viable businesses, women need access to the full range of credit, banking and financial services and facilities, essential to fully develop their productive assets, their land and their businesses.(OECD, 2009a; OECD, 2011).

Microfinance is a development strategy that provides credit and savings services to the poor, particularly rural women, for income-generating projects. Since the mid-1980s, microfinance programs have reached nearly 100 million clients in Asia, Africa, and Latin America. In addition to providing economic benefits, microfinance may be an effective vehicle for women's empowerment, and newly acquired business skills may be accompanied by improvements in self-esteem and self-confidence, the ability to resolve conflicts, household decision-making power, and expanded social networks(Kim et al., 2007).

Women's participation in microcredit programs increased women's empowerment in terms of improved access to financial resources and social networks and increases in bargaining power, household decision-making, spousal communication, and freedom of mobility. Male credit had a negative impact on women's empowerment, particularly with regard to women's freedom of movement, control of resources, finance, development of social networks, and fertility and parenting decisions (Pitt, Khandker, & Cartwright 2006)..



2.6 Poverty Reduction Interventions that Already Exist and how they are Empowering Women Economically in the New Juaben Municipality

2.6.1 Microfinance and Small Loans Centre (MASLOC)

Microfinance and Small Loans Centre (MASLOC) is a micro finance scheme inaugurated in September, 2006. It was established to support government's programme of a sustainable reduction in poverty as indicated under the Growth and Poverty Reduction Strategy, by providing micro credit and small loans to the productive poor. The main priority target groups of the intervention are women, the physically challenged (people living with disabilities) and the youth especially, as well as the productive poor in general who are operators of all kinds of small and medium scale income generating activities.

MASLOC was introduced in the New Juaben Municipality to lift people out of poverty especially women. In 2010, 1807 people, both male and female benefited from MASLOC and in 2011, 2236 people were beneficiaries of MASLOC in New Juaben Municipality (Sarpong, 2012). According to Sarpong (2012), a research conducted on the role of MASLOC in poverty alleviation and micro financing in the New Juaben Municipality indicated that 70% of the beneficiaries were women who were mostly petty traders. It was clear that the loans given to beneficiaries were not enough to actually move them out of poverty. 91% respondents said it was inadequate while 9% said it was okay.

The findings of the same research by Sarpong(2012) revealed that, the programme was beneficial to the beneficiaries. 80% of the respondents said it was better than nothing while 20% of the respondents said the loan amount was inadequate so the implementers should increase the loan amount in order to help them expand their



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businesses. The study again showed that, the criteria for selecting the beneficiaries were abused. 90% of the MASLOC officials said the criteria for selection were mostly abused because loans meant to reduce poverty rather added on to those who had money in abundance thereby defeating the intended purpose of the programme (Sarpong, 2012).

Further findings also showed that the majority (80%) of the beneficiaries could now educate their children and access good health care through the profits accrued from their loans. Based on these findings the programme was very effective and had impacted positively on the beneficiaries (Sarpong, 2012).

2.6.2 Microfinance Schemes Operated by Private Individuals to Support Women

Microfinance in the New Juaben Municipality includes the provision of financial services and the management of small amounts of money through a range of products and a system of intermediary functions that are targeted at low income clients. It includes loans, savings, services and other financial products and services. In the New Juaben Municipality alone there are more than 25 microfinance companies with over 500 employees, according to Mr Kingsley Ofosu, General Manager of Minolex Microfinance Company, who is also the Eastern Regional Representative of the Ghana Association of Microfinance Companies (Ghana News Agency, July 12, 2013).

In an interview with some market women and petty traders at the Juaben Serwah Market in Koforidua, who were beneficiaries of loans from microfinance companies, they said the establishment of the microfinance companies had helped them to secure loans to start or expand their businesses. It was estimated that averagely, microfinance companies in New Juaben Municipality had disbursed loans totalling GH¢1,560,000.





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This had contributed largely to poverty alleviation in the area (Ghana News Agency, July 12, 2013).

Research conducted by Sarpong (2013), on the impact of microfinance on poverty reduction within the New Juaben Municipality revealed that microfinance plays a crucial role in helping reduce poverty in the area. It was realised that microfinance institutions help in poverty reduction by providing financial services to low income earners or those in the informal sector to help them improve upon their business. Microfinance institutions also provide avenues for people to save daily or weekly for the future. All these go a long way to help improve upon the lives of those involved, especially low income earners and those in the informal sector. Once again, microfinance institutions provide entrepreneurial advice, monitor and evaluate their clients to ensure they use funds for the intended projects which would help improve upon their lives.

It was realised from the study that microfinance had great impacts on the lives of people and helped reduce poverty. It was revealed that those who had assistance from microfinance had been able to improve upon their businesses as they could now buy more and sell more, which in the end brought them more profit for their benefit and family (Sarpong, 2013).

2.6.3 Livelihood Empowerment Against Poverty (LEAP) Scheme

The Livelihood Empowerment Against Poverty (LEAP) scheme is part of the National Social Protection Strategy (NSPS), a social grant which seeks to provide funds on continual basis to the extremely poor households with vulnerable orphans. The scheme is meant to alleviate the suffering of the very poor by supplementing the basic subsistence needs. Dependents such as orphans, vulnerable children and persons



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incapacitated by HIV/AIDS and the aged are assisted through their care providers to expand their livelihood (Sarpong, 2012).

The Livelihood Empowerment Against Poverty programme which is aimed at improving the living conditions of Ghanaians especially among the vulnerable is in operation in the New Juaben Municipality. In 2011, out of the five hundred and six (510) beneficiaries from the twenty three beneficiary communities in the Municipality, four hundred and ninety-eight received their cash transfers. The remaining eight (8) were reported dead. An amount of twenty three thousand, three hundred and twelve Ghana cedis (GH¢23,312.00) was disbursed to the beneficiaries (New Juaben Municipal Assembly, 2012).

The programme supported one thousand one hundred and forty two households in 2013. Out of this, two hundred and eighty two beneficiaries were paid. Two hundred could not receive their benefits. An amount of three thousand three hundred and sixty Ghana cedis, eighty-eight pesewas (GH¢3,360.88) was expected to be paid to the beneficiaries. Out of this, an amount of three thousand seventy- nine Ghana cedis ninety-two pesewas (3,079. 92) was paid to the beneficiaries. An amount of twenty-eight thousand, ninety-six Ghana cedis (GH¢28,096) was not paid. Beneficiaries were either dead or had travelled. The amount unpaid to beneficiaries was returned to government coffers by Ghana Post (New Juaben Municipal Assembly, 2014).

2.7 Models and Theories of Empowerment

There is no single model for empowerment. Experience shows that certain elements are almost always present when empowerment efforts are successful. There have been various models explaining how best to promote the empowerment of women.

2.7.1 Stromquist Empowerment Model

Stormquist (1988) sees empowerment as a four dimension typology which includes cognitive, psychological, economic and political empowerment. Cognitive component refers to the understanding of their conditions of subordination and their causes at both the micro and macro levels. The psychological component includes the development of a feeling that women can improve their conditions and the belief that they can succeed in their efforts. The economic component signifies that women are able to engage in a productive activity that will allow them some degree of financial independence. Political component includes the ability of women to organize and mobilize for change. Through collective action women can raise cultural awareness among men and other women and thereby influence change at the social level.

2.7.2 Kate Young Empowerment Model

According to Young (1997), the concept of empowerment, as used by development agencies and economic institutions, refers mainly to entrepreneurial self-reliance. Her study titled 'Empowerment of Women in South Asia' identifies two approaches commonly used: empowerment through economic interventions to increase women's economic status through employment, income generation and access to credit; and empowerment through integrated rural development programmes, in which strengthening women's economic status is only one component along with education, literacy, the provision of basic needs and services, and fertility control.

2.7.3 Chen's Multidimensional Empowerment Model

Chen's framework distinguishes among material change, perceptual change, and relational change. Material change is concerned with income, resources, basic needs, and earning capacity. Income implies both income increase and income security; resources means increased access to, control over, and ownership of assets and





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income; basic needs include increased or improved healthcare, nutrition, education, housing, water supply, sanitation; and energy sources; and earning capacity is increased employment opportunities plus ability to take advantage of these opportunities.

Perceptual change is measured in terms of self-esteem, self-confidence, vision of the future, and visibility and respect. Self-esteem is the enhanced perception of one's own individuality, interest, and value; self-confidence comes from the enhanced perception of one's own ability and capacities; vision of the future means the increased power to think and plan for the future; and visibility and respect are the increased recognition and respect for individual's value and contribution.

Relational change involves change in terms of decision-making, bargaining power, participation, self-reliance, and organisational strength. Change in decision-making means the increased role in decision-making within the household and community; the increase in bargaining power is to be seen in every aspect; change in participation should be increased participation in non-family groups, in local institutions, in local government, and in political process; self-reliance means reduced dependence on intermediation by others for access to resources, markets, public institutions plus increased ability to act independently; and organizational strength is the increased strength of local organization and local leadership . (Malhotra, Schuler.& Boender, 2002).

2.7.4 UNICEF Empowerment Model

UNICEF uses the Women's Empowerment Model constructed by Sara Longwe, which encompasses welfare, access to resources, awareness-raising, participation, and control. The indicators of empowerment used by UNICEF have been varied: they

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range from managerial control over loans, accounting knowledge, active use of loans, women's role in household decision-making, magnitude of women's economic contribution, mobility in the public domain, ability to make large and small purchases, ownership of productive assets, freedom from family domination, political awareness, access to household income and male income, and participation in 'male' household decisions like purchase of land or productive assets or in crop production decisions (UNICEF, 1994).

2.8 Conceptual Framework

The conceptual framework used for this study is called empowerment and poverty reduction linkage. It shows the linkages between economic empowerment, political empowerment, social empowerment and poverty reduction and gives synopsis of the study. This framework has borrowed much from Kate Young Empowerment Model. Women's empowerment has taken a centre stage in the contemporary development paradigm. It is believed that economic empowerment of women is one of the best strategies to be used to lift women out of the poverty trap. It is also believed that when women are empowered economically, it could be translated into their political and social empowerment. Nonetheless, there are cultural, social and economic factors that impede economic empowerment of women, dragging them into poverty.

This assertion is shown diagrammatically in Figure 1, there are cultural, social and economic factors like inadequate education and skills, lack of access to credit, lack of access to land, unfavourable traditions and customs, cumbersome business laws, care work, wage discrimination, poor working conditions, et cetera that impede women's economic empowerment.



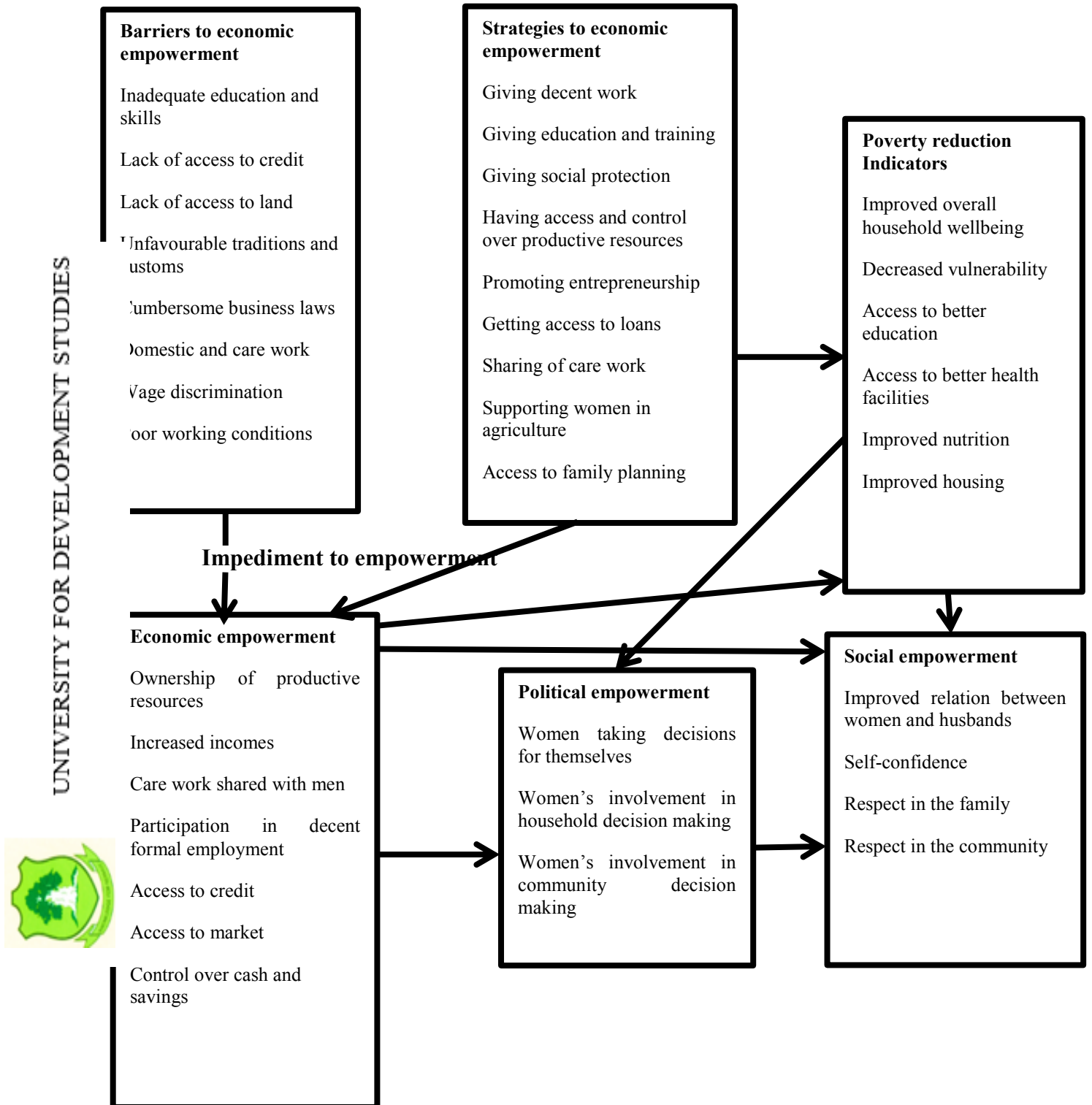
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There are also strategies like decent work, education and training, social protection, access and control over productive resources, entrepreneurship, access to loans, sharing of care work etc could be used to empower women economically. When women are empowered economically, it can be translated into poverty reduction among them. The economic empowerment of women could also result in both their political and social empowerment. When poverty is reduced among women, it reinforces their political and social empowerment.

This framework emphasises the point that when we want to empower women, we must be thinking of economic empowerment. This is because when women are empowered economically, it leads to other levels of empowerment like social and political empowerment. The shortcoming associated with this framework is that it does not show the linkage between economic empowerment and psychological empowerment.



Figure 1 Economic Empowerment of Women, Poverty Reduction, Political Empowerment and Social Empowerment



Source: Author's Construct, January 2016

METHODOLOGY AND THE PROFILE OF THE STUDY AREA

3.1 Introduction

This chapter presents the methodology and the profile of the study area. The key issues discussed in this chapter include the research design, study population, sample size and sampling techniques, data collection methods, data collection procedure, data sources, pre-test, training of data collection assistants, reliability and validity of data, data analysis and ethical considerations.

In addition, there are issues on demographic characteristics, location and size, political and administrative structure, culture and social structure, economic activities and social characteristics of the study area.

3.2 Research Design

Research designs are plans and the procedures for research that span the decisions from broad assumptions to detailed methods of data collection and analysis. The research design articulates what data is required, what methods are going to be used to collect and analyse these data, and how all of this is going to answer your research question (Creswell, 2008).

3.2.1 A Cross-sectional Descriptive Survey

The study employed a cross-sectional descriptive survey. Descriptive research is used to describe characteristics of a population or phenomenon being studied. A survey research is any activity that collects information in an organised and methodical manner about characteristics of interest from some or all units of a population using well-defined concepts, methods and procedures, and compiles such information into a useful summary form (Statistics Canada, 2010).



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The type of survey research that was used was a cross-sectional survey as distinct from longitudinal survey. A cross-sectional survey collects information from a sample that has been drawn from a predetermined population. Furthermore, the information is collected at just one point in time, although the time it takes to collect all of the data may take anywhere from a day to a few weeks or more (Fraenkel & Wallen, 2009).

Like all forms of research design, certain weaknesses are associated with survey design. Respondents could give false and inaccurate responses to some of the questionnaire items. This is especially true when respondents feel that their private lives are at stake. Therefore, the researcher tried to avoid questions that delved into the respondent's private life which do not have any bearing on the study.

Survey research was chosen due to its strength over the other research designs. Surveys are capable of obtaining information from large samples of the population. They are well suited to gathering demographic data that describe the composition of the sample. Surveys can also elicit information about attitudes that are otherwise difficult to measure using observational techniques (McIntyre, 1999 as cited in Glasow, 2005).

Survey research provides good statistical significance because of the high representativeness brought about by the survey method. With such high reliability obtained, the researcher's own biases are eliminated. As questions in the survey should undergo careful scrutiny and standardization, they provide uniform definitions to all the subjects who are to answer the questionnaire. Thus, there is greater precision in terms of measuring the data gathered (Sincero, 2012).



3.2.2 Mixed Method Approach

Both qualitative and quantitative approaches were adopted as strategies of inquiry, which is known as mixed method. It resides in the middle of the continuum between the two as it incorporates elements of both qualitative and quantitative approaches. The data collection involves gathering both numeric information (e.g., on instruments) as well as text information (e.g., on interviews) so that the final database represents both quantitative and qualitative information (Creswell, 2003). It is premised on the idea that the use of quantitative and qualitative approaches in combination provides a better understanding of research problems than either approach alone (Creswell, 2006).

The mixed method research was chosen due to the numerous advantages it has over the purely qualitative or quantitative method. Mixed methods research is “practical” in the sense that the researcher is free to use all methods possible to address a research problem. Mixed methods research provides strengths that offset the weaknesses of both quantitative and qualitative research. Mixed methods research also provides more comprehensive evidence for studying a research problem than either quantitative or qualitative research alone (Creswell, 2006).

3.3 Study Population

The larger group to which one hopes to apply the results is called the study population. The study population, in other words, is the group of interest to the researcher, the group to whom the researcher would like to generalize the results of the study (Fraenkel & Wallen, 2009). The study population included the adult population from eighteen (18) years and above in the New Juaben Municipality of the Eastern Region of Ghana.



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Target population represents the specific segment within the wider population that are best positioned to serve as a primary data source for the research. That is the target population is the population for which information is desired (Statistics Canada, 2010). The target population included adult women, especially the poor women around whom the research revolved. Adult men, especially those who were heads at the household level were not left out of the equation. As women do not stay alone, there are certain socio-cultural factors that continue to work against women's economic empowerment perpetrated by men in society. Assemblymen/women in the various communities in the New Juaben Municipality were also included. It also included some people like officials working with the New Juaben Municipal Assembly, the New Juaben Social Welfare Department, Microfinance and Small Loans Centre (MASLOC) in Koforidua, private microfinance companies operating in the New Juaben Municipality, elderly Krobo men and women and party officials of NDC and NPP.

3.4 Sample Size and Sampling Techniques

3.4.1 Sample and Sample Size

A sample is any part of a population of individuals on whom information is obtained (Fraenkel & Wallen, 2009). The sample size is the number of individuals from the sampling frame who will participate in the primary data collection process. The researcher adopted a sample size of 200 and this is less than 5% of the study population. This choice was informed by Nwana (1992) who stated "if the population is a few hundreds, a 40 percent or more sample will do; if many hundreds, a 20 percent sample will do; if a few thousands, 10 percent sample will do; and if several thousands, a 5 percent or less will do." The population of this study runs into several





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thousands and that is why less than 5% sample was considered appropriate. The sample of 200 composed of 120 women, 60 men and 20 key informants.

3.4.2 The sampling techniques

The sampling techniques denote all the stages and the processes involved in reaching the respondents or selecting the sample of individuals who will be observed or interviewed (Fraenkel & Wallen, 2009). This study used both the probability and non-probability sampling. Probability sampling is a sampling technique whereby the samples are gathered in a process that gives all the individuals in the population equal chances of being selected. The advantage of using a probability sampling is the absence of both systematic and sampling bias. Non-probability sampling is a sampling technique where the samples are gathered in a process that does not give all the individuals in the population equal chances of being selected. Non-probability sampling is often used to select individuals for focus groups and in-depth interviews. According to Statistics Canada (2010), non-probability sampling is quick and convenient, relatively inexpensive and does not require a survey frame.

Four different sampling techniques, namely: cluster sampling, simple random sampling, quota sampling and purposive sampling were employed. The reason behind the choice of the multi-stage sampling technique is that it combines the advantages of the various sampling techniques and minimizes the associated disadvantages as well.

3.4.2.1 Cluster sampling

There are nineteen communities in the New Juaben Municipality and each was considered as a cluster and six (6) were selected through simple random sampling. Cluster sampling is a technique in which the total population is divided into groups (or clusters) and a simple random sample of the groups is selected. Then the required

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information is collected from a simple random sample of the elements within each selected group. A common motivation for cluster sampling is to reduce the total number of interviews and costs given the desired accuracy. It is also frequently less time-consuming. All the communities were: Agya Owusu, Akwadum, Asikesu Central, Asikesu Number 2, Asokore, Asuogya(Anyway), Baakokrom, Effiduase, Jumapo, Kofikrom, Koforidua, Koforidua Ada, Kwame Djonobuah(Mpaem Kese), Suhyen-Mpaem, Nyamekrom, Oyoko, Pap Kete Akura, Suhyen and Tikwame-Obuotabiri.

3.4.2.2 Simple Random Sampling

After considering each community in the New Juaben Municipality as a cluster, simple random sampling was used to select six communities. Simple random sampling is one in which each and every member of the population has an equal and independent chance of being selected. The advantage of simple random sampling is that, it is very likely to produce a representative sample (Fraenkel and Wellan, 2009). According to Statistics Canada (2010), simple random sampling is the simplest sampling technique, it requires no additional (auxiliary) information on the frame in order to draw the sample and it needs no technical development.

With this method, pieces of paper were cut using the same measurement and the names of the towns were written on them. Each piece of paper was folded, rolled and put in a container. The pieces of paper were then thoroughly mixed. The rolled papers were then picked one by one without the selector looking into the container. This was, however done with replacement in order to maintain the same probability for each community to be selected. When one was picked, it was recorded and put back into the container. In the event of the same community being picked twice, the second picking was ignored and the rolled piece of paper returned to the container. This





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process went on until the targeted six communities were selected, namely Jumapo, Suhyen, Akwadum, Koforidua Ada, Asikesu Central and Nyamekrom.

3.4.2.3 Quota Sampling

Quota sampling was used to assign a number of respondents to each community, as well as assigning a number of respondents to the category of groups. A quota sampling is a type of non-probability sampling in which the researcher selects people according to some fixed quota. This is one of the most common forms of non-probability sampling whereby sampling is done until a specific number of units (quotas) for various subpopulations has been selected (Statistics Canada, 2010). A specific number of respondents were chosen from each of the six communities based on the population of each community as shown in table 3.1.

Table 3.1 Name of Community and Number of Respondents

Community	Population	Sample	Percentage
Jumapo	5403	55	27.5
Suhyen	3450	35	17.5
Akwadum	2850	29	14.5
Koforidua Ada	6123	62	31
Asikesu Central	546	05	2.5
Nyamekrom	1409	14	07
Total	19781	200	100

Source: Author's Construct, January 2016.

In order to ensure that the various categories of respondents had a representation so that respondents would not come from a particular group, a quota was given to three categories of respondents like women, men and key informants and this is shown in Table 3.2.

Table 3.2 Type of Respondents and the Number of Respondents

Type of respondent	Sample	Percentage
Women	120	60
Men	60	30
Key Informants	20	10
Total	200	100

Source: Author's Construct, January 2016.

Each community was further assigned a specific number of respondents who should be women, men and key informants and this is shown in table 3.3.

Table 3.3 Communities and Their Corresponding Specific Number of Respondents

Communities	Respondents			Total
	Women	Men	Key Informants	
Asikesu Central	03	01	01	05
Nyamekrom	08	04	02	14
Akwadum	18	08	03	29
Suhyen	21	10	04	35
Jumapo	33	17	05	55
Koforidua Ada	37	19	06	62
Total	120	60	20	200

Source: Author's Construct, January 2016.

The quota sampling was used because it improves the representation of particular strata (groups) within the population, as well as ensuring that these strata are not over-represented. That is to ensure that each community had representation relative to its population and also to ensure that each category of respondents had representation.



3.4.2.4 Purposive Sampling

Having selected the communities and assigned a quota to each community and a specific number of adult women, men and key informants, purposive sampling was used to select the respondents from the selected communities. Purposive sampling is where researchers use their judgment to select a sample that they believe, based on prior information, will provide the data they need. In other words, it consists of individuals who have special qualifications of some sort or are deemed representative on the basis of prior evidence. Purposive sampling is used when there is unavailability of a sampling frame. There is time efficiency and samples are highly representatives when purposive sampling is used (Fraenkel & Wallen, 2009).

Purposive sampling was used specifically to select male and female (respondents and participants) for data to be collected through questionnaire, personal interviews, and focus group discussions. The same purposive sampling was used to select key informants- Eastern Regional Manager of Microfinance and Small Loans Centre (MASLOC), New Juaben Municipal Co-ordinating Director, New Juaben Social Welfare Director, 4 elderly Krobo men and women, 4 managers of private microfinance institutions, 4 party officials of NDC and NPP and 5 assemblymen and women.

3.5 Data collection Methods

The main methods used in gathering primary data for the research were questionnaire, personal interviews, focus group discussions and key informant interviews.

3.5.1 Administration of Questionnaire

The study made use of questionnaire to collect quantitative data. There were 200 questionnaires and each questionnaire contained six sections with twenty-one





www.udsspace.uds.edu.gh questions. The questionnaire was well designed in order to collect data efficiently with a minimum number of errors and inconsistencies, to be respondent friendly and interviewer friendly and to lead to an overall reduction in the cost and time associated with data collection. Apart from the researcher, three experienced Research Assistants (Field Assistants) were engaged and trained to assist in the administration of the questionnaire for the study.

The questionnaire was designed and tested in three communities (Asiakwa, Asikam, and Kibi) in the East Akim Municipality, and then it was reviewed before it was finally accepted. The questionnaire for the study captured both closed and opened ended questions. Two-choice, multiple choice and rating questions were considered and used as kinds of closed questions.

Questionnaire was chosen as a method of data collection because questionnaire is very cost effective and easy to analyse. Data entry and tabulation for nearly all surveys can be easily done with many computer software packages. Again, most people are familiar with questionnaire. Nearly everyone has had some experience completing questionnaire and it generally does not make people apprehensive and it can be completed easily and quickly. More importantly, questionnaire reduces bias. There is uniform question presentation and no middle-man bias. The researcher's own opinions will not influence the respondent to answer questions in a certain manner. There are no verbal or visual clues to influence the respondent (Statistics Canada, 2010).

3.5.2 Interviews

The study used interviews to gather qualitative data. The study adopted personal interview. It is a face to face two way communication between the interviewer and the



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respondents. Generally, the personal interview is carried out in a planned manner and is referred to as 'structured interview' (Gill, Stewart, Treasure & Chadwick, 2008). The study also adopted structured interviews. Structured interviews are, essentially, verbally administered questionnaires, in which a list of predetermined questions are asked, with little or no variation and with no scope for follow-up questions to responses that warrant further elaboration (Gill, Stewart, Treasure & Chadwick, 2008).

In all, twenty women were interviewed and the interview was done in Twi. The length of each interview was between 20 and 30 minutes. An interview guide was prepared that contained the list of questions, topics, and issues that the researcher wanted to cover during the interview. The interview guide was clear and it avoided ambiguity. As part of preparation towards the interview, the researcher made sure that the respondents were fed with the following information: a clear idea of why they had been asked or chosen; the basic purpose of the interview and the research project; the probable length of the interview; a clear idea of precisely where and when the interview would take place and permission to record the interview.

One defect of interview is lack of anonymity. Respondents are not anonymous in a personal (face-to-face) interview and may be reluctant to disclose certain information to the interviewer. Therefore, the researcher promised the respondents of confidentiality, especially sensitive questions to avoid bias effects on the respondent's part.

The study made use of interview as a method of data collection since it gives opportunity for feedback. The interviewer can provide direct feedback to the respondent, give clarifications and help reduce any misconceptions or apprehensions over confidentiality that the respondent may have in answering the interviewer's

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questions. Again, interview offers chance for probing complex answers. Interviewers can probe if the respondent's answer is too brief or unclear. In addition, the interview gives a high rate of participation. Interviewing respondents personally can increase the likelihood of their participation, as many people prefer to communicate directly verbally and share information and insights with interviewers (Fraenkel and Wellan, 2009).

3.5.3 Focus Group Discussion

The study employed focus group discussion as method to collect qualitative data. This study made use of three focus groups, one meant for females, the second for males and the third for mixed group. The reason for having such three groups was to ensure homogeneity for the first and second groups, because some women feel shy to express their opinions on issues affecting them in the presence of men. The mixed group was added to explore how perceptions vary between different groups and also to allow for contrasting opinions. Each group was made up of eight people and considerations were given to age and education before choosing members of each group. Again, careful consideration was given to the physical setting where the discussion took place. The environment was selected to encourage relaxed participation and informal, spontaneous comments. The focus group schedule was pre-tested with colleagues and was revised appropriately.

Before participants were invited, they were informed of the purpose of the focus groups, participants' role and what was expected of them, how long the focus group discussions would last, where they would take place and any rewards which would be provided.



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The discussions were done in Twi and were held at Jumapo. There were three sessions for the three groups; each session lasted between one to two hours. The researcher made sure that questions could be discussed in the allotted time. The researcher himself served as a moderator for each session. In order to make sure that people's ideas would not get lost, someone was contracted and trained to write down what was discussed, in the same way as taking minutes at a meeting. Apart from taking notes, with the permission of the participants, the discussion was tape-recorded. Participants could not be taken for a ride, therefore, they were given a little amount of money as well as food and drinks as incentives.

There were so many reasons why the researcher chose focus group discussion. One advantage of focus groups is that the comments of one participant can generate comments from other participants. Ideas and opinions can be developed and explored more so than in individual interviews. The researcher can interact directly with respondents (allowing for clarification, follow-up questions, probing). Again, in a short amount of time, a large quantity of information can be collected – often more quickly and at a lesser cost than via individual interviews. Also, in a face to face interview, the moderator can keep the discussion under control and focus on the areas of interest as described in the moderator discussion guide (Institute of Consumer Studies, 2012).

One disadvantage of the focus group is that it tends to become influenced by one or two dominant people in the session thus making the output very biased. However, the moderator minimised this defect as he was well experienced enough and played an essential role in handling the situation to ensure that the whole discussion was not dominated by a few people.



3.5.4 Key Informant Interviews

The study made use of key informant interviews to gather qualitative data. Key informant interviews involve interviewing a select group of individuals who are likely to provide needed information, ideas, and insights on a particular subject (Kumar, 1989).

Twenty key informants were interviewed and the interview was done in English and Twi. Each key informant interview lasted between twenty-five to thirty minutes.

Key informants were: the Eastern Regional Manager of Microfinance and Small Loans Centre (MASLOC), the New Juaben Municipal Co-ordinating Director, the New Juaben Social Welfare Director, 4 elderly Krobo men and women, 4 managers of private microfinance institutions, 4 party officials of NDC and NPP in the New Juaben North and South Constituency, and 5 assemblymen and women.

Face-to-face interviews were adopted and responses given by the key informants were written down and their permission was sought for the interviews to be tape-recorded. The researcher foresaw that there could be the possibility for the interviewer to unknowingly influence the responses given by informants and also there could be bias emanating from informants if they were not selected with care. Therefore, measures were instituted to forestall these limitations during the face-to-face interview. The principal advantages of the key informant technique relate to the quality of data that can be obtained in a relatively short period of time. It also provides information from knowledgeable people and provides opportunity to explore unanticipated ideas (Marshall, 1996).



3.6 Data Collection Procedure

The collection of the data for the research was done in four phases. In the first phase there was administration of questionnaires in the New Juaben Municipality. The three field assistants helped in the administration of the questionnaires.

The second phase involved interviews with some women in order to get more information on so many issues especially with regard to poverty reduction interventions or strategies that already exist in New Juaben Municipality and how they are empowering women.

The third phase was the organisation of the focus group discussion. There were three focus groups-two homogeneous groups and one mixed group. The focus group discussion was organised for both adult male and female, and their views were sought on how women could be empowered economically.

The fourth phase involved key informant interviews. The Eastern Regional Manager of Microfinance and Small Loans Centre (MASLOC), the New Juaben Municipal Coordinating Director, the New Juaben Social Welfare Director, 4 elderly Krobo men and women, 4 managers of private microfinance institutions, 4 party officials of NDC and NPP in the New Juaben North and South Constituency, and 5 assemblymen and women composed key informants and their views were sought on impediments to women's economic empowerment and what could be done to empower them economically and lift them out of poverty.

3.7 Data Sources

Information was sought from both secondary and primary sources. Secondary source refers to data that were collected by someone other than the user. With the secondary sources, journals, books, government reports, organisational records, published theses,





official statistics as well as www.udsspace.uds.edu.gh media reports relating to economic empowerment, poverty and poverty reduction were used.

Primary source refers to data collected by the researcher conducting the study. Questionnaire, interviews, focus group discussions and key informant interviews formed the means to collect primary data.

3.8 Pre-test

The researcher conducted a pre-test at Asiakwa, Asikam, and Kibi following the development of the questionnaire. A pre-test is conducted in order to observe all stages of the survey process, including administration of the questionnaire. A pre-test study is a ‘dress rehearsal’; it duplicates the final survey design on a small scale from beginning to end, including data processing and analysis. It allows the researcher to see how well the questionnaire performs during all the steps in a survey (data collection, editing, imputation, processing, data analysis, etc. (Statistics Canada, 2010). Pre-test allows researchers to assess questions in advance to see if they may be confusing or worded incorrectly, or if respondents are going to find the structure of the survey too complicated. These three communities in the East Akim Municipality were selected for the household survey based on the similarities they share with communities within the New Juaben Municipality. The initial questionnaire models were administered by three field assistants who had been given a day’s training.

The questionnaire schedules were administered to a representative sample of ten women, ten men and ten assemblymen/women in the East Akim Municipality with the view to detecting problems associated with question wording, format and relationship. The pre-test study revealed inconsistency and inaccuracy in the responses for certain questions indicating that perhaps some of the questions were not

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properly framed or translated to elicit the right responses. The final schedule was revised based on the findings of the pre-test; the revised version helped a lot to increase the validity and reliability of the data collection instruments. The focus group schedule was also pre-tested with colleagues and was revised appropriately.

3.9 Training of Data Collection Assistants

Three data collection assistants were trained to assist in the data collection. They were graduates and teachers of Abuakwa State College. They were informed of the main and sub-objectives of the study. All the questions in the questionnaire were discussed extensively and this gave them the opportunity to be conversant with the questions. Some concepts and terms like poverty, poverty reduction, economic empowerment, social empowerment, political empowerment, et cetera were explained to them.

The training lasted for five hours and the three field assistants were given the techniques of introduction, interviewing and probing, recording answers and tape-recording.

3.10 Reliability and Validity of Data

Reliability refers to the consistency of scores or answers from one administration of an instrument to another, and from one set of items to another. Validity refers to the appropriateness, meaningfulness, correctness, and usefulness of the inferences researchers make based on the data they collect. Validity is the most important idea to consider when preparing or selecting an instrument for use. The important point here is to realize that validity refers to the degree to which evidence supports any inferences a researcher makes based on the data he or she collects using a particular instrument (Fraenkel and Wellan, 2009).



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As the researcher had to work within a limited time frame, there was no opportunity to conduct the research more than once. However, measures were put in place to ensure reliability and validity of the study. The questions that were asked were written down in addition to the answers received. According to Fraenkel and Wellan(2009), this helps researchers make sense at a later date out of answers recorded earlier, and helps them reduce distortions owing to selective forgetting. The questionnaire was pre-tested in three different communities in East Akim Municipality. The final questionnaire was revised based on the findings of the pre-test; the revised version helped a lot to increase the validity and reliability of the data.

The researcher checked one respondent's descriptions of something (a way of doing things or a reason for doing something) against another respondent's description of the same thing and any discrepancies meant that the data were invalid. Again, the researcher made sure that the three field assistants learned to understand and, where appropriate, speak the language of the people in the New Juaben Municipality being studied. If researchers do not understand what informants mean when they use certain terms (especially slang) or if they take such terms to mean something that they do not, the recording of invalid data will surely result(Fraenkel and Wellan, 2009).

In order to ensure that responses that seemed unusual or incorrect could be noted and checked later against other remarks or observations. Responses and discussions were recorded while conducting interviews and focus group discussions. In addition, the researcher asked one or more participants in the study to review the accuracy of the research report. This is frequently referred to as member checking.

When a conclusion is supported by data collected from a number of different instruments, its validity is thereby enhanced. This kind of checking is often referred to



as triangulation (Fraenkel [and Wellan, 2009](http://www.udsspace.uds.edu.gh)). The researcher combined questionnaire, interviews and focus group discussions and key informant interviews with the view to enhancing validity.

3.11 Data Analysis

Data analysis involves summarising the data and interpreting their meaning in a way that provides clear answers to questions that initiated the survey. Data analysis should relate the survey results to the questions and issues identified by the statement of objectives (Statistics Canada, 2010). Both qualitative and quantitative data were gathered for the research using questionnaires, interviews, focus group discussions and key informant interviews. The qualitative data from interviews, focus group discussions and key informant interviews conducted were analysed manually by making summaries of the views of the respondents and participants and supporting these with relevant quotations that spelt out their views.

Quantitative data from questionnaires were coded, graded and fed into the computer for analysis using Scientific Package for Social Sciences (SPSS).

3.12 Ethical Considerations

Ethical matters are very important for every research work. The researcher adhered to all ethical procedures as required by standard research, so as to ensure the quality of the study. Verbal consent was sought from respondents before administering the questionnaire. Again, consent of the interviewees/participants was sought before the organisation of the interviews, the focus group discussions and the key informant interviews.

Also, the purpose of the questionnaires, interviews and the focus group discussions as well key informant interviews was communicated to the respondents, interviewees



and participants. Respondents/interviewees/participants were assured of strict confidentiality by explaining to them that their identity would not be exposed during the analysis of the data. In addition, respondents/interviewees/participants were assured that the questionnaires, interviews, the focus group discussion and key informant interviews would not put them at risk.

The data collection process was conducted through the standard data gathering procedures. The data gathered was for an academic purpose and therefore was treated with much security and great confidentiality. All documents used and sites visited have also been properly acknowledged and documented to avoid issues of plagiarism. Analyses and discussion were based on the data collected, which subsequently guided the researcher to draw conclusions from the study.

3.13 Profile of New Juaben Municipality

3.13.1 Demographic Characteristics

The population of the New Juaben Municipality, according to the 2010 Population and Housing Census, is 183,727, representing 6.9 percent of the Eastern region's total population of 2,633,154. Males constitute 48.3 percent and females represent 51.7 percent. More than 90 percent (93.3%) of the population in the Municipality live in urban localities. The Municipality has a sex ratio of 93, implying that to every 100 females there 93 males (Ghana Statistical Service, 2014).

The age group with the highest population within the Municipality is 20-24 years accounting for 12 percent of the population. Males in the age groups 0-4, 5-9 and 20-24 out-number their female counterparts while for all other age groups, females outnumber males. The Municipality has a youthful population with the population aged less than 15 years constituting almost a third (30.8 percent) of the population. This



age structure results in a broad base population pyramid which tapers off with a small number of elderly persons (7.3%)(Ghana Statistical Service, 2014).

Table 3.4 Population by Age and Sex

Age Group	Sex		
	Both Sexes	Male	Female
All Ages	183,727	88,687	95,040
0-14	56,541	28,228	28,313
15-64	117,723	56,530	61,193
65+	9,463	3,929	5,534

Statistical Service, 2010 Population and Housing Census

3.13.2 Location and Size

The New Juaben Municipality is one of the districts in the Eastern Region. The Municipality lies between longitudes 1030' West and 0030 East and latitudes 60 and 70 North. It shares boundaries to the north-east with the East Akim Municipality, to the southeast with the Akuapem North District, the Yilo Krobo District to the east and the Suhum Kraboa Coaltar District to the west. It covers a land area of 159 square kilometres representing approximately 0.6 percent of the total surface area of the Eastern Region. It has Koforidua as its capital. The Municipality is well served with road networks. Almost all the existing settlements in the Municipality are reached by improved condition of tarred roads and feeder roads. The Municipality has a road network totalling 72km and road density of 0.62 km (Ghana Statistical Service, 2014).



3.13.3 Political and Administrative Structure

The New Juaben Municipal Assembly was established by the Legislative Instrument (LI) 1426 of 1988. Like other districts in Ghana, the New Juaben Municipal Assembly has a distinct political and administrative system. The Municipality is made up of 82 Assembly members; 54 elected, 35 Government appointees, a Municipal Chief Executive and two Members of Parliament. There are two constituencies, namely New Juaben South and New Juaben North. The sub-district structures in the Municipality consist of 13 Zonal Councils and 86 Unit Committees. The political head is the Municipal Chief Executive and the Municipal Coordinating Director is responsible for the day- to-day administration of the Assembly.

3.13.4 Culture and Social Structure

The Municipality is heterogonous in terms of ethnicity with a high dominance of Akans and Ga-Adangbes. Ewes and people belonging to ethnic groups of the north also form significant proportions of the population in the Municipality. With the Akan population, there is a fair mix of Asantes, Kwahus and Akims, with a sizeable number of Akwapims (Ghana Statistical Service, 2014).

3.13.5 Economic Activities

The key sectors of the Municipal economy are, the service sector which constitutes 39.9 percent, industrial manufacturing and processing, 26.7 percent, agriculture 26.1 percent and other socio-economic activities constitutes 7.3 percent. While the majority of industrial establishments are found in the central business area of the Municipality, agricultural production is carried out in the small settlements and the peri-urban localities (Ghana Statistical Service, 2014).



About two thirds (66.4%) of the population aged 15 years and older in the New Juaben Municipality are economically active. More than 90 percent (92.7%) of the economically active population are in some form of employment (Ghana Statistical Service, 2014).

3.13.5.1 Manufacturing and Processing

Industrial activities are mostly medium and small-scale, involving the production of alcohol and non-alcoholic beverages, textiles, crafts, soap making, carpentry and joinery, traditional medicine, palm and kernel oil production and bead making. The leading industrial company in the Municipality is the Intravenous Infusions Company that produces drugs for infusions and injections (Ghana Statistical Service, 2014).

Business development in the municipality is supported by the establishment of institutions such as the National Board for Small Scale Industries (NBSSI), Gratis Foundation, EMPRETEC, Association of Ghana Industries (AGI), and the Association of Small Scale Industries (ASSI) (New Juaben Municipal Assembly, 2012).

3.13.5.2 Services

The service sector is the fastest growing economic sector in the Municipality employing 39.9 per cent of the population. A large number of small and medium scale service enterprises have sprung up in the Municipality over the past decade mostly in the area of ICT and other business set-ups such as restaurants, hotels, hair-dressing salons, repair shops (mechanics, electricians, sprayers etc.), spare parts sales, drug/chemical stores, pharmacies, supermarkets, drinking spots, photo studios and communication centres (Ghana Statistical Service, 2014).



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There exist other service providers like the banking/financial, telecommunication and postal services. The Municipality has about 43 financial institutions which provide financial services to the people. These include Commercial Banks, Rural Banks, Insurance Companies, Microfinance Institutions, Credit Unions, Susu Companies and Forex Bureaux. The Municipality has 6 post offices, 2 postal agencies and 3 courier services (EMS, DHL and FEDEX) which provide postal services. There are 6 Telecommunication companies operating in the Municipality. This has given rise to the springing up of many internet outlets and other ICT services (New Juaben Municipal Assembly, 2012).

3.13.5.3 Agricultural Sector

The agricultural sector is also an important source of employment for about 26.1 percent of the population. Agriculture in the New Juaben Municipality consists of a variety of agricultural products and is an established economic sector that provides employment on a formal and informal basis. The Municipality produces a variety of crops including yam, grains, cocoa, oil palm, kola nut, and timber. The adoption of scientific farm practices is high among literate farmers and has prospects of increasing yield per acre (Ghana Statistical Service, 2014).

Rural dwellers tend to be more involved in agriculture than their urban counterparts. While more than half (53.2%) of rural households are involved in agriculture, less than 18 percent of urban households are engaged in agriculture. Crop farming and livestock rearing are common among both rural and urban households recording higher percentages in crop farming with 92.3 percent and 86.7 percent respectively. With reference to tree planting that could enhance climate change, the Municipality records few households involved in it with 1.4 percent and 0.3 percent for urban and rural residence respectively (Ghana Statistical Service, 2014).



3.13.5.4 Tourism Attractions

The full potential of the tourism industry in the Municipality is yet to be tapped. Some tourist attractions that have been identified by the Assembly and are yet to be developed include: Kentenkeren Waterfall, Akyekyeso Crocodile Sanctuary, Obuotabiri bird view and Green Belts among others. The Akyekyeso Alligator Cave provides tourists with the opportunity to view and study alligators in their natural setting. These alligators are unique in that they have pieces of gold nuggets stuck to their foreheads. The Akuodum-Mpaem forest has immeasurable significance for development into an eco-tourism destination.

There are a number of good hotels and restaurants ready to accommodate potential tourists who visit the Municipality. The scenic landscape, exotic cultures resulting from the multi-ethnic character of the municipality and the many historic sites make New Juaben an exciting destination for adventure seeking and exploratory tourists (Ghana Statistical Service, 2014).

3.13.5.5 Employment Status

The private informal sector is the largest employer in the Municipality representing 75 percent according to the 2010 Population and Housing Census. The proportions of employed females working in the private informal sector are 81.8 percent while that of males was 67.4 percent. Thus, irrespective of sex, the private informal sector was the dominant employer of the workforce. This could account for the relatively low levels of educational and professional training among the employed population, since these sectors do not require high levels of formal education. The high rate of entrepreneurship due to the fact that the majority of the people are in the private sector could serve as a good recipe for revenue generation for the Municipality (Ghana Statistical Service, 2014).





Among the workforce, [5.9 percent](http://www.udsspace.uds.edu.gh) is employed in the private formal sector. The public sector, covering Government Ministries, Departments and Agencies, employs 15.3 percent of the total employed population in 2010. The proportion of males and females employed in the public sector are 19.3 percent and 11.9 percent respectively (Ghana Statistical Service, 2014).

3.13.6 Social Characteristics

3.13.6.1 Marital Status

Analysis of marital status is considered for persons aged 12 years and older, since the 2010 Population and Housing Census captured marital data on the population 12 years and older. About 47 percent of the population 12 years and older in the Municipality have never married. The population married constitute about one third (36.1%) of the population in this age bracket. Widows constitute five percent, while four percent are divorced (Ghana Statistical Service, 2014).

For persons in the lower age groups, 12-14 and 15-19 years, 94 percent of persons in each of these age groups have never married. The population married is concentrated in age groups 30-34 to 60-64 years with the highest percentage (70%) of married persons occurring in the age-group 40-44years. In terms of the sexes, 53.5 percent of males and 41.5 of females are never married. One third of each of the sexes (male and female) are married. Persons in consensual unions are predominant in the age groups 25-29 and 30-34 years. For all age groups, persons who are separated are less than five percent. On the whole, divorce is highest among age groups 50-54years to 60-64years. While only 2.3 percent and 1.4 percent of males are divorced and widowed respectively, 5.7 percent and 8.4 percent of females are divorced and widowed respectively (Ghana Statistical Service, 2014).

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As high as 60.8 percent of the never married population are economically not active. Of the never married population who are economically active, a third are employed. All other marital categories have over half of their members being employed. On average, for persons aged 12 years and above who are in any form of marital relationship less than five percent (4.5%) are unemployed. Almost 45 percent of widowed persons aged 12 years and above are economically not active. For males and females who are never married, 58.1 percent and 63.8 percent respectively are economically not active. For both males and females who are in informal/consensual union, married, separated or divorced, over 70 percent of their population are employed. The percentage of widowed males and females who are economically not active are about the same (45 %) (Ghana Statistical Service, 2014).

3.13.6.2 Religious Affiliation

New Juaben Municipality has a Christian population (Catholic, Protestant, Pentecostal/Charismatic and other Christian affiliations) of 84 percent. Moslems constitute about 10 percent (10.5%) of the population in the Municipality. Less than four percent (3.8%) of the population in the Municipality are not affiliated to any religion. Among the various Christian groups, Pentecostal/Charismatic constitute a little over one third (36.9%) of the Municipality's population. Catholics (7.9%) and Protestants (24.4%) together constitute about one third (32.3%) of the population in the Municipality. The female population of the Protestants, Pentecostal/Charismatic and Other Christians are higher than that of their male counterparts. On the other hand, there are more male Catholics than females. The same can be said of Moslems who have more males than females (Ghana Statistical Service, 2014).



3.13.6.3 Literacy and Education

More than 90 percent of the population aged 11 years and older in the Municipality are literate. Females have a higher proportion of not literate population than males. Seventy-two percent (72.0%) of the literate population are literate in English and Ghanaian language. Less than one percent are literate in English and French, with about one-fifth in English language only (Ghana Statistical Service, 2014).

The proportion of the not literate population in the Municipality increases with increasing age. The same trend is observed for the female population. The trend differs slightly with the male population with the proportion not literate higher for age group 35-39 than the two succeeding age groups (40-44 and 45-49) (Ghana Statistical Service, 2014).

The majority (54.9%) of the population currently in school are in the basic school level that is primary and JSS/JHS. Persons in senior secondary schools constitute 12 percent of those currently in school. A small proportion (1.1%) are in vocational/technical schools with about 13 percent (12.6%) in tertiary institutions. The proportion (57.0%) of females in basic schools is higher than that of males (52.8%), but the reverse is the case for those in tertiary education (9.7 % for females and (15.3%) for males) (Ghana Statistical Service, 2014).



PRESENTATION AND DISCUSSION OF RESULTS

4.1 Introduction

This study seeks to determine how economic empowerment of women leads to poverty reduction among them. This chapter presents the analysis and findings of the study in five sections made possible through the data collected from the field through questionnaire, interviews, focus group discussions and key informant interviews. Section one presents respondents socio-economic characteristics such as sex, age, marital status, educational status, religious affiliation, ethnicity, et cetera. Section two looks at how economic empowerment of women leads to poverty reduction among them. Section three looks at socio-cultural factors impeding economic empowerment of women and dragging them into poverty. Section four examines the strategies to ensure women's economic empowerment and poverty reduction. The last section analyses specific poverty reduction interventions that have already been instituted in the New Juaben Municipality and how they are empowering women economically.

4.2 Socio-economic Characteristics of Respondents

This part of the work presents the demographic characteristics of respondents who took part in the research work, in terms of sex, age, marital status and other relevant socio-economic data pertinent to the study. This information is very important for the interpretation of the results obtained in respect of economic empowerment of women as a poverty reduction strategy.



4.2.1 Sex, Ethnicity, Marital Status, Religion, Age and Education of Respondents

On the sex of respondents, Table 4.1 shows that 132 out of 200 respondents constituting 66% were female and 68 out of 200 respondents constituting 34% were male. More females than males participated in the research because the study is about women's empowerment, but men could not be left out of the equation, in that women live with men and there are certain actions taken by men that count against women, so men could help in the empowerment effort.

Ethnicity has to be given careful consideration in respect to economic empowerment and poverty reduction, due to the fact that there are certain socio-cultural practices held or maintained by some ethnic groups that make women poor. For example, among the Krobos in Ghana, women cannot inherit land from their fathers and this prevents the women from having land that could be used as collateral when they want to secure loans. The data revealed that 146(73%) of the respondents were Akans, 23(11.5%) of them were Ga-Adangbe, 14(7%) of them were Ewes, 17(8.5%) of the respondents were people from tribes of northern Ghana. The ethnic background of the respondents is shown in Table 4.1.

On the marital status of respondents, Table 4.1 shows that 46(23%) of the respondents were single, 123(61.5%) of the respondents constituting a great majority were married. Then, 14(7%) of them were divorced and 17(8.5%) of them were widowed. The fact that majority of the respondents (61.5%) are married is good for poverty reduction among women in that the gains or benefits derived by the women could trickle down to improve the wellbeing of their families. However, from the interviews and focus group discussions, men do not feel comfortable or happy when women are economically independent because these women may not respect their husbands. The men therefore try to hamper attempts to empower their wives economically.



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Therefore, it is worth stating that the 23% of the respondents who are single could be easily empowered economically than married people as these single people are free to engage in any economic activities of their choice without restriction and could secure loans easily as compared to married people.

Religion is important in economic empowerment and poverty reduction as some of the socio-cultural factors that work against women and drag them into poverty are reinforced by religious beliefs. For instance, there are certain religious beliefs that men are breadwinners and women must sit at home without working and this hinders efforts at empowering women economically. Therefore, religion is so important when it comes to economic empowerment of women. Data from the study showed that 179(89.5%) of the respondents were Christians, 18(9%) of the respondents were Muslims, 1(0.5%) was Traditionalist and 2(1%) had no known religion. The fact that the majority of the respondents are Christians could easily pave the way for women to be economically empowered as Christian doctrines do not hamper attempts at empowering women economically. The religious affiliation of the respondents is shown in Table 4.1.

Data on age distribution revealed that 29(14.5%) of the respondents aged between 18 and 29 years; 75(37.5%) of the respondents aged between 30 and 39 years; 44(22%) of them aged between 40 and 49 years; 29(14.5%) of them were within the range of 50 and 59; and 23(11.5%) were 60 and above. As the majority of the people (88.5%) are in the economically active age group, it is good for economic empowerment and subsequent poverty reduction. It is the economically active age group that could work hard so that the gains could be translated into poverty reduction.



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Education is very important when it comes to empowerment of women and poverty reduction effort of every country. With high education, women could be economically empowered easily and poverty could be reduced among them. From the study, 20(10%) of the respondents had no formal education, 10(5%) of them had only primary education, 115(57.5%) of the respondents had education up to JHS, 32(16%) of the respondents had secondary/technical/vocational education and 23(11.5%) of them had education up to university/polytechnic. A good number of the women have had education from JHS to university or polytechnic and this is good for their economic empowerment and subsequent poverty reduction in the sense that educated women are easy to be empowered economically and they can fight against some of the socio-cultural practices that impede their economic empowerment.



Table 4.1 Sex, Ethnicity, Marital Status, Religion, Age and Education of Respondents

Ethnicity	Frequency	Percentage	Sex	Frequency	Percentage
Akan	146	73	Female	132	66
Ga-Adangbe	23	11.5	Male	68	34
Ewe	14	7			
Northern Tribe	17	8.5			
Total	200	100		200	100
Marital Status	Frequency	Percentage	Religion	Frequency	Percentage
Single	46	23	Christianity	179	89.5
Married	123	61.5	Islam	18	9
Divorced	14	7	Traditional	1	0.5
Widowed	17	8.5	No Religion	2	1
Total	200	100		200	100
Age group	Frequency	Percentage	Education	Frequency	Percentage
18-29	29	14.5	Univ/Poly	23	11.5
30-39	75	37.5	Sec/Tech/Voc	32	16
40-49	44	22	JHS	115	57.5
50-59	29	14.5	Primary	10	5
60 and above	23	11.5	No Education	20	10
Total	200	100		200	100

Field Survey, 2016.

4.2.2 Occupation of Respondents

The nature and type of occupation that women engage in greatly affects how they could be empowered economically in order to reduce poverty among them. From table, 4.6, 9(4.5%) of the respondents were Automechanics/Repairers, 5(2.5%) of them were Carpenters/Masons, 5(2.5%) of them were Cocoa Purchasing





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Clerks/Vulganisers/Watchmen, 19(9.5%) of them were Dressmakers/Tailors and 14(7%) of them were Drivers/Electricians. Again, 18(9%), 16(8%), 6(3%) of the respondents were Farmers, Hairdressers and Pensioners respectively. Also, 7(3.5%) of the respondents were Pump/Sales Attendants, 19(9.5%) of them were Teachers/Nurses/Police, 72(36%) of them were traders, and 10(5%) of them were unemployed. A great number of the respondents were in the private informal sector and could easily be economically empowered through access to small loans. From the field survey, majority of the people are into trading, driving, hair dressing, dress making, etc and these people could easily be empowered economically if they are provided with microcredit.

Table 4.2 Occupation of Respondents

Occupation	Frequency	Valid Percentage
Automechanic/Repairer	9	4.5
Carpenter/Mason	5	2.5
Cocoa Purchasing clerk/ Vulganiser/watchman	5	2.5
Dressmaker/Tailor	19	9.5
Driver/Electrician	14	7
Farmer	18	9
Hair Dresser	16	8
Pensioner	6	3
Pump/Sales Attendant	7	3.5
Teacher/Nurse/Police	19	9.5
Trader	72	36
Unemployed	10	5
Total	200	100

Field Survey, 2016.

4.3 How Economically Empowered Women are able to Reduce Poverty among Themselves

This section of the study presents the perspectives of the respondents on their understanding of poverty and whether economically empowered women can change their situations to reduce poverty among themselves and their families.

4.3.1 Respondents' Understanding of Poverty

From the study, 132(66%) of the respondents understood poverty to mean insufficient or lack of income to purchase needed goods. This view of using the income approach to measure poverty is supported by Satterthwaite (2004) who says that when poverty is defined and measured using the income approach, it means individuals whose total earnings are insufficient to obtain the minimum necessities for the maintenance of merely physical efficiency as being in primary poverty. This means that those who have sufficient income for a set of goods and services considered as 'needs' are non-poor and those who do not are poor.

This understanding of poverty has also been supported by UNICEF (2000) that poverty is most commonly defined as insufficient income to buy a minimum basket of goods and services. Based solely on quantitative measures, this interpretation is known as 'income poverty'. The most commonly used indicator associated with income poverty is the 'headcount ratio', which gives the proportion of people or households whose income falls below a particular poverty line. The demarcation of the poverty line depends on the basic basket of goods and services. The international community commonly defines the poverty line as \$1 per day per person – expressed in purchasing power parity (for 1985) to adjust for differences in prices between countries.





From the survey, 46(23%) www.udsspace.uds.edu.gh of the respondents said poverty means lack of basic items or resources like food, shelter, clothing, et cetera. This approach of defining poverty using basic needs is supported by Desarrollo (2004), that poverty is interpreted as a lack of resources impeding people from engaging in certain basic activities such as staying alive and enjoying a long and healthy life, reproducing and transmitting their culture to future generations, interacting socially, having access to knowledge and enjoying freedom of expression and thought. According to this approach, the fight against poverty consists of identifying and increasing people's capacities to improve their wellbeing.

From the survey, 22(11%) of the respondents indicated that poverty is understood to mean lack of income and basic resources and this view of defining poverty is in line with the view of Townsend (2006), who says that people can be said to be in poverty when they are deprived of income and other resources needed to obtain the conditions of life—the diets, material goods, amenities, standards and services— that enable them to play the roles, meet the obligations and participate in the relationships and customs of their society.

During the focus group discussions and the interviews, the views people expressed on what is meant by poverty are also in line with the income approach, basic needs approach and the combination of the two. Respondents' understanding of poverty is shown in Table 4.3 below.

Table 4.3 Respondents' Understanding of Poverty

Indicator of Poverty	Frequency	Valid Percentage
Lack of Income	132	66
Lack of Basic Items	46	23
Lack of Income and Basic Items	22	11
Total	200	100

Field Survey, 2016.

4.3.2 Economic Empowerment is Translated into Poverty Reduction among Women

Table 4.4 depicts how economically empowered women are able to change their situations to reduce poverty among them. From the data, 168 of the respondents representing 84.5%, strongly agreed that when women are empowered economically, they are able to reduce poverty among themselves and their families. Again, 28(14%) of the respondents agreed that when women are empowered economically, they are able to reduce poverty among themselves and their families. Of the 200 respondents, 1(0.5%) was uncertain about this and 2(1%) of the respondents disagreed with this assertion.

During the focus group discussions, all three groups strongly agreed that when women are empowered economically by making them have access to jobs, income, credits, education et cetera, they are able to reduce poverty among themselves and their families. This is in the sense that these women get jobs and income for themselves and this trickles down to their families. It was through the key informant interviews that some knowledgeable respondents agreed that when women are empowered economically, they are able to reduce poverty among themselves and their





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families but with some reservation in the sense that it is not always the case that economic empowerment is translated automatically to poverty reduction.

The Eastern Regional Manager of Microfinance and Small Loan Centre (MASLOC) said in the key informant interview that “most of the women in the New Juaben Municipality are involved in petty trading; the government is giving micro-credit to these productive poor women to make them economically active through trading in order to lift them out of their poverty”. One woman also remarked in the personal interview at Koforidua Ada that “I am poor because I do not have job and there is nobody to give me small money to trade with but if I am given some money, I can do something with it and take good care of myself and the family. That can help me move out of this poverty situation”.

From the study, the majority of the respondents agreed that when women are empowered economically, they are able to reduce poverty among themselves and their families. This is supported by 98.5% of the respondents agreeing to this assertion. The finding of this study is in line with the finding of Kabeer (2009), that the economic empowerment of women matters for poverty reduction. Lower income households with male or joint headship are very generally able to rely on women’s earnings to keep their households above the poverty line or to prevent from declining into poverty in times of crisis. Thus, investing in women’s economic resources helps poor household to weather crisis and increases their chances of moving out of poverty.

Again, the finding of the study is similar to the study conducted by the Economic and Social Council (2012), that economic empowerment is critical for poverty eradication and can be achieved if marginalized people have access to jobs and livelihoods and to basic entitlements, such as education, health and housing. Economic participation

facilitates the social integration of vulnerable groups, in particular women, youth, older persons, people with disabilities and indigenous people.

Also, the finding of this study has been supported by studies conducted by Danjuma, Muhammad & Alkali (2013); Dejene (2007); and United Nations (2009) that economic empowerment of women is critical and important towards poverty reduction among them.

Table 4.4 Economic Empowerment is Translated into Poverty Reduction among Women

Items	Frequency	Valid Percentage
Strongly Agree	169	84.5
Agree	28	14
Uncertain	1	0.5
Disagree	2	1
Total	200	100

Field Survey, 2016.

4.4 Socio-Cultural Factors Impeding Economic Empowerment of Women

Dragging them into Poverty

This section of the study presents the perspectives of the respondents on cultural, social and economic factors that inhibit efforts to empower women economically that eventually drag them into poverty in the New Juaben Municipality.

4.4.1 Cultural Factors Impeding Women's Economic Empowerment

Item 1 finds out how traditions prevent women from inheriting land from their fathers limiting their access to collateral and productive opportunities. From the survey, 16(8%) of the respondents strongly agreed that traditions prevent women from



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inheriting land from fathers. Seventeen respondents, representing (8.5%) agreed and 2(1%) of them were uncertain about the statement. Then, 100(50%) and 65(32.5%) of the respondents disagreed and strongly disagreed respectively that traditions prevent women from inheriting land from fathers.

A good number of the participants and respondents in the focus group discussions and interviews strongly disagreed that traditions prevent women from inheriting land from fathers. This is attributable to the fact that the people in the New Juaben Municipality are predominantly Akans and during the focus group discussions and interviews it came to the fore that among the Akans, women could inherit land from fathers.

However, few participants and respondents agreed that women could not inherit land from their fathers and this is common among the Krobos. This was explained in the focus group discussions, personal interviews and the key informant interviews that even if a Krobo woman inherits land from her father, it is not for her but it has been given for farming, if she passes on the said land is given back to the male siblings. In other words, a woman has user rights but no ownership rights. As few respondents agreed that women could not inherit land from their fathers and this is endemic among one ethnic group, it means this works against economic empowerment of women.

Item 2 reveals that 64(32%) of the respondents strongly agreed that culturally women need to seek permission from their husbands before obtaining loans. Out of 200 respondents, 82(41%) of them agreed that women need to seek permission from their husbands before accessing loans and 3(1.5%) of them were uncertain. Again, 31(15.5%) and 20(10%) of the respondents disagreed and strongly disagreed respectively that women need to ask for permission from their husbands before obtaining loans. The majority of the participants and respondents in the focus group



discussions and interviews as well as the key informant interviews also indicated that women need to ask for permission from their husbands before obtaining loans.

This view was explained in the focus group discussion that if a woman wants to go for a loan, she together with the husband must sit down and discuss it before she can go for the loan. The reason they assigned to it is that, if something unpleasant happens as a result of the loan, it is not only the woman who will be affected badly but also the husband and the children. During the face-to-face personal interview, one woman at Asikese Central said “I cannot go for a loan without first informing my husband and seeking permission from him because he will say I do not respect him and this can bring conflict, leading to dissolution of our marriage”.

The women complained during the focus group discussions that this is not good for economic empowerment of women because some husbands have created the impression that when their wives go for loans and become economically independent, they will not respect them (husbands). Therefore, the husbands intentionally frustrate the efforts made by their wives to go for loans to start or expand their business.

The finding of the study shows that the majority of the people believe that traditions do not prevent women from inheriting land from fathers and husbands as the majority of the respondents, constituting 82.5% disagreed. The finding of the study contradicts the findings of Ebele (2003), that in some societies, inherited tradition prevents women from inheriting land both from their fathers or husbands thereby limiting their access to collateral and productive opportunities.

The result from the study indicates that culturally, women need to discuss and seek permission from their husbands before loans are obtained and that women could not go for loans without first informing their husbands. This is supported by 73% of the



respondents who agreed with this assertion. This finding of the study is similar to the finding of OECD (2011) that deep-rooted discriminatory practices and stereotypical attitudes prevent women in some parts of the world from accessing appropriate financial support to build their businesses. In some countries, women are unable to obtain business loans without their husband's or father's co-signature.

Table 4.5 Cultural Factors Impeding Women's Economic Empowerment

Items	Strongly Agreed	Agreed	Uncertain	Disagreed	Strongly Disagreed	Total%
1.Traditions prevent women from inheriting land from father and husbands	16(8%)	17(8.5%)	2(1%)	100(50%)	65(32.5%)	200(100)
2. Culturally deep-rooted discriminatory practices prevent women from accessing loan	64(32%)	82(41%)	3(1.5%)	31(15.5%)	20(10%)	200(100)

Field Survey, 2016.

4.4.2 Social Factors Impeding Women's Economic Empowerment

Table 4.6 presents data on social factors that impede economic empowerment of women.



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Item 1 shows how lack of education, training and skills hinders economic empowerment of women. Data from the study revealed that 161(80.5%) and 28(14%) of the respondents strongly agreed and agreed respectively that lack of education, training and skills limits women's economic participation. Just 1(0.5%) of them was uncertain about this. Out of 200 respondents, 6(3%) and 4(2%) of the respondents disagreed and strongly disagreed respectively that lack of education, training and skill limits women's economic participation. Almost all the participants and respondents in the focus group discussions, interviews and key informant interviews strongly agreed that lack of education, training and skills impedes economic empowerment of women.

One woman remarked so touchingly that, "I and all my five siblings are living without jobs and income just because my father failed to send us to school. If my father had sent us to school, we would have got education and subsequent jobs to move out of poverty".

Item 2 depicts how women do not have enough time to work due to reproductive, care and domestic roles. From the survey, 62(31%) and 106(53%) of the respondents strongly agreed and agreed respectively that women do not have enough time to work due to reproductive, care and domestic roles like caring for the children, the elderly and the sick, et cetera. Only 2(1%) of them were uncertain about this. Then, 27(13.5%) and 3(1.5%) of the respondents disagreed and strongly disagreed respectively that women do not have enough time to work due to reproductive, care and domestic roles.

In the focus group discussions and interviews, the majority of the people agreed that women do not have enough time to work due to reproductive, care and domestic roles. They explained that if somebody is sick in the extended family a man is not called to



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take good care of the sick but only a woman. Again, they said a woman bathes the children and cooks for them early in the morning before work. This in effect, reduces the time a woman uses to work. However, a few men disagreed that even though they recognise the reproductive, care and domestic roles of the women, but they could juggle the reproductive/domestic/care roles together with paid work so that should not be an excuse.

Item 3 reveals that 2(1%) and 10(5%) of the respondents strongly agreed and agreed respectively that women are paid less than men even if they have the same qualification and they work the same hours and 1(0.5%) of them was uncertain. Again, 67(33.5%) and 120(60%) of the respondents disagreed and strongly disagreed respectively that women are paid less than men even if they have the same qualification and they work the same hours. All the respondents and participants in the focus group discussions, the interviews and key informant interviews strongly disagreed that women are paid less than men even if they have the same qualification and they work the same hours, it may be happening somewhere but not in Ghana.

It could be concluded from the results that the majority of citizens in the New Juaben Municipality agree that lack of education, training and skills impedes economic empowerment of women. It could be inferred that 94.5 %(189 in every 200) citizens in the New Juaben Municipality agreed that lack of education, training and skills impedes economic empowerment of women.

This means so many women are dragged into the poverty trap as a result of lack of education and skills and this makes it difficult for them to be empowered economically. This finding is similar to the findings of United Nations (2007), that inability of women to acquire education hinders their economic participation. Again,





the finding is in line with that of www.udsspace.uds.edu.gh DFID (2014) and Skalli (2001), that illiteracy impedes economic participation of women to a large extent. In many countries, girls and women are less likely to go to school, less likely to get a job, less likely to have a bank account and less likely to own their own property.

The results of the study also indicate that an overwhelming majority of the people in the New Juaben Municipality agree that women do not have enough time to work as a result of reproductive and care roles. This is supported by 84% of the respondents indicating that the majority of the people agreed with that. The finding of the study is supported by the finding made by OECD (2011), that women perform the bulk of unpaid care work across all economies and cultures. In many societies, existing norms dictate that girls and women have the main responsibility for the care of children, the elderly and the sick, as well as for running the household, including the provision of water and energy supplies. This undermines their chances of going to school or being able to translate returns on their own productive work into increased and more secure incomes, and better working conditions.

The finding of the study is further supported by the findings of Esplen & Brody(2007), that traditional divisions of labour and socially ascribed responsibilities mean that it is women and girls who generally assume primary responsibility for unpaid care work. This includes both the direct care of dependents – children, elderly, people with disabilities, the sick – and the daily domestic work, including cooking and cleaning, that women are usually expected to take on. These obligations pose a serious obstacle to women’s labour force participation, and have a major impact on their lives and well-being more broadly.

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The results from the study show that women are not less paid than men since the majority of the respondents (93.5%) disagreed that women are less paid than men even if they have the same qualification and work the same hours. It could therefore be concluded that a good number of the people in the New Juaben Municipality disagree that women are less paid than men even if they have the same qualification and they work the same hours.

This conclusion drawn negates the findings of Cawthorne (2008), that women are paid less than men, even when they have the same qualifications and work the same hours. Women who work full time earn only 77 percent of what men make—a 22 percent gap in average annual wages. Discrimination, not lack of training or education, is largely the cause of the wage gap. Even with the same qualifications, women earn less than men. In 2007, full time, year- round female workers aged 25 to 32 with a bachelor’s degree were paid 14 percent less than men.

Also, the finding of the study negates the findings of Esplen & Brody(2007); and ILO (2011), that in many countries, men are paid more than women even if they have the same educational qualification and perform the same job functions. Despite advances in women’s and girls’ educational attainments, a gender gap in earnings persists across almost all employment categories, including informal wage employment and self-employment.



Table 4.6 Social Factors Impeding Women's Economic Empowerment

Items	Strongly Agreed	Agreed	Uncertain	Disagreed	Strongly Disagreed	Total%
1. Lack of education/training hinder women's economic participation	161(80.5%)	28(14%)	1(0.5%)	6(3%)	4(2%)	200(100)
2 Women do not have enough time to work due to reproductive and domestic roles	62(31%)	106(53%)	2(1%)	27(13.5%)	3(1.5%)	200(100)
3. Women are paid less than men even if they have the same qualification and work the same hours	2(1%)	10(5%)	1(0.5%)	67(33.5%)	120(60%)	200(100)

Field Survey, 2016.

4.4.3 Economic Factors Impeding Women's Economic Empowerment

Credit or finance is important towards economic empowerment of women. Table 4.7 presents the findings on how lack of access or finance impedes economic empowerment of women. Data from the field revealed that 154(77%) and 36(18%) of



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the respondents strongly agreed and agreed respectively that lack of finance hampers women's full economic participation and 2(1%) of them were uncertain about this assertion. Only 5(2.5%) and 3(1.5%) of the respondents disagreed and strongly disagreed respectively that lack of finance hampers women's full economic participation. During the focus group discussions and interviews as well as key informant interviews, a lot of the people expressed views that, lack of access or finance impedes economic empowerment of women.

In the focus group discussions, one man remarked "my wife is sitting at home without doing anything, I want her to trade so that she can get some income to augment mine, but where to get small loan to start with is our challenge". One woman also said in the personal interview "I am a widow and I am looking after all my four children alone in Jumapo here. I was selling smoked fish and all my capital that I was trading with got stolen, since then I have been trying to get small loan to start afresh but I have not been successful so life is so difficult for me".

From the findings, it could be said that a great proportion of the citizens in the New Juaben Municipality agree that lack of finance serves as an impediment towards economic empowerment of women and this is based on the fact that 95% of the respondents expressed the opinion that lack of access or finance impedes the entrepreneurial effort of women. Considering the occupation of the people in the New Juaben Municipality, the majority of the people are in the private informal sector, that is, they are petty traders, hairdressers, dress makers, tailors, farmers, drivers, carpenters, masons, et cetera and they need small loans to start or expand their businesses but they do not get the loans. At times, they go for loan from individuals at exorbitant interest rates.



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The findings of the study are supported by the findings of Cutuna (2010), that worldwide, access to and the cost of credit is a major barrier that hinders the growth of women's entrepreneurship. While finance tends to be an obstacle for all businesses, there is substantial evidence that women suffer disproportionately. Inadequate access to finance not only hinders women's business growth, but also affects overall economic development and job creation, as it does not allow women to realize their full business potential.

Table 4.7 Lack of Access to Credit/Finance Hampers Economic Empowerment of Women

Items	Frequency	Valid Percentage
Strongly Agree	154	77
Agree	36	18
Uncertain	2	1
Disagree	5	2.5
Strongly Disagree	3	1.5
Total	200	100

Field Survey, 2016.

4.5 Strategies for Women's Economic Empowerment and Poverty Reduction

This section of the work presents the views of the respondents on the strategies used for women's economic empowerment and poverty reduction.

Item 1 presents the findings on how education, training and skills help women to get employed to improve their wellbeing and that of their families. Out of 200 respondents, 169(84.5%) strongly agreed that education, training and skills help women to get employed. Then 28(14%) of the respondents agreed with this assertion,





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1(0.5%) of them were uncertain and 2(1%) of them disagreed with the statement. In the focus group discussions, interviews and the key informant interviews, almost everybody emphasised the need for education, training and skills in particular to economically empower women that could lead to poverty reduction.

“All my school mates at Jumapo Methodist JHS who continued their education up to tertiary level are now gainfully employed and they are not poor, but look at my situation now, I am poor because I could not continue my education and also I was not given any apprenticeship training and skills” said by a woman at Jumapo in an interview.

Item 2 asked respondents to indicate if women’s domestic and care work must be reduced and shared, in order for them to have more time to participate in the paid work. Fifty-four (54) respondents, constituting 27% strongly agreed that when domestic and care work undertaken by women is reduced and shared it helps them to have more time for paid work. Then, 118 of the respondents forming 59% agreed with this assertion and 4(2%) of them were uncertain. Out of 200 respondents, 22(11%) and 2(1%) disagreed and strongly disagreed respectively that when domestic and care work undertaken by women is reduced and shared it helps them to have more time for paid work.

The majority of the participants in the focus group discussions especially the women’s group also agreed that when domestic and care work undertaken by women is reduced and shared, it helps them to have more time for paid work. However, 12% of the respondents disagreed and it could be deduced that these respondents were male. This was evident during the focus group discussions. The men said reducing and sharing

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domestic and care work is not a strategy to empower women. Women always need to juggle domestic/care work and paid work.

Item 3 asked respondents to indicate if women must be the main target of social protection in order to reduce poverty among them and empower them economically. Data from the field revealed that 87(43.5%) and 102(51%) of the respondents strongly agreed and agreed respectively that women must be the target of social protection measures such as cash transfers, social insurance, target welfare programme aimed to protect household income and promote sustainable livelihood and income generating activities. Few as 3(1.5%) of the respondents were uncertain and 7(3.5%) and 1(0.5%) of the respondents disagreed and strongly disagreed respectively with this assertion. A good number of the participants and respondents in the focus group discussions and interviews also agreed strongly that when social protection, especially through the cash transfer targets women, it will help to empower them economically in order reduce poverty among them.

A woman said in the focus group discussion that “there is a woman in our neighbourhood at Suhyen, she is the beneficiary of the Livelihood Empowerment Against Poverty (LEAP) programme, she has been able to use the money given to her every month to trade even though the money is not huge and this is helping her to survive”

Item 4 asked respondents to indicate if provision of small loans to women is considered as economic empowerment strategy and as an effective poverty alleviation mechanism. Data from the survey showed that 129(64.5%) and 68(34%) of the respondents strongly agreed and agreed respectively that provision of small loans to women makes them economically independent by putting capital and resources in the





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hands of women, helping them to reduce poverty among them and 1(0.5%) respondent was uncertain. Then 1(0.5%) respondent disagreed and another 1(0.5%) strongly disagreed with this assertion (see Table 4.8).

In the focus group discussions and interviews as well as the key informant interviews, the participants and respondents emphatically stated that the majority of the women are into petty trading, dress making, hair dressing, et cetera and these women need small loans to start and expand their economic activities. They argued that one and a sure means to empower women economically is through provision of small loans.

In the female focus group discussion, a woman said ” I needed loan to start a business about five years ago so I went to Microfinance and Small Loan Centre(MASLOC) at Koforidua and I was given small loan, since then I have been able to pay the money and I am still trading with this money. This small money has helped me to be engaged economically and look after my children”

It could be concluded from the study that a great number of the citizens in the New Juaben Municipality overwhelmingly agree that education; training and skills help to empower women economically, leading to poverty reduction among them. This conclusion is supported by the fact that, 98.5% of the respondents representing the majority of them agreed with the statement that education, training and skills help women to get employed to improve their wellbeing and that of their families. This means education is considered as one of the most important tools to empower women economically and reduce poverty among them and this is in line with Kate Young Empowerment Model, that tells that women in South Asia could be empowered through integrated rural development programmes, in which strengthening women’s



economic status is only [one component along with education and literacy](http://www.udsspace.uds.edu.gh) (Kate Young, 1997).

The finding of this study is buttressed by the findings of UNFPA (2005) that in the poorest regions, more girls than boys are out of school, and the gap widens at the secondary level—even though secondary and higher education for girls is especially significant in reducing poverty. Educational attainment increases women’s income-earning potential, reduces maternal and infant mortality and improves reproductive health overall. Educated girls are more likely to delay marriage and childbearing, and instead acquire skills to improve economic prospects for themselves and their families. The multiple benefits of girls’ education also lead to better health and education for the next generation.

The findings of this study are also supported by the findings of DFID (2014), that education plays a key role in overcoming poverty all around the world; for example, girls who receive an education are more likely to access better jobs and earn better salaries, which can help lift their families out of poverty. Educated girls are more likely to wait until a later age to be married and have children, which means both they and their children are more likely to be healthy. They are also more likely to understand their rights and speak out to claim them, including the right to protection against violence.

From the results, it could be said that the majority of the citizens in the New Juaben Municipality agree that when domestic and care work undertaken by women is reduced and shared, it helps them to have more time for paid work. This conclusion has been arrived at due to the fact that 172(86%) out of 200 respondents agreed that



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when domestic and care work undertaken by women is reduced and shared, it helps them to have more time for paid work.

This finding of the study is in line with the view of Sida (2009), that women's economic empowerment initiatives need to engage directly in reducing the disproportionate share of domestic and care-related work carried out by women, which prevents their effective engagement in income generating work. The almost universal responsibility of women for providing unpaid care for the family is the reason behind their lower rates of participation in the paid labour force, as well as lower pay. Policies such as maternity leave, parental leave (paternity and maternity leave), flexible working hours and job-sharing are instrumental in facilitating women's economic participation and men's engagement in childcare.

The study found out that the majority of the people in the New Juaben Municipality are of the thinking that women must be the target of social protection in order to protect their household income and promote sustainable livelihood and income generating activities among them. This is so because from the survey, 94.5% of the people interviewed agreed that women must be the target of social protection.

This finding is similar to the findings of OECD (2009b), that reveals that social protection enhances the capacity of poor and vulnerable people to escape from poverty and to better manage risks and shocks. Social protection measures include social insurance, cash transfers and minimum labour standards. Social protection measures can enhance the productivity and participation of poor women in the labour market by reducing their vulnerability to livelihood risks and economic shocks.

The findings of this study has also been buttressed by the Kenyan Ministry of Gender, Children and Social Protection (2011), that says that experience from a number of

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countries in Africa confirm that social protection is a driver of economic empowerment for poor people including persons with disabilities. In addition to reducing poverty, it promotes equity, stimulates growth and ensures better use of scarce resources. Social protection interventions and economic empowerment reinforce each other.

From the results of the study, it is reasonable to state that a great number of the citizens in the New Juaben Municipality overwhelmingly agree that provision of small loans to women makes them economically independent by putting capital and resources in the hands of women, helping them to reduce poverty among them. This conclusion has been drawn in that the majority of the respondents; constituting 98.5% agreed that provision of small loans to women, empower them economically and this is in line with Kate Yong Empowerment Model that argues that women in South Asia could be empowered through economic interventions to increase women's economic status through employment, income generation and access to credit (Kate Young, 1997). It is also in line with the UNICEF Empowerment Model that access and control over loans and active use of loans are indicators of empowerment (UNICEF, 1994).



The finding of this research is consistent with Kulkarni(2011), that micro-credit and micro-finance are considered as necessary complements to micro-enterprise development programmes and as effective poverty alleviation mechanisms, especially for poor women. Microfinance makes women economically independent by putting capital and financial resources in their hands. Economic independence results in higher bargaining power for women in their households and communities, and subsequently results in higher prestige and self-esteem. Again, the finding of this research is consonant with United Nations (2005), that sustainable access to

microfinance helps alleviate poverty by generating income, creating jobs, allowing children to go to school, enabling families to obtain health care, and empowering people to make the choices that best serve their needs.

Table 4.8 Strategies for Women’s Economic Empowerment and Poverty Reduction

Items	Strongly Agreed	Agreed	Uncertain	Disagreed	Strongly Disagreed	Total%
1. Women must have education, training and skills	169(84.5%)	28(14%)	1(0.5%)	2(1%)	-	200(100%)
2 Women’s domestic and care work must be reduced and shared	54(27%)	118(59%)	4(2%)	22(11%)	2(1%)	200(100%)
3. Women must be the target of social protection	87(43.5%)	102(51%)	3(1.5%)	7(3.5%)	1(0.5%)	200(100%)
4. Provision of microfinance to women	129(64.5%)	68(34%)	1(0.5%)	1(0.5%)	1(0.5%)	200(100%)

Field Survey, 2016.



4.6 Poverty Reduction Interventions that have already been Instituted in the

New Juaben Municipality and how they are Empowering Women Economically

This section of the work presents the perspectives of the respondents on the interventions that have already been instituted by the Government of Ghana and other individuals in the New Juaben Municipality to reduce poverty and how these interventions are empowering women economically.

4.6.1 Microfinance and Small Loan Centre (MASLOC)

Item 1 asked the opinion of the respondents on how MASLOC is a tool to help the poor get out of poverty. The data from the study revealed that 173(86.5%) out of 200 respondents agreed that “Yes”, MASLOC is a tool to help the poor get out of poverty. Out of 200 respondents, 24(12%) answered “No”, indicating that MASLOC is not a tool to help the poor get out of poverty. In the focus group discussions and interviews, participants and respondents agreed that MASLOC is a tool to help the poor get out of poverty, as the women organise themselves and go for the loans in groups. One of the women in the personal interview said “I went to MASLOC office at Koforidua and pleaded for a loan and I was given. I started to trade with it and since then it has been helping me get income to take care of my families”.

Item 2 presents results on the issue of how MASLOC can help people especially women to be empowered economically. Out of 200 respondents, 172(86%) indicated “Yes” that MASLOC loans can help people, especially women to be empowered economically. Then, 25(12.5%) out of 200 respondents said “No”, that MASLOC loan cannot help people especially women to be empowered economically.

From the focus group discussions, interviews and key informant interviews, participants and respondents agreed that MASLOC loans have been used as a tool to



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empower women economically, especially women who are petty traders. This was confirmed by the Eastern Regional Manager of MASLOC in a key informant interview that “MASLOC loans given to women have made them economically active through petty trading, bead making, hair dressing, et cetera. Our office gets to know this through follow up and the feedback we get from the women themselves”.

Item 3 shows the opinion of the respondents on how MASLOC loans benefit the party members of the party in government most. Data from the field indicated that 174(87%) of the respondents said “Yes”, that MASLOC loans benefit the party members of the party in government most. Then, 22(11%) out of 200 respondents indicated “No”, that MASLOC loan does not benefit the party members of the party in government most. Responses in the focus group discussions and interviews also indicated that the loans are given to the party members of the ruling party most. Therefore, the loans are given to those party members who already have money in abundance. A woman organiser of one political party in the New Juaben North Constituency confirmed this in an interview by saying “We organise our party women in groups so that the loans are given to them and this is the only means we can help them, so that they continue to support the party because they need jobs and we cannot give jobs to everybody”.

The respondents revealed that the party members, especially the women of the ruling party would gather themselves and have meetings with the officials of MASLOC in order to be given the loan in groups. The Eastern Regional Manager of MASLOC in a key informant interview was reluctant to comment on the fact that MASLOC loans are given to party members of the ruling party most but indicated that they (MASLOC officials) prefer giving the loans to groups than to individuals due to the fact that



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when a group member defaults the loan repayment, all members are held accountable so the risk is less when loans are given in groups.

It could be concluded from the results that the majority of the citizens in the New Juaben Municipality agree that MASLOC is a tool to help the poor get out of poverty. This conclusion is drawn due to the fact that 86.5% of the respondents said, “Yes” that MASLOC is a tool to help the poor get out of poverty. The finding of the study is the direct opposite of the findings of Sarpong (2012) that the MASLOC loans given to beneficiaries were not enough to actually move them out of poverty, as 91% respondents said it was inadequate while 9% said it was okay in the study.

The results indicate that a good number of the citizens in the New Juaben Municipality are of the opinion that MASLOC loans can help people, especially women to be empowered economically. This assertion is as a result of the fact that 85% of the respondents indicated “Yes” that MASLOC loans can help people especially women to be empowered economically and this was also reinforced by the respondents in the focus group discussions, interviews and the key informant interviews.

From the result, a conclusion could be reached that the citizens in the New Juaben Municipality agree emphatically that MASLOC loans are mostly given to the party members of the ruling party than the members of the opposition and those not affiliated to any party. This is supported by 87% of the respondents saying, “Yes” that indeed MASLOC loans benefits the party members of the party in government most.

Also, almost all the respondents in the focus group discussions, interviews and key informant interviews answered in the affirmative that the loans are given to those who already have money in abundance. This finding is consistent with the findings of the



study conducted by Sarpong (2012), which showed that the criteria for selecting the beneficiaries were abused, 90% of the MASLOC officials said the criteria for selection were mostly abused because loans meant to reduce poverty rather added on to those who had money in abundance thereby defeating the intended purpose of the programme.

Table 4.9 Microfinance and Small Loan Centre (MASLOC)

Items	Frequency			Valid Percentage		
	Yes	No	No Response	Yes	No	No Response
1. MASLOC is a means to help the poor get out of poverty	173	24	3	86.5	12	1.5
2. MASLOC is a tool to empower women economically	172	25	3	86	12.5	1.5
3. MASLOC loan benefits the party members of the party in government most	174	22	4	87	11	2

Field Survey, 2016.

4.6.2 Microfinance Schemes Operated by Private Individuals to Support Women

Item 1 is on the issue of whether the interest rates on loans given to women by these companies are too high or not. Data from the survey showed that 135(67.5%) and 48(24%) of the respondents strongly agreed and agreed respectively that interest rates on loans given to women by these companies are too high and 3(1.5%) of the





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respondents were uncertain. Then, 8(4%) and 6(3%) of the respondents disagreed and strongly disagreed respectively that interest rates on loans given to women by these companies are too high.

During the focus group discussions, participants indicated that the interest rates given by these private microfinance companies are too high in such a way that most of the women who go for the loans are unable to pay. One woman said “there was one instance that some women were not able to pay the loans collected from one private microfinance company due to high interest rate and their names and photographs were posted on the walls of Jumapo, just to disgrace them”. In key informant interviews with the some of the operators of private microfinance in the New Juaben Municipality, some give the loans at the interest rate of 4% per month (48% per annum) and even this is the lowest. Others give loans to the women at 6%, 7% and 8% per month. This means that if the women are given loans with these high interest rates, it becomes so difficult for them to pay back such loans.

Item 2 shows the positive impacts of loans given by private microfinance companies on the lives of women and other people and how they help to reduce poverty. From the survey, 36(18%) and 74(37%) of the respondents strongly agreed and agreed respectively that loans given by private microfinance companies have positive impacts on the lives of women and they help to reduce poverty and 7(3.5%) of them were uncertain about this statement. Then, 54(27%) and 29(14.5%) of the respondents disagreed and strongly disagreed respectively that loans given by private microfinance companies have positive impacts on the lives of women and they help to reduce poverty.

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In the key informant interviews with managers of private microfinance companies in the New Juaben Municipality, they argued that the loans they give, have helped the women to move out of poverty. However, in the focus group discussions and interviews, the participants and the respondents argued that the loans given by private microfinance companies make the women poorer.

Item 3 is on the issue of whether the loans given by the microfinance companies help people especially women to be economically independent. Data showed that 38(19%) and 78(39%) of the respondents strongly agreed and agreed respectively that loans given by the microfinance companies help women to be economically independent and 3(1.5%) were uncertain. Then, 57(28.5%) and 24(12%) of the respondents disagreed and strongly disagreed respectively that loans given by the microfinance companies help women to be economically independent.

In the focus group discussion, a woman said “I do not think that loan given by these private microfinance companies makes women economically independent but it rather makes them economically dependent on these companies because the women go for such loans at high interest rates. These women pay the loans on weekly basis, without any benefits and continue to beg the managers of the microfinance companies for further loans because after the women have finished paying the loans they are out of business”.

The study found out that a large number of the respondents, constituting 91.5% are of the thinking that interest rates on loans given to women by these companies are too high. Conclusion can be made that the majority of the citizens in the New Juaben Municipality agree that interest rates on loans given to women by these companies are too high.



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It could be seen from the results that 55% of the respondents agree that loans given by private microfinance companies have positive impacts on the lives of women and they help to reduce poverty. The finding of the study is similar to the findings of Sarpong (2013) that microfinance has a great impact on the lives of people and helps reduce poverty. It was revealed that those who had assistance from microfinance companies had been able to improve upon their businesses, as they could now buy more and sell more, which in the end brought them more profit for their benefit and that of the family.

However, some of the respondents forming 41.5%, disagreed that loans given by private microfinance companies have positive impacts on the lives of people and they help to reduce poverty. In the focus group discussions, the majority of the participants in both the male and female groups said loans given by these microfinance companies do not lift people out of poverty because of the high interest rates. During the group discussions, they said “When you take the loan you end up working for them (microfinance companies) without getting anything from it”

Looking at the results, a little over half (58%) of the respondents agreed that loans given by the microfinance companies help women to be economically independent. Some of the respondents (40.5%) also disagreed that loans given by the microfinance companies help people especially women to be economically independent. In the focus group discussions and interviews, a lot of participants and respondents disagreed that loans given by the microfinance companies help people, especially women to be economically independent and the reason for saying so is the high interest rates.



Table 4.10 Microfinance Schemes Operated by Private Individuals to Support Women

Items	Strongly Agreed	Agreed	Uncertain	Disagreed	Strongly Disagreed	Total%
1. Interest rates on loans given by these companies are too high	135(67.5%)	48(24%)	3(1.5%)	8(4%)	6(3%)	200(100)
2. Loans given by microfinance companies help to reduce poverty	36(18%)	74(37%)	7(3.5%)	54(27%)	29(14.5%)	200(100)
3. Loans given by microfinance companies help women to be economically independent	38(19%)	78(39%)	3(1.5%)	57(28.5%)	24(12%)	200(100)

Field Survey, 2016.



4.6.3 Livelihood Empowerment Against Poverty (LEAP)

Item 1 presents the findings of the positive impacts of LEAP on the lives of the people and how it helps to reduce poverty. Out of 200 respondents, 49(24.5%) and 108(54%) strongly agreed and agreed respectively that LEAP has positive impacts on the lives of the people and it helps to reduce poverty and 5(2.5%) of them were uncertain about the statement. Then, 30(15%) and 8(4%) of the respondents disagreed and strongly disagreed respectively that LEAP has positive impacts on the lives of the people and it helps to reduce poverty.

During the focus group discussions, there were mixed reactions. Few participants said LEAP does not have any positive impacts on the lives of the people because the money given to beneficiaries is so small. However, the majority of the participants said that LEAP has positive impacts on the lives of the people and it helps to reduce poverty. The New Juaben Director of Social Welfare said in a key informant interview that, “the money given to the poor every month helps to reduce poverty among them but it does not make them economically independent though this is what we want to achieve”.

Item 2 is on the issue of whether money and other benefits received by the beneficiaries of LEAP help them to be economically independent. From the survey, 29(14.5%) and 51(25.5%) of the respondents strongly agreed and agreed respectively that the money and other benefits received by the beneficiaries of LEAP help them to be economically independent and 11(5.5%) of them were uncertain. Then, 78(39%) and 31(15.5%) of the respondents disagreed and strongly disagreed respectively that money and other benefits received by the beneficiaries of LEAP help them to be economically independent.



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During the focus group discussions, there were heated arguments and mixed reactions from the participants. Few participants saying that the money and other benefits received by the beneficiaries of LEAP help them to be economically independent. Many of the participants were saying that the money and other benefits received by the beneficiaries of LEAP do not help them to be economically independent, due to the fact that the money given is so small.

From the results, 78.5% of the respondents stated that LEAP has positive impacts on the lives of the people and it helps to reduce poverty. It is imperative to conclude from the results that the majority of the people in the New Juaben Municipality agree that that LEAP has positive impacts on the lives of the people and it helps to reduce poverty.

It could also be concluded from the results that 54.5% of the respondents disagree that the money and other benefits received by the beneficiaries of LEAP help them to be economically independent, while 40% of the respondents agree that the money and other benefits received by the beneficiaries of LEAP help them to be economically independent.



Table 4.11 How Livelihood Empowerment Against Poverty (LEAP) Helps to Reduce Poverty and Makes Women Economically Independent

Items	Strongly Agreed	Agreed	Uncertain	Disagreed	Strongly Disagreed	Total%
1. LEAP helps to reduce poverty	49(24.5%)	108(54%)	5(2.5%)	30(15%)	8(4%)	200(100%)
2. LEAP helps women to be economically independent	29(14.5%)	51(25.5%)	11(5.5%)	78(39%)	31(15.5%)	200(100%)

Field Survey, 2016.



SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter presents the summary of major findings, conclusion and recommendations of the study. The study seeks to determine how economic empowerment of women leads to poverty reduction among them in the New Juaben Municipality. The study investigates how economic empowerment of women reduces poverty among them, the socio-cultural factors impeding economic empowerment of women that drag them into poverty in the New Juaben Municipality. The study again finds out the strategies that exist to empower women economically to reduce poverty among them in the New Juaben Municipality. It further ascertains specific poverty reduction interventions that have already been instituted by government and other individuals to reduce poverty in the New Juaben Municipality and how they are empowering women economically.

5.2 Summary of Findings

5.2.1 When Women in the New Juaben Municipality are Empowered

Economically does it Contribute to Poverty Reduction?

The study found out that the majority of the people constituting 98.5% believe that when women are empowered economically, they are able to reduce poverty among themselves and that of their families.



5.2.2 What are the Socio-cultural Factors that Exist in the New Juaben

Municipality that Impede Economic Empowerment of Women?

There are many socio-cultural factors that have been recognised by policy makers and development practitioners that impede women's economic empowerment and drag them into poverty.

5.2.2.1 Cultural Factors Impeding Women's Economic Empowerment

The study found out that the majority of the people constituting 82.5% believe that traditions and customs do not prevent women from inheriting land from fathers, limiting access to collateral and productive resources. However, the study found out that among the Krobos, who are in the minority, there is a tradition that prevents women from inheriting land from fathers, limiting access to collateral and productive resources. The study further revealed that a good number of the people 73%, are of the view that culturally women need to discuss and seek permission from their husbands before loans are obtained and that women could not go for loans without first informing their husbands.

5.2.2.2 Social Factors Impeding Women's Economic Empowerment

The study brought to the fore that the majority of the citizens (94.5 %) agree that lack of education; training and skills impedes economic empowerment of women. The study also indicated that an overwhelming majority of the people (84%) in the New Juaben Municipality agree that women do not have enough time to work as a result of reproductive, care and domestic roles. The study further indicated that a good number of the people 93.5% in the New Juaben Municipality disagree that women are less paid than men even if they have the same qualification and they work the same hours.



5.2.2.3 Economic Factors Impeding Women's Economic Empowerment

The study found out that a great proportion of the citizens, 95% in the New Juaben Municipality agree that lack of finance/small loans serves as an impediment towards economic empowerment of women.

5.2.3 What Strategies Exist to Empower Women Economically to Reduce Poverty among them in the New Juaben Municipality?

The study showed that a good number of the citizens, 98.5% in the New Juaben Municipality overwhelmingly agree that education, training and skills help to empower women economically leading to poverty reduction among them. The study also found out that the majority of the citizens, that is 86%, in the New Juaben Municipality agree that when domestic and care work undertaken by women is reduced and shared, it helps them to have more time for paid work.

The study again found out that the majority of the people, 94.5% in the New Juaben Municipality are of the thinking that women must be the target of social protection, in order to protect their household income and promote sustainable livelihood and income generating activities among them. The study further showed that a great number of the citizens, 98.5% in the New Juaben Municipality overwhelmingly agree that provision of small loans to women makes them economically independent, by putting capital and resources in the hands of women helping them to reduce poverty among them.



5.2.4 What are the Specific Poverty Reduction Interventions that have already been Instituted in the New Juaben Municipality and how are they Empowering Women Economically?

5.2.4.1 Microfinance and Small Loan Centre (MASLOC)

The study found out that the majority of the citizens, that is 86.5% in the New Juaben Municipality agree that MASLOC is a tool to help the poor get out of poverty. The result also indicated that a good number of the citizens (85%) in the New Juaben Municipality, are of the opinion that MASLOC loans can help people especially women to be empowered economically. The results from the study further indicated that the majority of the citizens, 86% in the New Juaben Municipality agree that MASLOC loans are mostly given to the party members of the ruling party than the members of the opposition and those not affiliated to any party.

5.2.4.2 Microfinance Schemes Operated by Private Individuals to Support Women

The study found out that a large number of the respondents, constituting 91.5% are of the thinking that interest rates on loans given to women by these companies are too high. The results also indicated that 55% of the respondents agree that loans given by private microfinance companies have positive impacts on the lives of women and they help to reduce poverty. However, some of the respondents, forming 41.5% disagreed that loans given by private microfinance companies have positive impacts on the lives of women and they help to reduce poverty.

The results indicated that a little over half (58%), of the respondents agreed that loans given by the microfinance companies help women to be economically independent.





Some of the respondents (www.udsspace.uds.edu.gh 40.5%), also disagreed that loans given by the microfinance companies help women to be economically independent.

5.2.4.3 Livelihood Empowerment Against Poverty (LEAP)

The study revealed that the majority of the people (78.5%), indicate that LEAP has positive impacts on the lives of the people and it helps to reduce poverty. The results of the study showed that 54.5% of the respondents disagree that the money and other benefits received by the beneficiaries of LEAP help them to be economically independent, while 40% of the respondents agree that the money and other benefits received by the beneficiaries of LEAP help them to be economically independent.

5.3 Conclusions

The study can conclude on the following issues discussed as follows:

The study concluded that economic empowerment of women contributes to poverty reduction among them. Majority of the citizens of the New Juaben Municipality believe that when women are empowered economically, they are able to reduce poverty among themselves and that of their families.

The study concluded that there are no traditions and customs among the Akans in the New Juaben Municipality that prevent women from inheriting land from fathers, limiting access to collateral and productive resources. However, among the Krobos, who are in the minority, there is a tradition that prevents women from inheriting land from fathers, limiting access to collateral and productive resources. The study concluded again that culturally, women need to discuss and seek permission from their husbands before loans are obtained and that women could not go for loans without first informing their husbands.

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It can also be concluded that the majority of the citizens think that lack of education; training and skills impedes economic empowerment of women. The study also concluded that an overwhelming majority of the people in the New Juaben Municipality agree that women do not have enough time to work as a result of reproductive, domestic and care roles.

The study further concluded that a good number of the people in the New Juaben Municipality disagree that women are less paid than men even if they have the same qualification and they work the same hours. The study concluded also that a great proportion of the citizens in the New Juaben Municipality agree that lack of finance/small loans serves as an impediment towards economic empowerment of women.

The study concluded that a good number of the citizens in the New Juaben Municipality overwhelmingly agree that education; training and skills help to empower women economically leading to poverty reduction among them. The study also concluded that the majority of the citizens in the New Juaben Municipality agree that when domestic and care work undertaken by women is reduced and shared, it helps them to have more time for paid work.

The study further concluded that the majority of the people in the New Juaben Municipality are of the thinking that women must be the target of social protection in order to protect their household income and promote sustainable livelihood and income generating activities. The study again concluded that a great number of the citizens in the New Juaben Municipality overwhelmingly agree that the provision of small loans to women makes them economically independent by putting capital and resources in their hands, helping to reduce poverty among them.



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The study also reached the conclusion that the majority of the citizens in the New Juaben Municipality agree that MASLOC is a tool to help the poor get out of poverty. The result indicated that a good number of the citizens in the New Juaben Municipality are of the opinion that MASLOC loans can help people, especially women to be empowered economically. The results from the study further helped to conclude that the majority of the citizens in the New Juaben Municipality agree that MASLOC loans are mostly given to the party members of the ruling party than the members of the opposition and those not affiliated to any party.

The study also came to conclusion that a large number of the people are of the view that interest rates on loans given to women by private microfinance companies are too high. The study drew conclusion also that a little over half of the citizens agree that loans given by private microfinance companies have positive impacts on the lives of women and they help to reduce poverty. However, a little bit less than half of the people disagree that loans given by private microfinance companies have positive impacts on the lives of women and they help to reduce poverty. The results further indicated that a little over half of the people agree that loans given by the microfinance companies help women to be economically independent while a little less than half of the people disagree that loans given by the microfinance companies help women to be economically independent.

The study concluded that the majority of the people indicate that LEAP has positive impacts on the lives of the people and helps to reduce poverty. It could be concluded that most of the people disagree that the money and other benefits received by the beneficiaries of LEAP help them to be economically independent.



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The research problem is about how women have been left out of the economic equation and they are not fully participating in the economic activities of the state, thereby dragging them into poverty. This has been resolved in that the majority of the women are into petty trading, dress making, hair dressing, et cetera. So when they are provided with small loans to start and expand their businesses, they are being empowered economically and this will help in the reduction of poverty among them. Also, when women are the target of social protection it protects their household income and promotes sustainable livelihood and income generating activities among them. In the long run, the women in the New Juaben Municipality could be empowered economically and poverty reduced among them if they are helped to get education, training and skills.

On the issue of the theories of empowerment, the study sees economic empowerment as the most important empowerment strategy. The study borrowed and used aspects of the various theories of empowerment: Stromquist Empowerment Model, Chen's Multidimensional Empowerment Model and UNICEF Empowerment Model that talk about employment, income generating activities, loans, education and control over resources. However, with what the study sought to address, the study to a large extent was based on the Kate Young Empowerment Model, in the sense that it talks about empowerment through economic interventions to increase women's economic status through employment, income generation and access to credit; and empowerment through integrated rural development programmes, in which strengthening women's economic status is only one component along with education, literacy and the provision of basic needs and services. This was what the research sought to achieve.



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The conceptual framework was designed to provide a synopsis of the study. In the same vein, some ideas in the conceptual framework were not highlighted or captured in the study.

There was no modification in the research methodology. A cross-sectional descriptive survey was used as a research design and mixed method was also used as an approach. The sample size of 200 and the sampling techniques (simple, cluster, quota and purposive) were employed. The methods of data collection (questionnaire, focus group discussions, interviews and key informant interviews) as stated were used. Everything stated in the methodology was followed religiously.

5.4 Recommendations

Based on the findings the following recommendations are proposed:

The Ministry of Gender, Children and Social Protection and non-governmental organisations concerned with empowerment of women should undertake proper and adequate sensitisation and conscientisation among the Krobos especially the elderly men and women to have modification in such traditions and customs that prevent women from inheriting land from their fathers.

There is the need for husbands to be educated and encouraged by the officials of the district assembly and opinion leaders in the various communities. So that they (husbands) will not prevent their wives from securing loans but rather they will allow their wives to decide as and when to go for small loans to start or expand their businesses. Husband must guide their wives when going for loans in terms of the interest rates and the use, so that the loans will benefit the whole family.



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Formal education is one of the surest strategies to empower women and reduce poverty among them in the long term. The government and parents must make the provision of education of girls a top priority so that women could have access to jobs and income easily. The government must enforce the “compulsory” aspect of the Free Compulsory Universal Basic Education enshrined in the 1992 Fourth Republican Constitution of Ghana, so that all girls of school going age will be in school.

Women could be empowered economically when domestic and care work undertaken by them is reduced and shared, as this helps them to have more time for paid work. Therefore, men should be sensitised and conscientised by the Ministry of Gender, Children and Social Protection to share the domestic and care work with women across communities and households to enable them have more time to engage in income generating activities. Also, policies such as long maternity leave and flexible working hours for women that are instrumental in facilitating women’s economic participation have to be initiated by the government.

Women could be empowered economically when they are provided with small loans in order to put capital and resources in the hands of women thereby helping to reduce poverty among them. Since MASLOC loans help to empower women economically and help to reduce poverty among women, the government has to increase the MASLOC funds, as the loans given to the women are inadequate to start and expand business and more women must be covered. MASLOC officials have to ensure that the selection process for the beneficiaries be devoid of politics, so that all women of different political persuasions could benefit. Education has to be given to the women on MASLOC loans in the sense that some women think that the loans are free and therefore some women refuse to pay back such loans.



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The loans given by private microfinance companies to women attract high interest rates. Bank of Ghana has to regularise their activities to ensure that there is a ceiling on interest rates on loans and this will help to avoid exploitation, as the women who go for the loans end up working for these microfinance companies.

One important tool to empower women economically is when women are the target of social protection in order to protect their household income and promote sustainable livelihood and income generating activities among them. Ministry of Gender, Children and Social Protection must ensure that LEAP which is the social protection policy in Ghana is strengthened and expanded to cover all the districts and also make poor women the main target.



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UNIVERSITY FOR DEVELOPMENT STUDIES

SURVEY QUESTIONNAIRE

The following questionnaire is part of a survey being conducted on the topic: **Economic Empowerment of Women as a Poverty Reduction Strategy in the New Juaben Municipality** as part of a Master Degree programme at University for Development Studies. This information is purely for academic purposes and therefore its confidentiality is highly guaranteed. You are therefore kindly requested to provide accurate answers to the questions that will help to acquire a higher understanding of women's empowerment and the incidence of poverty and its reduction. Your time is priceless and this survey will take only about 20-30 minutes of your time. Your co-operation and support will be highly appreciated.

NB: Please tick in the appropriate box or fill in where spaces are provided.

Section A: Socio-Economic Characteristics of Respondents

1. Sex: Male Female
2. Age: 18-29 30-39 40-49 50-59 60 and above
3. Marital Status: Single Married Divorced Widowed
4. Which of the following best describes your level of education?
No Formal Education Primary Education JHS/JSS
Secondary/Technical/Vocational University/Polytechnic Postgraduate



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5. Religious Affiliation: Christianity [] Islam [] Traditional [] No Religion [] Others (specify).....

6. Ethnic Background: Akan [] Ga-Adangbe [] Ewe [] Tribes of Northern Ghana []

7. What is your occupation?

Section B: Economic Empowerment is Translated into Poverty Reduction among Women

8. What is your understanding of poverty?

.....
.....
.....
.....

9. When women are empowered economically through education, entrepreneurship, access to productive resources, access to loans etc, it will lift them out of poverty.

Strongly Agree [] Agree [] Uncertain [] Disagree [] Strongly Disagree []



Section C: Socio-cultural Factors Impeding Economic Empowerment of Women

Dragging them into Poverty

A: Cultural Factors Impeding Women’s Economic Empowerment

10. Indicate whether you agree or disagree that the following cultural factors impede women’s economic empowerment 1 = Strongly Agree 2 = Agree 3 = Uncertain 4 = Disagree 5 = Strongly Disagree

TOPICS/ISSUES	1	2	3	4	5
(A) Traditions prevent women from inheriting land from their fathers and husbands. This limits their access to collateral and productive opportunities					
(B) Culturally deep-rooted discriminatory practices prevent women from accessing loans to support their businesses due to the fact that women need to obtain permission from their husbands.					

B: Social Factors Impeding Women’s Economic Empowerment

11. Indicate whether you agree or disagree that the following are social factors impeding women’s economic empowerment 1 = Strongly Agree 2 = Agree 3 = Uncertain 4 = Disagree 5 = Strongly Disagree

TOPICS/ISSUES	1	2	3	4	5
(A) Lack of education, training and skills prevent women from getting formal work.					
(B) Women do not have enough time to work due to reproductive, domestic and care roles ie responsibility for the care of children, the elderly and the sick, etc					
(C) Women are less paid than men even if they have the same qualifications and work the same hours and this wage discrimination against women in the labour market lowers their labour force participation.					



C: Economic Factors Impeding Women’s Economic Empowerment

12. Lack of access to credit/finance hampers the effort by women to go into entrepreneurship.

Strongly Agree [] Agree [] Uncertain [] Disagree [] Strongly Disagree []

Section D: Strategies for Women’s Economic Empowerment and Poverty

Reduction

13. Indicate whether you agree or disagree that the following strategies or opportunities when created could lead to economic empowerment of women 1 =

Strongly Agree 2 = Agree 3 = Uncertain 4 = Disagree 5 = Strongly Disagree

TOPICS/ISSUES	1	2	3	4	5
(A) When women have greater education, training and skills, they get employed and improve their wellbeing and that of their families					
(B) Women’s domestic work(cooking, washing, cleaning etc) and care work(caring for the children, the elderly and the sick) must be reduced and shared in order in for them to have more time to participate in the paid work					
(C) Women must be the target of social protection measures such as cash transfers, social insurance, target welfare programme aimed to protect household income and promote sustainable livelihood and income generating activities among women					
(D) Provision of microfinance or small loans to women makes them economically independent by putting capital and financial resources in the hands of women helping to reduce poverty among them					



Section E: The Specific Poverty Reduction Interventions that have already been Instituted in the New Juaben Municipality and how are they Empowering Women Economically

Microfinance and Small Loans Centre (MASLOC)

14. Do you consider MASLOC as a means to help poor people get out of poverty?

A. Yes [] B. No []

15. Can MASLOC help people especially women to be economically independent?

A. Yes [] B. No []

16. Does MASLOC benefit the party members of the ruling government most?

A. Yes [] B. No []

Microfinance Schemes Operated by Private Individuals to Support Women

17. The interest rates on loans given to people by these companies are too high

Strongly Agree [] Agree [] Uncertain [] Disagree [] Strongly Disagree []

18. Microfinance has a positive impact on the lives of people and helps reduce poverty

Strongly Agree [] Agree [] Uncertain [] Disagree [] Strongly Disagree []

19. The loans given by these microfinance companies help people especially women to be economically independent

Strongly Agree [] Agree [] Uncertain [] Disagree [] Strongly Disagree []



Livelihood Empowerment Against Poverty (LEAP) Scheme

20. LEAP has a positive impact on the lives of the beneficiaries and helps reduce poverty

Strongly Agree [] Agree [] Uncertain [] Disagree [] Strongly Disagree []

21. The money and other benefits received by beneficiaries help them to be economically independent

Strongly Agree [] Agree [] Uncertain [] Disagree [] Strongly Disagree []

Thank you

