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SOCIO-CULTURAL FACTORS AFFECTING THE PARTICIPATION OF WOMEN IN SOCIOECONOMIC DEVELOPMENT IN BONGO TRADITIONAL AREA OF THE UPPER EAST REGION OF GHANA

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DECLARATION

Candidate's Declaration

I **IRIS AWUNI ANIA** hereby declare that this thesis is the result of my own original work and that no part of it has been presented for another degree in this university or elsewhere. All sources of information cited and assistance received in the preparation of this work have duly referenced and acknowledged.

Candidate's signature ……………………… Date …………………………..

Candidate's Name: IRIS AWUNI ANIA

Supervisor's Declaration

I hereby declare that the preparation and presentation of the thesis was supervised in accordance with the guidelines on supervision of thesis laid down by the University for Development Studies.

Supervisor's signature …………………………. Date ………………………

Supervisor's Name: DR. BAATAR CUTHBERT K. M.

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ABSTRACT

Empowering women to contribute their quota towards community and national development has become a contemporary issue embraced worldwide. Despite the fact that women's political participation right has been enshrined in the international law, little is known about the struggles and experience women in Africa face in their quest to participate in the development of the community and the country at large. The study sought to examine socio-cultural factors affecting the participation of women in socioeconomic development in Bongo Traditional Area of the Upper East Region of Ghana. Descriptive survey was found to be the most appropriate research design. Qualitative data were collected from women and men via standardize questionnaire and interview. Probability and non-probability sampling techniques were employed to sample the 123 respondents to participate in the study. The study found that patriarchal family structure (74.0%) of inheritance, (84%) early marriage and early parenting terminates education and (56.0%) interference by extended family members are some of the socio-cultural factors that influence women participation in the development of the District. The study revealed that the patrilineal system, extended family system, early marriage, early parenting, land ownership, ownership of valuable properties, seeking of permission from husbands before accessing credit and kind of animals to rear negatively affects the participation of women in the development of Bongo traditional area. Based on the results of the study, it can be concluded that, low level of education, and lack of women right to access land and control over property remain major problems which militate against women empowerment in the Bongo District. It was recommended that educating women and altering some of the traditions should be some of the priorities in empowering women to help develop the district.

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Finally, I would like to express my appreciation to the field workers and the target population who spent their precious time answering the questionnaire

DEDICATION

I dedicate this thesis to my daughter Tyra Lambongang and son Joe-Ronny

Lambongang.

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ACW	-	African Centre for Women
CBO	-	Community Based Organisation
CHPS	-	Community Health Planning Services
CI	-	Confidence Interval
DAW	-	Division for the Advancement of Women
DCE	-	District Chief Executive
FAO	-	Food and Agriculture Organization
FKI	-	Female Key Informant
FFGD	-	Female Focused Group Discussion
FICW	-	Family Interaction and Children's Wellbeing
FPD	-	Female Positive Deviant
ILO	-	International labor organization
LoC	-	Level of Challenges
MKI	-	Male Key Informant
MOWAC	-	Ministry for Women and Children Affairs
MPD	-	Male Positive Deviant
NGO	-	Non-Governmental Organization
NIPS	-	National Institute for Population Studies
NTFPs	-	Non-Timber Forest Products
PD	-	Positive Deviant
SRHFPS	-	Status of Women Reproductive Health and Family Planning
UNCED	-	United Nations Conference on Environment and Development
UNECE	-	United Nations Economic Commission for Europe
UNFPA	-	United Nations Fund for Population Activities
UNICEF	-	United Nations Children's Fund

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CHAPTER ONE

INTRODUCTION

1.0 Background of the Study

For over three decades now issues concerning developmental programme in women have been the most topical in international conferences and seminars on the role of women in nation building. Women constitute half of the world's population (Warth and Koparanova, 2012) and are at the heart of development as they control most of the non-monetary economy (subsistence, agriculture, bearing children, domestic labour etc.) and play very important role in the monetary economy - trading, wage labour, employment, etc. (Yawa, 1995). Again, on the world's political stage the participation of women in formal political structures and processes, where decisions regarding the use of societal resources generated by both men and women are made, remains insignificant; showing women's representation in legislatures around the world to be only 15 percent (Barry, 2005). House-Miemba (1990), cited in Sossou, (2011), indicated that women in Ghana are underrepresented in the sense that few of them hold political offices or participates in informal political organization.

Women have been the agents of reproduction of life; thereby placing them in the position of the life blood of the entire humanity. Jekayinfa (1999) maintained that the multiplicity role of the woman in respect of being a teacher, maintainer of the home, peace maker, symbol of beauty and major molder of the character of the child could not be overemphasized. In general terms, the woman could conveniently be considered as the mother of the human race. As mothers and wives, women do exert considerable impact on the productivity of male workers. As workers in their own rights, they can conveniently be linked to the rejected stone in the good books

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which has become the cornerstone of the house. By their sheer psychological, physiological and intellectual make up, women perform more than mere complimentary roles in the production process (Jeminiwa, 1995).

Until recently, most of the aforementioned contributions of women were in the least recognized when the United Nations declared the Decade for Women (1976-1985), thus making it mandatory on governments to focus on issues of women as an integral component of national development. In 1979, the United Nations General Assembly adopted the convention on the elimination of all forms of discrimination against women. Irrespective of the fact that much of women's work remains invisible, unremunerated and unrecognized (Jekayinfa, 1999), they are now challenging the status quo in sustainable development in Ghana and in the Bongo District in particular.

In 1992, the United Nations Conference on Environment and Development (UNCED) made important provisions for the recognition of women's contributions and their full participation in sustainable development; which basically refers to a development process that enhances peoples' capacity to create and consume wealth on a lasting basis. Sustainable development requires, among other things, a socio-economic, political and cultural environment which enables people to engage in and sustain the development process (UNECE, 2012).

For the past decade, the issue of women empowerment has moved to the forefront of international and national debates with the United Nations (UN) and other international bodies calling for greater equality and opportunities for women

(Population Reference Bureau, 2002). Women contribute substantially to the economic survival of their country's economy and to their households in particular. In most developing countries women are responsible for the day to day well-being of their families. Citing ILO (2008), Takyi, *et al.,* (2014), stressed that societies cannot afford to ignore the potentials of female labour reducing poverty and the need to search for innovative ways of lowering economic, social and political barriers. Society's ability to accept new economic roles for women and the economy's ability to create decent jobs to accommodate them are the key prerequisites to improving labour market outcomes for women as well as for economic development as a whole. The Fourth World Conference on Women in 1995 adopted the Beijing Platform for Action which proposed strategic objectives and specific actions in critical areas of concern; which, taken together, would contribute to building an enabling environment for women's participation in development, focusing on the need to design, implement and ensure effective, efficient and reinforce policies and programme on gender-sensitivity and embark on institutional approaches that is expected to bring to the fore the empowerment and advancement of women (Alefsen, 2005).

Women advocates on several occasions had stressed unequivocally that creating enabling environment would influence the capacity of women to be involved, participate actively and benefit from development processes in a sustained and effective manner. This is believed to go a long way in contributing to the elimination of women's discrimination and exclusion, increase access to decision-making, control over resources such as land and economic assets, and fully recognize their contributions as actors in the economy and other areas of public life.

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According to Alefsen (2005), the creation of the appropriate enabling environment has to be done at diverse levels and must involve different actors in order for them to be successful. In general terms, the creation of an enabling environment takes place at the governmental and organizational levels through the adoption of policies, legal and regulatory frameworks in the context of reform programme. However, newly crafted policies and codes of conduct adopted at national level may not be immediately enforced and their results may not be directly felt at the level of the individual women, households and communities in their day-to-day activities.

Furthermore, the enabling environment for gender equality and women's empowerment may also be influenced by factors that are not easily controlled by individual Governments, organizations or communities; especially in the areas of global political and policy environment, the availability of international financing for development, and the development of new technologies. Some global trends and measures also affect women at the micro-level. Globalization, including trade liberalization for example, affects women's migration and employment. Changes in aid modalities and structural reforms, while aiming to create overall enabling environments for development, may have limited or even adverse effects if they do not take into account gender perspectives and the interests and needs of women.

Recently, the consideration of an enabling environment for women's participation in development has been looked at mostly in the fields of education, health and work. These three areas are recognized as critical for women's effective participation in development. A report on the World Social Situation 2005 by the United Nations indicates that societies that do not provide educational opportunities for all, adequate

health care and decent employment are doomed to fail. Better education, access to health services, and opportunities for work, particularly outside the household, comprises a set of critical conditions for positive changes in women's involvement in development. It is perceived that a certain level of education and health strengthens women's human capital and is a necessary prerequisite for women's participation in the formal or informal labour market. The education of a woman places her in an advantageous position to have access to formal and higher-paying employment; thereby increasing her potential to make independent economic choices (Alefsen, 2005).

Educational policies and educational plans have however limited the ability of women to fully utilize their intellectual energies in the management of their economies. African states inherited gender stereotyped educational systems from the colonial states. To date, little has been done to transform these gender stereotyped systems. Under-representation of women in higher education partly explains the marginalization of women in the mainstream of development planning; a factor which limits their contribution to the implementation of such plans (UNDP, Reports, 2005). A more balanced development agenda for Africa needs the intellectual input of both men and women in the development process. This can only be achieved by removing gender barriers which limit women's access to higher forms of education. Besides the policy environment, women have also been constrained by existing socio-cultural norms through which they are perceived as inferior or second-class citizens (Ojo, 2011).

It is worth noting that insistent gender stereotypes hinder women from fully exploiting their education and training needs to be explicitly looked at. Again, work is an entry point for women's access to other services, such as health and further education and training. Education and health are also fields of employment for women, mostly in the public sector. However, economic adjustment policies, including fiscal austerity and the privatization of welfare services, have been threatening opportunities for work in the public sector (Haque & Harrop, 2001).

In the area of health, the Beijing Platform's strategic objectives aim to increase women's access throughout the life cycle to appropriate, affordable and quality health care, information and related services; strengthen preventive programmes that promote women's health; undertake gender-sensitive initiatives that addresses sexually transmitted diseases, HIV/AIDS, and sexual and reproductive health issues; promote research and disseminate information; and increase resources and monitor follow-up for women's health (Gaeren & Burya, 2011).

In the field of economy, the 1995 Beijing Platform for Action crafted strategic objectives focusing on promoting women's economic rights and independence, including access to employment, appropriate working conditions and control over economic resources; facilitating women's equal access to resources, employment markets and trade, providing business services, training and access to markets, information and technology, particularly to low-income women; strengthening women's economic capacity and commercial networks; eliminating occupational segregation and all forms of employment discrimination; and promoting

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harmonization of work and family responsibilities for women and men (Francis, 2012).

Women have taken various initiatives in order to overcome some of the constraints, which limit their effective participation in the development process. Women's income-generating activities however, are enabling the majority of African states to weather a severe socio-economic crisis with minimal social upheavals, as women absorb the shocks of the crisis (Meena, 1993). And yet, such activities can only be sustained if; and only if; they are part of the mainstream plans, in other words, planned for, budgeted for and supported. With present trends of economic liberalization, however, these income-generating activities will not survive the competition from external and internal companies. Less state intervention in the economy might be a death knoll to women's economic activities.

African states and donor governments to inject funds into issues other than those directed towards empowering women have used the marginalized position of women in Africa. African women have to fight for greater participation in decision-making organs and should demand that governments be more accountable to them. Women will contribute more effectively if they participate in the decisions, which affect them and society at large (UNICEF, 1991).

1.1 Problem Statement

Throughout Africa, women form part of the powerful force for growth and development by making enormous contributions to the economy as workers and entrepreneurs and to the welfare of their families (Ellis et al., 2007). Their

contributions to development are often unrecognized, underestimated and/or unaccounted for in official statistics (World Bank, 2005). Governments of various nations have made attempts to empower women to contribute economically to the growth of society and reduction of poverty. The Ugandan government for instance established a Ministry of Women in 1988, which made women groups and their advocates' active in several debates towards their liberation and empowerment (Aili, 2000).

The government of Ghana in 2001 for the first time established a distinct Ministry for Women and Children Affairs (MOWAC) to cater for the welfare of women and children who are seen as the vulnerable group in society (MOWAC report, 2004). Women have been the target of recent development programmes in Ghana not only because of their predominance in the population but also because of the realization that for effective national development, the entire human resources should be fully mobilized to participate actively as agents and beneficiaries of such programme (Ardayfio-Schandorf & Kwafo-Akoto, 1990).

Women in most parts of Ghana are usually relegated to the background when it comes to decision making processes with women usually discriminated and not getting equal opportunities vis-à-vis their male counter-parts. Although some progress has been made in the development of policy and legal frameworks aimed at ensuring gender equality in Ghana, the deployment and subsequent implementation of these frameworks have been inconsistent with the zeal with which they were passed. Notable among these frameworks is the Domestic Violence Act passed in March 2007 which implementation still faces administrative bottlenecks.

According to Whitehead (1984) the kinship systems into which most Ghanaians are born into largely determines the legal and socio-economic status and rights of inheritance of the individual. Akans are archetypical matrilineal by culture where family ties are traced only through the female ancestry (Bleeker, 2005). Therefore, the children belong to their mother's lineage, but not the father's   . A traditional Akan male does not consider his children to be his blood kin. His closest blood relative in the next generation is his sister's son. A widow and her children can be left destitute by the husband's death. She must look to her brothers for support and her children must look to their maternal uncles for bequests (Awusabo, 1990). It is noted that, matrilineal definition of who is, and is not, in one's family does not imply a matriarchal power structure over that family. Chiefs and tribal leaders in matrilineal tribes are almost always male (Awusabo-Asare, 1990).

Patrilineal succession commonly found among the tribes in northern parts of Ghana, the Gas and Ewe's in the south limit or even excludes women's succession rights to land and other properties. Under the Patrilineal succession systems, property devolves only through male lines (from father to son or father to brothers), but wives and daughters have no inheritance rights to land and other properties (Kpieta & Bonye, 2012; Quan, 2006).

Bongo District, which is located in the Upper East Region of Ghana, is predominantly a patrilineal society. Just as any other patrilineal society the general reason for not making adequate provision for a woman is that she (as a wife) is expected to be maintained and supported by her husband. Also, there is the fear that

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the woman may transfer the inherited property to her husband's lineage. As a beneficiary of the estate, the man retains it within the lineage to pass on to others. By remaining in the lineage, a man not only brings about continuity, but also helps in immortalizing it. As a result, men are supposed to own more property, including land, to enable them to raise a family for this immortalization. It is worth noting that indigenous proverbs and metaphors, such as "the palm tree does not bear fruit in a woman's farm" or "if a woman buys a gun, it is a man who keeps it", encapsulate some of the thought systems that indicate that women are not supposed to be as economically productive as men are, and in case they are, the men control their resources. Men are supposed to maintain and provide the economic support for their wives and children in the domestic environment. This social construct gives men greater access to, control and use of property and resources and relegates women to dependency. This system has become part of the collective social conscience that if men are not considered to be physically, politically or economically strong enough, they are regarded as women. These socio-cultural practices succeeded in influencing both indigenous laws and formal laws (customary law) in conceiving married women as part of their spouses' economic unit; meaning that a wife's claim to her husband's property is limited or non-existent (Fenrich & Higgins, 2001).

The socio-cultural practices also influenced both colonial and postcolonial government policies, which discriminatorily provided opportunities for the socio-economic development of men at the expense of women. This consequently led to a decrease of both the image and position of women in traditional society (Awumbila, 2001; Mikell, 1989; Vellenga, 1986). Rural communities such as the Bongo District of the Upper East Region of Ghana are characterized by poverty, hunger, illiteracy,

under development and lack of social amenities. The woman in Bongo is therefore expected to help fight these problems so as to facilitate transformation of the area.

Women in Bongo district suffer discriminatory socio-cultural norms that limit their participation in socio economic development. In the district, a woman is defined as a wife or mother who has no value beyond child bearing and domestic services. The life of women in the district is concentrated on obeying and pleasing the husband, serving the husband and his family and being a compassionate mother who brings up girls to also obey and serve men in the society. Discriminatory socio-cultural norms suffered by these women include: early marriage for bride price (cattle) which serve as economic gain to the woman's family, no right to property ownership, no inclusion of women in decision making process, widowhood rites where women dignity are disrespected by stripping them naked and properties of the deceased taken by immediate brothers at the expense of his wife. Socio cultural norms in the district justify women subordinate position and the existing unequal division of labour, which affect their participation in development. It relegates women to dependency and also limits or excludes them from participation in development.

Women in the district show positive attitude towards contributing to the wellbeing of their family and the community. Women usually conduct income-generating activities of one kind or the other during both raining season and off-season. The large majority of women usually use traditional, low capital input and labour intensive activities.

They cover a fairly typical range including charcoal selling, household based food processing, crafts such as basket weaving and petty trading among others.

Women switch from one activity to another according to what is most likely to be profitable at a given time. Women with childcare and other heavy domestic

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obligations such as the care of the sick or elderly combine both domestic and productive responsibilities. Incomes generated by these women play significant roles in meeting the needs of the family at the household. Worst still their contribution to the household and other spheres in the community attract no recognition whiles other women are also prevented by their husbands, culture and or religion to participate in development process to the women disadvantage. It is against this background that the study seeks to examine the socio-cultural factors affecting the participation of women in Socio-Economic development in the Bongo District of Upper East Region.

1.2 Research Questions

The main research question of the study posed by the researcher is what are the socio-cultural factors that affect the participation of women in socio economic development in Bongo Traditional Area of the Upper East Region of Ghana?

The specific questions of the study are;

1. What are the socio cultural constraints faced by women participating in socioeconomic development in Bongo traditional area?

2. How do the socio cultural factors affect the participation of women in socioeconomic development?

3. How are women perceived for participating in the socio economic development of the traditional?

4. What measures can be put in place to enhance participation of women in socio economic development?

1.3 Research Objectives

The main objective of the study is to find out the socio-cultural factors that affect the participation of women in socio economic development in Bongo Traditional Area of the Upper East Region of Ghana.

The specific objectives seek to:

1. To identify the socio cultural factors affecting the participation of women in socio economic development.

2. To examine the effect of socio cultural factors on women's participation in socio economic development.

3. To find out how women are perceived for participating in the socio economic development of the traditional area.

4. To find out measures that can enhance women's participation in socioeconomic development.

1.4 Significance of the Study

According to Day-Hookoomsing (2002), any definition of development is incomplete if it fails to comprehend the contribution of women; women's empowerment is not just the popular dialogue of the development agencies, government and non-government organizations rather it is a strategy for well-being of individual, family, community and nation.

It is felt that this study will catch the attention of policy makers to be more gender sensitive in the formulation of policies that will also favor women in rural areas. The study will be a very important contribution to the wide range of material that is now rightfully seen as gender studies. It will encourage the government and NGO's to

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focus their programs on rural development and promote women independence who participate and contribute to development. The study will increase the understanding and awareness of gender issues in rural development. Furthermore, the study will allow policy makers, community developers etc. to gain a deeper knowledge and background of the reasons behind economic limitations in rural areas. Finally, the study may also assist community developers, policy makers and other stakeholders concerned in coming up with ways of dealing with the women's issues identified.

1.5 Scope of the Study

The study is geographically limited to women in Bongo District in the Upper East Region, The study would be conceptually, theoretically and empirically limited to the research objectives including; To identify the socio cultural factors affecting the participation of women in socio economic development, to examine the effect of socio cultural factors limiting women participation in socio economic development, to find out measures that can enhance women participation in socioeconomic development.

1.6 Limitation of the Study

Among the limitation of this study is the fact that only women in Bongo District in the Upper East Region were covered and for that matter the findings of the study cannot be used to generalize socio cultural factors affecting all women in their participation in socioeconomic development.

There was difficulty in gathering data and information. Among them was how to get respondents for the questionnaire some of the respondents considered the exercise as a

waste of time and for that matter were not prepared to spend a few minutes of the precious time to answer the questions.

Moreover, key informants were difficult to handle, the researcher had to approach this with all the seriousness it deserved and was always ready to interview them when they were ready. Lastly, time constraints also affected the study in a way. The fact is that, the research is being combined with academic work and this affected the study to some extent.

1.7 Definition of Terms

Culture

Culture refers to how individuals in society engage with each other and with nature. It refers to the customs, arts, social and religious institutions and achievements of a particular nation or people.

Development

Development is the economic, growth, modernization, distributive justice, socio-economic transformation and spatial reorganization. However, others are of the opinion that material prosperity is the ultimate objectives of development efforts (Mabogunje, 1980). Michael Todaro defines development as a multi – dimensional process involving changes in structures, attitudes and institutions as well as the acceleration of economic growth, the reduction of inequality and the eradication of absolute poverty. For the purpose of this work the concept of development is limited to socio-economic development.

Economic Development

Economic development is the process by which a nation improves the economic, political and social wellbeing of its people.

Social Development

Social development is the promotion of a sustainable society that is worthy of human dignity by empowering marginalized groups, women and men to undertake their own development to improve their social and economic position and to acquire their rightful place in society (Bliance, 1997).

Socio-economic Development

Socio-economic development is the process of social and economic development in society. Socio-economic development is measured with indicators such as Gross domestic product, life expectancy, literacy and levels of employment.

Socio –cultural Factors

Socio-cultural determinants are factors that can affect our lifestyles as a society. They can have an influence on individual behaviors depending on one's social values. Some of them could be religion, economic status, education, family, politics, cultural values etc. They are the facts and experiences that influence individuals' personality, attitudes and lifestyle. Socio-cultural determinants involve both social and cultural elements of the society (Kottak, 2000; Ember and Carol, 2004).

Matrilineal

In each generation, the children belong to the kin group of their mother. Although a woman's sons and daughters are all members of the same decedent group, only her daughters can pass on their descended affiliation to their children (Ember *et al* 2004).

Patrilineal

The children of the married couple belong to the kin group of their father. Their father in turn belongs to the kin group of his father and so on. The affiliation in this group is transmitted by the sons to their children (Ferrare, 2000).

Participation: It is processes, through which stakeholder's influence and share control over their development initiatives, decisions and resources, which affect them.

Patriarchy: Systemic societal structures that institutionalize male physical, social economic and political power over women.

Women empowerment: A bottom up process of transforming gender power relations through individuals or groups, developing awareness of women's subordination and building their capacity.

1.8 Organization of the Study

The organization of the work is done in five chapters. Chapter one of this study gives background information on study topic, it introduces and describes the problem statement and outlines the research questions and objectives of the study, significance as well as limitations of the study. Chapter two presents a review of literature and relevant research associated with the problem addressed in the study. Chapter three

presents methodology and procedures used for data collection and analysis. Chapter four contains an analysis of the data and presentation of the results. Finally, chapter five offers conclusions of the researcher's findings and recommendations.

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CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This is the chapter, which devotes its attention towards the theoretical, empirical and conceptual frameworks in respect of socio-cultural norms, women empowerment and sustainable development. According to Taylor (2008) literature review provides an account and analysis of what renowned scholars and researchers have published on particular topics or fields of studies. Literature review provides knowledge and guideline to researchers regarding their research topic. It depicts the previous published work of scholars and researchers in the related field (Sekaram, 1992). The present review is an attempt to encircle the socio-cultural norms and other essential aspects of women's empowerment indicated in previous studies, conducted in various parts of the world. This literature is reviewed, under various captions, as elucidated in the subsequent paragraphs.

2.1 Theoretical Framework of the Study

Theories are formulated to explain, predict, and understand phenomena and, in many cases, to challenge and extend existing knowledge within the limits of critical bounding assumptions. The theoretical framework is the structure that can hold or support a theory of a research study. The theoretical framework introduces and describes the theory that explains why the research problem under study exists (Swanson, 2013). There are various development theories that focus directly on the issues of participation of women and development in rural communities. Feminist perspective as well as radical feminism was used to underpin this study. The

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approaches mentioned above were chosen to guide the study because of their relation to the study enquiry.

2.1.1 Feminist Perspective

The feminist approach was considered relevant to the study because of its interdisciplinary nature in studying women related issues. Various feminist perspectives were developed to help in addressing the oppression of women in communities. Cornwall (2005: 39) defines feminism as women's engagement in demanding and creating an equitable society. He further states that feminism deals with the power of women that encompasses recognizing and respecting women. According to Moore (1988:10) feminism refers to the awareness of women's oppression and exploitation at work, in the home and in society as well as to the conscious political action taken by women to change this situation. The feminist perspective believes in the empowerment of women and the restoration of the dignity of women as members of society. The main argument of this perspective lies in the equal treatment of all members of the community, which includes equal rights and access to the necessary resources. The feminist theory concerns itself with the rights and interests of women and also the equal distribution to power among women and men in society or any other place. According to the feminist perspective, women, are the same as men, therefore, they have a right to equal treatment (Hughes 2002:13). Feminist theory encourages women to assume autonomy in their roles as daughters, wives and mothers. The present study was conducted in Bongo traditional area in Upper East Region of Ghana. This traditional area is still anchored in and still abides by the rules of tradition and culture. Through the feminist approach, the study was used to address the position of women in the society and also highlight the influence

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of tradition and culture in limiting women's participation in socioeconomic development, as the approach prescribes that all members' society be treated equally with respect and dignity, and that equal distribution of resources be practiced. The equal distribution of resources and equal treatment of women in the society will encourage them to engage in developmental activities.

2.1.2 Radical Feminism

Radical feminists thought women oppression as more important to deal with, as compared to other types of oppression (Jaggar and Rothenberg, 1984). A society is a complex of a number of subgroups. These subgroups are structured on the basis of natural cause or on the basis of social relation *e.g.* sex, caste, race, age, gender etc. Within each division some persons have authority over others and in this relation of domination and subordination; dominants oppressed their subordinates (Lerner, 1986). Similarly, in patriarchal structure men learnt to control the women. To radical feminist, patriarchy is main system of family in which women are oppressed. It is a system that creates social inequality and promotes violence against women. Therefore, it is necessary for women's better status to restructure the family system. As cited by Ritzer (2001:463), in order to defeat the patriarchy, radical feminists suggest that fundamental changes in women's thinking that enable them to recognize their own importance and power and facilitate them to challenge patriarchy. Radical feminists also stress women's unity without any discrimination of class and caste for the development of mutual cooperation and understanding among them in order to defend their cause.

On the other hand, some radical feminists blame biological structure of women for their oppressions. Therefore, they are in search of biological revolution in which

women can shift their burden of reproduction to men and take active part in productive setup. However, many feminists oppose this idea. They think that after the withdrawal of women from biological motherhood, they will have nothing to exploit the men. Their bargaining power will decrease and ultimately, they will be in more desperate situation (Al Hibri, 1984). For the empowerment of women, a group of feminists demands on enabling environment in which women can build supportive atmosphere and can develop their own culture (Mackinnon *et al*., 1986).

2.2 Conceptual Framework

Conceptual framework is commonly developed in the light of literature review and theoretical framework. It is logically developed network of relationship between the variables related to the research (Sekaram, 1992). The Figure 1 below represents the theoretical framework for the study, which indicates the tentative relationship among the variables of the study. The variables used in the study were classified into two, independent variables and dependent variables.

The framework visualizes variables that limit women participation in development in Bongo District. It shows the independent and dependent variables. Independent variables are predictor variables. They influence the dependent variables and it is the presumed cause of the variation in dependent variables (Amin, 2005).

The independent variables in this study are the factors that influence perception of women and their participation in development in Bongo District. Culture is the main factor and it determines social identity, social acceptance and social roles of women in the society. The dependent variables are factors that determine women's participation in development. The researcher assumes that there is a relationship between the

independent and dependent variables that limit women's participation in development.

The conceptual framework postulates that socio-cultural factors do affect women participation in development in Bongo District and the entire world this is due to the fact that women in society, particularly Africa are considered to be inferior to men. The literature review supports this fact. However, negative attitude by women themselves to take up leadership positions and fear of criticisms, lack of self-esteem and self-confidence are other individual factors among others that hinder women participation in development at various levels.

Figure 1: Conceptual Framework on Socio-Cultural factors affecting women paticipation in socio economic development.

Independent Variable

| Culture |

| Social Identity |

| Social Acceptance |

| Social roles |

Dependent Variable

Determinants of Women Participation in Development

- Education
- Participation in decision making
- Economic status
- Early marriage
- Right to inheritance
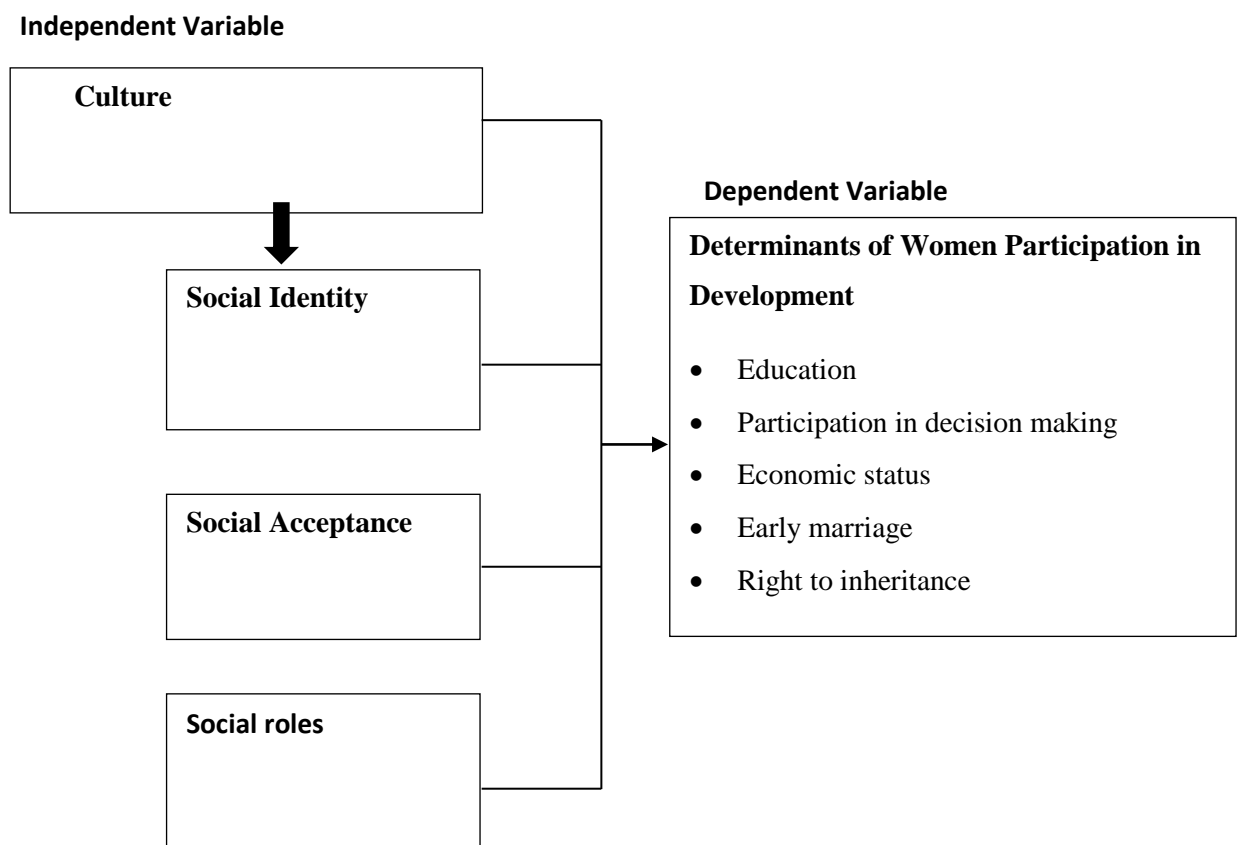
2.3 Concept of women in development

2.3.1 Concept on Women Development

The concept on women Development focuses on the integration of women in national development that endeavors to bring about social, economic, ideological, cultural and political liberation. The integration of women in development must be based on social justice, equality, peace, honesty, truthfulness and mutual appreciation by ensuring that the planning and implementation of development activities, the distribution of resources and income and provision of services and important opportunities are done without gender bias.

2.3.2 Gender and Development (GAD)

One of the early definitions of the term 'gender' dates back to 1978 and was put forward by Whitehead: No study of *women* and development can start from the viewpoint that the problem is women, but rather *men* and *women*, and more specifically the *relations* between them.

The relations between men and women are socially constituted and not derived from biology. Therefore, the term gender relations should distinguish such social relations between men and women from those characteristics, which can be derived from biological differences. In this connection *sex* is the province of biology, i.e. fixed and unchangeable qualities, while gender is the province of social science that is qualities which are shaped through the history of social relations and interactions (Whitehead, quoted in Ostergaard, 1992:6).

In other words, 'gender' is a social and cultural construct which refers to the "relative position of men and women" (Razavi and Miller 1995: 13) within the family as well as society. Due to its social and cultural characteristics gender differs within and

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between cultures, and has a dynamic character which makes it subject to change under the influence of a wide-range of socio-economic factors. 'Sex' on the contrary is universal, biologically determined and permanent (CEDPA 1996: 3). The GAD concept emerged in the 1980s out of the criticisms of the earlier WID concept, and has its roots in socialist feminism. Socialist feminists have identified the social construction of production and reproduction as the basis of women's oppression and have focused attention on the social relations of gender, questioning the validity of roles that have been ascribed to both women and men in different societies (Rathgeber, 1990: 494).

The GAD concept and the WID concept differ above all in their focuses. In contrast to the WID concept which mainly focuses on 'women', the GAD concept approaches the matter in terms of the 'social relations of gender'. According to Young (1997: 51), relations between women and men are shaped in a variety of settings. Some relations are shaped through a person's position in a network of kinship and affinity ("ascribed relations"), i.e. relations by birth or marriage. And, some are shaped through a person's involvement in socio-economic and political life ("achieved relations"). Both ascribed and achieved relations interact in a complex matrix under the influence of a variety of factors such as class, race, religion, etc.

The GAD concept begins from this 'holistic' perspective and approaches gender relations in the totality of the complex environment of socio-economic and political structures. Whitehead (1979, quoted in Ostergaard, 1992: 7) points out that gender relations are "not necessarily nor obviously harmonious and non-conflicting", and they often take the form of "male dominance and female subordination." Gender relations closely correlate with the socio-economic and political distribution of power

as well as the distribution of resources, wealth, and work. In contrast to the WID concept, the GAD concept recognizes this fact, and questions the underlying assumptions of current socio-economic and political structures: A gender-and-development perspective does not lead only to the design of intervention and affirmative action strategies to ensure that women are better integrated into on-going development efforts. It leads, inevitably, to a fundamental re-examination of social structures and institutions and, ultimately, to the loss of power of entrenched elites, which will affect some women as well as men. It demands a degree of commitment to structural change and power shifts (Rathgeber, 1990: 495).

The GAD concept sees women as agents of change rather than as passive recipients of development efforts. And, unlike the WID concept, it puts a strong emphasis on women's emancipation. The WID concept assumes that any betterment in women's economic situation will automatically lead to advancement in other spheres of their lives. The GAD concept, however, is not that optimistic about this assumption. Women's weakness in socio-economic and political structures as well as their limited bargaining power puts them in a very disadvantageous position.

One of the strategies suggested by the GAD approach is the self-organization of women at the local, regional and national levels. The GAD concept suggests that the state can play an important role with respect to women's emancipation. Young (1997: 53) points out to the role the state can assume. The IDS conference held in 1978 on the topic: "The Continuing Subordination of Women in the Development Process". See Whitehead, A. (1979:10-13) in its dual role as major employer and allocator of social capital, this demand, however, seems to be contradictory due to women's poor

representation and lack of decision-making power in the state apparatus. This is true, in particular, for developing countries and for higher levels of policy making.

Moreover, since the early 1980s the above mentioned roles of the state in developing countries has been fading away as a result of structural adjustment programs (SAPs), privatization, economic crisis, etc. A very important strategy and instrument of the GAD concept is the so-called 'gender mainstreaming' (also referred to as 'gender awareness'), which aims at increasing gender awareness in all areas and all levels of public life. The following definition of gender mainstreaming was developed by the Economic and Social Council of the United Nations: Mainstreaming as a gender perspective is the process of assessing the implications for men and women of any planned action, including legislation, policies and programmes, in all areas and levels. It is a strategy for making women's as well as men's concerns and experiences an integral dimension of the design, implementation, monitoring and evaluation of policies and programmes in all political, economic and social spheres so that women and men benefit equally and inequality is not perpetuated. The ultimate goal is to achieve gender equality (Economic and Social Council of the United Nations, 1997, quoted in UN 1999).

The above mentioned definition of gender mainstreaming raises the question of institutionalizing the gender perspective, in other words the question of "gender sensitive institutional change" (Goetz 1997: 2). The relevant institutions include, above all, the family as the primary institution, and then all respective institutions of the state, the market, and the community. This is however an extremely demanding task which makes the GAD concept difficult to implement. As mentioned earlier, the GAD concept shifted the discussions in women and development discourse from

'women' to 'gender'. This new gender focus put an emphasis on power relations between women and men, and their relative positions in socio-economic and political structures. The GAD concept urged an institutional change within socio-economic and political structures in order to eliminate the gender inequalities, and to strengthen the position of women. In order to realize this structural change, the GAD concept introduced the instrument of gender mainstreaming. The GAD concept inspired new debates in women and development discourse, and had important implications both for theory and practice. However, the GAD concept has also drawn criticism. Judy El-Bushra (2000: 56-57) emphasizes three points of 'confusion' regarding the GAD concept:

First, the confusion in discourse: El-Bushra argues that it is not clear what the concept of gender is all about. She argues that different individuals and agencies differ radically in their interpretation and implementation of the concept. Similarly, Arnfred (2001: 75) points to the confusion in the terminology, and argues that "the term 'gender' is used as a neutral term, referring to both women and men." According to Arnfred, despite its good intentions of politicizing women's issues in development, the GAD concept seems to have had the opposite effect: In the context of development discourse gender has become an issue of checklists, planning and 'political correctness'. Through the terminology of gender women's issues have become depoliticized (Arnfred, 2001: 76). Arnfred (2001: 79) concludes that the by now established GAD concept moved from the margin to centre losing its critical itch.

Second, the confusion resulting from the assumption that gender transformation equals women's economic betterment. According to El-Bushra, many development agencies still adopt women's economic betterment as their main strategy and

assume that advancements in women's economic situation would automatically lead to gender equality. Arnfred (2001: 78) too criticizes the GAD concept for becoming a means for economic growth on a neo-liberal economic agenda.

Third, the confusion generated through oversimplification of complex issues and expressing them in slogans. El-Bushra states that slogans which are abstracted from their contexts and used carelessly may be misleading, such as "two-thirds of the world's work is done by women." She warns against reducing complex and sensitive matters of justice and equity to slogans. Baden and Goetz (1998: 23) give further examples of such clichés as: "Women account for two-thirds of all working hours, receive only one-tenth of the world income and own less than one per cent of world property" (United Nations 1980 quoted in Baden and Goetz 1998: 23) or "Women world-wide produce half of the world's food, constitute 70 per cent of the world's 1.3 billion absolute poor and own only one per cent of the world's land." The authors argue that such claims seem to be highly effective as "advocacy slogans" but have the potential to backfire and discredit feminist research since they do not have an accurate basis. Similarly, Razavi and Miller (1995: 10) criticize the tendency to make exaggerated and unfounded claims about women's usefulness to development. The authors state that as a result of this tendency the cure for food crisis, child welfare, environmental degradation, and failure of structural adjustment policies are all sought in women, and more recently in gender. Such overstated and slogan-like arguments can hurt women's legitimate struggle, and damage their interests.

An additional point of criticism of the GAD concept concerns gender mainstreaming. One problem with the gender mainstreaming is that it is rather difficult to implement. The goal of integrating women in all spheres and at all levels of the society is not an

easy task. Gender mainstreaming implies a major institutional change in all areas and levels of the public sphere. Such an institutional change which is supposed to come from above through 'top-down strategies' requires in the first place political will of the state. However, women's inferior position in the hierarchy of all social structures (including the state), male dominance and resistance, and a generally hostile environment constitute serious obstacles for gender mainstreaming. Arnfred argues that fighting for gender mainstreaming involves the risk of diverting the attention of the feminist struggle from the overall impossibility of the task: It might be more useful to realize that feminist visions regarding mainstreaming as a tool for changing gender power relations, do not match the reality of governments and development institutions. Feminists have to realise that states are institutions where male privileges are deeply embedded (Arnfred, 2001: 82-83). Moreover, the gender mainstreaming loses its critical itch and moves from margin to centre during its implementation by governments or major development institutions. According to Baden and Goetz (1998: 23), it later came to light that the figure was made-up by someone working in the UN because the figure seemed to her good in representing the scale of the gender-based inequality.

2.3.3 Women's Empowerment in a Ghanaian Context

Empowerment is a crosscutting issue in economic, political and social domains. It entails helping the poor and powerless to bargain with the rich. For example, the poor south and the rich north, poor classes against the rich in any setting in terms of gender the term entails the transformation of power and powerless among and between men and women towards equality, development and peace. Globally, the second half of 20th century specifically the 1990s witnessed the world women struggles demanding

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empowerment in different ways in order to acquire autonomy and overcome poverty. The struggle for political empowerment, legal literacy and economic empowerment were common and culminated in the world women's conference in Beijing 1995 (Ngaiza, 2003). Empowerment as concept promises more than attention to practical needs. Johanson (1994) pointed out that, the essential needs for real empowerment of women are structural change relevant for strategic interest of women.

In addition, Johanson (1994) defines power as control in different ways such as control over material resources as well as intellectual or ideological. Thus, women empowerment enables them to take control over their own lives and conditions shaping their situation. Progress towards gender equality and empowerment of Ghanaian women is taking place in a national context. It has changed dramatically since 1995 and it offers new opportunities for initiatives to transfer unequal gender relations (Ngaiza, 2003).

2.3.4 Perception of Women Participation in Community Development

Participation is a development approach, which recognizes the need to involve deprived segments of the population in the design and implementation of policies concerning their wellbeing. The strengthening of women's participation in all spheres of life has become a major issue in the development discourse. "Socio-economic development cannot be fully achieved without the active participation of women at the decision making level in society" (Fardaus, 2006 p.67). Scholars define 'Participation' in various ways.

Khan (1993) identified four main kinds of participation, which are distinct but interrelated. They are as follows:

- Participation in decision-making in identifying problems, formulating alternative planning activities, allocating resources among others.

- Participation in implementation in carrying out activities, managing and operating Programmes;

- Participation in economic, social, political or other benefits individually or collectively; and

- Participation in evaluation of the activity and its outcomes for feedback purposes.

According to Rogers (1993) cited in Biney, (2011), participation means more than just collaborations. To participate can include the participant group undertaking the activities of the programme with assistance and guidance, helping to decide on the programme, helping in the evaluation of the programme, choosing between different alternatives and sharing in the responsibilities. This is what Bartten referred to as 'thinking or mental participation' cited in Biney, (2011). Fardaus (2006) also indicated that; the overall development of a country depends upon the maximum utilization of her people, both men and women. Women are identified with domestic life while politics is viewed as a male-dominated public activity that is typically masculine in nature. With the advancement of time, the fact has now been recognized that without ensuring women development, the national development cannot be achieved. Women's equal participation in political life plays a pivotal role in the general process of the advancement of women. It is not only a demand for simple justice or democracy but can also be seen as a necessary condition for women's interests to be taken into account. Without the active participation of women and the incorporation of women's perspective at all levels of decision-making, the goals of

equality, development and peace cannot be achieved (Fourth World Conference on Women, 1995).

Fardaus (2006) went on to say that 'systematic integration of women augments the democratic basis, the efficiency and the quality of the activities of local government'. If local government is to meet the needs of both women and men, it must be built on the experiences of both women and men, through an equal representation at all levels and in all fields of decision-making, covering the wide range of responsibilities of local governments. Weitz-Shapiro and Winters (2008), posited that perhaps the most fundamental purported individual-level reward from participation is increased autonomy, which is a cognitive, emotional and behavioral sense of independence. According to Barber (1984) autonomy is not the condition of democracy; democracy is the condition of autonomy. Without participating in the common life that defines them and in the decision making that shapes their social habitat, women and men cannot become individuals. Freedom, justice, equality, and autonomy are all products of common thinking and common living; democracy creates them. This means individuals can best realize themselves as autonomous entities by participating in the political life of their community, and in Barber's estimation, democracy is the form of political community that best allows them to do this.

political participation - whether voting for president, participating in a party caucus or speaking during a town meeting - may provide individuals with a sense of their worth as individuals, a sense that their voice is valued or relevant in some way. This sense of autonomy then should contribute to individuals' overall subjective well-being. The Division for the Advancement of Women (DAW) (2007) indicates that both

practitioners and scholars agree that it is of utmost importance to have equal numbers of women and men in political office for the following arguments:

- The justice argument – women account for approximately half the population and therefore have the right to be represented as such.

- The experience argument-women's experiences are different from men's and need to be represented in discussions that result in policy-making and implementation. These different experiences mean that women 'do politics' differently from men.

- The interest argument–the interests of men and women are different and even conflicting and therefore women are needed in representative institutions to articulate the interests of women.

- The critical mass argument-women are able to achieve solidarity of purpose to represent women's interests when they achieve certain levels of representation.

- The symbolic argument - women are attracted to political life if they have role models in the arena.

- The democracy argument-the equal representation of women and men enhances democratization of governance in both transitional and consolidated democracies.

On the part of the National Democratic Institute as activists, elected officials and constituents, women's contributions are crucial to building a strong and vibrant society. It is therefore essential to support women around the world because:

- Women are highly committed to promoting national and local policies that address the socio-economic and political challenges facing women, children and disadvantaged groups.

- Women are particularly effective in promoting honest government. Countries where women are supported as leaders and at the ballot box have a correspondingly low level of corruption.

- Women are strongly committed to peace building, as they often disproportionately suffer the consequences of armed conflict. Reconstruction and reconciliation efforts take root more quickly and are more sustainable when women are involved. By helping women become participating members of a democracy, one can look to mitigate conflicts or stop conflicts before they begin.

- Women are strongly linked to positive developments in education, infrastructure and health standards at the local level. Where rates of gender development and empowerment are high, human rates of development and standards of living are also high.

According to African Centre for Women (ACW) (1998), the empowerment and autonomy of women and the improvement of their social, economic and political status are essential factors in the achievement of both transparent and accountable government and administration, as well as the attainment of sustainable development. Achieving the goal of equal participation of women and men in decision-making provides a balance, which more accurately reflects the composition of society and is needed in order to strengthen democracy and promote its proper functioning. Women in politics and decision-making positions contribute to redefining political priorities, placing new items on the political agenda which reflect and address women's gender-specific concerns, values and experiences, and provide new perspectives on mainstream political issues. Without the active participation of women and the

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incorporation of their perspectives at all levels of decision-making, the goals of equality, development and peace cannot be achieved.

Finally, the study conducted by Munyamaliza (2010) indicated that, men in Rwanda control health decisions of their partners such as the number of children they should have, or the kind of medication they have to take. It further shows that differences in socio-economic status between men and women contribute to what is known as gender based violence. Primarily, men are seen as breadwinners, protectors, defenders; and that is the perception of women, which in turn put men at a very comfort zone.

2.3.5 The perception of Womanhood

Socially sanctioned understandings of women create "implicit cultural guidelines for them on how to behave in womanly ways, including how to be a 'good woman'" (Stoppard, 2000, p. 92), and a "value system of niceness, (and) a code of thoughtfulness and sensitivity"(Brown Miller, 1984, p. 17). These guidelines are woven into the cultural fabric, which permeate most contexts of women's lives. They are powerful in influencing the expectations of women both within culture and within individual women's psyches: womanhood is defined in the language of "wifehood" (Hey, 1989) domesticity, and childbirth with motherhood seen as an honour, a natural part of married life and evidence of adulthood status (Hey, 1989; Letherby, 1999).

In point of fact, most traditional religions continue to perpetuate the link of womanhood and maternity (Daniluk, 1999) Motherhood is valued as the most fulfilling and essential of all women's duties (Woloch 90). These implicit modes of conduct, or gender roles, assign prescribed characteristics with male and female opposing one another, a female role bound by kitchen and nursery, overlaid with piety

and purity, and crowned with subservience" (phoenix 1991). Women are ascribed such characteristics as emotion, passivity, co-operation and art, and each of these attributes associated with women is devalued compared to the male counterpart (Stoppard, 2000). The attributes of True Womanhood, by which a woman judged herself and was judged by her husband, her neighbours, and society, could be divided into four cardinal virtues - piety, purity, submissiveness, and domesticity. Put them all together and they spelled mother, daughter, sister, wife – woman. Without them, no matter whether there was fame, achievement, or wealth, all was ashes.

With them she was promised happiness and power. Traditional and contemporary discourses of femininity have "thrust a woman down a path that has little to do with who and what she really is, impelling her toward a destiny that is hardly her own" (Hancock, 1989, p. 32). Historically, what constitutes womanliness has rarely been agreed upon (Lisle, 1999), although characteristics of servility, nurture, and motherhood (Hancock, 1989) are widely perceived as ways of women. This division within the self creates barriers to creating a meaningful, whole identity for women who live in patriarchal societies as they are "turned against womanly strengths that lie at the heart of (their) identity" (Hancock, 1989, p. 32). Carpenter and Johnson (2001) in their study of self-esteem and feminist identity found that women's self-perceptions can be either positively or negatively affected by their association with the 'womanhood'. Further, they found that some women who have a sense of membership or belonging to a "gender group" derive significant self-esteem from their identification or alliance with it (Carpenter, & Johnson, 2001).

Women all over the world have engaged in various roles in society. Like other individuals, they do not share the same interests, desires, roles and positions. But with the changes in society, and the urge for organization of things, including people, time

and space, women have been assigned womanhood identity in order to identify, categorize and assign them certain roles and positions different from those of men. Womanhood, as an identity signifies certain standards that identify women as normal or abnormal. Identification is a concept that categorizes and places people in certain social and cultural positions (Bartlett, Jane, 1994). These positions in turn, become systems of oppression or suppression. While identification may not always be negative, by and large, women within womanhood system are ranked in a lower position than men within manhood systems. Therefore, womanhood as a social and cultural identity for a group of female human being places women in inferior positions to men.

2.4 Contribution of women in development

2.4.1 Women Contribution to Community Development

Women engage in several activities to help contribute to community development. Below are some of the activities;

2.4.2 Women's Economic Activities

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

macro and small-scale enterprises (Women in Development, 2009). All these efforts are meaningful contributions that help in the reduction of poverty at the household level. Thus, women's effort to fight poverty cannot be underestimated.

2.4.3 Women in Agriculture

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

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

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

2.4.5 Women in Trade and Small-Scale Businesses

For women in rural communities, the ability to trade simply means the difference between barely surviving and sending their children to school by selling their farm produce for meager income due to extreme poverty and high unemployment despite their hard work. Trading is the only choice and chance for most of those who are willing to start a small-scale business (Women and Trade 2009). As also indicated by Dolphyne (2000), a woman in marriage may be given money by her husband as a seed capital with which she can commence a trade or enter into any desirable income generating activity in order to be able to support the husband. It is therefore, not uncommon to see women from the farming communities of Ghana on top of lorry trucks loaded with food stuffs or carrying head loads of food stuffs, firewood,

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charcoal, among others heading towards a market center on a market day. Studies conducted in areas like Dunkwa and Twifo-Praso markets revealed that the overwhelming proportions of the people who move to and from market areas on market days are women. They account for about 98% of all traders (Owusu and Lund, 2005).

The dominance of women in petty trading is as a result of their desire to enhance self-esteem, gain economic autonomy, provide clothes for their wards, and to generate supplementary income in order to help reduce poverty at the household level. Despite these significant efforts of women, they have historically been marginalized and discriminated against in all areas of life on the basis of a myriad of assumptions or beliefs related to sex differences in physiological, mental, physical and psychological capabilities. According to "Women and Trade" (2009), women in developing countries face unique barriers to accessing global markets and participating in international markets. These situations if left unabated will continue to thwart women's efforts and desire in contributing to reduce household poverty.

2.4.6 Women in Handicrafts

Like all other activities, women in Ghana usually take up various types of handicrafts to enable them generate income to cater for their personal needs and also supplement the household income. This is usually done in addition to provide support to their husbands in agricultural activities.

According to Dolphyne (2000), major economic activities like farming, food processing and fish preservation, which are common in rural communities, tend to be seasonal. Hence, many of the women take up various types of handicrafts during the

off-season, using materials that are readily available to them in their localities. These activities include pottery, basket weaving, mat weaving, spinning, and bead making. As pointed out by Dolphyne, the ornamental use of beads is very popular with women of all ethnic groups in Ghana whilst sometimes, men especially chiefs and fetish priests usually wear them on special occasions. The incomes generated from these activities are sometimes used to purchase utensils such as basins, plates, and spoons, as well as foodstuffs for feeding the household.

2.4.7 Women's Situation in Paid Employment

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

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

provision for health and safety; and protection against sexual harassment in the workplace (Women in the Labour Force, 2009). Although it is true to state in general terms that the participation of women in waged employment especially in the formal sector of Africa's economy is still not encouraging, Ghana in recent times can boast of having women in all the major professions. For instance, there are women lawyers, judges, bankers, accountants, administrators, doctors, engineers, pilots, university lecturers and professors (Dolphyne, 2000). This steady upward mobility of women's positions in the waged labour economy gives a good picture of women's contribution to the Ghanaian economy.

2.5 Challenges of women in development

2.5.1   Women's Situation in Ghana

The life of Ghanaian women can be described from a wide range of perspectives depending on their social, economic and cultural situation. Historically, women all over the world including Ghana have been put substantially at a disadvantageous position compared to men who play pivotal roles in the planning and execution of community programs. Some of the basic causes of women's pre-determined status of subordination and inequality are associated with social, tradition and cultural understanding of what is male and female that creates the system of gender roles and its inherent inequalities.

Gender can be described as social construct rather than biological fact. According to Akande (2003), in many cultures the definition of femininity has become synonymous with domesticity, while masculinity is associated with morbidity, power, superiority and opportunity in the supra-domestic sphere. Women are not usually allowed to own asset, and they rarely have the ability or opportunity for autonomous decision making.

Despite women's improvement in their livelihood since independence, still majority of women in are poor. Due to the poor situation of women, the government in Ghana, the private sector and the nongovernmental organizations had taken some initiatives to improve the low status of women through empowerment process (Amoako, 2011).

2.5.2 Socio-Cultural Challenges to Women's Participation in Development

Women participation in community development is becoming very problematic these days for several reasons. Thus, the under-representation of women at the national and local level discourages most women from aspiring to reach the management peak and contribute to national and community development and some even perceived it to be unattainable. Many intelligent and experienced women in most communities if given the opportunity can help transform the community. Furthermore, most communities believe giving a woman opportunity to lead breaches some cultural and traditional norms. Below are some under-listed challenges women go through that prevent them from participating in community development.

2.5.3 Land Ownership challenges to women's participation in development

Kabane (2010) argues that constraints faced by women farmers differ from country to country and culture to culture. In patriarchal societies like the Bongo District, women lack independent rights to land. Land rights are only allocated through men, either sons or husbands. The FAO (2009) agrees with the sentiment that women be allowed to access land either directly or indirectly, as the majority have limited or no access to or control over land. In some African countries, women are rarely allocated land in their own right, particularly in patrilineal areas. Land is allocated to men, who are the heads of household. Women in matrilineal societies on the other hand are allocated

land in their own right, but the land is still commonly controlled by their husbands or male clan heads (FAO, 2009). The situation is the same in the study village. Men are the ones who have full ownership of property and any valuable goods in the household must belong to the head of the household. This, of course, is in line with their culture.

According to the Xhosa culture, a woman is not in a position, or rather, is not entitled to own any kind of valuable property such as land. This has been the culture for many generations and, apparently, still exists in the village. Consequently, women in the - village do not feel that it is their right to own land personally, as their mothers did not do so. They are not even aware of such things as owning property. However, they are allowed to access the land but they do not have control over it. Kachika (2009) posits that in Zambia and Malawi concerns expressed by women farmers was that the residential implications of marriage systems contribute to land underutilization in the country. In Malawi, women in the Machinga district, where marriages are matrilocal, mentioned that sometimes, women farmers are unable to improve farming because a husband may refuse to reinvest farming proceeds in farming, just because this is not his natal home, and he is not inclined towards developing it. And sometimes, he may even order the wife to leave the land idle for a whole farming season.

Manuh (1998) indicated that, in parts of Northern Ghana, land that women have carefully tendered has been taken away leaving them with less fertile and more distant plots. In Africa, new land titles usually are registered in the name of a male household heads regardless of women's economic contribution to the household, their customary rights or the increasing number of female headed household. Wanyeki (2003) opines

that in Africa, customarily and/or traditionally men manage land. Women only come to fore in exceptional cases, depending not on custom and/or tradition, but on individual families who try to be reasonable in granting positions to their sisters or mothers.

Women are disqualified from the management of land because of the gender based division of labour that exists in customary and/or traditional communities. In such communities' women's land rights are limited to user rights. This means that women are allowed to use their fathers or spouse's land but not to own it. However, these rights are lost once a woman gets married or once her husband dies. When a husband dies the land is returned to the family, and the family takes control of it. An exception can occur when a woman has a male child, to whom the land can be transferred. In such cases, the woman holds proxy of the land until the son is old enough to manage it (Wanyeki, 2003).

According to Manuh (1998) , almost all the ethnic groups in Africa belittle women's intelligence to make decisions on matters affecting her own life not to talk about the entire community. This culture and expectation and attitude towards women affects their resource allocation and compared to their male counterparts. This cultural assumption based on gender and subsequent differential treatment of boys and girls in a homestead not only diminishes girls' access and performance in the education but also tend to push girls to doing the so-called 'feminine careers'.

According to Bonepath (1998), lack of leadership recognition of women's reproductive and labour roles made it difficult for them to participate in community development because they are busy washing dishes, dispensing cough syrups to

children and cleaning the house. More so Mahatma Gandhi, in his writings was a believer in harmonizing and equalizing productive roles of men and women which were referred to as so called 'women's Jobs" . Joshi (1986) quotes Gandhi, "*More often than not, a woman's time is taken up, not only by the performance of essential domestic duties, but in catering for the egoistic pleasures of her remnant of barbarism. It is high time that our woman kind freed from this incubus*".

2.5.4 Access to Credit

In addition to limited access to land, women face problems of access to their inputs, including credit (capital/money). This is because many credit associations and export crop market cooperatives limit membership to household heads in many African countries, thereby excluding married and single women (Manuh, 1998:13). Women face greater difficulties than men, particularly with regard to participation in rural cooperatives and access to credit, training and agricultural extension. These difficulties rarely flow from explicitly discriminatory norms, as legislation on these issues is in most cases gender neutral. Rather, they mainly arise from cultural practices and stereotypes (e.g. on women's role within the family and on interactions between persons of different sexes) and from socio-economic factors (e.g. as for access to credit, women's higher illiteracy rates, lack of information about available credit programmes, lack of land titles to be offered as collateral, more limited access to formal employment, and exclusion from credit cooperatives) (FAO, 2005:3). Onguonu (2010:5) notes that, in Nigeria women do not have access to resources such as finance for the execution of planned projects like their male contemporaries. In some Nigerian communities women are encouraged only to produce food crops for sustaining the family, leaving men in control of the production of cash crops.

Berger and Buvinic (1990:102) note that there are various factors that limit women's access to credit. They argue that in some Mexican rural areas socio-cultural factors can be a major limitation to women's access to credit (Ibid).

In rural Mexico for instance, women are not allowed to walk long distances between their homes in rural areas and the banks in town by themselves or to offer the occasional bribe to male officials in charge of credit application s. Furthermore, entering a bank may intimidate the women because they are unfamiliar with the environment and the procedures. In addition women are often excluded from social gatherings where males learn about how and where to access certain sources of credit and how to apply. This lack of financial support is one of the major factors that contribute to the invisibility of women in agricultural development in Khwezana village. As a result of the lack of financial support, there is low development in community projects. One informant suggested that, it would be much better if the government were to support community garden initiatives in the village the same way the government is supporting the community disability center. She further asserted that if there were good financial support, it would be worth it for the community members to invest their time in it. However, they do not have the money to finance such activities now; hence starting it would be a waste of their time.

For Berger and Buvinic (1990), the lack of collateral security, illiteracy and mere gender discrimination can negatively influence women's access to credit. For example, the culture based idea that rural women are financially supported by males and that their only responsibility is to maintain the household is the reason bankers refuse to give credit to rural women farmers. Berger and Buvinic (1990) conclude that, unless women are exposed to the relevant channels of credit distribution they

will continue to be ignorant about many sources of loans and therefore they will continue to be at disadvantage when it comes to credit access. Collateral security seems to be one of the major factors constraining the access of women to agricultural inputs. A study conducted by Arun (1999) reports that, in Moorkanad, India, women complained of having limited access to credit resources. These women were not allowed to borrow money from the bank because they lacked collateral security. He explains that, because these women did not have collateral security which can be in the form of land or production equipment, they were denied the right to borrow money from banks.

A recent study conducted by Baiyegunhi et al (2010) on determinants affecting credit access for rural households showed that the gender and age of the household head, ownership of land, value of assets and repayment capacity are statistically significant factors considered in determining whether a household is credit constrained or not. The results of the study showed that, younger household heads who own land or any other kind of collateral security such as poultry, oxen and livestock are less constrained in credit access. These results support the claim that credit policies can play an important role in rural development and that additional rural finance can enhance productivity and household welfare, thus contributing to pro-poor growth. Given the relatively high demand for credit and the limited access of rural households to both informal and formal credit in the Eastern Cape Province, the degree of effective credit rationing seems to be relatively high.

However, it is evident that legally in South Africa today, women are not constrained in credit access. The constitution clearly supports equality among all citizens of South

Africa regardless of race, gender or sexual orientation. In the past, legal obstacles hindered women's exercise of self-employment activities. For instance, under the Black Administration Act of 1927, women married under customary law were considered minors under the guardianship of their husbands, and could not sign contracts (section. 11). This act was repealed by the Recognition of Customary Marriages Act of 1998, which recognized the full legal capacity of the wife to enter into contracts (section 6). In addition, agricultural credit is governed by the Agricultural Credit Act of 1966, as amended by the Agricultural Credit Amendment Act of 1995, which was established by an Agricultural Credit Board to supply agricultural credit. No specific reference to gender is made in the act. In practice, however, women's access to credit is limited due to their lack of land titles, which is influenced by the socio-cultural reasons which are mentioned above that a woman cannot own land because of her gender (patriarchy, and customary law). Africans, especially in patriarchal communities, consider it a waste to give a resource such as land to a girl because when she marries, she will give away the wealth of her forefathers to her in-laws. Moreover, there is anecdotal evidence of banks requiring the consent of the husband before lending to women married in the regime of separation of property in the Republic of South Africa. The Promotion of Equality and Prevention of Unfair Discrimination Act of 2000 prohibits unfair discrimination against women, including in women's access to credit by the state and all persons.

2.5.6 Education

Education is one of the significant factors affecting the participation of women in agricultural development. Rad et al (2010) agree that education is one of the important factors that help development to be realized. The purpose of education (formal and

informal) as stated by Rad etal (2010) is to communicate accumulated wisdom and knowledge from one generation to the next. Secondly, education enhances active participation in innovation and the development of new knowledge. Ani et al (2004:6) further argue that education enhances the ability to derive, decode and evaluate useful information for agricultural production. The Food and Agricultural Organization/ United Nations Educational, Scientific and Cultural Organization [FAO/UNESCO] (2002) note that better education and training have become essential for sustainable development and for rural economies to survive. Manuh (1998:9) is of the view that the lack of education and training has been identified as a key barrier to women's advancement in the society. She argues that in Africa, female illiteracy rates were over 60 percent in 1996 compared to 41 percent of men. Certain countries have extremely high rates of low education on women, Burkina Faso at 91 percent, Sierra Leone 88.7 percent, Chad at 82.1 percent and Guinea at 86.6 percent. In many African countries parents still prefer to send boys to school, seeing little need for sending girls. Hence, illiteracy is still evident in most African countries (Ravinder et al 2009:16).

A study conducted by the Natural Resources Management and Environment Department (2010), reveals that, illiteracy is a major constraint facing women in development. Women are unable to understand and utilize technical information because they lack basic formal education. This department also reveals that, because of their illiteracy, women farmers are unable to read and understand the written material provided by extension programs that educate farmers. Penin (1999) supports the latter sentiment by arguing that, education has a relationship with farming progressiveness. The reason is that there is a positive correlation

between education and farming. Through education, farmers are able to acquire new improved and effective written material. Educated farmers are able to acquire more information in the form of written material such as magazines, newsletters and farming instruction pamphlets, booklets and on packaged hybrid seeds, pesticides, fertilizers and many more (Penin, 1999). As further discussed in chapter in five, the majority of women in the study area have not pursued their education. As a result they are not exposed to ever revolving agricultural techniques. Most of these women are still making use of techniques that were used by their fore-bearers. The present study agrees fully with the sentiment that, educated or more exposed or rather more enlightened farmers' produce better crops than those who are not. This is clearly evident in the study area. This is because they have information on how to care for their land and their crops so that the land produces better food for them.

In addition, as noted by Anselm et al (2010:128), education plays a significant role in positively influencing the status of women in farm decision-making. He states that highly educated women are likely to make a higher contribution to farm decision making than uneducated ones. A study conducted by Ani et al (2004:13) on the relationship between socio-economic characteristics of rural women farmers and their adoption of technology in Nigeria showed that educated women farmers adopts farm technologies at a higher rate than less educated people who continue to use more rudimentary technology. Therefore, the education of rural women is important for their progressive participation in sustainable development.

Ravinder et al (2009) note that, socio-cultural factors also play a role in hindering women from accessing and furthering their educational interests. They argue that,

factors such as early marriage place a greater burden on household labour and acts as a barrier to girls' progress in education. A study conducted by Gundu (2009:130) in a rural area of Zimbabwe called Chirau also reveals that one of the major factors that affect women in farming is illiteracy. It was argued that this constrained one's access to needed farming information (Ibid). Gundu (ibid), argues that even though there may be available reading material for farmers who want to improve themselves women in the village are ultimately limited by their illiteracy. Gundu (ibid) further observed that illiteracy among respondents seriously inhibited the respondents' ability to access and use agricultural information to achieve and sustain household food security. She further notes that the illiteracy situation limits women's capacities to access agricultural training, credit, participation in economic activities and also access to information from other relevant organizations, not to mention the post-harvest and surplus management offered. She adds that the lack of education also affects the reception of services such as extension, as generally, adaptation and diffusion of innovations is often slow among the less literate populations in society. In South Africa, the National Education Policy Act of 1996 provides that the nation al education policy, to be formulated by the Minister for Education must realize the right of every person to non-discrimination and equal access to education and must be directed toward "achieving equitable education opportunities and the redress of past inequality in education provision, including the promotion of gender equality and the advancement of the status of women" (section. 4(a) and (c)) (FAO, 2005:6)9.

The Further Education and Training Act of 1998, (section 1) aims to ensure access to education and training for persons who suffered discrimination in the past, including women. Each public further education and training institution must establish a council

which must be "broadly representative of the community served by the institution" in respect of gender, and must develop a strategic plan addressing gender issues (sections 8, 9(2) (a) (ii) and 9(8) (e)). The council is also to adopt codes of conduct and disciplinary measures and procedures dealing with sexual violence and sexual harassment (sections. 16). Moreover, each public education and training institution must establish an academic board, which is responsible for "the promotion of the participation of women in the learning programmes" (section 11(1) (a)). Admission policies of public institutions cannot unfairly discriminate and must provide appropriate measures for the redress of past inequalities (section. 17(3)). As for private institutions, non-discrimination on the basis of gender is among the conditions for the registration of the institution (section 26(1) (c)) 10. The Skills Development Act of 1998 aims to improve the employment prospects of persons who suffered unfair discrimination in the past (section2 (1) (e)). The National Skills Authority established by the Act must include a woman (section 6(2) (c) (i)) 11.

However, a study conducted by Kwaru et al (2002:15) showed that there is a significantly low number of women farmers than men who actively participate in agriculture in the Eastern Cape Province, South Africa. Women made up only to 34percent while men constituted 64percent.The study also showed that there is high percentage of illiteracy in the province; about 58percent of farmers in the Eastern Cape do not have education or skills for farming leaving only 44.2percent with very basic agricultural skills. Even though there are available schools, colleges and universities which teach agriculture as a subject in the area, there is still a low level of agricultural expertise and activity in the Eastern Cape Province.

In her study, Blaai (2009:125) notes that ignoring the empowerment of women adds to the challenges faced by women in rural areas. As a result, women received limited training while their developmental responsibilities demand more skills and more extension services. She adds that, the study subjects lacked basic skills in literacy and mathematics which were very crucial.

2.5.7 Early Marriage

Early marriage hinders girls' education in Ghana. Parents oftentimes give out their daughters to marriage when they are in their teenage years either to friends, benefactors, visitors, strangers, or even betroth them to respected persons, thus ending their education prematurely (Alabi et al., 2013; Lambert et al., 2012; Tanye, 2008; Am & Gergel, 2009). Sometimes girls are forced to marry older men who are in their 50s or 60s. To prevent shame to the family through teenage pregnancy, some parents decide to give their daughters in marriage and prevent them from accessing education (Alabi et al., 2013; Tanye, 2008). The rampant system of early marriage is closely associated with poverty. The Women in Law and Development in Africa (WiLDAF) Ghana conducted a survey in Ghana and indicated that the country is among the highest in the world with rates of child marriage (Ghanaweb, 2014, April 3). The report revealed that about 34,000 girls in Ghana who are less than 15 years get married every year. And out of this number, twenty seven percent of girls who are in the age between 15 and 18 got married against their will. While the government and civil society are doing their best to curb the practice, the troubling aspect is that recent data from UNICEF shows that nationally the rate of child marriage is on ascendancy; and girls who are below age 15 have seen a significant rise in marriage in many regions of Ghana (Ghanaweb, 2014, July 4). According to National Commission on

Civic Education (NCCE), an estimated number of 407, 000 girls are expected to get married by 2030 in Ghana. The dowry system plays a crucial role in giving daughters in early marriage. The dowry system is the monetary value gained from giving daughters' in marriage.

For parents, early marriage of daughters ensures high prestige for the family as well as providing valuable dowry. Parents and families believe that the dowry reduces in value when daughters get pregnant, thereby jeopardizing the full potential of customary marriage rites. The dowry also devalues when girls spent many years in school. For instance, in some areas in the northern regions of Ghana, "the initial dowry is seven cows" and three is added when daughters are able to "give birth to three boys in succession" (Tanye, 2008, p.170). To parents, the number of years spent in school reduces the number of children that girls may have.

Parents take greater interests in early marriage and dowry systems because they could use the dowry to settle debts, or use it to marry for their sons or other males in their family (Tanye, 2008). A Zimbabwean proverb demonstrates the economic value of daughters with respect to the dowry, "A man is poor when he has no daughters" (Dorsey, cited in Tanye, 2008, p.170).

Parents, however, seemed to have gotten this right on reduction in fertility as this is validated by research on the benefits of girls' education. It has been emphasized that fertility rates of girls reduce by 5 to 10 percent when an extra year is added in schooling (FAWE, 2013; Lambert et al., 2012). This is important as demands on public services are reduced; pressure on the environment is slowed down, and helps

find a balance between the use of natural resources and the needs of the population (FAWE, 2013). But the negative consequences of early marriage go beyond daughters as individual into the next generation (Plan, 2012). For, the likelihood of children of young mothers who are not educated to survive in their infancy, start a good education, exhibit good performance in school, and going beyond minimum levels of education is low. Likewise, daughters of uneducated mothers will have high tendency of dropping out of school, marry while young and begin the cycle all over again (Plan, 2012).

Marriage suppresses the efforts of Ghanaian women to get higher education credentials (Tanye, 2008).

According to UNICEF, "Ending child marriage can preserve a girl's childhood, promotes her right to education, reduces her exposure to violence and abuse, and contributes to breaking cycles of poverty that are passed down from one generation to the next" (Ghanaweb, 2014, July 4, para. 10). Putting an end to or reducing the practice of early marriage will change many lives and improves communities (Ghanaweb, 2014, July 4).

2.5.8 Patriarchy

Patriarchy in its literal sense means the rule of the fathers. Throughout recorded history, some form of patriarchy has prevailed in most human societies, reinforced by cultural values derived from systems of male dominance. It has been so commonly and continually practiced as to appear natural rather than as humanly constructed social order that is both changing and changeable. In its present form patriarchy has become more an ideology and belief system than the explicit social and political

systems of earlier times (Goldberg, 1993). This is so because it permeates every sphere of human endeavor. Seen along the same lines as capitalism and socialism, patriarchy and feminism have become bedfellows.

Even in countries where legal equality of women and men has been established, the deep psychological and cultural roots of patriarchy survive as a belief system in the minds of many women and men. A society is patriarchal to the degree that it promotes male privilege, by being male-dominated, male-identified, and male-centred (Johnson, 2005). By this definition, *patriarchy* can be viewed from a societal or structural perspective as a general organizational feature of society that was initiated by men and has men as its principal beneficiaries. The word patriarchy comes from the Latin word *pater,* which means father. It most often refers to the political power and authority of males in a society. Patriarchy can also refer to the power of fathers within families (Goldberg, 1993). In essence, the overall construction of patriarchy is rooted in the domination of women.

Patriarchy comprises two elements, its structure and its ideology. The structural aspect of patriarchy is manifest in the hierarchical organization of institutions and social relation. The maintenance of such a hierarchical order and the continuation of the authority of the few to some extent is dependent upon its acceptance by the many. The patriarchal ideology serves to reinforce this acceptance (Dobash & Dobash, 1979).

Furthermore, patriarchy is understood as a social system that supports and authenticates the predominance of men, brings about a concentration of power and

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privilege in the hands of men, and, consequently, leads to the control and subordination of women, generating social inequality between the sexes (Women's International Network News, 1998). In general, patriarchy is a social structure that is built on systematic oppression of women through societal and institutional conditions, norms and rules that perpetually disenfranchise women and are intrinsically linked to issues of power and control. When a society identifies "maleness" as the standard of thinking and behaviour for human beings in general, it follows that men will be seen as superior, preferable and of greater value than women (Johnson, 2005).

Patriarchy is male-dominated in that, positions of authority, be they in the political, economic, legal, religious, educational, military or domestic sphere, are generally reserved for men. Johnson (2005) poses the question as to what patriarchy is, and postulates that "A society is patriarchal to the degree that it promotes male privileged by being male dominated, male identified, and male centred. It is also organized around an obsession with control and involves as one of its key aspects the oppression of women." (p.3).When women find themselves in such positions of oppression; there is generally some bewilderment as people begin to ask if such women will measure up. In a patriarchy what men say tends to have greater credibility than what women say, all buttressing the privileges of men. Johnson (2005) and other scholars assert that when a society identifies a particular group, such as men, as the standard for human beings in general, it follows that men will be seen as superior leading to a situation where everything male is seen as superior.

The family is the main institution of patriarchy, which is an important concept in explaining gender inequality. Literarily, it means "the rule of the father"; more

broadly, it refers to a society ruled and dominated by men over women. This is inherent in most African families. Giving men a higher social status over females has crept into public life, which reflects in state activities. The family plays an important role in maintaining this patriarchal order across generations. The socialization of children to expect and accept different roles in life has created a social mechanism for the development of values that engender the several forms of discrimination against the female sex. The greatest psychological weapon available to man is the length of time they have enjoyed dominance over women, who have taken it for granted especially in the area of politics that often continue to stereotype women and justify their subordination.

In many societies women are portrayed as weak and incapable of making smart decisions. They have been depicted across generations to be only capable of trivial matters, constantly engaged in gossip and hearsay, utterly incompetent and less intelligent. This was projected and reinforced through the years through male-dominated institutions and patriarchal societies which internalized the idea that the woman was inferior. With the constant reinforcement of the notion that women are inferior in every aspect, it became hard for women to pursue their political rights as an active participant. For a woman to enter politics, such patriarchal attitudes make it even harder. The truth is that such attitudes are not a thing of the past. Such attitudes towards women still exist in societies all over the world today – in both developed and developing countries.

In Ethiopian societies, men and women have clearly defined roles that are dictated by the dominant ideology which is patriarchy. Most of the time men are taken as

breadwinners; head of the household who has the authority to represent the family outside of the home. Since house work is solely the responsibility of women, a man never cooks even if he has no choice but cook to satisfy his hunger pang. It is a shame for a man to step into a kitchen let alone cook.

2.5.9 Gender Stereotypes

Gender stereotypes are universal dogmata concerning the physiognomies and qualities attributed to men and women in a society. In general, men are characterized as aggressive, risk-taking, decisive, and autonomous, whereas women are characterized as kind, caring, relational, and humble (Sikdar& Mitra, 2008). Gender stereotypes can be described as the characteristics, attitudes, values and behaviors that society specifies as appropriate for the particular gender. The differences may have arisen not just from biological differences but also from sex role socialization during childhood and the way in which men and women develop psychologically.

Gender stereotypes have consistently demonstrated that men are generally seen as more agent and more competent than women, while women are seen as more expressive and communal than men (Duher and Bono; Sczesny and Stahlberg, as cited in Ginige, 2007). Gender stereotyping also explains why women and men are over-represented in particular types of jobs. Women's dominate in "care" occupations such as nursing, teaching, social care and especially child-care while Men tend to be concentrated in construction and management areas associated with physical strength, risk-taking or decision-making. Such gender biases are also reflected in organizational practices. Male-dominated sectors tend to be more unionized, and men are more frequently selected for managerial positions because, some argue, they are perceived

to be more willing to work longer hours and supervise others. Occupational, sectorial or time-related segregation can also be explained by women's preferences for job security or the manner in which societies force them to balance work and family responsibilities. These factors, among others including structural and legal context, could help explain the over-representation of women in public sector jobs and/or part-time work.

As Hoobler (2011) states the ''glass ceiling'' explanations focus on discrimination due to many, varied causes, such as sex role stereotyping (where individuals tend to associate male characteristics and consequently men with leadership positions also called the ''think leader, think male'' phenomenon). Scholars have collected substantial empirical evidence that illustrate that we associate successful leaders with stereotypically male attributes such as independence, assertiveness, and decisiveness. So, because stereotypes of what women ''are like'' in the workplace do not match with the male leadership archetype, women are not considered for or are judged to be ill suited for the top jobs.

2.6 Measures to overcome challenges of women in development

2.6.1 Initiatives by Ghana Government towards Women Empowerment

Due to the extent of poverty in some areas in Ghana, poverty reduction is the current main national development goal that is also supported by concrete activity of development partners and civil society organizations. Many of these development agencies focus their interventions specifically on women economic empowerment. This is because there is a growing recognition of the significance of women labor in economic, nurturing of the family, and community (Abankwah & Abebe, 2011).

The National Strategy for Growth and Reduction of poverty, hunger, diseases, illiteracy, environmental degradation and discrimination against women by 2015. For instance, to reduce disparity between the number of girls and boys in secondary schools and higher learning institutions, The Educational policy in Ghana contains strategies to promote girls and women education. Under the Free Compulsory Basic Education (FCUBE), education is seen as a push to poverty reduction and improvement of human capabilities.

2.6.2 Socio-Cultural Determinants of women's participation in development empowerment

There are number of socio-cultural and demographic factors that have influence on women participation in development. Among these factors are presented below;

2.6.3 Education of women

In earlier studies education was used as the indirect measure of women's empowerment. It is assumed that educational attainment helps the women to be empowered by building money earning capability among them, developing confidence to face challenges, enhancing ability to make decisions regarding themselves and their intimates. All these things lead women to empowerment. However, some studies reveal that educated women still have to face many obstacles that restrict their processes of empowerment.

 Ahmad and Sultan (2004) developed a positive relation between education and women's empowerment by using the data set of the survey conducted by National Institute of Population Studies (NIPS) on status of women, reproductive health and family planning (SRHFPS) from March to October 2003 in Pakistan.

In their analysis, Ahmad and Sultan used three dependent variables, namely: empowerment, mobility and sharing/communication with husband by deriving composite indices for these variables. Comparison of means of dependent variable at various levels of education, determined that mean value of empowerment, mobility and sharing/communication with husband were low at lower level of education and values of these variables were high at higher level of education. Therefore, education was found strong predictor of women's empowerment and other related dependent variables. However, this result was based on one-way analysis of variance technique rather than multivariate regression analysis that is commonly used approach for multivariate analysis.

Informal education also has a potential for empowering women, in this regard Parveen, (2005) explored in her study in rural Bangladesh that both formal and informal education has positive significant impact on women's empowerment. She argued that education and skill improve the socio-economic condition of women and enable them to demand and protect their rights more effectively. Furthermore, in her views, education was helpful to tackle the socio-cultural norms that hinder their well-being. Another point of view presented by Batliwala (1994), who mentioned three approaches to women's empowerment *i.e.* integrated development, economic development and consciousness rising. She argued that one of the reasons for powerlessness of women is lack of education that impedes their access to paid job, health care and awareness.

In three countries analysis (Bolivia, Peru and Nicaragua) based on the datasets of the 2000, Bolivia Family Interaction and Children's Wellbeing (FICW) Survey; the 2000, Peru Demographic Health Survey and 1997-98 Nicaraguan Demographic and Health

Survey, Heaton *et al*, (2005) indicates that educated and literate women have greater access to information and knowledge that increase their chances for paid jobs, other benefits and resources. In their study, it is found that relationship between autonomy and education was strong in Bolivia, whereas such relationship was weak in Nicaragua and Peru.

However, findings suggest promotion of girls' education along with socio-economic development enhances job opportunities for educated women that lead them towards empowerment. These findings also indicate that there is a close link between education, job, and women's empowerment in most of the regions. This link is also explained by Lopez-Claros and Zahidi (2005), who stressed that education, is essential for women's empowerment. Uneducated or less educated women have not much access to paid work.

Greater number of illiterate women in society has potential for less literacy for the next generations. Therefore, lack of knowledge and less education further marginalize the women from mainstream of their communities. Education is also considered as an important tool for controlling the social environment. Their analysis was based on 2001 National Demographic and Health Survey, Furuta and Salway (2006) found significant association between education and women's decision-making ability. This study also supported the viewpoint that education is prerequisite for improving the women position within the household and enables them to control the environment. In a parallel study conducted in two districts of Bangladesh, Rahman *et al*. (2008) investigated a significant relationship between education of women and their empowerment. Study also indicated that education enhances understandings and

awareness of the surrounding as well as develop their cognitive and psychological realm of empowerment. Education is essential for women's empowerment.

It provides guidelines to analyze information, control environment and protect them from violence (Malhotra, 1997; Kishor, 2000 and Kishor and Gupta 2004). In his study, Rahman *et al*. (2008) concluded that education provides women courage to speak against social injustice and political discrimination. Above-mentioned discussion can be summed up in a way that education provides multifaceted benefits to women that support them to be empowered. However, in highly male dominated societies like Ghana maximum utilization of these benefits cannot be achieved without creating women friendly environment as well as the cooperation of the civic society.

2.6.4 Age

A woman performs different roles in her life cycle *i.e.* from daughter to daughter in-law and from mother to mother-in-law. During this transition, she has to face different situations and experiences. In this regard Mason (1986) indicated that life long experience makes woman able to speak for her rights. As her children grow older and get married, she becomes mother-in-law and this status also awards her authority over her daughter-in-law. These views indicate that with the passage of time even a powerless woman becomes empowered. Such ideas were also reflected by Solomon and Adekoya (2006) in their study in Nigeria about the women and power transformation, authors stated that elder women generally have greater involvement in

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decision-making within family than the younger women however younger women also begin to participate in decision making in their elder age.

Mostofa *et al*. (2008) in their study in Bangladesh revealed that women under 20 years of age had less empowerment than the women who were between the ages 40-44. Authors further argued that older women had better understanding and closer relation with their husband because they had more chances to communicate with their husband on various issues that increased with the age.

One the bases of above mentioned view point one can also conclude that greater marital duration develops a relation of trust between husband and wife that provide opportunities to acquire more authority. In this regard Tareque *et al*. (2007) stated that younger wives in Bangladesh were kept under strict control of their husbands as compared to elder wives. Eventually tight control of husbands on young wives restricts their freedom of movement as well as confines their freedom of choices.

Ahmad and Sultan (2004); Elizabeth and Thomas (2001) and Jejeebhoy (2000) also considered age as one of the important determinant of women's empowerment. On the bases of review related to age and women's empowerment, one can conclude that with the increase in age, women enhance their knowledge and develop confidence to cope with day to day activities effectively that lead them towards empowerment.

2.6.5 Employment

Women's involvement in paid job/business and other income generating activities are assumed to lessen their economic dependency, provide more control over resources, and enhance their participation in decision making as well as their mobility. Review

of literature regarding paid job or income generating activities of women and its impact on women's empowerment is presented as follows.

In an analysis based on NFH survey conducted in 1998-99, Roy and Niranjan (2004) noticed greater autonomy among those who were involved in gainful economic activity. Batliwala (1994) argued that women's economic dependence was the main reason of their powerlessness and it was assumed that economically productive women can improve their position in various aspects of life. Therefore, planner should develop strategies that improve women's position as worker by providing them supportive environment. In a cross country study, Heaton *et al.* (2005) indicated that in Nicaragua, employment was most important variable in promoting women's autonomy.

Women do a lot of work within home as well as in the fields but their work remain unpaid and unrecognized (Roy and Tisdell, 2002). In their study in India, they also suggested that women's status can be improved by socially recognizing economic activities. For making these activities socially visible, they must involve themselves in outdoor economic activities, because their household activities that contribute to family's sustenance are not commonly recognized as economic activity. In another study Jones *et al.* (2006) argued that business women, apart from their business, were big source of well-being of their family, organizing community groups, and developing just society. Such economic empowerment of women can lead any nation towards prosperity. Social restriction to paid work of women reduces their economic capabilities and limits their human capital (Tisdell, 2002).

Furthermore, in the same paper, the author quoted that reduction in opportunities for Samtal tribal women to collect non-timber product from forest, caused a cut in their economic opportunities and bargaining power within house, and lowering down their status within their family. Blumberg (2005) argued that enhanced female economic productivity was proposed as the basic factor in reducing gender inequality. Women's earning provides opportunity to enhance their own resources as well as improve their control over these resources that help them to be empowered. However, economic empowerment may be hindered by cultural barriers. Women's involvement in paid jobs can be effective only if they have full control over their earning; otherwise, it is just an addition to their responsibilities without any meaningful gain.

In this connection Samarasinghe (1993) also related economic independence of women with their empowerment. However, for empowerment, both access to resource and control over their income were considered prerequisite. In some areas women's wages are given to their husband's or father. This act of handing over of wages of women to their male family members do not prove helpful in empowering women despite their involvement in paid job.

In this regard, Mayoux (1997) pointed out that microfinance programs had negative impact on women's empowerment. Income generating activities of women cumulated their workload and responsibilities of repayment of loans. Their loans were commonly used by male family members and despite all efforts they gained little benefit. However, Mayoux (2001) in her further investigation indicated that helping women to utilize their loan properly is one way of developing self-esteem and empowerment. Women entrepreneurship influenced positively to economic growth and job creation.

Mayoux also considered women business as vehicle to social change as well as economic and political empowerment.

2.6.6 Family System

Empowerment is considered to be influenced by the type of family. It is commonly perceived that women belonging to nuclear families have relatively more choices in their life to practice rather than the women who belong to a joint family. Influence of family type on women empowerment is reviewed in following paragraphs. In their study in India based on 1998-1999 NFH survey on married women of reproductive age (15-49), Roy and Niranjan (2004) indicated noticeable difference between empowerment of women who belonged to nuclear families and those who belonged to joint families. The authors concluded that presence of in-laws in a family lower down level of married women's autonomy. Likewise, Sridevi (2005) explained that in joint family most of the decision were made by older family members. Income was also usually shared by many individuals. Furthermore, in joint family system, there were lot of restrictions especially for a young woman in her daily affairs that hindered their mobility, control over income, and participation in decision making.

In most parts of the third world countries, in-laws' role is considered crucial in empowering or disempowering women. In this regard Srinivas (1976) reported those in extended or joint families' young wives were relatively less empowered and were controlled by their mothers-in-law. Here one can conclude that in joint family system daughters-in-law are relatively less empowered than their mothers-in-law. This idea was also supported by Jejeebhoy (2000) who argued that among other variables 'nuclear family' has also strong positive effects on women empowerment.

Miles-Doan and Bisharat (1990) and Dixon-Mueller (1989) stated that women belonging to nuclear families were less empowered as compared to the women from extended or joint families. In this regard, they argued that hierarchy changes with the gender and then with the age *i.e.* from older male to older women and then middle aged men to middle aged women and in this way younger women are ranked last in the family hierarchy; therefore, commonly they become the victim of powerlessness. Kabeer (2001) mentioned that women who lived with their in-laws were found subordinated to the authority of senior females. She also reported that there was a lack of agency (capability), generally among young women and particularly in young and less educated women, therefore, these women had less confidence, competence and authority to take necessary action to ensure their well-being. Malhotra *et al.* (2002) explained that women cumulate greater amount of agency during their role changing journey from daughters-in-laws to mothers-in-law. Eventually the greater amount of agency helps these women to dominate their daughters-in-law.

In the light of above mentioned view point one can conclude that woman living in nuclear family system enjoy more freedom of choices because of their higher rank in families 'hierarchy, conversely the woman living in joint family system have less freedom of choices due to her lower rank in family's hierarchy. Moreover, less democratic atmosphere in joint family system of Pakistani society hinders women's empowerment. In most of the joint families' fathers-in-law or mothers-in-law is considered as family head and have authority to make most of the family decisions. In such situation daughters-in-law do not have any say in the family decisions and have fewer chances to exercise their choices.

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In this regard Mies (1999) described that many marriages failed due ill behaviours of mothers-in-law as women did not want to live with their in-laws. In another study, Sarafat and Yano (2007) also indicated that conflict between mother-in-law and daughter-in-law caused problems for daughter in-law and provide her less space for proper adjustment in the family. These views indicate that women under the headship of any member of their in-laws feel themselves insecure and powerless; hence, they want to live with their husband in separate house or in nuclear family.

2.6.7 Social Networking

Women's social network or non-family group affiliation have some influence on women's empowerment. Reviews representing the relationship between social networking and group participation are discussed in following paragraphs:

In a study based on community survey in a village of Detroit USA, Becker *et al*. (2002) explored that women who were the member of any organization had greater influence at their neighborhood as compared to the non-members. These findings confirmed that enhancement of women's participation in community-based and non-government organizations are essential elements for empowering women. A similar point of view was given by Peterson and Hughey (2004) who, in another community health survey, concluded that participation in community health contexts provided chances to women for their empowerment and also encouraged individuals to develop collective consciousness and motivation for action. Furthermore, the findings of the study suggested the restructuring of organization that helps women to develop a supporting network of social connection within group.

Social networking provides women a window of opportunities to discuss their issues and to work out their solution. In this connection, Cochran (1986) argued that social networking and support groups were prerequisite for individuals to enhance their empowerment. In other words, neighborhoods, churches, religious groups and voluntary associations provide platform for empowering individuals. DAWN (1995) stressed the importance of women's organizations in bringing change in the perception of women towards society and generating the political will for serious action. Social networking is also necessary for women's mental and psychological health which is essential for empowerment. In this regard Fone *et al*. (2007) indicated in a study that deprivation of income was associated with poor mental health status.

However, in the area where people had greater social networking, despite poverty, had better level of mental health than the area where social cohesion was less. Mental health is considered to be closely related with women's agency or empowerment. Therefore, one can conclude that social cohesion or network of friends ensures good mental health, which is prerequisite for healthier change in women's life.

Mosedale (2005) mentioned that power can be achieved by collective action. Some of the strategies to empower women stressed to create opportunities for women to spend time with other women. In other words, there is a need of women's mutual groups where they can think about themselves, share their problem and develop strategies to overcome these problems. Mosedale also see the potential for empowerment in a collective form through political, economic and social mobilization of the groups. Batliwala (1994) introduced strategy to empower women by developing forum where women can recognize themselves and their environment; develop positive self-image;

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recognize their strength; explore sexist misconception and challenge patriarchal family relation. Moreover, Hashemi and Schuler (1993) explained that in rural Bangladesh women do not have any identity outside their family. Therefore, women's job, social networking and outdoor activities will enhance their confidence and reduce their emotional dependence on their families. Moreover, their attachment to alternative supportive network increases their potential to assert within family as well as in the community.

Parveen (2007) suggested that informal women groups in rural area are one of the sources of women's empowerment because group involvement facilitates greater mobility outside the home and their access to media. Kabeer (2001) argued that challenging, structural inequalities is not consistent with gender norms and actions taken on the basis of individuals do not prove much fruitful; therefore, collective action is considered more suitable to bring about desired change in women and their status.

2.6.8 Awareness of fundamental human Rights

Women's awareness about their rights and practices of these rights is considered to have positive influence on women's empowerment. Literature regarding this variable is presented in the following paragraphs:

In order to minimize gender gap or gender inequality and to promote empowerment, it is essential for women to recognize root causes of their problems as well as inherent structural and institutional discrimination. There is also a need of restructuring of women's role that restricts their own growth (UNICEF, 1994). These views are also consistent with the radical feminists; Taylor and Rupp (1993) who wanted structural

changes. All such changes are not possible without promotion of awareness rising campaigns. Oxaal and Baden (1997) argued that successful application of women's reproductive and sexual rights were associated with economic independence and bargaining power of women. Similar point of view was also put forward by Bisnath (2001) who stressed on political mobilization, consciousness rising and education for attaining women's empowerment. The author further suggested change in laws, civil codes and system of property rights, social and legal institutions in order to achieve gender equality. What changes should be made? How much such changes are important?

The answer to such questions can only be obtained by developing awareness among women. In other words, awareness about rights is vital for developing a rational for desirable structural change in order to empower women. It is not easy for a single woman to bring considerable change in her life. In this regard Batliwala (1994) indicated that economic strength of women does not necessarily bring women empowerment rather empowerment process can be understood by considering the ideology that legitimize male domination and by exploring the facts that perpetuate their oppression. The author blamed women for their own oppression. Therefore, she recommended external intervention for their empowerment and linked women's empowerment with their access to new ideas and information. It is concluded that that positive change can be brought in women's consciousness by new set of ideas and information. Therefore, awareness about such ideas and information is essential for consciousness rising which leads them towards empowerment.

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Rowland-Serdar and Schwartz-Shea (1991) argued that empowerment of women depends upon the extent to which they internalize cultural messages. In other words, greater the belief in cultural messages, lesser would be the level of empowerment among women. Women spend most of their energy in rearing and caring rather than thinking about themselves. Such lack of thinking and strong cultural believing brought them to the state of confusion where they could not comprehend that what are their rights, responsibilities and cultural obligations which were imposed on them. Therefore, in order to be empowered, women must be able to understand what their rights are and how these are being exploited. This end can only be achieved by increasing the level of awareness among women about their rights and practices of these rights.

Empowerment depends upon consciousness rising, organizing and challenging existing power structure (Batliwala, 1995). However, development and sustainability of such supportive system, availability of the space for the growth of suitable environment, where the rights of citizen are recognized, respected and protected by laws. In this connection, Blumberg (2005) reported that women who received only the legal rights/gender training complained that if they try to practice their newly discovered rights their husband would beat them. They could do nothing because they could not support themselves and their children. In this regard, Sarafat and Yano (2007) also stated that in spite of awareness of the rights it became difficult for the women to exercise their rights due to socio-cultural barriers. However, women's economic self-reliance could solve this problem. In this regard, Farashuddin *et al*. (1998) indicated that women's involvement in micro-credit activities could give them greater awareness and knowledge regarding inheritance laws, laws against polygamy,

dowry etc. Their study concluded that women groups, NGOs and micro-credit were the sources of awareness raising that ultimately enhance their empowerment.

Musokotwana and Siwata (2001) argued that empowerment of women can be ensured, by increasing awareness of the women about their rights. Furthermore, awareness rising can be helpful in controlling environment. Thus, knowledge of women about their rights is an important predictor of women empowerment. Collins (2000) mentioned that 'power' deals with ideology, culture, and consciousness. Therefore, without awareness women will continue to support their own subordination and also that of other groups. Freire and Macedo (1998) stressed upon consciousness raising and developing critical thinking rather than following cultural practices blindly. Therefore, critical thinking must be initiated among women through education and promotion of awareness to cross the cultural barriers that impede their empowerment.

2.6.9 Gender Relations in National Development

Development means different things to different people. Mabogunje (1980) identifies development to be economic, growth, modernization distributive justice, socio-economic transformation and spatial reorganization. However, others are of the opinion that material prosperity is the ultimate objectives of development efforts. Rogers (1976) describes development as a type of social change in which new ideas are introduced within a social system to produce higher per capital incomes and levels of living through more production, methods and improved social organizations. Again, Rogers (1980) believed that development should mean "a widely participatory process of social changes in society intended to bring about social and material advancement (including greater equality, freedom and other valued qualities) for the

majority of people through gaining control over their environment". Murrel, (1992) has claimed that women predominate among the poor in the world today and they are more in the rural areas. Their annual incomes throughout the world have declined so sharply in recent years that they had fallen below poverty line.

Rural women according to Jeminiwa (1995) are getting poorer and further marginalized both in the utilization of available resources and access to development resources. Although, male chauvinists may be right in saying that women are affected by poverty, it is clear to the most simplistic analyst that women are far more disadvantaged and more vulnerable. The UNDP report (1990), claimed that majority of African women still work for between 14-18 hours per day and produce between 50-80 percent of Sub-Sahara Africa's food, fetch water, gather firewood, and care for the family in Nigeria, according to Ijere (1991), women form over half of the rural population and it is estimated that 80 percent of rural labour force is provided by women. Another estimate by the UNDP claims that about one third of all African households are headed by women.

In terms of sectional allocation, agriculture appears to be the occupation of 70 per cent of Ghana rural women. Yet it is known that agriculture has the largest chunk of the poor for women, the poverty is compounded by the fact that only 8 percent of women hold title to the land they work on (UNFPA, 1992). In the education sector, women also fare worse than men. For example, 46.3 percent of female worldwide are considered illiterate (UNFPA, 1993), in Ghana, the percentage of women-illiterates is 67 percent. Education brings benefits to the educated in the forms of access to information and more economic and political influence. Education can make women

gain more authority in the home and greater control over resources as a prelude to having more say in family decision. Education is required for skill's acquisition and consequently to increase the competitiveness of women. Low education therefore generally limits the upward mobility of Nigerian women.

The data enumerated so far are mere tips of the iceberg and seem to suggest that women are grossly disadvantaged. This therefore raises the issue of women participation in development process. If development is about people and there are evidences that a group of those people are disadvantaged, it has implications about their level and degree of participation. But one should identify female's different profession so that appropriate clues to reality can be provided.

Arnstein (1969) in her popular 'ladder of citizen participation" has provided a useful tool. She identifies various steps of participation from informing and incorporating their needs into national development programmes or are they in full control of their situations? National development is about human beings the enablement of blooming of the creative capabilities, irrespective of sex. Development starts with people irrespective of sex and addresses the issues of the orientation, organization, values, self-reliance, self-esteem and discipline and proceeds to the production and utilization of material endowments for improved and sustainable quality of life.

2.6.10 Women in Decision Making

In many countries, several steps have been taken to increase the representation of women at all levels of government and decision-making processes, although such

steps have been slow. In most countries, if not all, women are still underrepresented at every level of government, especially in ministerial and other executive and legislative bodies ("Women in Power", 2009). The situation is such that as at 2007, only 17% of women the world over took part in decisions that are critical to sustainable development, world peace and security and the general wellbeing of humankind ("Women`s Empowerment", 2007).

At the political decision making level in Ghana, women's participation as parliamentarians has only increased from 9.6% in 1960 to 10.9% at the 2012.This translated to 29 women parliamentarians out of a total of 275. In principle, women are free to take up any position of power, however, deep-seated socio-cultural perceptions of women as inferior to men has been a hindrance and continuous to thwart women's participation in politics, public life, and even at household level decision making. Since 1995, the United Nations Fund for Population Activities (UNFPA) has sponsored three meetings of African women ministers and parliamentarians (Burkina Faso 1995; Tanzania1996; Mauritius 1998). These conferences provided women with an opportunity to strengthen their ability to advocate for gender equality issues and to develop regional strategies to eradicate gender inequality. The UNFPA has also supported setting up networks of women parliamentarians and ministers, for instance, in Bolivia, Cameroon and Guinea so as to ensure periodic exchange of ideas among women ("Women in Power", 2009).

There had been a remarkable improvement in the participation of females in decision making in some African countries such as Rwanda, which recorded the highest percentage of women in parliament at 48.8% in 2003. Mozambique, South Africa,

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

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

At the traditional level, the queen mother (in some areas), has considerable powers especially in the selection of chiefs, although chieftaincy as an institution is still dominated by the males (Awumbila, 2001). Despite male headship of households in

many communities, there has been a remarkable increase in female headed households in recent times making it possible for such women to take autonomous decisions that concern their households (Ghana Statistical Service, 1999). From the foregoing discussions, there is no doubt that women's contribution to economic development in all parts of the continent can be much felt in the areas of agricultural activities. Unfortunately, deep-seated socio-cultural beliefs about women's inferiority to men had been an impediment that continuously thwarts their active participation in decision-making.

UNIVERSITY FOR DEVELOPMENT STUDIES

CHAPTER THREE

PROFILE OF THE STUDY AREA AND RESEARCH METHODOLOGY

3.1 Profile of the Study Area

The Bongo District in the Upper East Region of Ghana was selected for this study. Women's issues have been the concern of the people of the district for decades and yet little or no attention has been given to solve this problem. The district was therefore purposively selected so that, the study could contribute to knowledge about how the problem can be solved.

Some of the general specifications taken into account for the selection of this study area can be mentioned. Firstly, districts in Ghana are the basic development units (Constitution of Ghana, 1992) that have planning and implementation powers on all issues related to the development of the district. This enables data collection and analysis to be done in a meaningful way and also ensures that recommendations can be implemented in a meaningful and sustainable way. Also, neglect of the northern regions, their patrilineal family structures reinforced by Islamic practices, and their arid-savannah ecology (Panuccio 1989), are all factors, which have acted to maintain women's low status in the three northern regions. In the periods of both pre and post-Independence, these regions have been viewed primarily as a labour reserve for the development of the rest of the country and there has been limited investment in developing infrastructure in these areas. Out-migration, mainly of younger men to work in the cash economy of the south and beyond, has left women with increased labour burdens and undermined agricultural productivity and food security in these areas, whilst adding little to their incomes. The inadequate physical and social

infrastructure adds to women's labour burden (e.g. in collecting water, firewood; tending the sick). Further, women's income earning opportunities are constrained and that their access to education and thus modern sector employment is limited. On health, educational and poverty indicators, the three northern regions fare worst and gender gaps (e.g. in educational enrolment) tend to be widest. In both private and public spheres, women's decision making role in Ghana is constrained, markedly so in the northern regions. The major economic activity engaged in is farming. Apart from the district capital Bongo, the rest of the populations live in small farming settlements scattered around the district. Poverty in the district is not only manifested by an inability to afford basic consumption goods, but also by a lack of access to basic needs, such as education, health care, safe drinking water, safe sanitation facilities (e.g. toilets), and electricity.

3.1.1 Demographic Characteristics

Figure 2: Bongo District Map
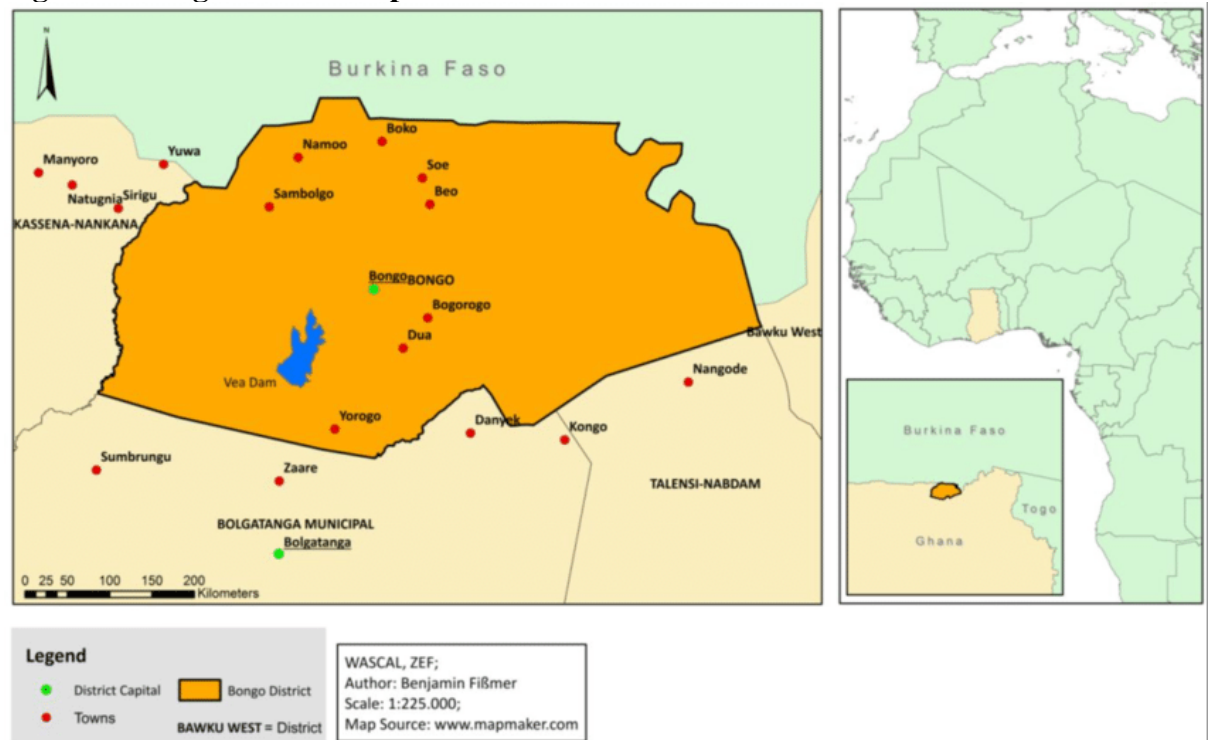
Source: Bongo District Assembly 2006-2009 Medium Term Development Plan

Bongo District, one of the Districts in the Upper East Region of Ghana, is situated in the northern part of Ghana, specifically the Upper East Region; and shares bounders with Burkina Faso to the North and East, Kassena-Nankana District to the West and Bolgatanga municipality to the South. The Bongo District has twenty-one (21) communities which are basically predominantly rural and it is characterized by large household size, high population density, and high fertility rate as found in other parts of the region. Geographically, it lies between Longitudes 0.45° W and Longitudes 10.50°N and has an area of 459.5 square kilometers. It has a population size of about (84,545) people who are mainly farmers and petty-traders. Though other tribes such as the Dagaabas, Kassenas, Walas, Builsas, Kussals andAkans are found in the District, the main indigenes are the Frafras who speak Gurunne (Bongo District Assembly, 2006-2009).

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

'dawadawa' are always processed by the women for household consumption or sold to generate income. The location of the district also has implications for socio-economic development particularly, on communities that share borders with Burkina-Faso. There is a vibrant market in the Burkina-Faso side known as Yelwongo, which has enhanced trading activities especially among women living in the communities near the border. Women in the Bongo district especially the semi-literates also engage in activities such as dress making and weaving to earn income in order to be able to support their households. The efforts of these women to contribute towards the reduction of household poverty, is an indication that they could be relied-upon in the fight against household poverty when given the needed support.

3.1.2 Socio-Economic Characteristics

The socio-economic characteristics of the area are based mainly on a very complex network of cultural systems and extractive activities based on land. Crop production and livestock rearing are the major gainful activities with only a relatively few people engaged in formal jobs and informal jobs such as trading, vulcanizing, artifacts making and wood cutting. Other activities that sustain the lives of women are pito brewing, Sheabutter processing, dawadawa processing and groundnut oil processing.

3.1.3 Employment and Occupational Distribution

Of the population 15 years and older about 59.5 percent are self-employed without employees; 31.0 percent are contributing family workers and 0.8 are casual workers. The private informal sector is the largest employer in the district, employing 95.5 percent of the population followed by the public sector with 3.2 percent. Agriculture is the dominant occupation of the people, accounting for about 57.9 percent of the

employment (Ghana Statistical Service, 2005). The major output of farmers are maize, millet, rice, groundnuts, onions, watermelon and livestock such as cattle, sheep, goats and poultry. The area experiences only one rainy season thus limiting all year round farming to areas such as dam sites and in valleys. The seasonality of the farming activity results in mass seasonal exodus of the youth to the southern sector of the country during the lean season in search of menial jobs. This has adverse effects since some of them return with the dreaded disease-HIV, whilst the elderly and the aged are left behind to provide labour for the execution of projects at community levels. Other employment avenues include public service, food processing, leather works and trading. Generally, men grow cereals while women, whose plots are normally smaller than those of the men, grow crops such as groundnuts, tomatoes, spices and vegetables. It is believed traditionally that it is the responsibility of women to provide for family upkeep i.e women are expected to contribute towards soup ingredients. In addition, women provide or gather firewood, clothe themselves, their babies and female children and sometimes bear the costs for health care and education. Apart from farming, women in the district undertake income-generating activities to meet their personal cash requirements. As providers of labour to the household, women work on their own plots after labour requirements for the household have been met. Factors that determine the success of women in agriculture are money for purchase of inputs, land, labour and traditional responsibilities. Women aim at growing enough for family consumption, processing and for sale.

3.1.4 Marital Status

About 46.0 percent of the population aged 12 and older are married 40.2 percent have never married and 11.6 are widowed. More than fifty percent of the females in the age

groups between 20-54 years are married. Among the married, 75.0 percent have never been to school while 17.2 percent of the never married have ever been to school. More than three quarters of the married population (85.1 percent) are employed, 2.0 percent are unemployed and 12.9 percent are economically not active. A greater proportion of those who have married (52.3 percent) are economically not active.

3.1.5 Literacy and Education

11 years and older (47.7 percent) of the population are literate and 52.3 percent are non-literates. The proportion of literate males is higher (53.1 percent) than that of females (46.9 percent).

3.1.6 Child Labour/Working Children

Working children or child labour may be defined as children of school going age (7-14) who are engaged in economic activity. This phenomenon is widespread in Bongo District. According to the Report of the 2010 Population and Housing Census, about 60.3 percent of children of school going age are engaged in agricultural and related activities (Ghana Statistical Service, 2010).   Nearly 29.2 percent are engaged in industrial activities whiles about 10 percent are engaged in retail activities. On the whole, about one-third (33 percent) of the children of school going age are engaged in economic activities in the district..

3.1.7 Health

On the area of health, there is only one hospital in the district and four health centers. The hospital serves as the referral center for the whole district and across the border in Burkina Faso.   There is therefore extreme pressure on the   hospital and the few

health centers in the district. However, the district is seriously addressing this issue with the implementation of the new health delivery system known as the Community Health Planning and Services (CHPS) Concept, which is community, based. Currently, there are seven (7) functional CHPS zones in the district and covers a total population of 16,837 and the percentage of population covered is 20.2 percent. There is therefore the need to provide more of the CHPS to cater for more communities and the populace.

3.2 Research Methodology

3.2.1 Research Design

Kerlinger (1975) defines research design as the overall scheme or program of a research as it provides the boundaries within which the research is carried out. Research design provides information about how the actual research is going to be carried out after the research method has been identified. According to Yin (2003) research design is the action plan of the whole research process that guides how the research is going to be executed to answer outlined research questions.

The research adopted descriptive approach. Descriptive designs are useful for examining "what is going on or what exist" (Trochim & Donnell, 2007:5). Kothari (2005) describes descriptive research as including survey and facts finding enquiries adding that the major purpose of descriptive research is description of affairs as it exists at present. A descriptive research determines and reports the way things are and attempts to describe such things as possible behavior, attitudes, values and characteristics (Mugenda & Mugenda, 2003). The adopted methodology attempts to explore and explain current circumstances, actions or systems based on the reactions

and impressions of respondents of the research (Creswell, 1994). The researcher used qualitative and quantitative method. Some researchers hold the view that qualitative data can enhance quantitative data and also lead to a better understanding of the strengths of a given program (plewis & Mason, 2005). The study is primarily empirical in nature in quest of identifying, describing and making observations found in the field.

3.2.2 Study Population

According to Frankel and Wallen (2000), a population refers to the group of which the results of the research are intended to apply. According to them a population is usually the individuals who possess certain characteristics or a set of features a study seeks to examine and analyze. Kumekpor (2002) buttress this with his definition of a population as the total number of all units of the issue or phenomena to be investigated into which are all possible observations of the same kind. Thus, the targeted population of this study consists of adult women and men in the Bongo District of upper east region of Ghana.

3.2.3   Sample Size Determination

The study used a sample of 123 respondents selected from four communities (Via, Gorogo, Balungo & Namoo) in the district. Sample size for the study was estimated by adopting the formula proposed by Miller and Brewer (2003) specified as:

$$n = \frac{N}{1 + N(e)^2}$$

Where n = sample size; N = sample frame and e = error or significance level. According to Ahuja (2001), an acceptable error level is traditionally up to $\neq 0.05$ or $\neq 0.10$ (that is 5 or 10 percentage point). In this study, N = 572 Adult men and Women

in the four selected communities from 18 years to 60 year and above. Number of women and men within this age category in the entire district was estimated to be 32,878 by GSS 2010 population and housing census, however, the sample frame gathered from the four communities under study is 572 men and women and e = 8% = m0.08

Therefore:

$$n = \frac{572}{1 + 572(0.08)^2}$$

n=122.7

n≈123

Generally, it is better to have as large sample as possible to reach general conclusions. The larger the sample, the more representative of the population it becomes and so the more reliable and valid the results (Nwana, 1982). In all, 123 respondents were sampled. A purposive sampling through the use of a key informant was used to identify men and women of 18 years and above (sample frame) to prepare the table below which was then used to get the sample size from each community. The sample size from each community is derived by using a quotient ration.

3.3 Sampling Technique

3.3.1 Sampling Technique

Both probability and non-probability sampling techniques were employed to sample the one hundred and twenty three (123) respondents for the study. Out of the 123 respondents; seventeen (17) of them were served with questionnaires because they are literates while one hundred and six (106) were interviewed using the questionnaire as a guide; the researcher had focus group discussion with eighteen (18) respondents. The members for the discussion were in three (3) groups with six (6) respondents each. Also five (5) key informants were interviewed. The key informants included the

District Chief Executive of the Bongo District, an Assembly Woman, a Community Based Organization Manager, a Positive Deviant and a Tindana.

3.3.2 Simple Random Sampling

Tejero (2006) described simple random sampling as a method of selecting a sample size from a universe such that each member of the population has an equal chance of being included in the sample. The simple random sampling was employed to sample men and women in the four communities under study. This technique involves assigning numbers to all men and women who are above 18 years in the community under study on pieces of papers where it is then placed in a bowl and mixed by shaking. Then without looking into the bowl, a paper is picked for the study (respondent) and after that it is replaced and mixed before picking the next respondent. This continues until the sample size of the community is ascertained.

3.3.3 Purposive or Judgment sampling Technique

The process of judgment or purposive sampling is based on the assumption that the researcher is able to select elements which represent a 'typical sample' from the appropriate target population. Purposive sampling also referred to as judgmental or selective or subjective sampling is a non-probability sampling that is characterized by a deliberate effort to gain representative samples by including groups or typical areas in a sample (Patton 1990). The researcher used purposive sampling to select four (4) communities out of twenty one. Eighteen (18) men and women were also purposively sampled from three communities for focus group discussions which were into three groups. The researcher wanted specific responses from specific key informants for the study so five (5) key informants were also purposively selected. The Key Informants

included the District Chief Executive, Assembly Woman, the Tindana, a Positive Deviant and CBO Manager. The Researcher used purposive sampling to enable her use her judgement to select respondents that will best meet the objectives of the study.

Table 1: Sample Size Determination

Number	Community[1]	Sample Frame[2]	Sample Size[3]
1	Via	132	28
2	Balungo	126	27
3	Gorogo	109	24
4	Namoo	205	44
TOTAL		**572**	**123**

[1]

3.4 Data collection Instruments

The quality of a research may be influenced by the types and sources of evidence used. Various sources and types of evidence abound and could be used for the work. These are details of tools or devices used for survey measurement in the research for collecting data. The data was collected by the researcher by giving out questionnaires to respondents and interviews for those who could not read and write.

3.4.1 Sources of data

Data for this work was sourced from two main areas; primary data sources and secondary data sources.

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[1] Sampled communities: they were purposively selected
[2] sample frame: Determined by enlisting all women and men above 18 years through a key informant.
[3] sample size: Determined by taking the sample frame of a community divided by 572 and multiplied by 123.

3.4.2 Secondary Sources

Secondary data is information obtained in the form of documents. Documents come in several forms such as articles, newspapers, administrative materials, letters and minutes of meetings covering variety of issues. Secondary data was obtained from journals, published books, internet source and unpublished documents relating to women empowerment including works by scholars in relation to the study was made use of. It is important to reiterate that documents were consulted for purposes of getting specific information crucial to the study.

3.4.3 Primary data

Primary data is empirical first- hand information that is collected on the ground or field for analysis. This was done by the use of questionnaires. These have been taken into consideration factors relating to the research objectives, accessibility, safety and security in order to arrive at these sources. Also, the sources used in the study have complimented one another to produce quality data for the work.

3.4.4 Questionnaires

It is a carefully designed tool, made of questions and sometimes with or without alternatives to choose from. Questionnaires are useful with large sample sizes and research respondents who are usually difficult to contact. It also elicits more candid and more objective replies suitable for the respondent to check his or her information (Marshal et al 2011).

Questionnaires can be close-ended or open ended. With close ended questionnaire, the respondent is asked to select an answer from some given alternatives. This type of questionnaire provides greater uniformity of responses and is also easily processed (Barbie, 1989; Osita, 2006). Open ended questionnaire provides questions which are

unrestricted in nature where several views and opinions of respondents can be sought. One disadvantage of open ended questionnaire is that irrelevant and incorrect responses can be provided by respondents which may be outside the scope of the researcher's intentions however a careful selection and study will be done to ensure that respondents strictly adhere to the instructions.

Osiki (2006) concluded that the questionnaire has the advantage of promoting the identity or privacy of the respondents and also resources and time which is crucial and adequately saved. It is for this reason that the questionnaire comprising of both open ended and close ended was chosen as a tool for collecting information for this work. In all fifteen adult women and men were served with the questionnaires.

3.4.5 Interviews

Interviews are about exchange of views between two persons who have a conversation about a topic of common interest (Kvale, 1996). Interview is a conversation carried out with the definite aim of obtaining reliable information through the responses of the Interviewee to a planned sequence of questions (Osuala, 2001). An interview schedule was used to guide the researcher to obtain the necessary information for the research. The interview schedule was chosen so that questions can be framed to function on the field with minimum modifications. Interviews are generally advantageous, as it enabled the researcher to gather first-hand information on the field. Yin (2003) also reiterates that a lot of information could be derived from interviews that are conducted in the open and focused way. Interviews were conducted with the District Chief Executive of the Bongo District, a former Assembly Woman, a Community Based Organization Manager, a Positive Deviant, Tindana and a large number of respondents who could neither read nor write.

The interview schedule was planned to explore the socio-cultural factors that affect women participation in the socio-economic development in Bongo Traditional Area and the hidden phenomenon that causes women's subjugation and powerlessness. This interview schedule was conducted using the questionnaires regarding; challenges faced by women in their participation in development, women's economic security, women's deprivation from inherited properties, domestic violence and justice, governments efforts in improving women's status, respondents suggestions for empowering women and how some women made it in spite of the persistent problems in the district. Interviews are not only preferred because of their ability to give an understanding of how people perceive and think about what they do, but they generate a lot of information very quickly, enabling the researcher to cover a wide variety of topics, clarify issues as they arise and following up unanticipated themes. However, the method is largely determined by interpersonal and listening skills of the interviewer and the interviewee may not be willing to share experiences especially what they consider to be sensitive information and therefore may give information that does not reflect what they actually do.

3.4.6 Focus Group Discussions (FGDs)

A focus group is a collection of a small number of people, typically between six and twelve that meet to discuss a topic of mutual interest, with assistance from a facilitator (Gatrell, 2002). Usually, the group members represent particular positions or interests. Focus group discussions were used however, separating the females from the males to ensure that the females are fully integrated in the discussions. Indeed, due to the extent of privacy and intimacy of the questions, women were more likely to be over-

shadowed, since men generally appear to be more vocal and discuss issues more freely than women.

Twumasi (2005) explain that focus group discussion is an effective, had flexibility and face validity because it gives an insight into the real life situation in obtaining opinions on the topic under investigation. In all, three focused group discussions were organized for the purpose of this study. The three focus group discussions organized had two of the groups organized for women and one for the men. These group discussions focused on perception of women participation in development and the challenges they face in their participation in socio economic development, and measures that can be put in place to improve their standard of living. In all the three focused group discussion six (6) participants formed a group and the discussions lasted for about 1-2 hours. This gave in total, eighteen (18) participants for the focus group discussion.

3.4.7 Data Analysis

Data collected was edited to eliminate any incomplete questionnaire. The valid questionnaires were coded to reflect their corresponding categories in accordance with scoring key in the questionnaire. Afterward the coding, questionnaires were analyzed using Statistical Product for Service Solutions (SPSS). Descriptive statistics method was employed to analyze the study results due to descriptive nature of the data gathered. Descriptive surveys do not typically require complex statistical analysis. However, descriptive statistics such as frequencies and percentages were used to draw inference from the study results. Qualitative explanations were made of quantitative data to give meaning to them as well as explain their implications. From the analysis the researcher was able to discuss the findings, make conclusions and suggests some recommendations.

CHAPTER FOUR

DATA ANALYSIS AND PRESENTATION OF RESULTS

4.0 Introduction

Analysis, presentation and discussion of data form an integral section of a study. Under this section, answers to the research questions are provided and basically forms the basis for providing realistic strategies to address the study. This chapter is subdivided into various sections based on the research objectives. These sub-sections include but are not limited to the background characteristics of respondents, which outline the age of respondents, marital status, the type of marriage, highest level of education attained, marital status among others. The socio-cultural and economic conditions which affect women participation in development are also identified and examined critically. Included in this chapter are also the general perception community members hold about women participation in the development; the available interventions and measures that steer and influence women participation in community and national development.

4.1 Response Rate

In all one hundred (100) questionnaires were distributed and administered to 80 women and 20 men in the sampled towns. All the 100 were deemed fit (properly and Cleary answered) to be used for the analysis. Giving the response rate as follows:$\frac{100}{100}$x100 = 100%, which means the researcher collected 100% of the questionnaire administered giving a 100% response.

4.2 Background Characteristics of Respondents

The background characteristics of the study basically inquired into the demographic and other appropriate variables affecting the respondents. Under this, the age, marital status and its type, level of education, sources of income of the respondents are examined to basically enquire whether such background characteristics have considerable effect on the level of participation of the women in the development of the study areas.

Age is an important social factor that influences individual working ability. Research findings linking age to productivity abound, one of such research findings is the life cycle hypothesis of human capital theory Johnson and Neumark, (1997), which posits a relationship between productivity and age. The hypothesis predicts that productivity increases with age early in the life cycle and then decreases with age late in the life cycle as human capital depreciation exceeds investment. Productive age is normally considered to be between age 15 and 49 years (Johnson and Neumark, 1997). It is in line with this that the research examines age of respondents as a relevant socio-economic characteristic by categorizing them into groups as shown in table 4.1. Out of the 123 respondents served with the questionnaire and interviewed, 102 of them were female and 21 of them were male, 13 are below 20 years but more than 18 years, 42 of them were between the ages of 20 – 29, followed by 30 of them between 30 – 39 years, 19 of them between 40 – 49 years, 8 persons between 50-59 and 11 being 60 years and above.

Also, Marriage is an important institution in most Ghanaian societies. As observed by Gyekye, (1992), Women in African societies want and hope to be married, and that,

an unmarried man is almost an anomaly. Hence marital status of respondents were explored for the purpose of this study and presented in Figure 4.1. When it came to the marital status of respondents 61% of them indicated that they were married, 13% said they were single, 15% indicated that they were widows and 11% also indicated that they were divorced. In the case of educational level of respondents 42% indicated that they had up to basic education, 44% said they had not received formal education, 8% said they had received education up to the tertiary level and 6% said they had received education up to secondary level.

Evidence from the study showed that every respondent is involved in one of the following economic activities: crop farming, petty trade, and livestock rearing. The Table 2 reveals that 38% of the respondents are engaged in crop farming as a source of income, 28% in petty trading, 21% of them indicated others, 6% indicated that they were salaried workers and 7% were engaged in livestock rearing. When the respondents who indicated others were asked to specify, they mentioned that they were seamstress and others said they were unemployed or not working. Respondents were further asked whether they were the household heads and 56% of them who answered this question said No whiles 44% said yes they were the household heads. When asked who the major income earner in the household is 52% of the respondents said it was the husband, 25% said it was the wife, 12% said it was both husband and wife and 10% said others. The respondents who mentioned others were the major income earner were asked to specify; they mentioned son, daughter and father as the major income earner.

Table 2: Background Characteristics of respondents

Background Characteristics (Variables)	Frequency	Percentage
Sex of respondents		
Male	21	17
Female	102	83
Below 20	13	11
20 – 29	42	34
30 – 39	30	24
40 – 49	19	15
50 – 59	8	7
60 and Above	11	9
Marital status of respondents		
Single	16	13
Married	75	61
Widowed	18	15
Divorced	14	11
Educational level of respondents		
Not Educated	54	44
Basic	52	42
Secondary	7	6
Tertiary	10	8
Respondents' source of income		
Salary or Wages	10	8
Others specify (father & son)	113	92
Head of the Household		
Yes	54	44
No	69	56
Major income earner in the household		
Husband	64	52
Wife	31	25
Both	15	12
Others specify	12	10

*Source: **Field Survey, August 2017***

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With regards to the issue of family size 6% said they had 2 people, 16% of the respondents indicated that they had a family size of 3, 11% said they had 4, 12%

indicated they had a family size of 5, another 16% said they had 6 people in the family, 14% said they had 7 people, 6% said they had 8, 8% had 9 people as their family size, 5% said they have 10 people, and 2% had 11 and 12 people in the family.

Figure 3: Family size of respondents
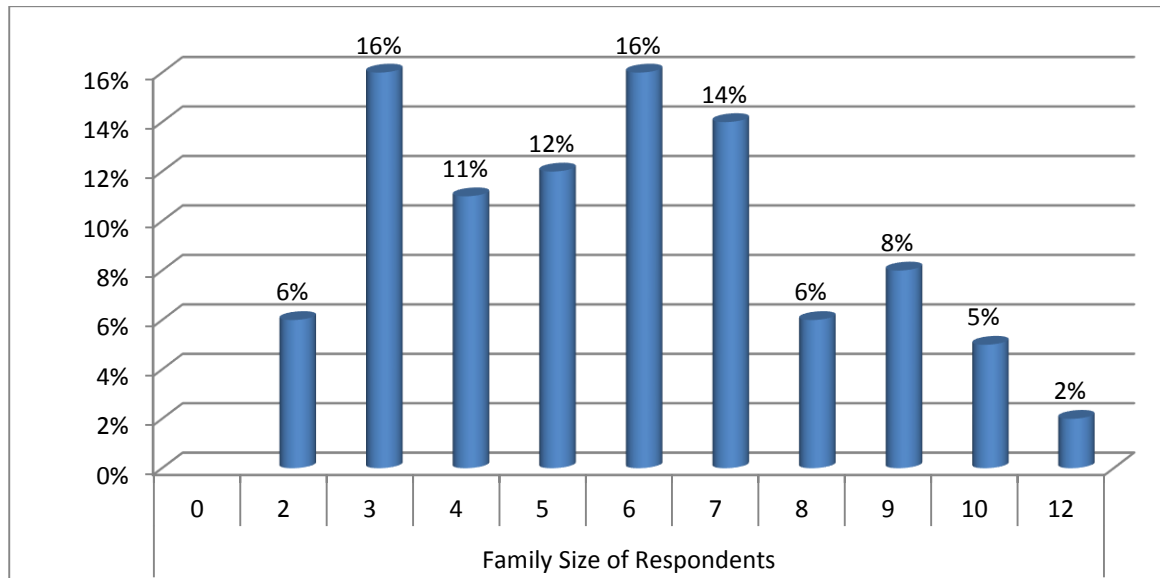
Source: **Field Survey, August 2017**

In summary, the analyses of the socio-demographic characteristics of the respondents show that 72 out of the 123 respondents were between 20 – 39 years. 75 out of the 123 respondents interviewed were married. This section revealed that 52 out of the 123 respondents had up to basic level education and 54 of them had no formal education. Literacy is seen as one of the strategies that can empower women to overcome some of the socio cultural factors that affect their participation in development in the district. Through education women can gain knowledge and skills needed to perform functions or tasks or carry out some socio- economic activities for personnel and community development.

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4.3 Socio-Cultural Constraints Faced by Women Participating in Socio-Economic Development in Bongo Traditional Area

It can be observed that when the question "Do women face any form of challenges in carrying out their work (economic activities) which is as a result of they, being woman?" was posed to respondents 77% of them said yes whiles 23% said No. On follow up in an open ended question, respondents were asked how women normally feel in this situation 53.7% of them said they feel discriminated, marginalized, neglected and victimized, 19.5% said they feel bad, sad and depressed, 14.6% said they feel restricted and another 12.2% said they feel cheated and disrespected.

**Figure 4: How women feel about the challenges they face in carrying out their work**
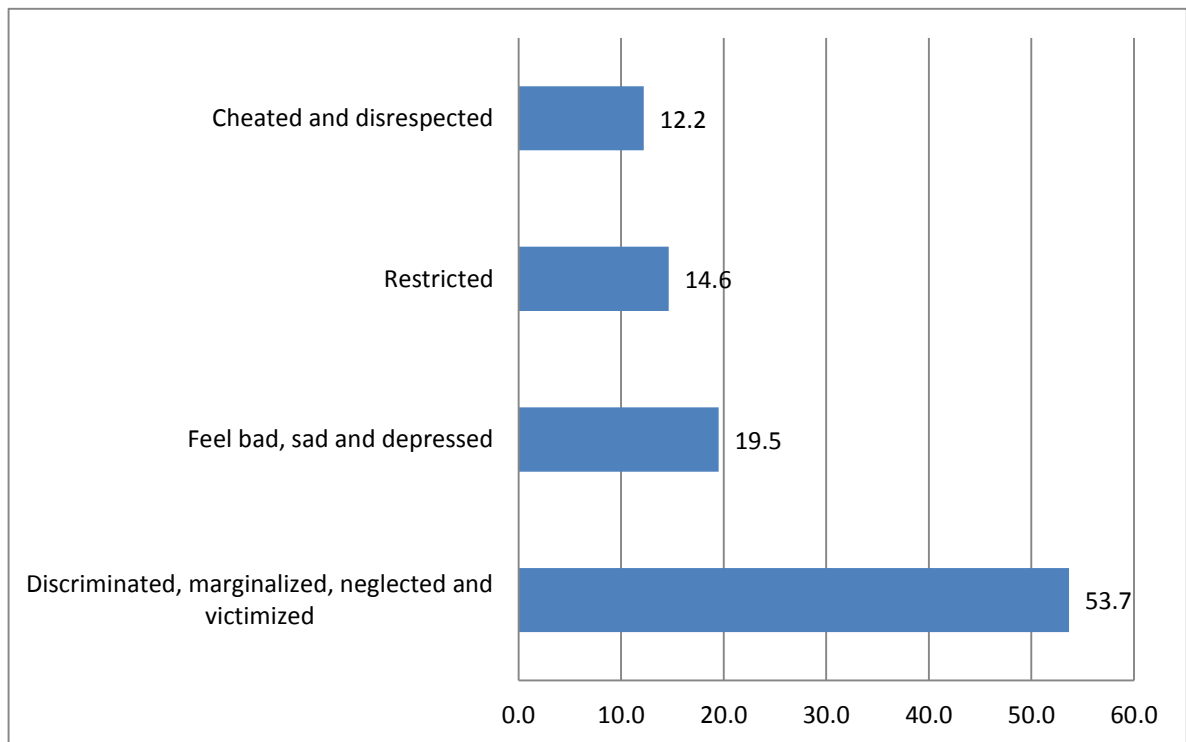
*Source: **Field Survey, August 2017***

Respondents were asked if the patrilineal system of inheritance practiced in any way affect women majority of them constituting 74% said yes whiles 26% said no. On the

issue of early marriage affecting the female in engaging economic activities 84% yes early marriage affects them whiles 16% said no. An overwhelming 85% of respondents said yes land ownership affects women economic activities especially those engaged in agricultural activities and 15% said no, it does not affect them.

**Figure 5: Early marriage affects the female engaging in economic activities**
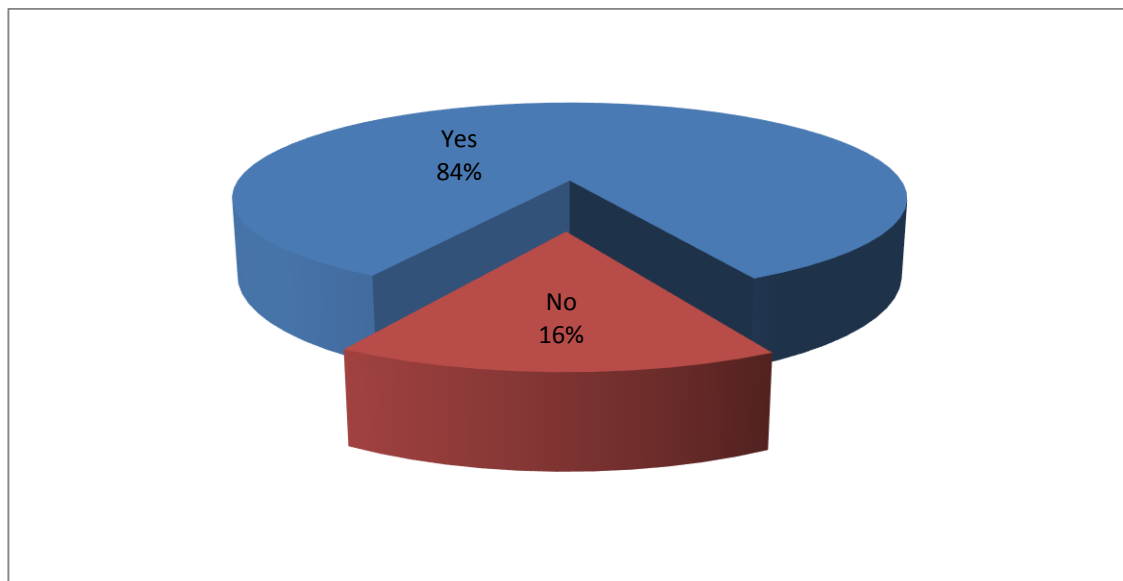
Source: Field Survey, August 2017

Regarding the question on whether   women are restricted on the choice of livestock they can rear 54% indicated No whiles 46% said Yes they were restricted. Respondents who indicated Yes on the issue of rearing livestock, 48.9% of them explained that women feel discriminated, marginalized, victimized and neglected whiles   21.3% are bullied. As for the rest of the respondents 17% said women feel bad, sad and depressed, and 12.8% s feel cheated and disrespected.

**Figure 6: women restriction on livestock rearing**
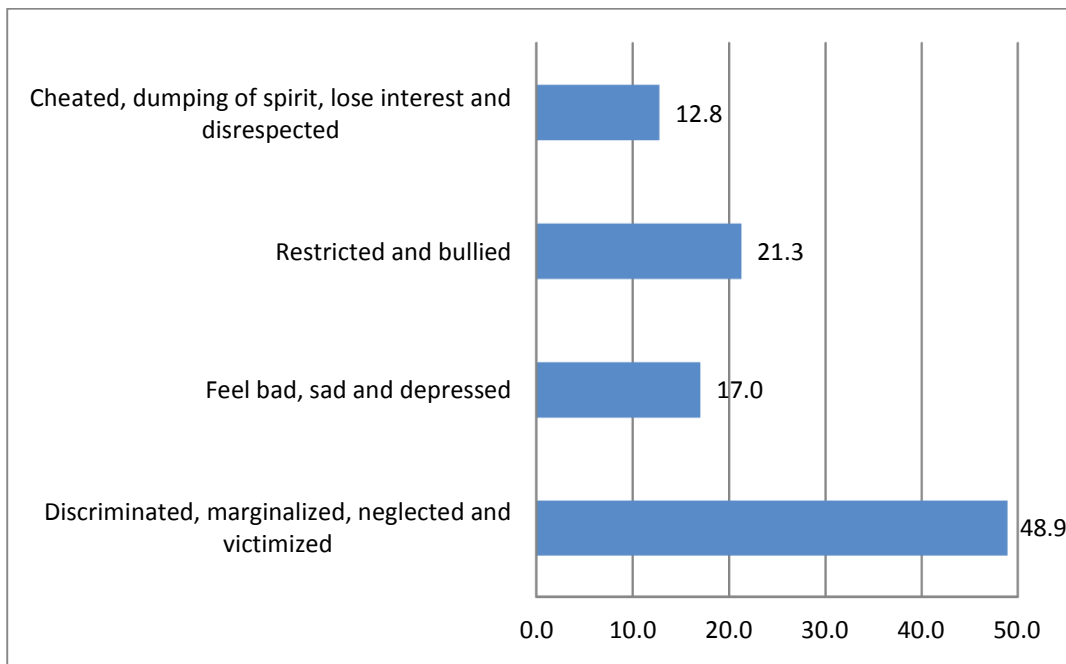
Source: **Field Survey, August 2017**

In the survey about 75% of the respondents indicated that they were not restricted from the cultivation of any crop whiles 25% indicated they were restricted by ticking Yes. On a follow-up respondents who indicated women were restricted gave reasons for such actions. The findings were that 46.2% said women are weak to cultivate certain crops, 42.3% of them indicated it is a cultural norm, whiles 11.5% could not give any reason for women's restriction from certain crop cultivation.

Figure 7: Women restriction on crop cultivation
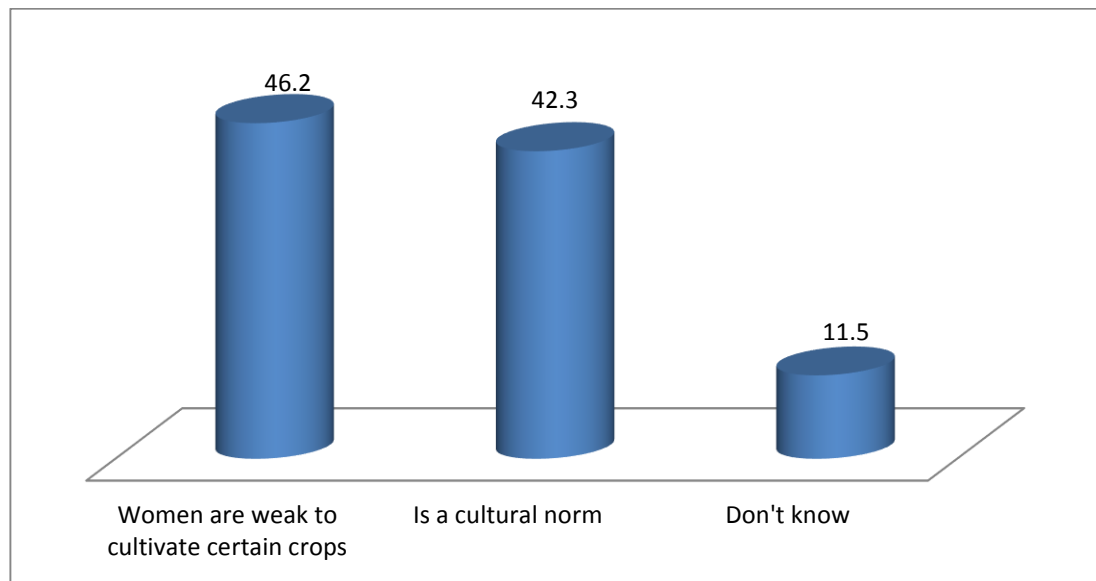
*Source: **Field Survey, August 2017***

In a closed ended question respondents were asked if the female are constrained in terms of education which is as a result of cultural practices 66% said Yes and 34% of them said No. Respondents were further asked if the extended family practiced affect women socioeconomic activities 44% said yes and 56% said no, extended family system does not affect women economic activities. This finding affirms UNFPA, 1993, findings where it was discovered that in the education sector, women also fare worse than men. In the study 46.3 percent of female worldwide are considered illiterate, in Ghana, the percentage of women-illiterates is 67 percent. This study also affirm Fardaus, 2006 who said "Socio-economic development cannot be fully achieved without the active participation of women at the decision making level in society"

**Figure 8: Female are constrained in terms of education**
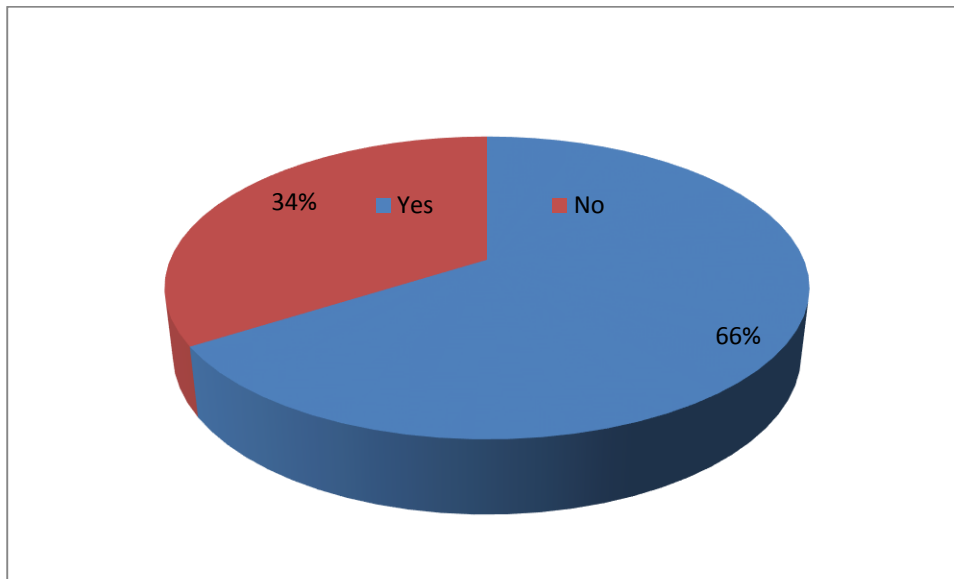
*Source: **Field Survey, August 2018***

An overwhelming majority of 91% of the respondents said Yes on the issue of female are restricted in the kind of properties they can own whiles 9% said No. On follow-up those who said yes were further asked to list some of the properties they are restricted not to own 88.3% mentioned land and farms, 66% mentioned certain livestock (cattle, pigs, dogs, duck, goats, sheep, guinea fowl, cats and donkey), 55.3% said house, 14.9% mentioned father's properties, 11.7% said family gods and 5.3% said certain crops.

**Figure 9 : Restrictions on properties females can own**
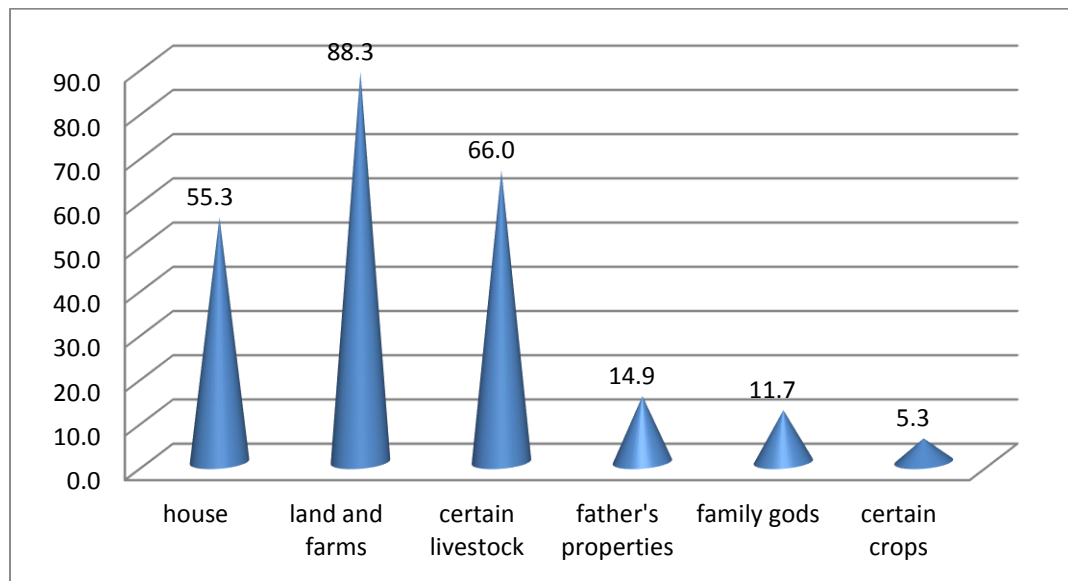
Source: **Field Survey, August 2017**

With regards to the question 'Are women permitted to access credit facilities to enable them engage in any socioeconomic activities without seeking the permission from their male counterparts?" 85% of the respondents said no whiles 15% said yes. In a supplementary question respondents in an open ended question why women need to seek permission from their male counterparts 81.2% of the respondents mentioned that they do it due to respect for their husbands as the head of the family, 58.8% of them said they do that in case of debts or indebtedness, 28.2% said they do that because men have collateral to be used to access credit facilities and 7.1% said they do that due to lack of knowledge.

**Figure 10: Why women need permission from their husbands to access credit**
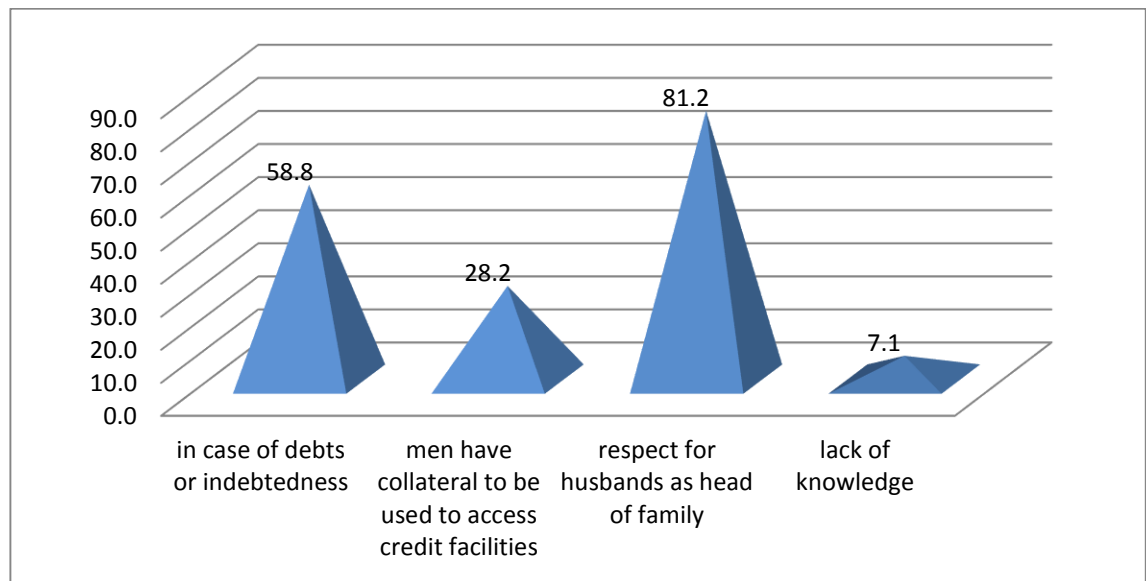
*Source: **Field Survey, August 2017***

When asked if women have difficulty in accessing credit facilities 79% of the respondents said Yes whiles 21% said No. About 78.5% of the respondents indicated women lack collateral or valuable items to access credit, while about 24.1% of the respondents indicated women fear indebtedness, and 19% indicated they are unemployed and have no stable income , and about 15.2% said women have limited knowledge of availability credit facilities and operations. This confirms Berger and Buvinic (1990:123), where they identified the lack of collateral security, illiteracy and mere gender discrimination can negatively influence women's access to credit. This equally endorses a study conducted by Arun (1999; 12) reports that, in Moorkanad, India, women complained of having limited access to credit resources. These women were not allowed to borrow money from the bank because they lacked collateral security. He explains that, because these women did not have collateral security which can be in the form of land or production equipment, they were denied the right to borrow money from banks.

In a focused group discussion with the women a discussant stated that: "*Because I couldn't get higher education. I am not employed and not a salaried worker they give the loans to only those who can repay and I don't have any valuable property as collateral*" (FFGD Bongo District, August 2016)

Figure 11: difficulty women have in accessing credit
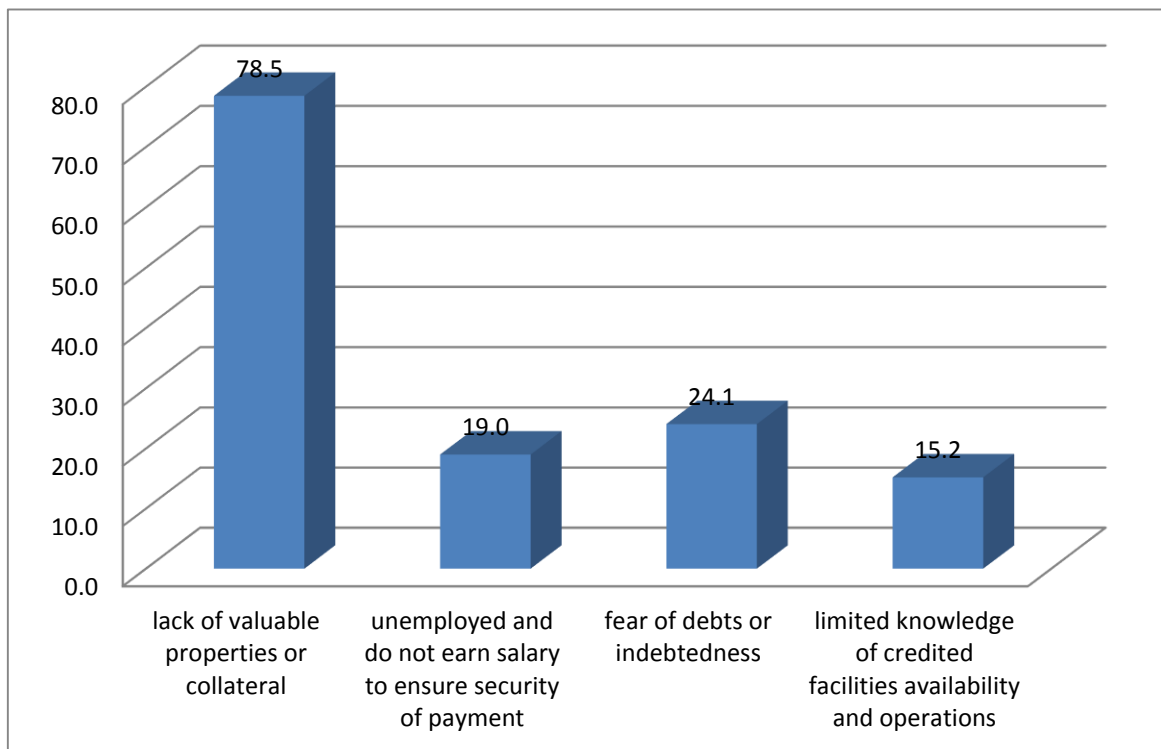
*Source: **Field Survey, August 2017***

Respondents were asked if women in the formal sector are also restricted on the kind of socioeconomic activities they engage in 58% said no and 42% said yes. As noted by Anselm et al (2010:128), education plays a significant role in positively influencing the status of women in farm decision-making. He states that highly educated women are likely to make a higher contribution to farm decision making than uneducated ones.

Figure 12: Are educated women also restricted on certain socio-economic activities?
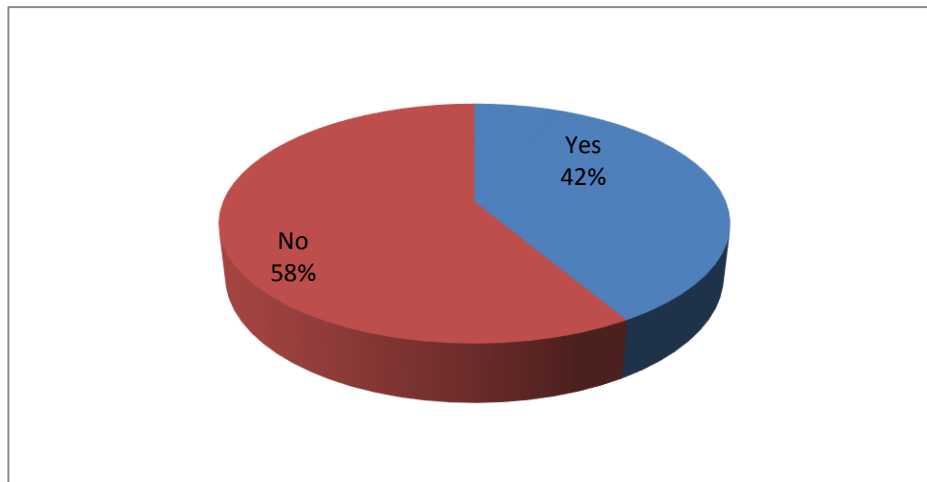
*Source: **Field Survey, August 2016***

4.4 How Socio Cultural Factors Affect the Participation of Women in Socio-Economic Development

In the case of how patrilineal system affect women economic activities 66.2% of the respondents mentioned that patrilineal system deny them of inheritance, ownership of valuable properties and rights, 33.8% of them said patrilineal system excludes them from decision making, 33% said it brings about abuse in the form of emotional, psychological and sexual, 24.3% said it brings psychological problems, depression and neglected 19.3% said it increase poverty of women, and 17.6% the system encourage women to be dependent on men. One of the discussant during focus group discussion said "patrilineal *system deprives us of everything. We are considered as strangers in our husbands' house and are also considered as temporary members of the family in our fathers' house we don't belong to wherever we find ourselves and you don't have a say at where you don't belong neither can you inherit from where you don't belong."* (FFGD Bongo District, August 2016)

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This also confirms what Wanyeki (2003) opined that in Africa, customarily and/or traditionally men manage land. Women only come to fore in exceptional cases, depending not on custom and/or tradition, but on individual families who try to be reasonable in granting positions to their sisters or mothers. Women are disqualified from the management of land because of the gender based division of labour that exists in customary and/or traditional communities. In such communities' women's land rights are limited to user rights. This means that women are allowed to use their fathers or spouse's land but not to own it. However, these rights are lost once a woman gets married or once her husband dies. When a husband dies the land is returned to the family, and the family takes control of it. An exception can occur when a woman has a male child, to whom the land can be transferred. In such cases, the woman holds proxy of the land until the son is old enough to manage it (Wanyeki, 2003).

Figure 13: How patrilineal system affects women's economic activities
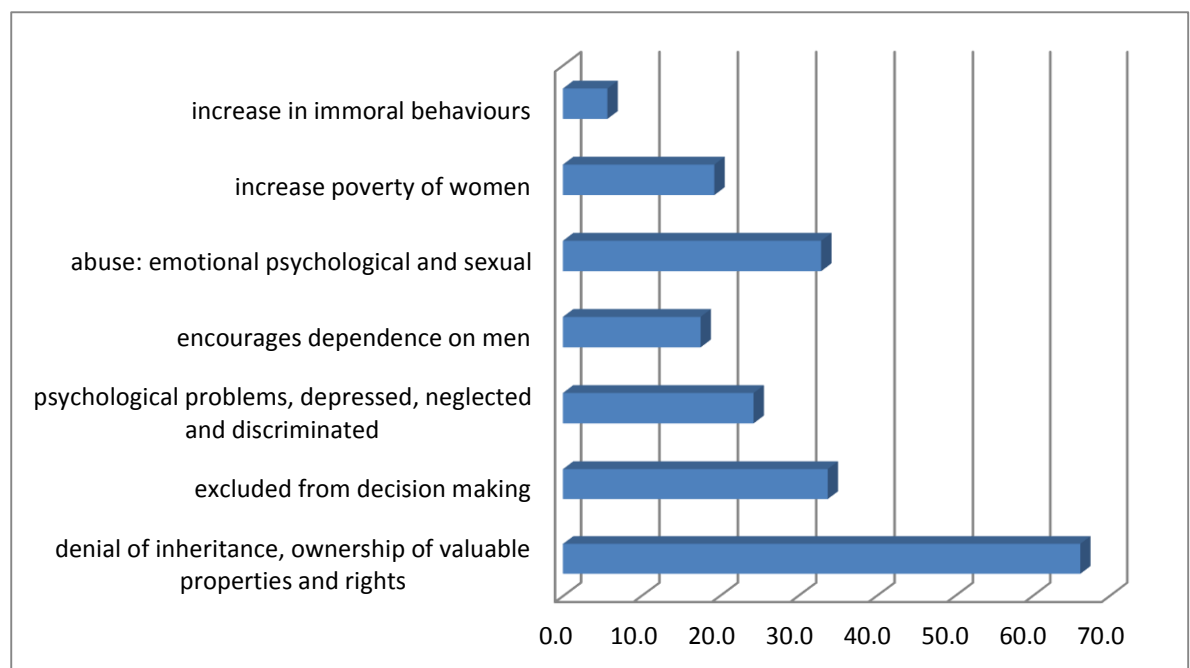
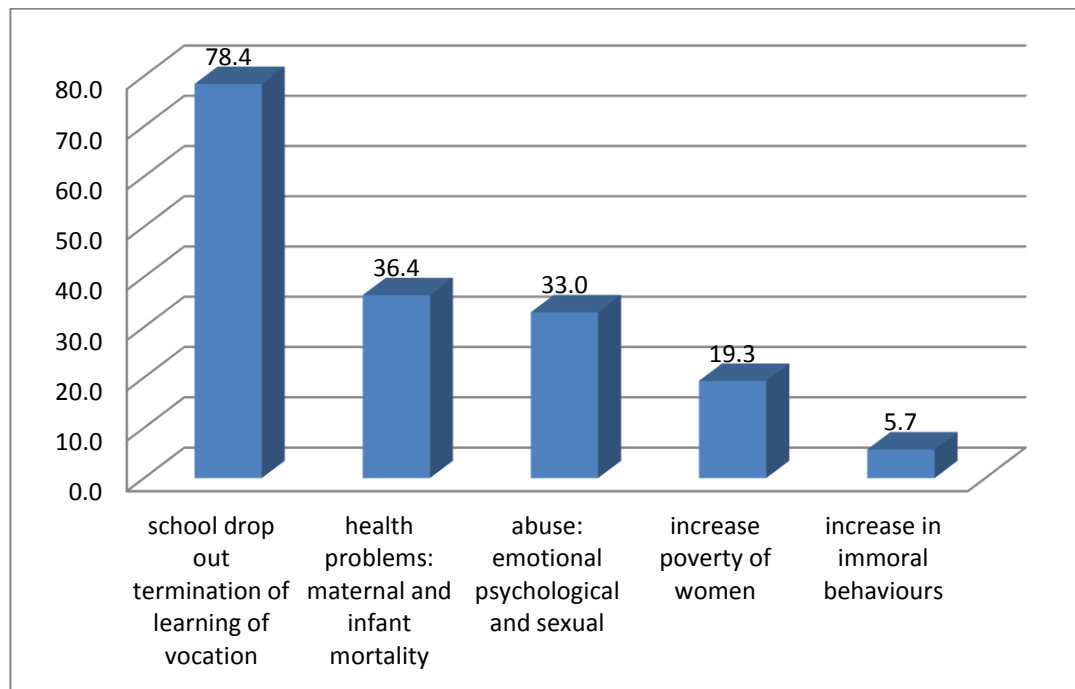*Source: **Field Survey, August 2017***

From the study, about 78.4% of the respondents indicated girls drop out from school and terminate their vocation as a result of early marriages said it makes them drop out of school and the learning of a vocation, 36.4% indicated early marriages lead to health problems and increasing infant mortality, 33% indicated early marriages have emotional and psychological effects on the female, 19.3% said it leads to increase in poverty, while 5.7% said it leads to increase in immoral behaviour. One of the discussant during focus group discussion said "*Early marriage leads to school dropout, early parenting, emotional abuse and poverty and these has negative influence on the women"* (FKI Bongo District, August 2016).

The findings confirm (Tanye, 2008) that Marriage suppresses the efforts of Ghanaian women to get higher education credentials. A study conducted by (Plan, 2012) also found that, "Ending child marriage can preserve a girl's childhood, promotes her right to education, reduces her exposure to violence and abuse, and contributes to breaking cycles of poverty that are passed down from one generation to the next.

This result also confirms what Ravinder et al (2009:52) noted that, socio-cultural factors also play a role in hindering women from accessing and furthering their educational interests. They argue that, factors such as early marriage place a greater burden on household labour and acts as a barrier to girls' progress in education.

Figure 14: How early marriage affects the female

Source: Field Survey, August 2018

When it came to the issue of how land ownership affects women engaged in agricultural activities 74.2% of the respondents who answered this question said their economic rights are denied 21.6% said they feel marginalised and lose interest in engaging in agricultural activities and 18.9% said it brings about low productivity and poverty among the women. An interview with the Tindana he revealed that "As *for Land ownership, there is no way women can own land in this district and nothing can be done about it.*"(MKI Bongo District August 2016) A key informant stated *;"If you own the land and control it as a woman, you do everything you can to make the best out of the land but where you only have access but cannot control it you only do the little you can to survive."*(FKI Bongo District 2016). Another discussant said "*in case of divorce or death of your husband you will be left with nothing to farm on, I cannot put much effort in tilling a land I don't own*" (FFGD Bongo District, August 2016).

This finding affirms UNFPA, 1992 finding which indicates agriculture appears to be the occupation of 70 per cent of Ghana rural women. Yet it is known that agriculture has the largest chunk of the poor for women, the poverty is compounded by the fact that only 8 percent of women hold title to the land they work on.

Figure 15: How land ownership affects women engaged in agricultural activities
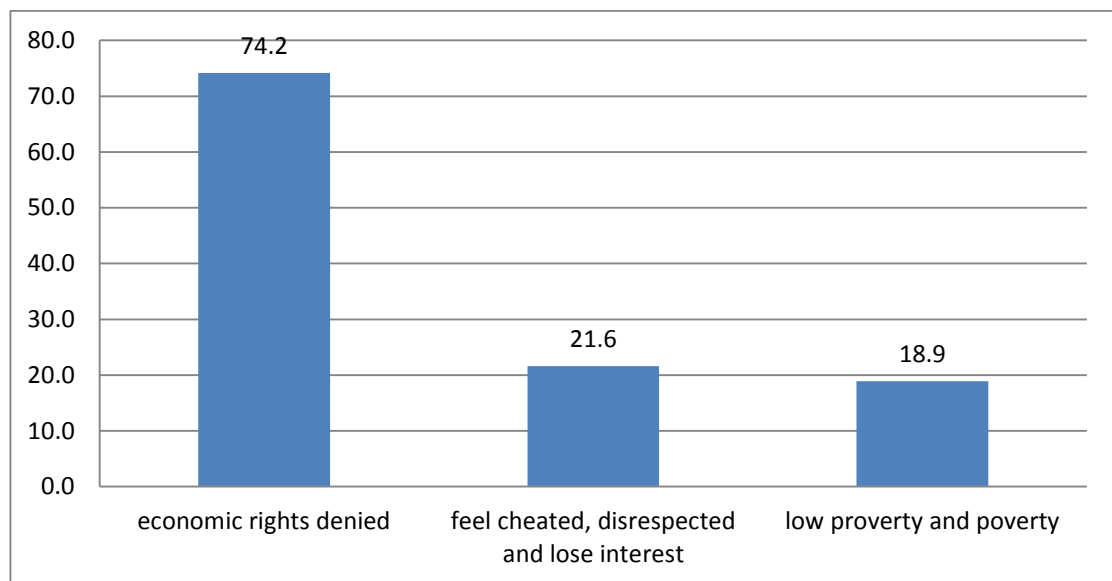
*Source: **Field Survey, August 2018***

The findings on how cultural practices restrict women from rearing animals and how it affect their socio economic development revealed that 82.6% of the respondents said it curtails their economic right, 23.4% said it promotes discrimination against women while 14.9% said it causes low incomes and poverty. Below are some of the sampled statements on how cultural practices restrict women choice of rearing animals:

Figure 16: How cultural practice restrict women's choice of rearing animals
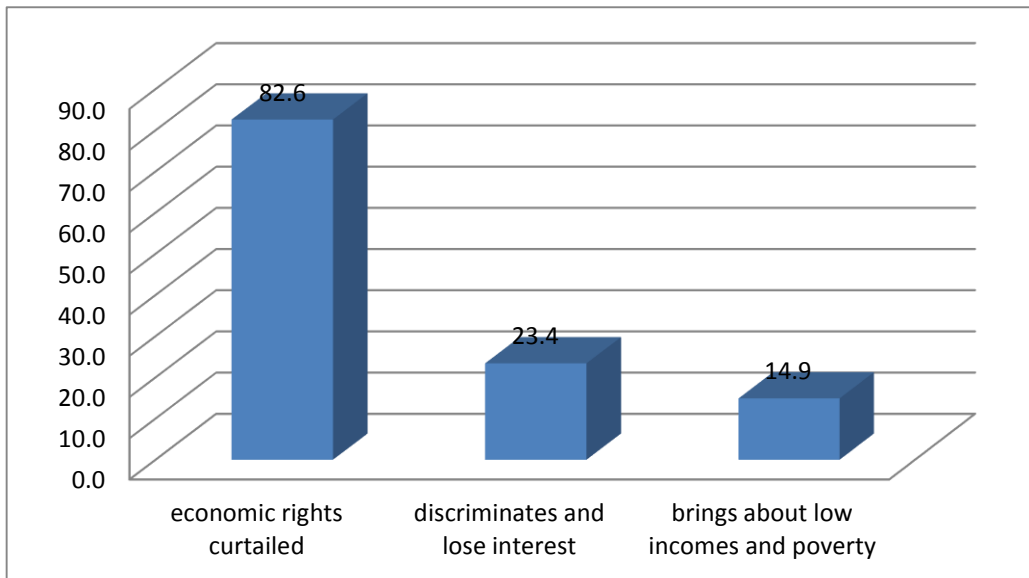
Source: **Field Survey, August 2017**

When respondents were asked about the effect of cultural constraints on crop cultivation, 74.2% said it denies them of their economic rights, 21.6% said they feel cheated, disrespected and lose interest in cultivating crops and 18.9% said it creates poverty among the women.

Figure 17: How cultural constrain on kind of crop to cultivate affect women
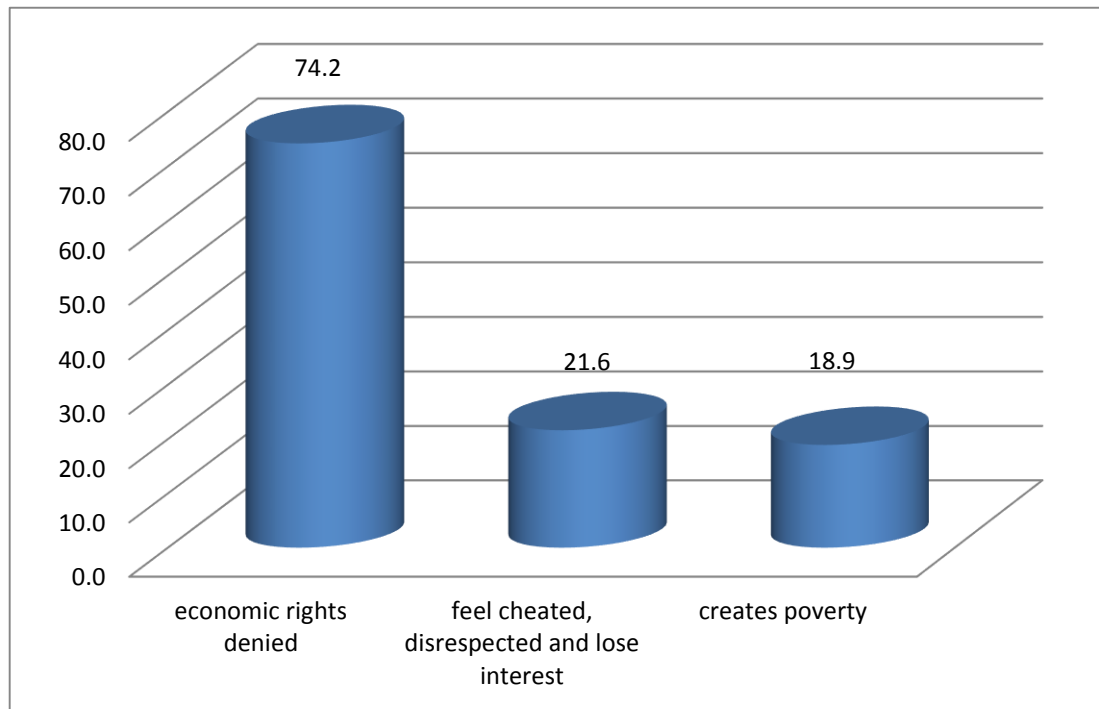
*Source: **Field Survey, August 2017***

A total of 80.3% of the respondents said the cultural practice that constrain the female education deny them of education, 45.1% said their education is limited due to their reproductive role, 39.4% said they are restricted to domestic chores and 36.6% said they are not valued or respected in society. The findings in terms of education also affirms what Tanye, 2008 said that marriage suppresses the efforts of Ghanaian women to get higher education credentials. This also confirms Manuh (1998) who is of the view that the lack of education and training has been identified as a key barrier to women's advancement in the society.

Figure 18: How cultural practice constrain the female in terms of education

Source: **Field Survey, August 2017**

A total of about 54.7% of the respondents indicated that there were interference by extended family members. About 52.8% of the respondents indicated that extended family put pressure on little resources and 26.4% said it creates psychological trauma, as well as they feel cheated and neglected. A discussant stated that; "*It is burdensome, the woman is supposed to serve extended family which eats into her time for productive activities*" (FFGD Bongo District 2016). The findings also confirm Roy and Niranjan (2004) who indicated that women who belong to the nuclear family were more empowered than those who belonged to joint families. The authors concluded that presence of in laws in a family lower down the level of married woman's autonomy.

Figure 19: How the extended family system affects women socioeconomic activities

	54.7	52.8	
60.0			
50.0			
40.0			26.4
30.0			
20.0			
10.0			
0.0	interference by extended family members	pressure on scarce resource	psychological trauma, cheated and neglected
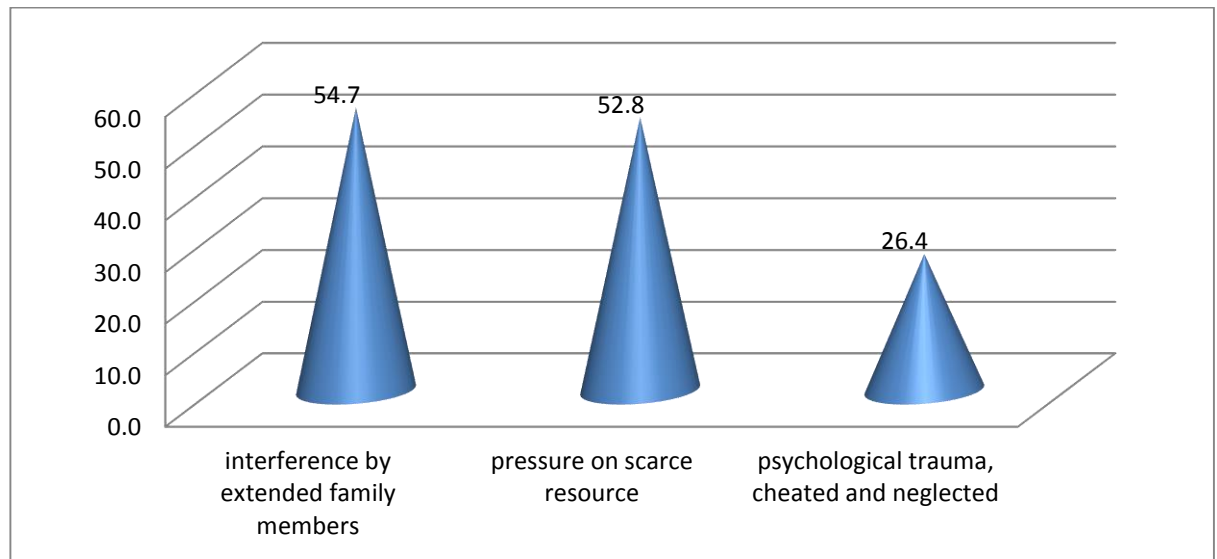
*Source: **Field Survey, August 2017***

When asked why women are restricted from owning such properties 55.9% said it was because of fear of transfer of properties, 43% said it is a cultural requirement of the patrilineal system, 18.3% said women are weak to handle such properties, 9.7% said women are restricted because women belong to every family and 7.5% said women properties are difficult to control that is why they must be restricted. A male key informant said "*Because the woman will leave the father's house and join her husband she cannot send what belongs to the father to the husband's house and she cannot own properties because in case of death of the husband, the woman can remarry and cannot let the new husband enjoy the sweat of another man*" (MKI Bongo District August 2016). The findings confirms Kpieta and Bonye (2012) that in Northern Ghana, women were considered strangers in their husbands home, thus disqualifying women from any form of inheritance and decision making process.

The study also confirms Fennrich & Higgings (2001) who indicated that the social practice that men remain in the family and immortalize it and so he is supposed to

own properties including land to enable him raise family for this immortalization means that a wife's claim to her husband's property is limited or non-existent. This equally confirms what Johnson (2005) discovered that in many societies women are portrayed as weak and incapable of making smart decisions. They have been depicted across generations to be only capable of trivial matters, constantly engaged in gossip and hearsay, utterly incompetent and less intelligent.

Figure 20: Why women are restricted from owning certain properties
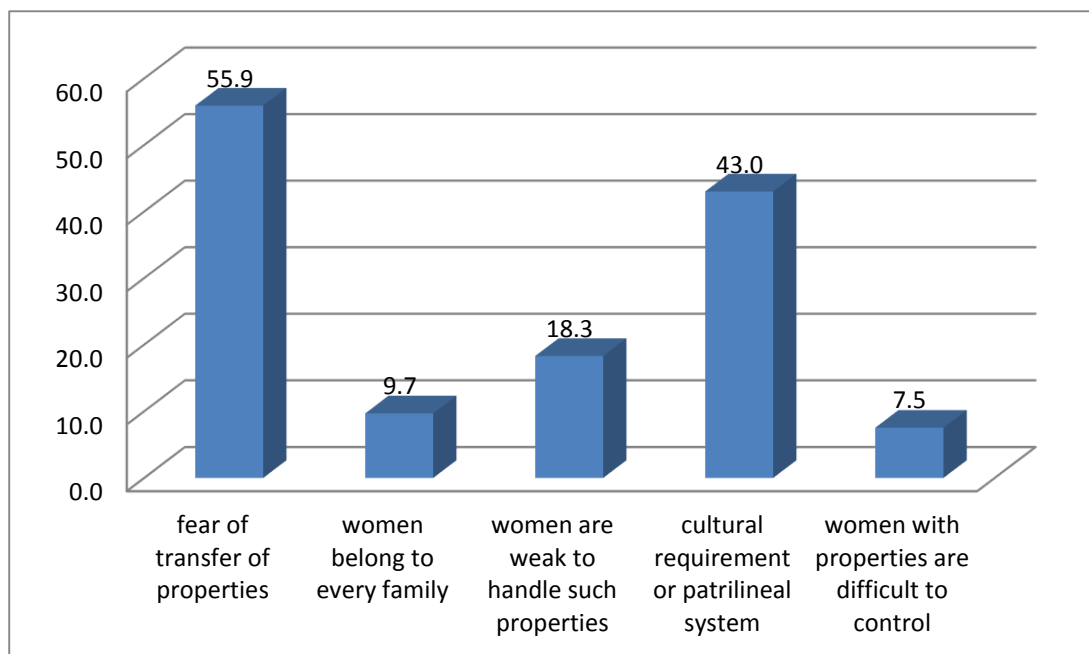
*Source: **Field Survey, August 2017***

When the respondents were asked how the act of seeking permission from their husband before accessing credit affect them about 67% of them said delay approval by husbands delays or denies women access to credit, 35.4% said it affect their business decision making, another 35.4% said their husbands deliberately deny them approval to access the credit and 12.7% said the fear of indebtedness makes them to seek the permission from their husbands. This confirms UNFPA, 1993 which said

Education brings benefits to the educated in the forms of access to information and more economic and political influence. Low education therefore generally limits the upward mobility of Nigerian women. The act of seeking permission from husband which a cultural norm confirms what Sarafat and Yano (2007) stated that, in spite of awareness of the rights it became difficult for the women to exercise their rights due to socio-cultural barriers. Beger and Buvinic (1990:102) noted that there are various factors that limit women's access to credit and socio cultural factors can be a major limitation to women's access to credit. They further noted that lack of collateral security, illiteracy, and gender discrimination can negatively influence women access to credit. Also a study conducted by Baiyegunhi (2010:23) reported that gender, ownership of land, value of asset and repayment capacity is statistically significant factors considered in determining whether a household credit is constrained or not.

Figure 21: How seeking permission to access credit affects women economic activities and development
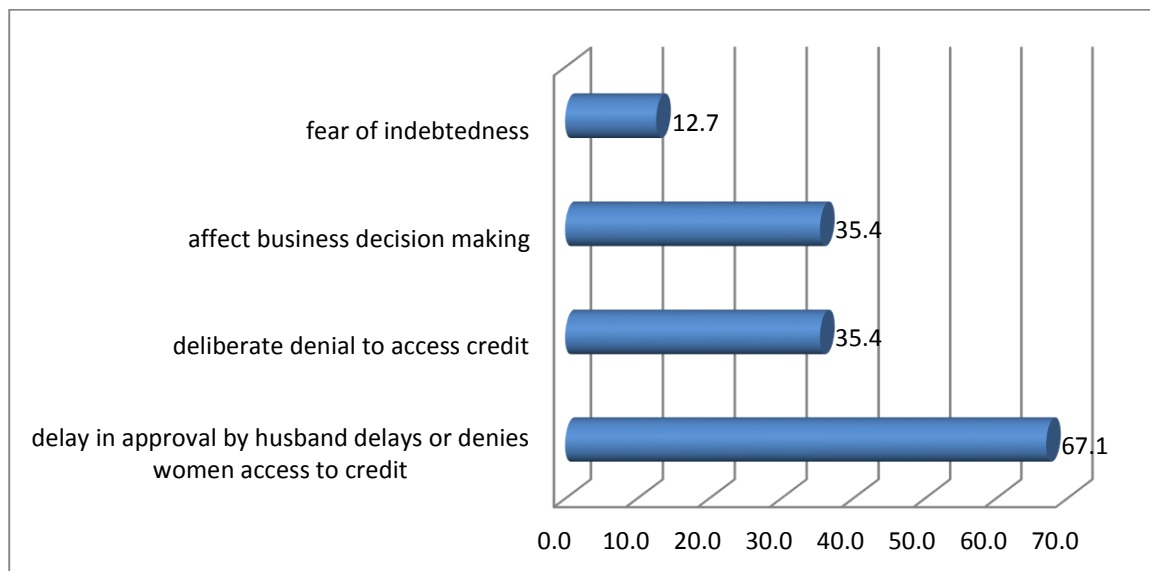
Source: ***Field Survey, August 2018***

A total 67.1% of the respondents interviewed said that women are unable to expand their business as one of the difficulties women face in accessing credit facilities, 35.4% said they lose interest in the business and 21.7% said women poverty increase.

Figure 22: Difficulties in accessing credit facilities affects women socioeconomic development
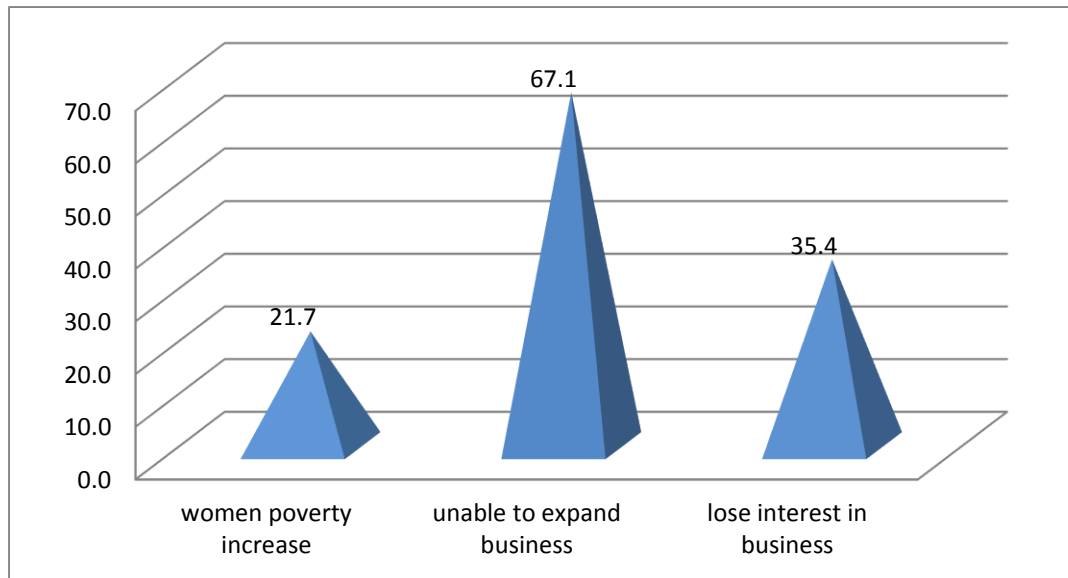
*Source: **Field Survey, August 2018***

On the issue of the kind socioeconomic activities women are restricted not to engage in 95% of the respondents said women are restricted in land ownership and 30% said women were restricted in decision making. A study conducted by Wanyeki (2003) indicated 1that in Africa customarily and or traditionally women are not entitled to any kind of valuable property such as land.

Table 3: Kind of socioeconomic activities women are restricted from engaging

Kind socioeconomic activities women are restricted not to engage in	Frequency	Percent
Restricted in land ownership	117	95
Restricted in decision making	37	30

Source: ***Field Survey, August 2017***

4.5 *How Women are perceived For Participating in the Socio Economic Development of the District*

When the respondents were asked about their perception on women with higher education qualification, the study revealed that, about 53% of the respondents indicated such women as hard working , other respondents (33.3%) said those women are disrespectful , 26.7% indicated such women abandon their gender roles and 20% said such women are empowered and confident. The finding confirms Carpenter and Johnson (2001) that women's self-perceptions can be either positively or negatively affected by their association with womanhood.

Figure 23: How women pursuing higher education are perceived in the society
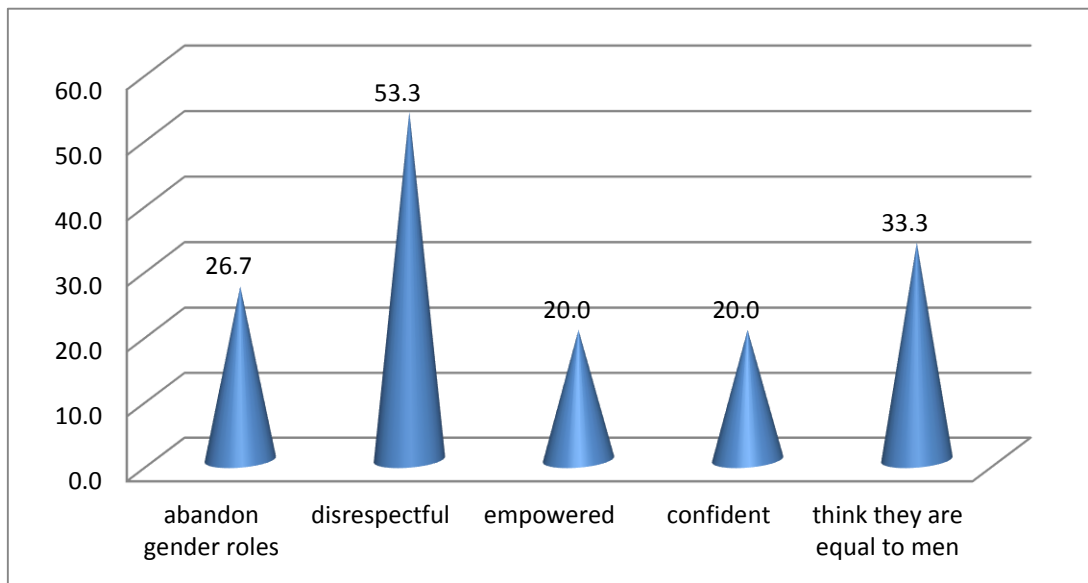
Source: Field Survey, August 2017

On the question of 'How are women engaged in trade and businesses perceived in your district?' 53.3% of the respondents said such women are perceived to neglect their family in place of the trade and business, 33.3% said such women love more money than their family, 26.7% said such women are seen to be proud and 20% said such women spend time on their work rather than the family and another 20% said such women are hardworking.

Figure 24: How women in trade and businesses are perceived
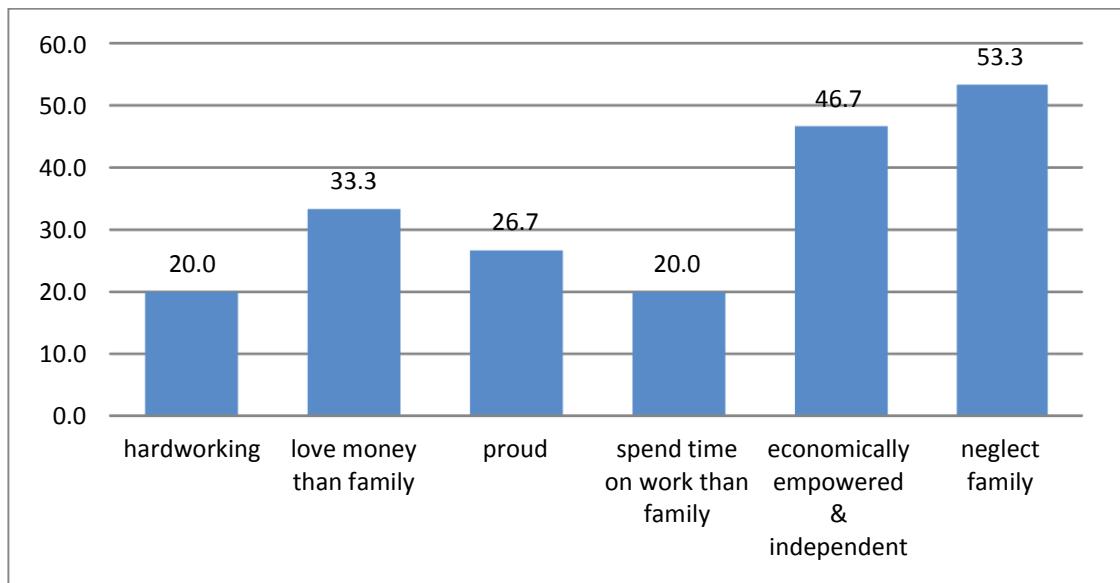
Source: **Field Survey, August 2017**

On the issue of 'How are women holding higher positions in the society perceived in your locality?' 60% of the respondents said such women are seen to be proud, 53.3% said such women are perceived as disrespectful, 26.7% said such women are harsh, 20% said they are seen as role models and another 20% said such women are seen as hardworking.

Figure 25: How women holding higher positions are perceived in the society
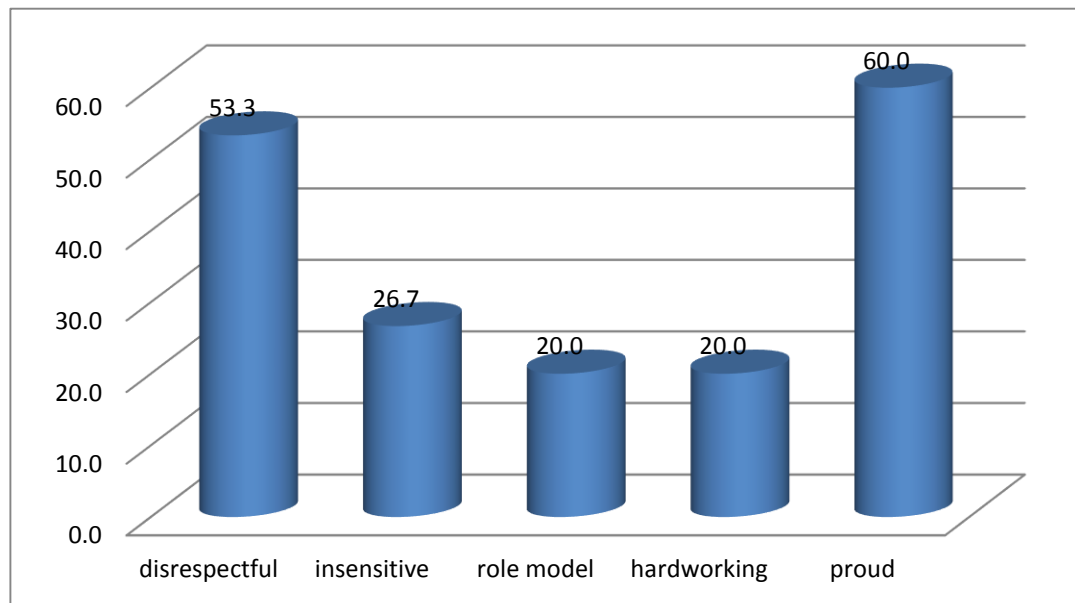
Source: **Field Survey, August 2017**

When the question 'How are women engaged in politics perceived in society?' was posed to respondents 46.7% of them said such women are seen as taking men role, 33.3% said such women are seen to be defying culture, 20% said such women are seen to be role models, another 20% said such women are intelligent and confident as well. A positive deviant in an interview said that: "I *did not get this far without challenges, I was perceived evil, disrespectful and even received threat of death by some community members*."(FPD Bongo District, 2016)

Figure 26: How women engaged in polities are perceived

*Source: **Field Survey, August 2017***

On the final question on how women are perceived by their fellow women , respondents were asked 'How are women pursing higher education, trade and businesses, holding higher positions and engaged in politics in the society perceived by their fellow women?' 40% of respondents said women see such women as role models, 33.3% said women see such women as proud, 26.7% said women see their fellow women in such situations as disrespectful, 20% said see such women as empowered, another 20% said such women are seen as hardworking, intelligent and confident.

Figure 27: How women pursuing higher education, trade and business, holding higher positions and engaged in politics are perceived by their fellow women
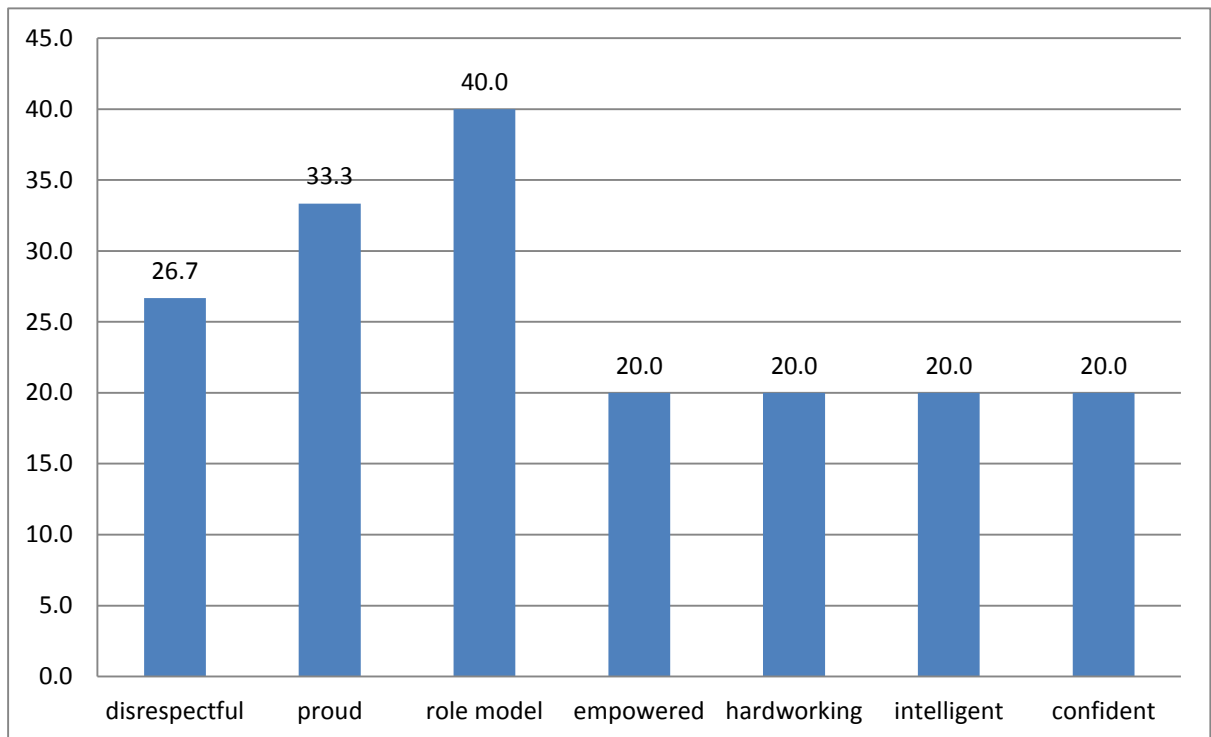
*Source: **Field Survey, August 2017***

4.6 Measures that can be put in place to Enhance Participation of Women in Socio Economic Development

A total of 66.7% said cultural reformation by traditional leaders can be done to correct the problem brought by the patrilineal system, 26.5% said there should be legislation and legal framework on women's right, 22.9% said education and sensitization should be carried out and 10.8% said there should be government intervention to promote women welfare. The finding also confirm what Bisnath (2001) identified, he stressed on political mobilization, consciousness rising and education for attaining women's empowerment. He further suggested change in laws, civil codes and system of property rights, social and legal institutions in order to achieve gender equality.

Figure 28: Ways to overcome problem brought by the patrilineal system
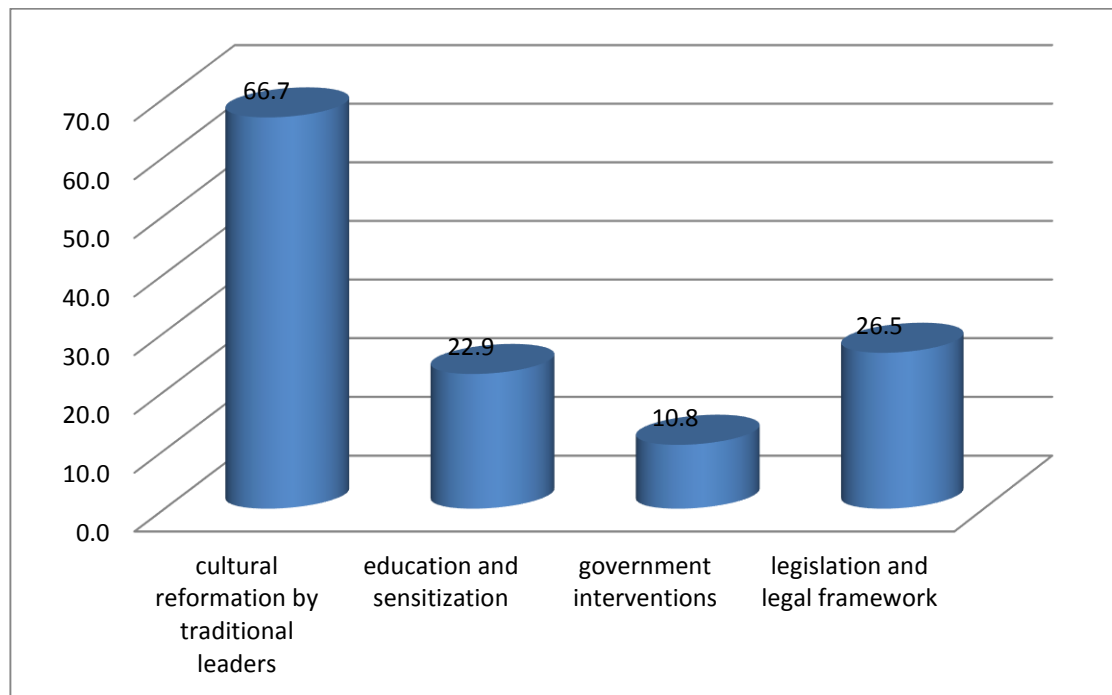
*Source: **Field Survey, August 2017***

On the solution of how early marriage challenge can be resolved 71.6% said legislation and enforcement of laws should be carried out, 50% said sensitization and education on the dangers of early marriage should be carried out and 12.2% said government intervene. The finding of educating the female confirms Ghanaweb (2014, July 4), reporting about UNICEF, saying that "Ending child marriage can preserve a girl's childhood, promotes her right to education, reduces her exposure to violence and abuse, and contributes to breaking cycles of poverty that are passed down from one generation to the next". Putting an end to or reducing the practice of early marriage will change many lives and improves communities.

Figure 29: How early marriage challenge can be resolved
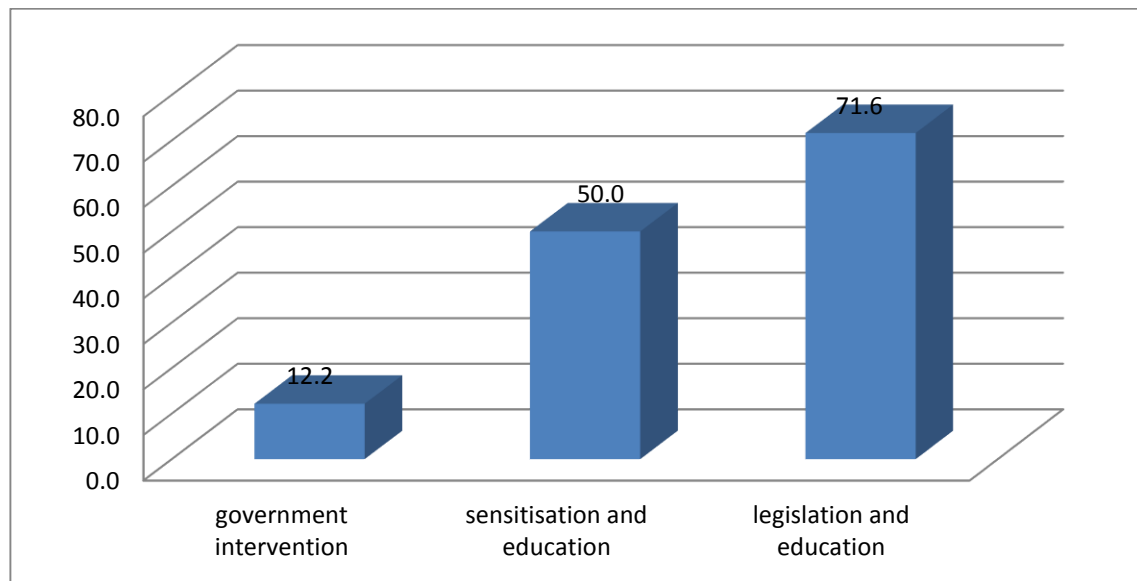
*Source: **Field Survey, August 2017***

In terms of solution to land ownership problem 63.6% of the respondents suggested that there should be cultural reforms by the traditional leaders, 34.1% said there should be government intervention and support for women to own lands, 14.8% said there should be legislation and enforcement of laws on the ownership of lands, 12.5% said sensitization and education should be carried out on the benefits of women owning lands and 4.5% said there should available and flexible terms of accessing credit. This result also confirms Taylor and Rupp (1993) who wanted structural changes. They believed that all such changes are not possible without promotion of awareness rising campaigns.

Figure 30: Ways to overcome land ownership to help women engage in agricultural activities
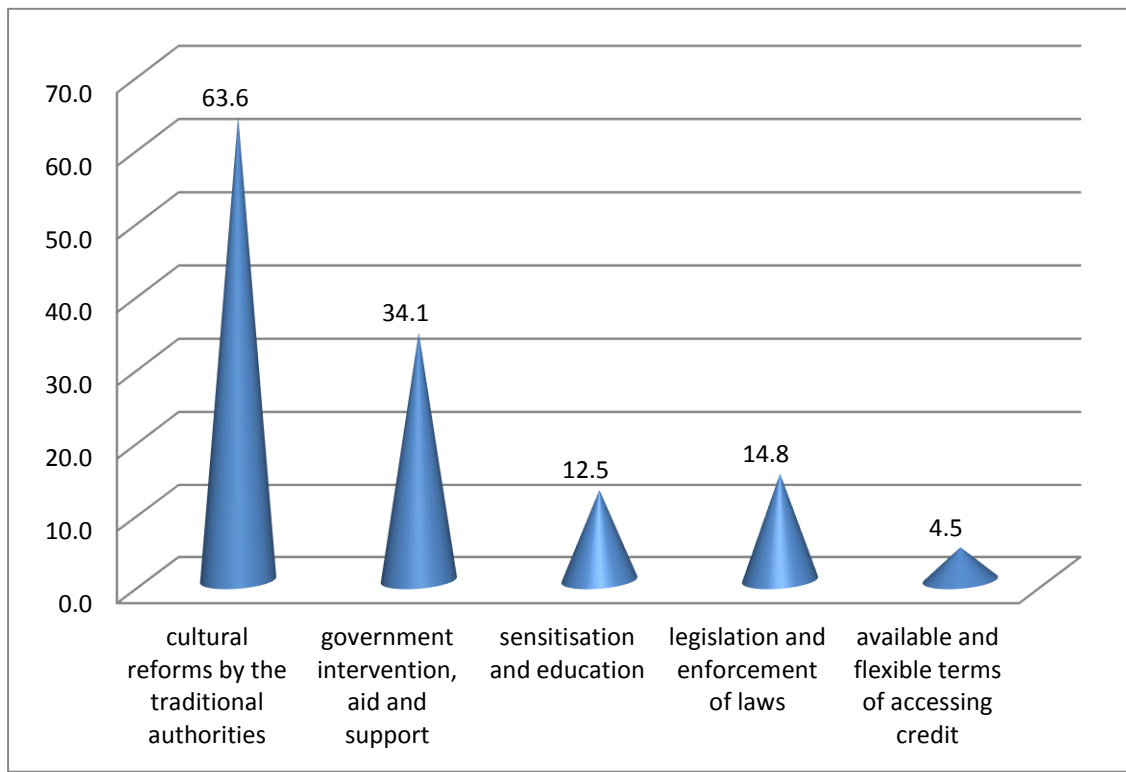
*Source: **Field Survey, August 2017***

Respondents were asked what can be done to give women some level of freedom to engage the livestock of their choice 62.7% of the respondents said there should be reforms in terms of culture, another 45.1% of them said laws should be enacted and enforced and 17.6% said there should be public education and sensitization. This affirms Parveen, (2005) who said informal education also has a potential for empowering women, in this regard) explored in her study in rural Bangladesh that both formal and informal education has positive significant impact on women's empowerment. She argued that education and skill improve the socio-economic condition of women and enable them to demand and protect their rights more

effectively. Furthermore, in her views, education was helpful to tackle the socio-cultural norms that hinder their well-being.

Figure 31: Ways to give women some level of freedom to engage the rearing livestock of their choice
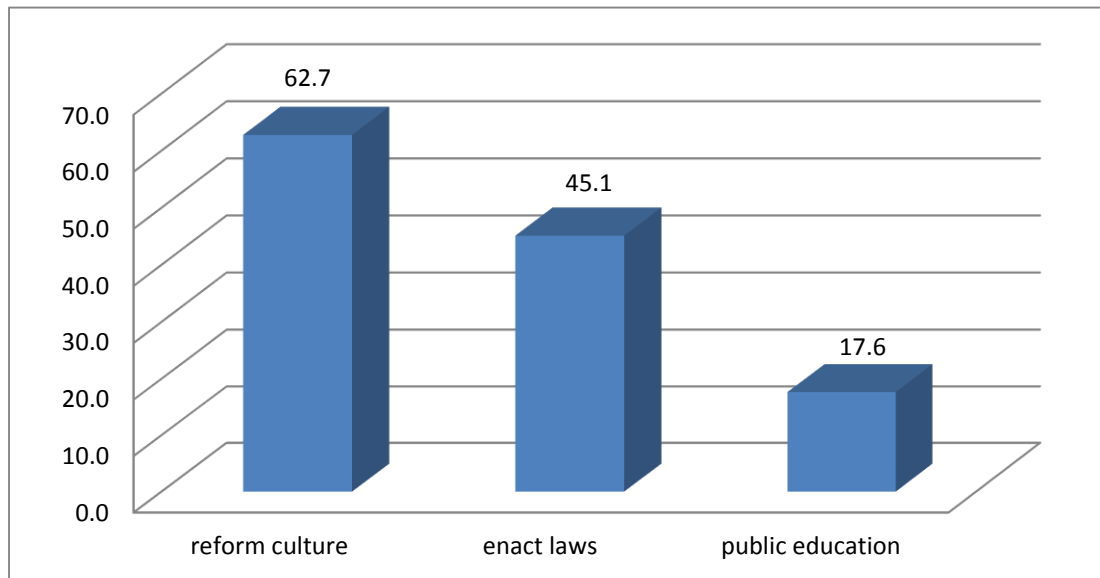
*Source: **Field Survey, August 2017***

A total of 45.7% of the respondents who answered the question what can be done to alleviate the restriction placed on the kind of crop women can cultivate said laws should be enacted and enforced so that women can grow any kind of crop of their choice, 31.4% said public education should be carried out to stop this practice, and 17.6% there should be attitudinal change in restricting women on the kind of crop they should grow.

Figure 32: Ways to alleviate restriction placed on the kind of crop women can cultivate
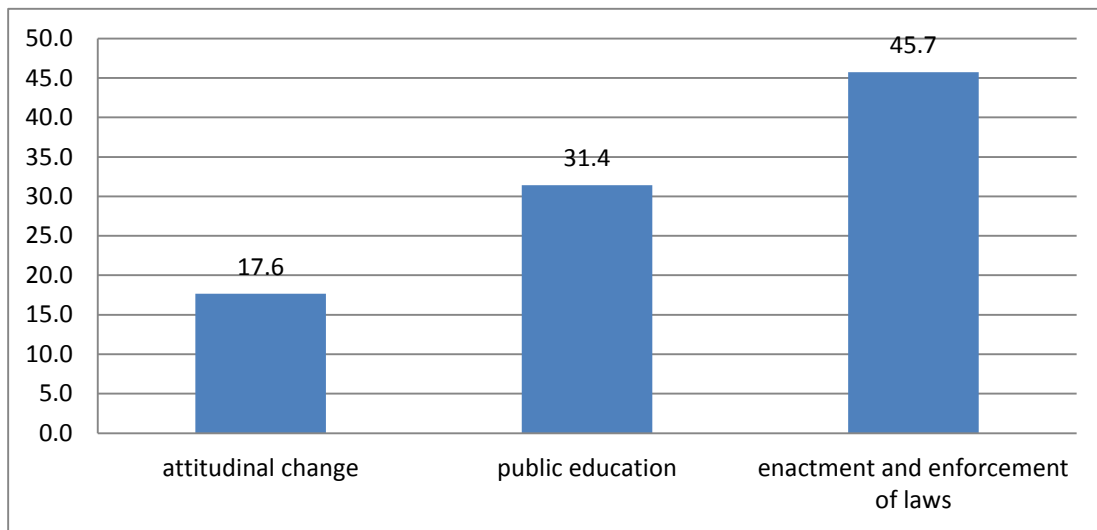
Source: ***Field Survey, August 2017***

Close to 71.6% of the respondents said there should be pubic sensitization and education on the importance of female education when the question what can be done in terms of education to be improved, this was followed by28.4% who said scholarships should be granted to girls in school, 19.8% of the respondents said parents should send their female children to school or let them learn a vocation, and 13.6% said punishment should be given to parents who refuse to send their female children to school. This confirms what Furuta and Salway (2006) found to be significant association between education and women's decision-making ability. This study also supported the viewpoint that education is prerequisite for improving the women position within the household and enables them to control the environment.

Figure 33: Measures to improve female education
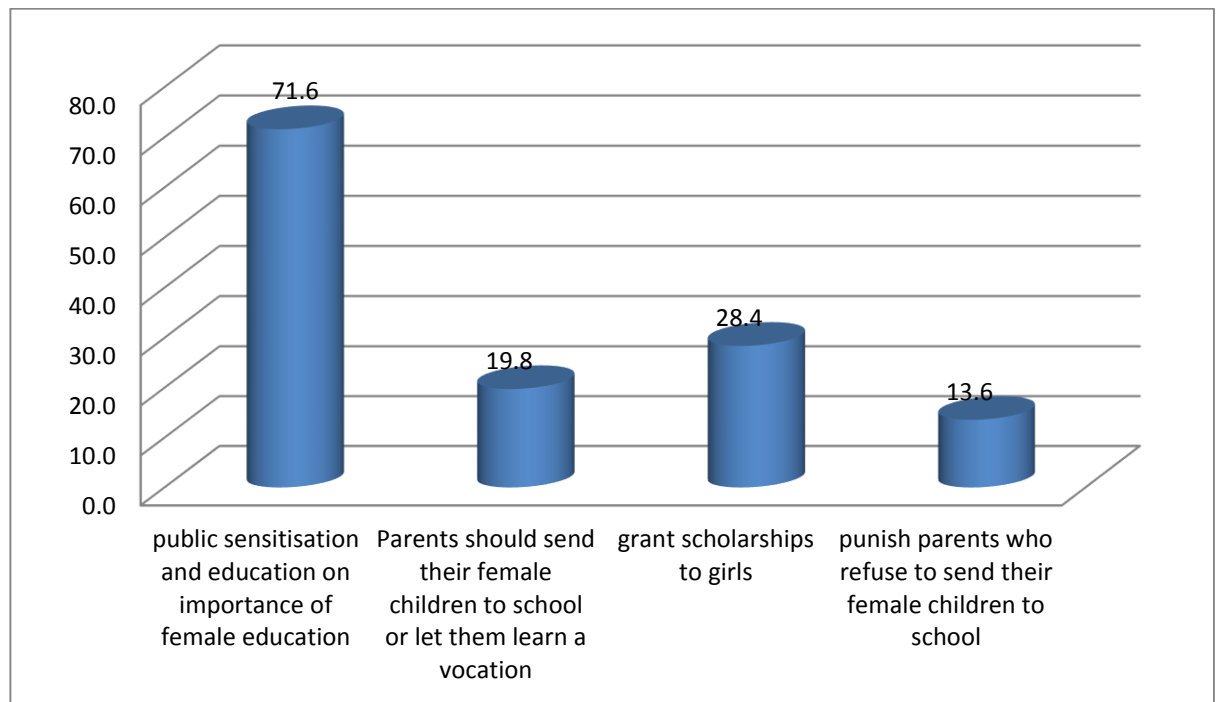
Source: Field Survey, August 2017

A total of 62.5% of the respondents suggested nuclear family system should be practiced in order to lessen the burden of women who face challenges due to extended family system, 37.5% said there should be less interference from extended family members and 15.2% said women should be gainfully employed. The finding of how to overcome extended family problems confirms Sridevi (2005) who explained that in joint family most of the decision were made by older family members. Income was also usually shared by many individuals. Furthermore, in joint family system, there were lot of restrictions especially for a young woman in her daily affairs that hindered their mobility, control over income, and participation in decision making.

Figure 34: Remedies to extended family system challenges
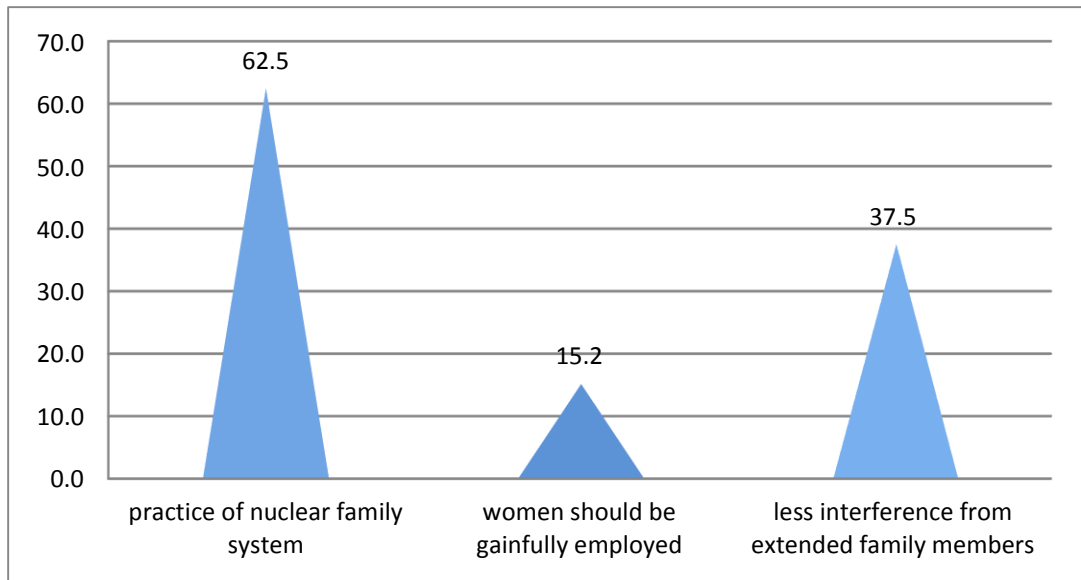
*Source: **Field Survey, August 2017***

A little over 64% of the respondents said cultural reformation on the rights of women to own properties should be carried when it came to the question of what should be done to remove the restriction on the kind of properties women can own, 23.8% said legislation and law enforcement should be carried out, 22.6% said government should intervene, and 17.9% said public education and sensitization should be carried out. This study finding affirms Musokotwana and Siwata (2001) argument that empowerment of women can be ensured, by increasing awareness of the women about their rights. Furthermore, awareness rising can be helpful in controlling environment. Thus, knowledge of women about their rights is an important predictor of women empowerment.

Figure 35: Ways to enable women own properties without restrictions
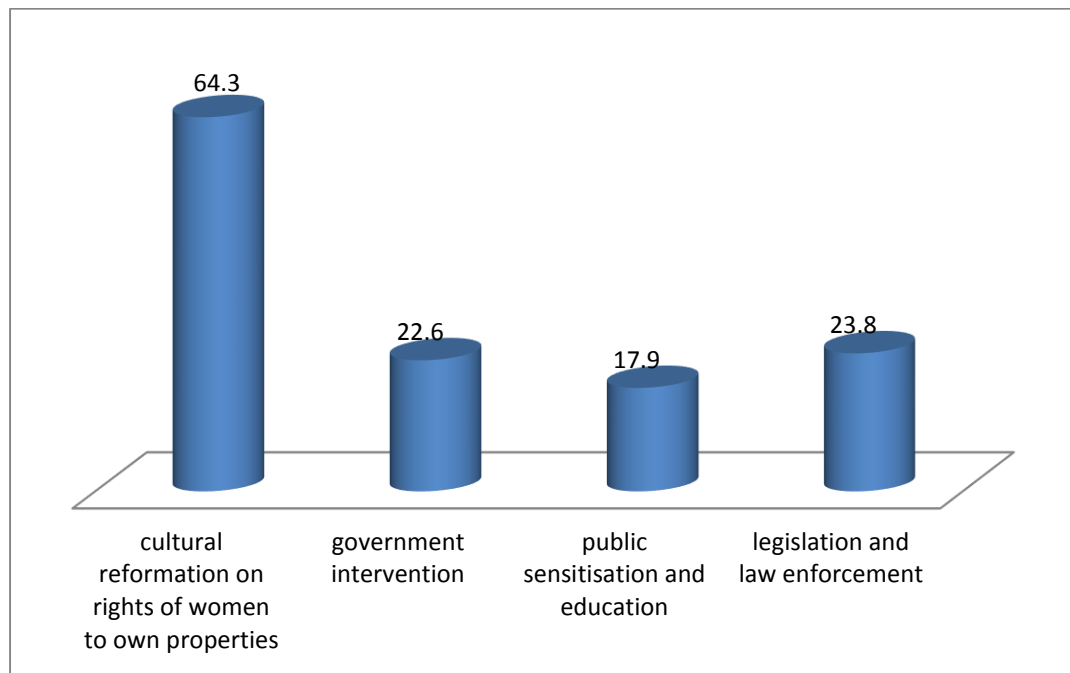
Source: Field Survey, August 2017

Respondents who said they need to seek permission from their husband before accessing credit were asked what can be done to solve this situation 60.9% said men should be educated to support women to undertake economic activities, 18.8% said women should be empowered, 18.8% said they don't know, 13% said couples should learn to trust and support themselves and 8.5% said the restrictions should be maintain because some women are arrogant. Collins (2000) mentioned that 'power' deals with ideology, culture, and consciousness. Therefore, without awareness women will continue to support their own subordination and also that of other groups.

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Figure 36: measures to correct challenges of seeking permission from husbands before accessing credit facilities
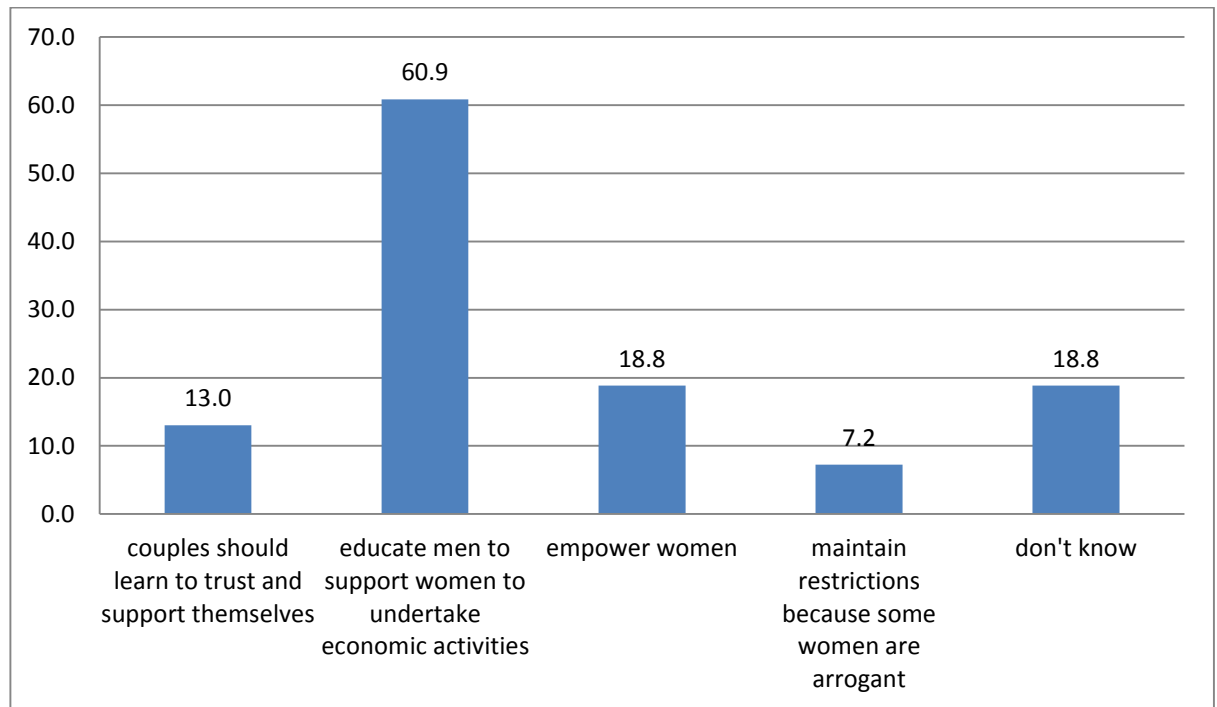
*Source: **Field Survey, August 2017***

Exactly 67.1% of the respondents who suggested remedies to the difficulties faced by women in accessing credit facilities said there should be flexible terms of accessing and payment of credit, 19% said government assistance is needed in the area of credit facilities, 16.5% said there should be proper education on the terms and conditions of credit facilities, 13.9% said credit facilities should be made available, and 7.6% said women should have regular source of income which can enable them to take credit. This endorses what Berger and Buvinic (1990:123) conclusion that unless women are exposed to the relevant channels of credit distribution they will continue to be ignorant about many sources of loans and therefore they will continue to be at disadvantage when it comes to credit access. Collateral security seems to be one of the major factors constraining the access of women to agricultural inputs.

Figure 37: Remedies to the difficulties faced by women in accessing credit facilities
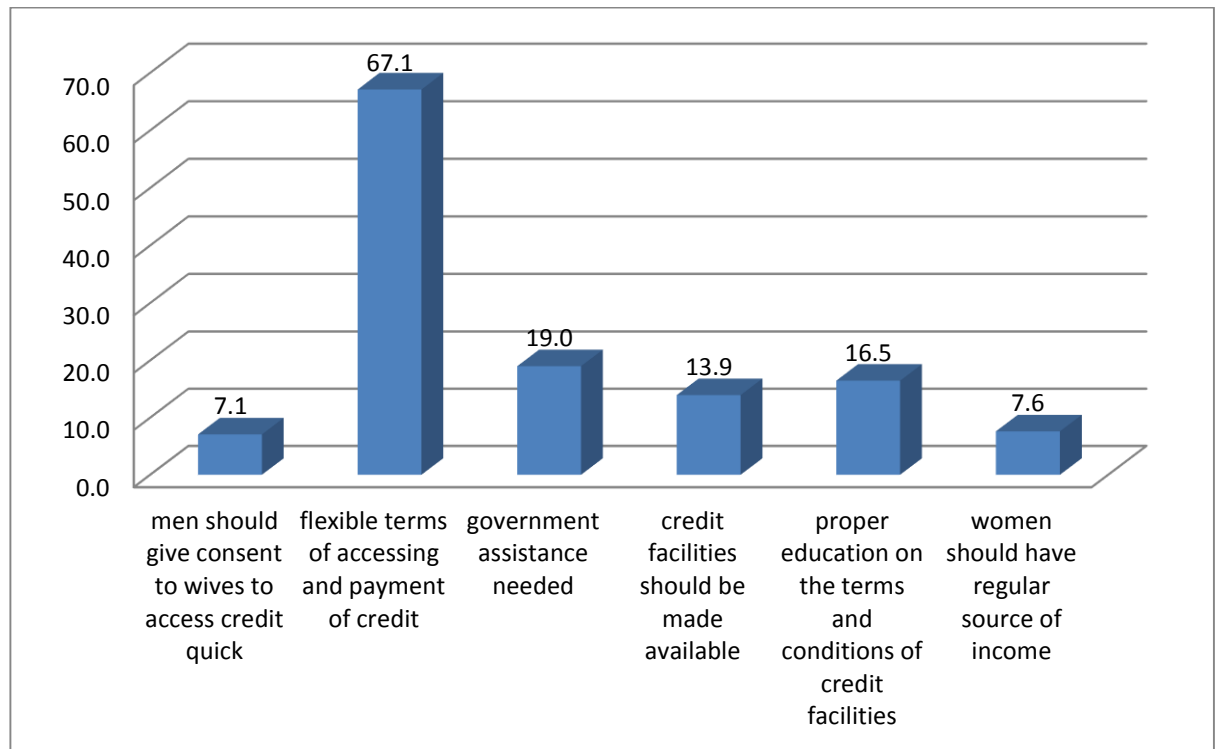
Source: ***Field Survey, August 2017***

Respondents who indicated that women in formal also face some of problems were asked to suggest solutions to overcome these problems 51.6% said government intervention is need, 29% of them said they don't know and 19.4% said the educated women themselves should fight for their rights. The result equally confirms in Rahman *et al.* (2008) study which concluded that education provides women courage to speak against social injustice and political discrimination. Above-mentioned discussion can be summed up in a way that education provides multifaceted benefits to women that support them to be empowered.

Figure 38: Measures to solve problem of women in formal sector restricted not to engage in certain socioeconomic activities
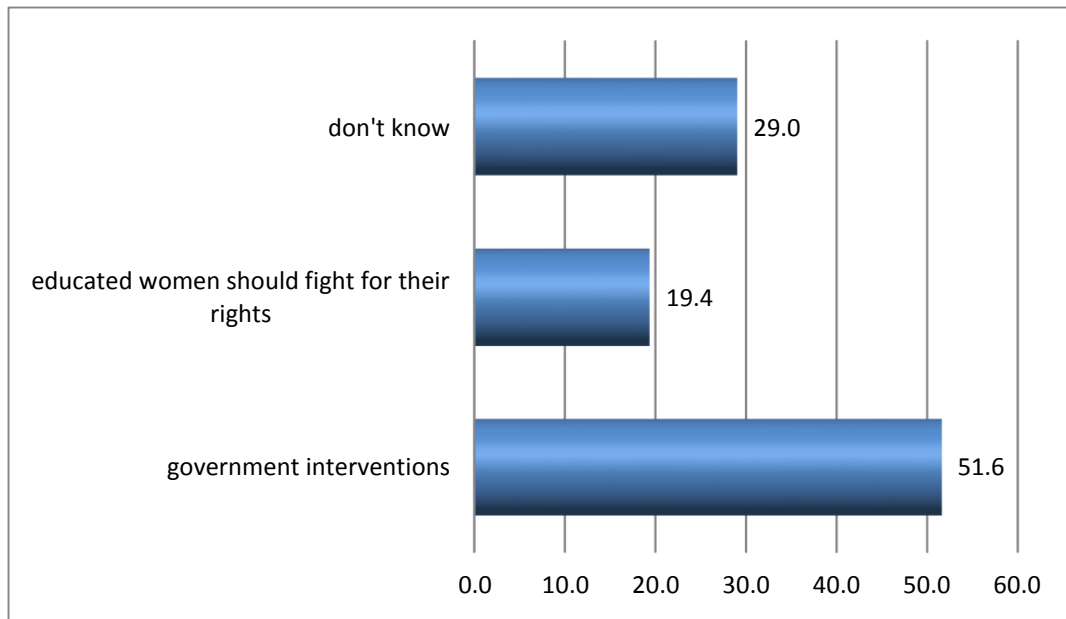
*Source: **Field Survey, August 2017***

Conclusion

It is clear from the above that the Socio-cultural factors that constrain women from participating in socio-economic development in Bongo Traditional area are numerous and range from lack or limited education to unfavourable land ownership system and family systems (cultural factors). These Socio - cultural factors that affect the participation of women in socioeconomic development do not allow them to develop themselves in terms of education and economically to enable them contribute effectively to the development of the district. In terms of how women are perceived for participating in the socio economic development of the district it is generally not favourable to the women who have attained some level success in education, trade, business and politics. On the issue of measures put in place to enhance participation of women in socio economic development cultural reformation, education and sensitization and enforcement or implementation of laws are very important.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

The final chapter of the study presents the summary of the major findings of the study, conclusions, and recommendations of the study based on the results and discussions. The study has identified socio-cultural factors that affect the participation of women in socio-economic development in Bongo Traditional area of the Upper East Region of Ghana as well as Interventions or Measures to improve Women' Participation in development.

5.2 Summary

The study was to find the socio-cultural factors that affect the participation of women in socio economic development in Bongo Traditional Area of the Upper East Region of Ghana. The socio-demographic characteristics of the respondents showed that 58% of the respondents were between 20 – 39 years while 61% of respondents interviewed were married. Thirty eight percent (38%) of them engaged in crop farming and other form of jobs. it was also revealed that 42% respondents had up to basic level education.

5.2.1 Socio-Cultural Constraints faced by Women Participating in Socio-Economic Development in Bongo Traditional Area

The study reveal that 77% of the respondents interviewed ticked 'Yes' women face some form of challenges in carrying out their economic activities which is as a result of they, being women. A total of 74% of the respondents said 'Yes' the patrilineal

system of inheritance had adverse effect on women's socio-economic development. Majority (84%) of the respondents said 'Yes' early marriage affect the female in their engagement in economic activities and an overwhelming 85% of respondents said yes land ownership affect women's economic activities especially those engaged in agricultural activities.

Regarding factors that restrict women on the choice of livestock they can rear, 54% said 'No' implying women were not restricted whiles 46% said 'Yes' they were restricted. The 46% that indicated 'Yes' women were restricted on the choice of livestock rearing 48.9% of them explained that women feel discriminated, marginalized, neglected and victimized. A total of 75% of the respondents said 'No', women are not restricted in terms of the kind of crop they can cultivate whiles 25% said 'Yes' they were restricted. The 25% further had 46.2% of them saying women are weak to cultivate such crops. Exactly 66% said 'Yes' female are constrained in terms of education which is as a result of cultural practices and 56% said 'No' the extended family system does not affect women economic activities whiles 44% said 'Yes' extended family system affect women economic activities.

An overwhelming majority of 91% of the respondents said 'Yes' female are restricted in the kind of properties they can own. On follow-up from the 91% who said yes 83.3% mentioned land and farms, 66% mentioned certain livestock (cattle, pigs, dogs, duck, goats, sheep, guinea fowl, cats and donkey) and 55.3% said houses were some of the properties women were restricted not to own. A total 85% of the respondents said 'No', women are not permitted to access credit without their husband's permission and in supplementary response 81.2% of the respondents

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mentioned that they do it due to respect for their husbands as the head of the family and 58.8% of them said they do that in case of debts or indebtedness.

Seventy – nine percent (79%) of the respondents indicated 'Yes' to imply women have difficulty in accessing credit facilities and in a follow-up 78.5% said they lack valuable properties or collateral to enable them access credit. Fifty - eight percent (58%) of the respondents said 'No' to indicate women in the formal sector were not restricted on the kind of socioeconomic activities they engage in.

5.2.2 Socio - Cultural factors that affect the Participation of Women in Socio-economic Development

A total of 54% of respondents said early marriage and early parenting terminates their education and learning of a vocation and about 66.2% said patrilineal system affect women economic activities by denying them of inheritance, ownership of valuable properties and rights. About 78% early marriages make them drop out of school and also stop the learning of a vocation. About 74% of the respondents said land ownership affect women as they engage in agricultural activities because they usually feel reluctant or lose interest in farming and 82.6% of the respondents said women are restricted on the kind of crop they cultivate and to them this deny them their economic rights.

A total of 80.3% of the respondents indicated certain cultural practices constrain female education or deny them of education, 45.1% said their education is limited due to their reproductive role and 54.7% said there is interference by extended family members and this affects their socioeconomic activities. About 55% indicated it was

out of fear of transfer of properties that women are not allowed to own some and 52.8% of the women interviewed said it is a cultural requirement of the patrilineal system for women not to own certain properties.

About 67.1% of the respondents interviewed said delay in approval by husbands' denies women access to credit in the quest to seek permission from their husbands. A total of 67.1% of the respondents interviewed said they are unable to expand their business as one of the difficulties women face in accessing credit facilities and 95% said they are restricted in land ownership.

5.2.3 How Women are Perceived for Participating in the Socio Economic Development of the Traditional Area

A total of 53.3% of the respondents said women pursuing higher education are perceived to be disrespectful and another 53.3% said women who are into trade and businesses are perceived to neglect their families in pursuit of trade or business. Exactly 60% of the respondents said women holding higher positions in the society are perceived to be proud and 53.3% said they are perceived to be disrespectful as well. On how women are perceived in terms of engaging in politics 46.7% said such women are perceived to be taking men's role. Exactly 40% of the respondents said women who are into trade and business, higher education, and holding higher positions are seen as role models by their fellow women.

5.2.4 Measures that can be put in place to Enhance Participation of Women in Socio Economic Development

A total of 66.7% of the respondents said cultural reformation by traditional leaders can be done to correct the problem brought by the patrilineal system and on early

marriage challenge 71.6% of them said it can be resolved by legislation and enforcement of laws to deter people from practicing it. About 63.6% of the respondents suggested that there should be cultural reforms by the traditional leaders in terms of land ownership. 62.7% of the respondents said there should be reforms in terms of culture and another 45.1% of them said laws should be enacted and enforced when it comes to the issue of issue of freedom of women to engage in the rearing of any livestock of their choice.

Exactly 45.7% of the respondents who answered the question what can be done to alleviate the restriction placed on the kind of crop women can cultivate said laws should be enacted and enforced so that women can grow any kind of crop of their choice. Close to 72% of the respondents said there should be pubic sensitization and education on the importance of female education so that it can be improved. A total of 62.5% of the respondents suggested nuclear family system should be practiced in order to lessen the burden of women who face challenges due to extended family system. A little over 64% of the respondents said cultural reformation on the rights of women to own properties should be carried out when it comes to the question of what should be done to remove the restriction on the kind of properties women can own.

Respondents who said they need to seek permission from their husbands before accessing credit were asked what can be done to solve this situation, 60.9% said men should be educated to support women to undertake economic activities and 67.1% of the respondents suggested there should be flexible terms of accessing and payment of credit as remedies to the difficulties faced by women in accessing credit facilities. Close to 62% of the respondents said government intervention is needed on the issue of problems faced by women in the informal sector.

5.3 Conclusion

Generally the socio-cultural factors that is the patrilineal system, extended family system, early marriage, early parenting, land ownership, ownership of valuable properties, seeking of permission from husbands before accessing credit and kind of animals to rear by women affect the participation of women in socio economic development in BongoTraditional Area of the Upper East Region of Ghana. In the light of the findings revealed by this study, it can be concluded that, socio-cultural factors have contributed negatively to the participation of women in the development of Bongo district.

5.4 Recommendations

The results of the study suggest that the overall participation of women in the socioeconomic development of Bongo Traditional Area is low or not encouraging. Due to this much more efforts need to be put in place to address the socio-cultural practices that impede women's participation in the socioeconomic development of the District. Based on the findings, the study makes the following recommendations;

1. Educating women should be one of the priorities in the district thereby empowering them to help develop the district. The district assembly and NGOs should therefore intensify scholarship schemes and other educative programs to promote girl-child education in the district.

2. One of the problems identified in this study was early marriage and early parenting among the females of Bongo district. The researcher recommends massive education and sensitization on the effects of early marriage and early parenting. The researcher further recommends that there should be legislation and enforcement of laws by the government on early marriages so that

perpetrators of early marriages can be punished to deter others from engaging in that dastard act.

3. The assembly should collaborate with the traditional councils to embark on custodian reforms of cultural values that have negative influence on women.

4. Media should also take up a role by educating people to abolish all negative gendered notions that stigmatize women and also strengthen public sensitization on the vital role women can play in the community development when given the chance to participate.

5. Finally, on the issue of difficulties women face in accessing credit as one of the problems identified, the study recommends that financial Institutions, NGOs as well as Local government should provide affordable loans or non-monetary credit facilities to women in the district to support women to engage in small businesses in the District.

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APPENDIX

Appendix A: Guide for Key Informants

Key informant (men group leader)
Socio-cultural constraints faced by women participating in socioeconomic development in bongo traditional area

1. **What are some of the challenges women face in carrying out their work?**
   There are many challenges but for the sake of time, let me summarizes some of them below:
   a) Early marriage
   b) Lack of equal opportunity to be educated
   c) No right to land ownership and other inheritance
   d) Marginalization
   e) They do not have say in key decision making that concerns this community
   f) They still go through widowhood rites at this modern age in this community which is very bad

2. **How do the women feel in this situation?**
   a) They are not happy at all and this affect them negatively throughout their lives
   b) They feel inferior and marginalized
   c) They feel neglected and less important as they are excluded from taking key decisions that concerns their own lives
   d) They feel discriminated and this demoralize them

3. **How does the patrilineal system of inheritance affect women's economic activities?**
   a) This system do not favour women as they are not included in the inheritance of their parents properties such as land, houses and over valuable properties
   b) The system excludes women from key decision making
   c) Patrilineal system of inheritance does not allow women access to their own land within their families during divorce.
   d) Through men and women are supposed to have right to land, through leasing, however like outright purchase, women need the consent of their husbands or family makes members to be given leased land for farming

4. **How does early marriage affect the female education?**
   a) Early marriage ends education of the girl child at a very tender age. This leads to vicious cycle of poverty as the child does not have any certificate or any formal training skills to work and earn income. The denial of girl child right to education, employment and entrepreneurial opportunities make them poor. Girl child quickly jumps into the role of a mother, a wife and a caretaker of the husband at the time they have no knowledge of house management. This leads to marital problems
   b) Early marriage leads to high risk of abuse and health related diseases such as STDs. Because these girls get married at young age, they are very productive in giving birth and for this matter they tend to have more children that they cannot educate them and the cycle continuous
   c) Some suffer from psychological and mental problems and this lead to depression, high bps and early death

5. **Which type of properties are women restricted not to own?**
   a) Land
   b) Livestock
   c) Farm
   d) House

6. **Do women have challenges in accessing credit facilities which as a result of they being women?**
   a) Yes. Most of the women i this community face these challenges a lot and they always complain to us. This is so because they need to officially inform their husbands for their consent first before even embarking on the idea to access their credit facility. The husband may say no since they women may not be able to use the money properly and they (men) will have to pay in the event of default. Some men will agree for their wives to access the facility but they will take from the women even though it is the woman who borrowed it.
   b) The second issue or challenge is that the financial institutions may demand for collateral as security for loan repayment which most women do not have and hence, they are denied. The reason being that most of the women here are not allowed to own valuable properties
   c) Another challenge is that even if the woman finally gets the financial assistance from the institutions, the women use these monies to develop their husbands farms or support their counterparts in other businesses where they do not own

7. **Are the women in the formal sector also restricted on the kind of socioeconomic activities they can engage in?**
   The answer is yes and no
   a) Yes because the cultural practices here do not support women in full despite their education and empowerment, they still cannot inherit their father's properties such as land, houses, farm and livestock's. These are reserved for their male siblings.
   b) No because some of the educated and empowered women here will not allow themselves to be restricted as they have been educated and know their rights. Some can even go as far as court or send the husbands to the chief palace if they want to engage in negative activity. They do succeed through but they sometimes end the marriage premature

8. **How does land ownership affect women economic activities?**
   a) This reduces the family revenue or income as the women feel they do not have the right to own the land so they do not give off the best
   b) Poverty vicious cycle: because the women do not own the land, their contribution in the household is minimal and this increases the poverty level which may continue from generation to generation
   c) Women do not take part of decision making as to what the land should be used for or what crops should be cultivated on the piece of land for that matter, the men sometimes take unilateral decision that affect their production levels or that may yield negative results

9. **How do you men perceive women involvement in socioeconomic activities**
   a) To be honest both men and women perceive women involve as a way to economic freedom where their dependency on men will reduce. Some men also think that if a woman is educated and empowered to be seriously involved in socioeconomic activities like men, they will be rich and will not respect their husbands

10. **How do the men in the community contribute to their wives involvement in socioeconomic development**
    b) We provide them with physical strength. My wife is into trade and i help her carry the things to the store from the farm. I help her to always pack the goods into the store in the evening and pack them out in the morning.
    c) We assist them financially when we have the money
    d) Sometimes we advise them to start a trade. We also advise them on how to go about it.

Key informant (community based organisation) founder Cleothilda Atampubirii
Socio-cultural constraints faced by women participating in socioeconomic development in bongo traditional area

1. **What are some of the challenges women face in carrying out their work?**
   a) Marginalization
   b) Exclusion from decision making
   c) No right to land ownership
   d) No right to property inheritance
   e) Early marriage
   f) Widowhood rite

2. **How do the women feel in this situation?**
   a) They feel restricted, marginalized and discriminate

3. **How does the patrilineal system of inheritance affect women economic activities?**
   a) It excludes women from decision making
   b) It denies women right to land property inheritance. So women have no control over their economic activities

4. **How does early marriage affect the female education?**
   a) Early marriage terminates the girl's education both formal and informal. After marriage she takes the role as a wife and mother at the early stage some suffer from depression, they encounter abuse, some suffer maternal and infant mortality because they are too young. Marrying at young age makes them vulnerable which subject them to domestic violence by their male counterparts

5. **Which type of properties are women restricted not to own?**
   b) Land
   c) House

d) Farm
e) Livestock
f) The women traditionally have no place in the father's house she is raised there only to be married off to the husband where she will belong. And so cannot inherit properties from the father's line because she will transfer it to the husband's place too she is considered a visitor who is in the house only by virtue of marriage and have no right to properties in the husband's house because incase of divorce or death she will transfer the properties to another family
g) Women cannot own such properties because of the patrilineal system. Properties are passed on only to the male children or the deceased brother if he had no son

6. **Do women have challenges in accessing credit facilities which as a result of they being women?**
   a) Yes, they do face challenges
   b) Most of the time the financial institutions require collateral as security for repayment of the loan or payslip from the salaried woerkers. This is the case women are not allowed to own valuable properties even where a woman is able to acquire a valuable property it is still considered as the husband's property

7. **Are the women in the formal sector also restricted on the kind of socioeconomic activities they can engage in?**
   a) To some extent yes, because even though they are empowered and independent they cannot inherit their father's property

8. **How does land ownership affect women economic activities?**
   a) It reduces household produce
   b) Women have no collateral over the land. They cannot take decision on what to cultivate or how to till the land. They also have no control over what to sell after cultivation and no control over proceeds from the farm. This makes them dependent on the men. The men take decisions and their decisions are final because they are the owners of the land

9. **How do you men perceive women involvement in socioeconomic activities**
   a) To some they are trying to empower themselves trying not to be dependent on men.
   b) But to others they are considered as money loving and disrespectful

10. **What is the CBOs contribution towards encouraging women to participate in socioeconomic development?**
    a) Women access loans after planting trees instead of collateral
    b) With the help of donors from Germany the CBO builds block houses and iron roofing for the poor and needy who lose their shelter through heavy storms
    c) The CBO supply food (gains) during the dry season with the help of some donors

11. **What measures can be put in place to enhance participation of women in socioeconomic development?**
    a) Addressing norms and customs that discriminate against women
    b) Educating both men and women on the benefits of recognizing women's right to land
    c) Government to financially assist CBOs to improve the services they are providing the women in the community
    d) Punishment for those who marry off their children at tender age
    e) Intensify education or sensitization on the importance of women empowerment

Key informant interview Tindana
Socio-cultural constraints faced by women participating in socioeconomic development in bongo traditional area

1. **Does the patrilineal system of inheritance practiced affect women's socioeconomic activities and how does it affect them**
   Yes. It denies women right to inheritance. They cannot inherit their father's property when he dies

2. **Are women restricted on properties they can own and which types of properties**
   Yes,
   a) Land
   b) Farms
   c) House
   d) Gods

3. **How does this restriction affect women participation in socioeconomic development**
   a) The restriction deny them opportunities for economic gains
   b) Makes them dependent on men in terms of access to these properties
   c) It makes them vulnerable
   d) They cannot decide to do or till a land the way they think it will be beneficial to them.
   e) Ownership of these properties empowered people hence women are not empowered with restriction on ownership

4. **Does early marriage affect women and how does it affect their education and participation in socioeconomic activities.**
   a) Yes early marriage affect women negatively
   b) Sometimes parents give their children out for marriage for bride price (cattle) or as a result of hunger which every way is not right
   c) It ends the child education
   d) She may be sexually abused with its attendant consequence
   e) Children are weak ignorant about child birth and may suffer from health complications during pregnancy and child birth
   f) Sexually abused get traumatized
   g) They are vulnerable and subject to domestic violence
   h) Others are used for force labour the do work which is beyond them

5. **What can be done in the area of land ownership to include women in land ownership**
   a) Nothing can be done. Even government cannot change that custom. Men are supposed to transfer to male child to ensure the continuity of the family land will be loosed to a different family (her husband's family).
   b) The consequence is huge and no Tindana will accept that.

Key informant interview positive deviant assembly woman of bongo
Socio-cultural constraints faced by women participating in socioeconomic development in bongo traditional area

1. **How did you get this far**
   a) Through determination
   b) Hard work

2. **Did you face any challenges**
   Yes

3. **What were the challenges**
   a) As a woman contesting political position with men it wasn't easy. Challenges i received include
   b) Threat of death
   c) I was told to get married and stop contesting
   d) I will not get a husband with what I have chosen to do
   e) Insults, hatred from all angles

4. **How do people perceive you getting this far?**
   a) Some people think am a role model
   b) Some people think am hardworking
   c) Some people think am ambitious

5. **What is your contribution towards encouraging women to participate in development**
   a) I work or liaise with the assembly to provide training for women in the community on how to make liquid soap and other detergents they can make and sell for a living
   b) In collaboration with the gender desk officer and other institutions concerned such as WAJU & DOVVSU to address women suffering abuse and violence
   c) Assist needy students (girls) to get scholarship from the assembly to further their education
   d) Personal support by giving grains, renewing and registering health insurance for some poor and age women in the community
   e) Organising health talk for the women and children

6. **What measures can be put in place to enhance participation of women in socio economic activities**
   a) Women access loans after planting trees instead of collateral
   b) With the help of donors from Germany the CBO builds block houses and iron roofing for the poor and needy who lose their shelter through heavy storms
   c) The CBO supply food (gains) during the dry season with the help of some donors

Appendix B: Research Questionnaire

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I am a student university for development studies pursuing master of philosophy degree in development studies. I am interested in the socio-cultural factors that affect the participation of women in socio economic development in Bongo District of the Upper East Region of Ghana. I would like to ask you a few questions and would be very grateful if you would spend a little time talking with me. I will not write down your name, and everything you tell me will be kept strictly confidential. Your participation is voluntary, and you are not obliged to answer any questions you do not want to answer.

PARTICIPANT'S SIGNED CONSENT

I have been informed about the objectives of this study and hereby agree to take part in this research as a participant. I understand that the study is carried out solely for academic purpose. I recognize that my participation is voluntary and that I am free to withdraw this consent and quit this study at any time, and that doing so will not cause me any penalty. I may also skip any question that I do not wish to answer. I may choose not to provide consent, in which case I am not eligible to participate in the research. I understand that, the information collected is going to be used and disclosed, (while keeping my identity confidential), between the researcher and to agencies responsible for the safety, effectiveness, and conduct of the research; and that the researcher may use and share my information for scientific purposes related to this and other associated studies. My appended signature signifies my informed consent.

Signature of Participant ....

Signature of Researcher……………………………

SECTION A:
BACKGROUND INFORMATION (BIO-DATA)

1. What is your age bracket in years?

A. Below 20 [ ] B. 20-29 [ ] C. 30-39 [ ] D. 40-49 [ ] E. 50-59 [ ] F. 60+ [ ]

2. What is your marital status?

A. Single [ ] B. Married [ ] C. Widowed [ ] D. Separated [ ] E. Divorced [ ]

3. Level of education?

A. Not educated [ ]   B. Basic [ ] C. Secondary [ ] D. Tertiary [   ]

4. A. What is your family size_____?

B. Male_____ Female_____

5. What is the major source of income in your household? *(Multiple Response)*

A. Petty Trading [   ] B. Livestock rearing [   ] C. Crop Farming [   ] D. Salary/Wages [ ] E. Others (specify) _____

6. Are you the head of the Household?

A) Yes   [ ]   B) No   [ ]

7. Who is the major income earner in the household?

A. Husband [   ] B. Wife [   ] C. [   ] Both [   ] D. Others (specify) _____

SECTION B:
SOCIO-CULTURAL CONSTRAINTS FACED BY WOMEN PARTICIPATING IN SOCIOECONOMIC DEVELOPMENT IN BONGO TRADITIONAL AREA

11. Do women face any form of challenges in carrying out their work (economic activities) which is as a result of they, being woman?
A. Yes [   ]   B. No [   ]

12. If yes, *women face some form of challenges in carrying out their economic activities which is as a result of they being woman*, how do they feel in this situation?

_____
_____

13. Does the patrilineal system of inheritance practiced by your people in any way affect women work (economic activities) **A. Yes [   ]   B. No [   ]**

14. Does the practice of early marriage in your society affect the female in engaging in economic activities to help develop your society?
A. Yes [   ]   B. No [   ]

15. In terms of land ownership in your culture, does it affect women economic activities especially those who are engaged in agricultural activities?
A. Yes [   ]   B. No [   ]

16. Are women in your society restricted on the choice of animals (livestock) they can rear?
A. Yes [   ]   B. No [   ]

17. If *yes*, how do women feel about this restriction on the choice of rearing livestock?

_____
_____

18. Are the women in your cultural area restricted in terms of the kind of crop they can cultivate? **A. Yes [   ]   B. No [   ]**

19. If yes, why are they restricted on the kind of crop they can cultivate?

_____
_____

20. Are the female populations in your area constrained in terms of education which is as a result of your society's cultural practices?
A. Yes [   ] B. No [   ]

21. Does the extended family system practiced by your people in any way affect women socioeconomic activities? **A. Yes [   ]   B. No [   ]**

22. In the area of property ownership, are the female restricted in the kind of properties they can own? **A. Yes [   ] B. No [   ]**

23. If yes, what kind of properties are women restricted not to own?

_____
_____

24. Are women permitted to access credit facilities to enable them engage in any socioeconomic activities without seeking the permission from their male counterparts?
A. Yes [   ]   B. No [   ]

25. If no, why do they need to seek permission from their male counterparts?

_____
_____

26. Do women have any difficulty in accessing credit facilities which as a result of they being women? **A. Yes [ ]   B. No [   ]**

27. If yes, why do women have difficulty in accessing credit facilities?

_____

_____

28. Are the women in the formal sector also restricted on the kind of socioeconomic activities they can engage in? **A. Yes [   ]   B. No [   ]**

SECTION C:
SOCIO CULTURAL FACTORS LIMIT THE PARTICIPATION OF WOMEN IN SOCIOECONOMIC DEVELOPMENT

1. Can you please explain how *the challenges women face in carrying out their work* affect their socioeconomic activities? **[Refer to Section B Q#1]**
    _____
    _____

2. If yes, how does this patrilineal system affect women economic activities? **[Refer to Section B Q#3]**
    _____
    _____

3. If yes, briefly explain how early marriage affects the female **[Refer to Section B Q#4]**
    _____
    _____

4. If yes, how does land ownership affect women engaged in agricultural activities? **[Refer to Section B Q#5]**
    _____
    _____

5. How does this cultural practice restriction on the choice of rearing animals affect women socioeconomic development in the district? **[Refer to Section B Q#6]**
    _____
    _____

6. How does this cultural constraint of the kind of crop to be cultivated by women affect women who are into crop cultivation? **[Refer to Section B Q#8]**
    _____
    _____

7. If yes, how does the cultural practice constrain the female, in terms of education? **[Refer to Section B Q#10]**
    _____
    _____

8. If yes, how does the extended family system affect women socioeconomic activities? **[Refer to Section B Q#11]**
    _____

9. Why are the women restricted not to own such properties?**[Refer to Section B Q#12]**
    _____
    _____

10. How does this act of seeking permission from their male counterparts before accessing credit facilities affect their economic activities and development? **[Refer to Section B Q#14]**
    _____
    _____

11. In what way does the difficulty faced by women in accessing credit facilities affect women socioeconomic development? **[Refer to Section B Q#16]**
    _____
    _____

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12. If yes which kind socioeconomic activities are they restricted, not to engage in?**[Refer to Section B Q#18]**

_____
_____

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SECTION D:
MEASURES CAN BE PUT IN PLACE TO ENHANCE PARTICIPATION OF WOMEN IN SOCIO ECONOMIC DEVELOPMENT

1. What do you think can be done to overcome *these challenges* women face in carrying out their work? **[Refer to Section B Q#1]**
   _____
   _____

2. What you do think can be done to correct this problem brought by the patrilineal system? **[Refer to Section B Q#3]**
   _____
   _____

3. In your opinion how can this early marriage challenge be resolved? **[Refer to Section B Q#4]**
   _____
   _____

4. In your estimation what can be done in the area of land ownership to help women engage agricultural activities without any hindrance? **[Refer to Section B Q#5]**
   _____
   _____

5. What can the necessary authority do to give women some level of freedom to engage themselves in the rearing of any kind of livestock of their choice as a source of income to improve their socioeconomic situation? **[Refer to Section B Q#6]**
   _____
   _____

6. What can be done to alleviate this situation of restriction placed on the kind of crop women can cultivate? **[Refer to Section B Q#8]**
   _____
   _____

7. What can be done in your opinion about female constrained in terms of education to be improved for the better? **[Refer to Section B Q#10]**
   _____
   _____

8. What solution do you suggest should be put in place to lessen the burden of women of the extended family system so that they can engage meaningfully in any socioeconomic activities? **[Refer to Section B Q#11]**
   _____
   _____

9. What should be done to remove the restriction on the kind of properties women can own to enable women engage in socioeconomic activities to enable them acquire these properties? **[Refer to Section B Q#12]**
   _____
   _____

10. In your humble opinion what can be done to ameliorate the situation where women would need to seek the permission of their male counterparts before accessing credit facilities? **[Refer to Section B Q#14]**
    _____
    _____

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11. What are the remedies to the difficulties faced by women in accessing credit facilities? **[Refer to Section B Q#16]**

_____
_____

12. What can be done to solve this problem of women in formal sector restricted not to engage in certain socioeconomic activities? **[Refer to Section B Q#18]**

_____
_____

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