



SURVEY REPORT

WOMEN AS ECONOMIC ACTORS: EXPERIENCES FROM NORTHERN GHANA

IEA
Ghana

The Institute of Economic Affairs
A Public Policy Institute

WOMEN AS ECONOMIC ACTORS: **EXPERIENCES FROM NORTHERN GHANA**



SURVEY REPORT

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PREFACE

Although women constitute about 52% of the Ghanaian population, they are marginalized and disadvantaged in all sectors of the economy and in the development agenda. They have limited access to economic resources and their participation in the formal economy is low. Women have been identified as one of the groups suffering disproportionately from poverty especially in the Central, Northern, Upper East and Upper West Regions of Ghana. Yet the sector, in which they are in the majority, namely, food crop production, is not a priority area and economic policies do not address their needs and concerns in a systematic manner.

As part of its efforts to promote participation of women in all segments of the Ghanaian economy, the Institute of Economic Affairs (IEA) in May 2016 undertook extensive field work in the three Northern Regions of Ghana (Northern, Upper East and Upper West Regions) to unearth the barriers and challenges facing women that impede their effective participation in the economy and Ghana's development process. The study aims at providing policy makers with recommendations and proposals to advance the cause of women in Ghana.

It is important to note that the survey was conducted in line with a rigorous methodology and adequate quality control measures. The survey followed the sampling procedure recommended by the United Nations (2005) and also relied on the Ghana Statistical Service (GSS) for the random selection of Enumeration Areas (EAs).

As part of this research, the Institute commissioned a documentary that captures the real life situation of women in the three Northern Regions. The documentary depicts the role of women in various sectors of economic activity and documents the views of key community leaders including chiefs, women activists and opinion leaders.

(Kindly find the link to the documentary as follows: <https://youtu.be/MBKdaw5VIUw>)

It is hoped that this Survey Report along with the documentary will serve as an important source of information to inform policy making to promote and advance the cause of women in Ghana.

We hope you find this report useful and look forward to receiving your feedback.

Thank you.

Mrs. Jean Mensa

Executive Director

The Institute of Economic Affairs





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LIST OF ACRONYMS/ABBREVIATIONS

| | |
|-----------|---|
| “A” Level | Advanced Level |
| CV | Coefficient of Variation |
| EA | Enumeration Area |
| GSGDA | Ghana Shared Growth and Development Agenda |
| GSS | Ghana Statistical Service |
| GPRS I | Ghana Poverty Reduction Strategy |
| GPRS II | Growth and Poverty Reduction Strategy |
| IEA | Institute of Economic Affairs |
| JHS | Junior High School |
| JSS | Junior Secondary School |
| MSLC | Middle School Leaving Certificate |
| MMDAs | Metropolitan, Municipal and District Assemblies |
| NBSSI | National Board for Small Scale Industries |
| NGOs | Non-governmental Organizations |
| “O” Level | Ordinary Level |
| PPS | Probability Proportional to the Size |
| PSUs | Primary Sampling Units |
| SEGS | Socio-economic and Governance Survey |
| SHS | Senior High School |
| SMEs | Small and Medium Enterprises |
| SSSCE | Senior Secondary School Certificate Examination |
| WAEA | Women as Economic Actors |



EXECUTIVE SUMMARY

Background

Although women constitute about 52% of the Ghanaian population, they are marginalized and disadvantaged in all sectors of the economy and in the development agenda. They have limited access to economic resources and their participation in the formal economy is marginal. They have been identified as one of the groups suffering disproportionately from poverty especially in the Central, Northern, Upper East and Upper West regions of Ghana.

Over the years, Ghana has adopted various policy interventions and strategies aimed at addressing the gender imbalance in development efforts¹. However, these policy efforts have proven to be insufficient in addressing the inequality and vulnerability of women in the economy. The need to understand the contributions of women in changing economic circumstances and the implications for their livelihoods and status in society is therefore an urgent one.

Accordingly, as part of a larger study on “Promoting Inclusiveness for Sustainable Development and Poverty Reduction”, the Institute of Economic Affairs (IEA) carried out a survey on “Women as Economic Actors” (WAEA) across the three (3) northern regions of Ghana namely Northern, Upper East and Upper West regions in June 2016. The survey is aimed at measuring the extent to which socio-economic factors promote or hinder the effective and efficient participation of women in the three northern regions of Ghana. The study focused attention on issues such as: (i) time use in productive and reproductive work; (ii) asset ownership and control; (iii) access to credit and other financial services; (iv) factors affecting women entrepreneurs’ performance in small and medium enterprises (SMEs); (v) access to land and its effect on output; and (vi) land ownership and its effect on output.

Methodology

A representative sample of 500 individuals aged 18 years and above were randomly selected in three (3) stages from across the Northern, Upper East and Upper West regions.

The background characteristics of respondents like age, sex, educational level, occupation and marital status were measured. Selection of eligible households strictly followed the sampling procedures recommended by the United Nations (2005).

¹ These interventions include: The Ghana Poverty Reduction Strategy GPRS I (2003-2005), the Growth and Poverty Reduction Strategy GPRS II (2006-2009), the Ghana Shared Growth and Development Agenda (GSGDA) - GSGDA-I (2010-2013) and the GSGDA-II (2014-2017).



Key Findings

The results of the survey shows that 61.4% of females interviewed had no formal education compared to 39% of males. At all levels of educational attainment after primary school, the proportion of males far exceeded the proportion of females. Overall, 95.5% of respondents were economically active at the time of the survey. Unemployment was slightly higher among females (4.5%) compared to males (3%). Majority of females were self-employed and operate in the informal sector. Females were at a disadvantage when it comes to formal sector employment as only 4.5% of females compared to 13.4% of males were employed in the formal sector.

Owning a business was common among both the female and male sample. However, a lot more female (85.8%) owned businesses and a majority of these women (73.5%) relied on their personal savings as start-up capital for their business.

The process of loan application and access to credit were also identified as a key hinderance to women's economic participation. Although 82.9% majority of females who applied for loans had their loans approved, about 38.6% of them indicated the banks/financial services demanded their spouses' consent during the loan application process.

Generally, a large proportion of both females and males (92%) indicated they require the consent of their spouse before applying for a loan. However, whereas majority of females stated traditional requirement (61.6%) and spouses assisting with payment of loan in times of default (70.7%) as the reason for the consent of their husbands, majority of males (54.5%) indicated they need their wives to serve as witnesses in the event of death. Additionally, 9.1% of females compared to 3.4% of males mentioned the lack of collateral as the reason for seeking the consent of their husband when applying for loans. The study further revealed that females had more access, particularly small loans, compared to males.

The results on time use revealed that majority of females spend much time on household activities such as cleaning (94%), cooking (90.2%) and water collection (73.8%) and childcare (68.5%), while majority of the males were the ones managing household finances (65.0%).

In terms of control of assets, it emerged that males dominated in the control of all household assets including those owned by women. A large proportion of households indicated that males have absolute control over household assets such as land/plots (87.7%), motorbike (86.3%), residential buildings (81.4%) and farmland (67.5%).

The research also sought to investigate the factors hindering women SME's in the three northern regions. Notable among the economic factors identified by the female sample were lack of information to exploit business opportunities (65.7%), lack of needed technology (64.95) and not enough business training (60.7%).



Lack of contacts/networks with outsiders (40.8%), gender discrimination (32.3%) and prejudice or class biases (32%) were identified as the key social challenges by female respondents. Legal and administrative factors identified were lack of government support in the area of business assistance (85.5%) and request for collateral (54.8%).

Overall, over 80% of respondents had access to land. However, more males (92%) than females (80.7%) had access to land. About two-thirds of the females who had access to land used their land for agricultural activities. 22.7% of females used their land for trade compared to 15.5% of males. Majority of females (67%) who had access to land indicated that the land is owned by their family (extended family) while 21% of them were operating on community land. It is worth noting that more males (72.8%) than females (67.4%) had access to family lands.

Generally, a greater proportion of males (57%) than females (47.8%) thought it was either easy or very easy to obtain land in their community. Thus about 34.8% of females indicated that it was either difficult or very difficult to obtain land in their community.

A greater proportion of females (64%) compared to males (56.3%) indicated lack of money to purchase land as their main difficulty. A very significant proportion of females (13%) also cited gender discrimination as a key difficulty to obtaining land. The main difficulties encountered by both were lack of money (62.6%) and scarcity of land in the community (48.5%). A very significant proportion of females (13%) also cited gender discrimination as a key difficulty to obtaining land. Generally, respondents agreed that easy access to land could have some positive effect on productivity.

A significant proportion of respondents who had access to land were operating on a leased/rented land. The key challenges with leased land were insecurity and lack of control. A majority of females either had partial control (78.8%) or no control (15.2%) over the leased land. About 25.2% of all respondents indicated that owners of leased lands once attempted taking back their land before the end of the leased period. When asked about the security of land, about 84% of respondents who indicated they do not have security of land said that insecurity of land could reduce output. Uncertainty and late planting and harvesting (33.3%) and reduced Investment due to high risk (66.7%) were stated among the reasons why insecurity of land could reduce output.

With regard how best to address the issue of security of land, a lot more females advocated for a review of the patriarchal system of inheritance and reserving a fixed proportion of land for women in the community. Overall, about 61% of the respondents (both males and females) were of the view that policy/decision makers should provide laid down procedures for land acquisition while 38.2% thought that the public needed education on the process of land acquisition.



Policy Recommendations

To mitigate the myriad of the challenges outlined, the report makes a number of concrete recommendations for the urgent attention of policy makers. The inheritance system in the three regions should be reviewed to allow females to inherit free land from relatives, particularly husbands and fathers. Financial institutions in the Northern and Upper East regions should relax their conditions on females getting consent from their spouses first before they are granted credit facilities. Government agencies such as the National Board for Small Scale Industries (NBSSI) and NGOs engaged in women activities should intensify their training programmes for the women entrepreneurs in SMEs. Lastly, the public in the three regions should be sensitized and educated on the need to support women in their economic activities. An appeal should be made to the custodians of land in the three regions not only to give up the discrimination against females, but also to release a sizeable portion of land to those willing to engage in economic activities.



1. INTRODUCTION

1.1 Background

Although women constitute about 52% of the Ghanaian population, they are marginalized and disadvantaged in all sectors of the economy and in the development agenda. They have limited access to economic resources and their participation in the formal economy is low. They have been identified as one of the groups suffering disproportionately from poverty, especially in the Central, Northern, Upper East and Upper West regions of Ghana. Yet the sectors where women are in the majority, namely, food crop production, are not the priority areas; while economic policies do not address their needs and concerns in a systematic manner. Indeed, far more men than women work in the formal sector where work is paid and supported by national policies. Women's unpaid labour in the household is critical for livelihoods. This consists of repetitive and time consuming tasks such as fuel wood collection, water fetching, childcare, sweeping, garbage disposal, cooking, household and community management responsibilities.

Put mildly, Ghanaian women spend more than two times as much time on domestic work or chores as men. Yet national policies do not consider housework even though it defines women's subordinate position in social relations and affects their work in the wider economy. In the informal sector where women predominate through their petty-trading and other service activities, incomes and conditions of work are very precarious relative to formal sector employment. Those who work in the informal sector, especially women are unable to secure their basic rights as workers as they are largely unprotected by labour laws and conventions.

Women face many other disadvantages in all sectors of the economy. In agriculture, women are mainly in the food crop production sector which attracts little policy intervention such as prices or inputs; while men are in cash crop farming. Women are also disadvantaged in access to land, labour, credit and agricultural technologies. In some instances, women seeking credit from banks have been required to bring their husbands to provide collateral security. Additionally, in many parts of rural Ghana, women are traditionally not allowed to own land or property.

A woman who is given a parcel of land can lose it without any protection. Indeed, a DANIDA study on Land Tenure System in Ghana (2013)² cites difficulty in accessing land, insufficient land and insecurity of land tenure as some of the threats that confront women farmers in the Upper West region of Ghana. Women are also constrained in terms of how they can access family labour and they often do not have the resources to hire labour for their own farming and other economic activities.

2 DANIDA (2013) Land Tenure System in Ghana



Their time constraints also prevent them from sufficiently accessing available opportunities for knowledge and skills acquisition and other development programmes.

The Ghana Poverty Reduction Strategy GPRS I (2003-2005) enacted a policy framework that was directed primarily towards the attainment of macro-economic stability and the anti-poverty objectives of the UN's Millennium Development Goals (MDGs)³. The Growth and Poverty Reduction Strategy GPRS II (2006-2009), introduced a shift of strategic focus to emphasise human resources development and accelerated growth of the economy aimed at Ghana achieving middle-income status by 2015. The Ghana Shared Growth and Development Agenda (GSGDA) is the current economic framework to be implemented by 2017. Both the GSGDA-I (2010-2013) and the GSGDA-II (2014-2017) have gender-related interventions. So far, these policy efforts have proven to be insufficient in addressing the inequality and vulnerability of women in the economy. The need to understand the contributions of women in changing economic circumstances and the implications for their livelihoods and status in society is therefore an urgent one. It is also important to identify relevant policies that can promote greater equality in economic opportunities and rewards.

Accordingly, in June 2016, the Institute of Economic Affairs (IEA) carried out a survey on "Women as Economic Actors" (WAEA) across the Northern, Upper East and Upper West regions of Ghana. The survey focused attention on the following areas: (i) sources of income and women's role in income generation; (ii) time use in productive and reproductive work; (iii) access to credit and other financial services; (iv) asset ownership and control and decision-making power over productive assets; (v) factors affecting women entrepreneurs' performance in small and medium enterprises (SMEs); (vi) access to land and its effect on output; and (vii) land ownership and its effect on output.

1.2 Objectives of the Survey

The main aim of the research is to examine the extent of women's involvement as economic actors, and how their full and effective participation in the development process have either been facilitated or hindered by factors in the Northern, Upper East and Upper West regions of Ghana.

Specifically, the research was to:

- Collect and analyse key gender disaggregated economic data in the context of the Northern, Upper East and Upper West regions of the Ghana via household survey;
- Examine the extent of women's involvement as economic actors in the three regions;

³ The MDGs have been replaced by the Sustainable Development Goals (SDGs) (2016-2030)

- Determine the effectiveness of female participation in the socio-economic development processes in the three regions;
- Determine factors which have facilitated or hindered women's participation in economic activities in the three regions; and
- Prepare a report that proposes targeted policy recommendations to address identified barriers and enhance women's effective participation in the economy.



2. SURVEY METHODOLOGY

The survey sought to interview economically active females to find out the challenges they face as economic actors. The research was implemented in randomly selected urban and rural areas in the Northern, Upper East and Upper West regions of Ghana. Even though there are major similarities among the three regions, the research also recognized contextual variations in each of these research locations.

The study adopted a mixed method approach including:

1. Focus group discussions (FGDs) and in-depth key informant interviews; and
2. Household Survey

At the preliminary stage of this research, a mixed method was adopted by combining Focus Group Discussions (FGDs) and Key Informant Interviews to tease out relevant information regarding women as economic actors and the difficulties they face. Separate FGDs for men and women from various economic sectors in groups of 10-12 were conducted at each selected location. Overall, eleven (11) FGDs were conducted at six (6) different localities (urban and rural mix) across the three selected regions (Table 1). The Key Informant interviews also focused on traditional leaders, CSOs, women leaders and other opinion leaders across the three Northern regions. A detailed focus group guide containing fifteen (15) key questions was developed to guide the discussions. The FGDs and In-depth interviews facilitated insights on the issues from the perspectives of significant community actors.

Table 1: Distribution of FGDs and Key Informant Interviews

| Region | Location | No. of FGDs Groups | | Key Informant Interviews |
|-------------------|--------------------|--------------------|------------|--------------------------|
| | | Male (M) | Female (F) | |
| Northern Region | Tamale (urban) | 2 (M & F) | | 5 |
| | Kalarega (Rural) | 2 (M & F) | | |
| Upper East Region | Bolgatanga (Urban) | 2 (M & F) | | 8 |
| | Kandiga (Rural) | 1 (F only) | | |
| Upper West Region | Wa (urban) | 2 (M & F) | | 5 |
| | Builsa (rural) | 2 (M & F) | | |
| Total | | 11 | | 18 |

Source: 2016 IEA Survey

After identifying the factors that promote or hinder the effective and efficient participation of women as economic actors, a survey of 500 participants (400 women and 100 men) was conducted to measure



the extent to which these factors exist, particularly among females in the Northern, Upper East and Upper West regions of Ghana.

2.1 Sample Design

The survey provides a regionally disaggregated representative data for the Northern, Upper East and Upper West regions of Ghana. A probability sample design whereby each female aged 18 years and above in the three regions had a known non-zero chance of being included in the sample was adopted.

A three-stage stratified and clustered design that employed sampling with probability proportional to the size (PPS) of the population was used to randomly select respondents for the survey. Stratification was based on the three (3) regions namely Northern, Upper East and Upper West regions as the domain of analysis. The sub-domains are the rural and urban localities. The selection of households from the primary sampling unit (PSU) and individuals from the selected households followed strictly the sampling procedures recommended by the United Nations (2005)⁴.

2.2 Sample Size and Allocation

A number of factors including resources and logistical considerations influenced the choice of sample size used in the study. In addition, key indicators such as: economically active female population and the present living conditions of females in the Northern, Upper East and Upper West regions were considered.

The final determination of the sample size was based on the following conservative yet important methodological assumptions:

1. Significance level (probability of type I error) of 5%;
2. The lowest domain of estimation is the region;
3. The expected level of precision for most of the indicators (economically active population, age, educational level, occupational status, access to credit facilities, socio-economic and legal factors) at the regional level should be around 5% to 10% of coefficient of variation (CV);
4. The response distribution was assumed to be 50% since the distribution of most of the questions in the questionnaire was unknown;
5. A sample size which would yield the smallest sampling error for any test that will be conducted with the survey;

⁴ United Nations Statistics Division (2005), *Designing Household Survey Samples: Practical Guidelines Series F* No.98, United Nations, New York.



6. Analysis of proportions was used to handle many variables of interest so it is assumed that the tests will compare opinions of individuals against a split decision of 50-50 chance of answering yes or no to a particular question;
7. A minimum sample of 100 eligible individuals is fixed as the initial sample size for each domain (region); and
8. Available human and financial resources.

Therefore, using the mathematical relation:

$$n = \frac{k^2(PQ)}{E^2}$$

Where,

P is the proportion of females 18 years and above in the three northern regions of Ghana;

Q = (1-P);

K is a multiple of the sampling error selected to achieve the specified degree of confidence level (95%);

E is the error; and

n is the sample size.

On the basis of this mathematical relation, a minimum of 342 households would have been enough to interview if a simple random sampling approach had been used.

However, to ensure that a minimum sample size of 100 eligible individual respondents was obtained per domain (region), this number was adjusted upwards to 400. The allocation of the PSUs and SSUs for each region and implied number of households is shown in Table 2.

Table 2: The Distribution of Enumeration Areas (PSUs) across the Three Selected Regions

| Region | Female Economically Active pop 18 + | Percent of female economically active population (18 years and above)* | Number of PSUs per PPS | Required number of households per PPS | Adjusted No. of PSUs | Adjusted No. of households for field work | No. of Females to be interviewed | No. of Males to be interviewed | Total number of respondents |
|--------------|-------------------------------------|--|------------------------|---------------------------------------|----------------------|---|----------------------------------|--------------------------------|-----------------------------|
| Northern | 476,470 | 56.4 | 14 | 283 | 13 | 260 | 210 | 50 | 260 |
| Upper East | 226,782 | 26.8 | 7 | 133 | 7 | 140 | 110 | 30 | 140 |
| Upper West | 142,264 | 16.8 | 4 | 84 | 5 | 100 | 80 | 20 | 100 |
| Total | 845,516 | 100.0 | 25 | 500 | 25 | 500 | 400 | 100 | 500 |

Source: Ghana Statistical Service

2.3 Sample Selection

The selection of eligible respondents from selected enumeration areas and households was undertaken in the following three stages:

- 1. In the first stage**, working closely with the Ghana Statistical Service (GSS), the most current list of primary sampling units (PSUs) also called enumeration areas (*EAs*) was obtained. From this list, 20 PSUs were selected with probability proportional to size (PPS). The PSUs were independently selected randomly from the list of PSUs in each region. PSUs for Upper East and Upper West regions were over sampled to allow for a reasonable number of households to be interviewed in these regions.
- 2. In the second stage**, a complete household listing was conducted in all the selected PSUs to provide a sampling frame for the second stage selection of households. Twenty (20) households were systematically selected as the target sample in each selected PSU.
- 3. At the third stage**, the Kish Grid was applied to the selected households visited in the PSU from among all female or male household members aged 18 years and above for the selection of the eligible respondent.

Again, a control sample of 100 (25%) men aged 18 years and above was selected using the Kish Grid.



3. BACKGROUND CHARACTERISTICS OF RESPONDENTS

Many factors such as region, locality of residence, sex, age, educational level, occupation and marital status of respondents' impact on their socio-economic activities. For this reason, these background characteristics of the respondents were captured/measured.

3.1 Regional Distribution of Respondents

The regional distribution of respondents is depicted in Tables 3. The Northern Region (52.0%) recorded the highest proportion of respondents. The Upper East (28%) and Upper West (20.0%) as the second and third in the rank of proportion of respondents interviewed for the survey.

Table 3: Regional Distribution of Respondents

| Region | Number | % |
|-------------------|------------|--------------|
| Northern Region | 260 | 52.0 |
| Upper East Region | 140 | 28.0 |
| Upper West Region | 100 | 20.0 |
| Total | 500 | 100.0 |

Source: 2016 IEA Survey

3.2 Distribution of Respondents by Locality, Age Group, Educational Level, Occupation, and Marital Status

Table 3 shows the background characteristics of the respondents. Urban respondents constituted 20% while 80% resided in the rural areas. A large proportion of respondents were aged 25-59 years old. The aged (60 years and above) constituted 9.2% of all respondents while the remaining 7% were youth (18 – 24 years).

Majority of females had no formal education and can be found in the informal sector where wages and labour conditions are poor

Although educational levels were generally low, females were disadvantaged at almost all levels of education. A majority of females (61.4%) had no formal education compared to males (39%). Whereas the proportion of females with primary education (13.4%) is a little higher than males (11.5%), the proportion is much lower for higher education levels.

For instance the proportions were 12.3% females against 16% males at the JSS/MSLC/JHS level,

8.1% females against 20% males at the Secondary/vocational/Technical⁵ level and, 5% females against 12% males at the Tertiary Level of education (Table 4).

Table 4: Distribution of Respondents by Demographic Characteristics

| Total (n= 500; 100 males, 400 females) | Male | Female | All | No. of Respondents |
|--|--------------|---------------|--------------|---------------------------|
| | % | % | % | |
| Locality | | | | |
| Urban | 20.0 | 20.0 | 20.0 | 100 |
| Rural | 80.0 | 80.0 | 80.0 | 400 |
| Age Group | | | | |
| 18-24 | 4.0 | 8.0 | 7.2 | 36 |
| 25-59 | 83.0 | 83.8 | 83.6 | 418 |
| 60+ | 13.0 | 8.3 | 9.2 | 46 |
| Educational Level | | | | |
| None | 39.0 | 61.5 | 57.0 | 285 |
| Primary | 12.0 | 13.3 | 13.0 | 65 |
| JSS/MSLC/JHS | 16.0 | 12.3 | 13.0 | 65 |
| Secondary/ vocational/ Technical | 20.0 | 8.1 | 10.4 | 52 |
| Tertiary (any formal education after SHS or SSSCE) | 12.0 | 5.0 | 6.4 | 32 |
| Others(Specify) | 1.0 | 0.0 | 0.2 | 1 |
| Employment Status | | | | |
| Employed | 97.0 | 95.0 | 95.4 | 477 |
| Unemployed | 3.0 | 4.5 | 4.6 | 21 |
| Full time student, retired/aged | 0.0 | 0.5 | 0.4 | 2 |
| Occupational Status | | | | |
| Public sector employee | 9.3 | 4.2 | 5.2 | 25 |
| Formal private sector employee | 4.1 | .3 | 1.0 | 5 |
| Informal private sector employee | 4.1 | 1.8 | 2.3 | 11 |
| Self-employed without employees | 61.9 | 71.3 | 69.4 | 331 |
| Self-employed with employees | 17.5 | 16.6 | 16.8 | 80 |
| Unpaid family worker/apprentice | 2.1 | 4.2 | 3.8 | 18 |
| Temporary/casual worker | 1.0 | 1.1 | 1.0 | 5 |
| Other (specify) e.g. full time student, retired/aged, etc. | 0.0 | .5 | .4 | 2 |
| Total (%) | 100.0 | 100.0 | 100.0 | |
| Total (N) | 100 | 400 | 500 | 500 |

Source: 2016 IEA Survey

⁵ **Secondary/ vocational/ Technical** includes: SHS/SSSCE/“O” Level/“A” Level, Technical/ Cert A/ Post Sec./ Nursing



Overall, 95.5% of respondents were economically active at the time of the survey. The proportion of respondents who were unemployed were slightly higher among females (4.5%) than males (3%).

For those who worked, the proportion of female respondents engaged in paid public sector or formal private sector (4.5%) was almost one third of the proportion of males (13.4%) who were engaged in same sector. On the other hand, 71.4% of the female respondents were self-employed without employees compared to 61.3% of males. The proportion of unpaid family workers among females (4.2%) was two times the proportion of males (2.1%). This is a confirmation of the fact that whereas much more of Ghana's formal sector is dominated by males, the informal sector is dominated by females, partly because much more males have higher education compared to females in Ghana.

By age 24 years, 59.4% of the females were either married, cohabitating or in a loose union compared to 25% of males. In addition, no male respondent was found to be widowed while widows were found among all female age groups (Table 5).

Table 5: Marital Status by Age Group

| Marital Status | 18-24 yrs | | 25-59 yrs | | 60 and above yrs | | All |
|--|--------------|--------------|--------------|--------------|------------------|--------------|------------|
| | Male | Female | Male | Female | Male | Female | |
| | % | % | % | % | % | % | % |
| Single/Never married | 75.0 | 37.5 | 14.5 | 5.4 | 0.0 | 0.0 | 9.0 |
| Married/Cohabitation/loose union/living together | 25.0 | 59.4 | 83.1 | 79.4 | 92.3 | 39.4 | 76.0 |
| Separated/Divorced | 0.0 | 0.0 | 2.4 | 3.6 | 7.7 | 3.0 | 3.2 |
| Widowed | 0.0 | 3.1 | 0.0 | 11.6 | 0.0 | 57.6 | 11.8 |
| Total (%) | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100.0 | 100 |
| Total (N) | 4 | 31 | 83 | 335 | 13 | 33 | 500 |

Source: 2016 IEA Survey

3.3 Source(s) of livelihood of respondents

Women earn their living as subsistent farmers, traders and cooked food sellers

The survey results show that 38.8% of the female respondents earned their living as subsistence farmers while 32.8% were into trading and 17.3% as cooked food sellers. It is worth noting that although less women than men are engaged in subsistence farming, according to the FGDs, women in the three Northern regions are required to assist their husband on their farms⁶. Similarly, the main source of livelihood for males was subsistence farming (55.0%) followed by trading (26.0%) and

⁶ IEA (2016), Women As Economic Actors: Experiences From Northern Ghana

commercial farming (17.0%). Only 6.8% of the females were into commercial farming compared to 17.0% for males. A lot more women were engaged in dress making, firewood collection and clerical support, compared to the male group (Table 6).

Table 6: Source(s) of livelihood by sex

| Source of Livelihood | Male | Female | All | |
|---|------|--------|------|-----|
| | % | % | % | N |
| Subsistence Farming | 55.0 | 38.8 | 42.1 | 210 |
| Trader (buys and sells) | 26.0 | 32.8 | 31.5 | 157 |
| Cooked Food Seller | 0.0 | 17.3 | 13.8 | 69 |
| Manufacturing (small scale) | 2.0 | 11.0 | 9.2 | 46 |
| Commercial Farming | 17.0 | 6.8 | 8.8 | 44 |
| Dressmaker/Seamstress | 0.0 | 6.8 | 5.4 | 27 |
| Sales workers | 16.0 | 5.0 | 7.2 | 36 |
| Firewood collection/charcoal burning | 0.0 | 4.8 | 3.8 | 19 |
| Hairdresser/Beautician | 3.0 | 3.3 | 3.2 | 16 |
| Clerical support worker | 0.0 | 1.8 | 1.4 | 7 |
| Catering services | 1.0 | 1.5 | 1.4 | 7 |
| Parents/Guidance/Scholarship by NGO/Government etc. | 0.0 | 1.0 | 0.8 | 4 |
| Manufacturing (large scale) | 0.0 | 0.5 | 0.4 | 2 |
| Mining and quarrying | 0.0 | 0.3 | 0.2 | 1 |
| Banking and Finance | 0.0 | 0.0 | 0.0 | 0 |
| Fishing/hunting | 4.0 | 0.0 | 0.8 | 4 |
| Others | 11.0 | 7.5 | 8.2 | 41 |

Source: 2016 IEA Survey

NB: Multiple choice questions **Total** (n= 500; 100 males, 400 females)



4. SURVEY RESULTS

4.1 Business Ownership and Source of Capital

Majority of women own businesses and mostly rely on their personal savings as start-up capital for their businesses

Of all the employed female respondents captured in the study, 85.8% of them were business owners compared to 73.2% of male respondents. The results also show that 73.5% of women who owned businesses relied on their personal savings as start-up capital for their business compared to 65.2% of males. Bank loan was not a popular source of start-up capital as only 2.2% of female business owners secured a bank loan to start their business. The most striking difference between the two groups was that whereas 4.3% of male business owners used compared to 1.2% of females used inherited capital to start their business, about 2.2% of females compared to 0.0% of males relied on community group savings (also known as susu) as start-up capital for their business.

Not a significant proportion of both men and women had assistance from NGOs, micro finance institutions and government (Table 7).

Table 7: Business Ownership and Source of Start-up Capital

| Total (n= 500; 100 males, 400 females) | Male | Female | All |
|--|--------------|--------------|--------------|
| Do you own a business? | | | |
| Yes | 73.2 | 85.8 | 83.2 |
| No | 26.8 | 14.2 | 16.8 |
| Total | 100.0 | 100.0 | 100.0 |
| Number | 80 | 396 | 476 |
| Main source of start-up funding | | | |
| Personal saving | 68.6 | 73.5 | 72.6 |
| Support by household | 10.0 | 10.2 | 10.2 |
| Free assistance from other relatives / friends / others. | 8.6 | 8.3 | 8.4 |
| Borrowed from relatives or friends/individual money lender | 5.7 | 4.6 | 4.8 |
| Bank Loan | 1.4 | 2.2 | 2.0 |
| Community Group Savings | 0.0 | 2.2 | 1.8 |
| Inheritance | 4.3 | 1.2 | 1.8 |
| Assistance from NGOs | 1.4 | 0.9 | 1.0 |
| Micro-finance institutions Loan | 0.0 | 0.6 | 0.5 |
| Public financial assistance/support programme (eg.MASLOC) | 0.0 | 0.0 | 0.0 |
| Others | 0.0 | 2.5 | 2.0 |

Source: 2016 IEA Survey

4.2 Access to Credit and Other Financial Services

4.2.1 Application for Loan

Females find loan application process much easier than males. Loans obtained by females mainly used to expand their business and as start-up capital for new business.

Generally, more males (21.0%) than females (17.5) applied for a loan in the twelve months preceding the survey. About 67% of females who applied for a loan did so to expand their business compared to 47.6% of males. Fewer females than males applied for a loan for family consumption (4.3% of females against 19% of males) and personal consumption (2.2% of females against 4.8% of males). This indicates that a greater proportion of women use their loans for productive activities when compared to males. The most striking aspect is that while 9.5% of males applied for a loan to purchase an asset, only 2.7% of females did so with same intent (Table 8). This is not surprising because the culture and practice of males dominating in the control of household asset will definitely serve as a disincentive to females who wish to purchase assets.

When asked about the loan application process, far more females (44.3%) indicated the loan application was easy or very easy compared to males (19.1%). This was consistent with the results of the FGDs as participants indicated that it is easier for women to acquire small loans because they are more credit worthy compared to their male counterparts⁷. This could be because more females applied or sought for loans with the right purpose (expanding their business) when compared to males who had a significant proportion of them applying for loans for personal or family consumption.

Notwithstanding the fact that loan application was easier among males than females, a large proportion of females (34.3%) who applied for a loan also indicated that the loan application was either difficult or very difficult. This compares to about 70% of males (Table 8).

Table 8: Applied for a loan from a bank or any other financial institution in past 12 Months

| | Male | Female | Total | |
|--|------|--------|-------|-----|
| | % | % | % | N |
| Applied for a loan in the last six months | | | | |
| Yes | 21.0 | 17.5 | 18.2 | 91 |
| No | 79.0 | 82.5 | 81.8 | 409 |
| Purpose for Loan Application | | | | |
| Invest / expand my business | 47.6 | 67.1 | 62.6 | 57 |
| Start a business | 4.8 | 18.6 | 15.4 | 14 |
| Family consumption | 19.0 | 4.3 | 7.7 | 7 |
| Purchase an asset | 9.5 | 2.9 | 4.4 | 4 |
| Personal consumption | 4.8 | 2.9 | 3.3 | 3 |
| Pay back a previous loan or debt | 0.0 | 0.0 | 0.0 | 0 |

⁷ IEA (2016), Women As Economic Actors: Experiences From Northern Ghana



| | Male | Female | Total | |
|------------------------------------|------|--------|-------|----|
| | % | % | % | N |
| Process of Loan Application | | | | |
| Very difficult | 28.6 | 10.0 | 14.3 | 13 |
| Difficult | 33.3 | 24.3 | 26.4 | 24 |
| Somewhat easy | 19.0 | 21.4 | 20.9 | 19 |
| Easy | 14.3 | 41.4 | 35.2 | 32 |
| Very easy | 4.8 | 2.9 | 3.3 | 3 |

Source: 2016 IEA Survey

4.2.2 Loan approved or given

More female loan applicants had their loans approved but banks needed the consent of their spouse first.

A greater proportion of females who applied for a loan (82.9%) had their loans approved compared to males (66.7%). However, 38.6% of the female respondents stated that the banks/financial services demanded their spouses' consent during the loan application process. This compares to 23.8% of males (Table 9).

Table 9: Conditions under which Loans were obtained from Banks/Financial Services

| Total (n= 91) | Male | Female | All | |
|---|------|--------|------|----|
| | % | % | % | N |
| Was Loan Application Approved? | | | | |
| Yes | 66.7 | 82.9 | 79.1 | 72 |
| No | 33.3 | 17.1 | 20.9 | 19 |
| Did Bank/financial Institution request for spouse's consent? | | | | |
| Yes | 23.8 | 38.6 | 35.2 | 32 |
| No | 76.2 | 61.4 | 64.8 | 59 |

Source: 2016 IEA Survey

Generally, more females, for traditional and collateral reasons, require the consent of their husbands before applying for a loan.

When asked about consent of spouse when applying for loan, 93% of all female respondents, stating varying reasons, indicated they require the consent of their spouses before applying for a loan. A similar proportion of all male respondents (88%) indicated they require the consent of the spouse. On the reasons for seeking spouses consent, females (70.7%) indicated that spouses will assist with payment of loans in the event of default while males (54.5) mentioned that spouses serving as witnesses in the event of death as the main reason. Clearly, majority of women in the three Northern region believe their husbands are capable of assisting them to pay their loans and therefore use them as guarantors while majority of men use their wives as “common” witnesses when applying for loans. One other major reason given by females was that tradition demands they consult their husbands before applying for a loan. About 62% of females compared to 36.4% of males indicated traditional requirement as the reason for consulting their husbands when applying for a loan. A lot more females (9.1%) compared to males (3.4%) mentioned the lack of collateral as the reason for seeking consent from their husband when applying for loans. Thus, they rely on their husbands for collateral. A very small but significant proportion of both males and females indicated bank requirements as the reason for consulting their spouse when applying for a loan (Table 10).

Table 10: Consent of Spouse When Applying for Loan

| | Male | Female | All | |
|---|------|--------|------|-----|
| | % | % | % | N |
| Do you need your spouse's consent before applying for a loan? | | | | |
| Yes | 88.0 | 93.0 | 92.0 | 460 |
| No | 11.0 | 5.5 | 6.6 | 33 |
| Refused to Answer | 1.0 | 1.5 | 1.4 | 7 |
| Why do you need your spouse's consent to obtain a loan/credit? | | | | |
| Spouse will assist with payment in the event of default | 47.7 | 70.7 | 66.3 | 305 |
| Tradition demands I consult my partner before applying for a loan | 36.4 | 61.6 | 56.7 | 261 |
| Spouse will serve as witness in the event of death | 54.5 | 35.8 | 39.3 | 181 |
| Taking a loan is a family decision | 26.1 | 18.8 | 20.2 | 93 |
| I have no asset or property to use as collateral but spouse does | 3.4 | 9.1 | 8.0 | 37 |
| Request / demand by bank and financial institutions | 4.5 | 3.0 | 3.3 | 15 |
| Others | 8.0 | 3.2 | 4.1 | 19 |



| | Male | Female | All | |
|--|------|--------|------|----|
| | % | % | % | N |
| Why DON'T you need your spouse's consent to obtain a loan/credit? | | | | |
| Banks do not request / demand | 45.5 | 22.7 | 30.3 | 10 |
| Taking a loan is not a family decision | 18.2 | 18.2 | 18.2 | 6 |
| Spouse cannot assist with payment in the event of default | 9.1 | 13.6 | 12.1 | 4 |
| My spouse does not have enough assets for collateral | 0.0 | 9.1 | 6.1 | 2 |
| Tradition does not require or demand I seek my spouse's consent | 36.4 | 9.1 | 18.2 | 6 |
| Spouse cannot serve as Witness in the event of death | 9.1 | 4.5 | 6.1 | 2 |
| Others | 18.2 | 27.3 | 24.2 | 8 |

Source: 2016 IEA Survey

4.3 Access to Credit facilities

All respondents believe that women have more access to credit facilities from susu, microfinance, banks and all other financial institutions and sources

Table 11 shows that about 67% of all respondents (male and female) believe that females in the three Northern regions of Ghana had easy access to credit facilities, compared to males. Table 9 shows that women have much more access to all credit facilities listed when compared to men. The difficulty regarding access to credit by women has always been the quantum of loans and not the number of women. The FGDs and In-depth interviews at the preliminary stages of the project revealed that although more women than men have access to credit, men are able to access larger sums of credit from commercial banks at the preliminary stages ⁸. Thus women in the three Northern region lacks the ability to secure large loans for bigger projects.

8 IEA (2016): Women As Economic Actors: Experiences From Northern Ghana

Table 11: Which of the sexes have easy access to credit facilities in the community

| Source | Males | Females | Both | No. of Respondents |
|--|-------|---------|------|--------------------|
| | % | % | % | |
| Susu Group | 2.6 | 67.1 | 21.4 | 496 |
| Micro Finance (eg. Sinapi Aba,) | 6.2 | 56.9 | 14.8 | 499 |
| Savings and Loan Companies | 4.6 | 54.2 | 24.3 | 498 |
| Commercial Bank (eg. Fidelity Bank, Barclays Bank, GN Bank, etc) | 14.4 | 47.9 | 15.6 | 499 |
| Community Finance Schemes | 4.8 | 43.2 | 26.3 | 498 |
| Relatives and friends | 7.4 | 32.5 | 51.6 | 498 |

Source: 2016 IEA Survey

4.4 Domestic Activities by Men and Women

Women spend much time doing household chores whiles managing household finances is mostly the preserve of males

Table 12 shows the various activities which are undertaken by the household members free of charge. Whereas majority of females indicated they undertake domestic activities such as cleaning (94%), cooking (90.2%) and water collection (73.8%) and childcare (68.5%), majority of their male counterparts focus on managing household finances. Less than 30% of males indicated they assist with household activities such as cooking, water collection, firewood collection, childcare etc. At the community level, much more females engage in cleaning (68.4%), cooking (43%), water collection (37.7%) and firewood collection (26.8%) when compared to males. However, the males overtook the women in communal farming. About 39% of males compared to 26% of females were engaged in communal farming.

The FGDs at the preliminary stages revealed that culture and tradition in the three Northern regions prohibits men from assisting with these household activities but rather empowers them to take charge of all household finances and assets, including those owned by women. This makes it difficult if not impossible for women to actively engage in serious economic activities at a larger scale in addition to their domestic responsibilities⁹.

⁹ IEA (2016): Women As Economic Actors: Experiences From Northern Ghana

**Table 12: Household and Communal activities carried out by respondents for free**

| Activities | Male % | Female % | All % | No. of Respondents |
|--|-----------|-------------|----------|-----------------------|
| Household Activities Carried out for free | | | | |
| Cleaning | 46.9 | 90.2 | 81.7 | 496 |
| Cooking | 25.5 | 94.0 | 80.5 | 498 |
| Water collection | 28.6 | 73.8 | 64.9 | 498 |
| Firewood collection | 22.4 | 55.3 | 48.8 | 498 |
| Childcare | 22.4 | 68.5 | 59.4 | 498 |
| Garbage disposal | 26.5 | 58.5 | 52.2 | 498 |
| Caring for the sick and aged | 27.6 | 33.3 | 32.1 | 498 |
| Managing household finances | 65.0 | 43.5 | 47.8 | 500 |
| Going to the market to purchase things for the house | 29.6 | 73.8 | 65.1 | 498 |
| Others | 4.1 | 0.5 | 1.2 | 498 |
| None | 3.0 | 0.0 | 0.6 | 499 |
| Communal Activities Carried out for free | | | | |
| Cleaning | 54.6 | 68.4 | 65.7 | 492 |
| Cooking | 10.3 | 43.5 | 37.0 | 492 |
| Water collection | 10.3 | 37.7 | 32.3 | 492 |
| Firewood collection | 10.3 | 26.8 | 23.6 | 492 |
| Communal farming | 39.2 | 26.1 | 28.7 | 492 |
| Others | 7.2 | 0.5 | 1.8 | 492 |
| None | 10.0 | 6.8 | 7.4 | 499 |

Source: 2016 IEA Survey

4.5 Asset Ownership and Control

Females have little or no say in the control of household assets

The ownership and control of assets is key to securing adequate loans for business expansion and making key business decisions. It also symbolises independence. The research sought to know the most common assets owned by households and who controls them or decides what to do with them.

The most common assets owned by households were residential building/dwelling (86.4%), farmland (81.8%), livestock (73.2%), farming tools (72.4%) and bicycle (66.4%). Other assets worth mentioning are land/plot (49.2%), motorbike (48.3%), industrial machines (11.8%) and tractors (4.2%) (Table 13).

In terms of who controls or decides what to do with the asset, the survey results in table 13 show that females had very little or no control of the use of the household assets. For instance, although 18 households indicated they own corn mills, the control of it was totally in hands of males. Males dominated in the control of all productive assets identified by the survey. Assets where a sizeable proportion of females had some control are industrial machines/handicraft machines (37.3%), non-residential premises (36.6%) and industrial premises (33.3%) (Table 13). This confirms the old African adage that ‘If a woman purchases a gun (asset), it is placed/kept in the husband’s bedroom (under the care of the man).

Such limited control of household assets by females could be the reason why females find it difficult to secure the needed collateral for adequate loans without consulting their husbands.

Table 13: Assets Ownership and Control

| Assets owned by Households | | | Who controls household assets | | | |
|--|----------|-----|-------------------------------|--------------|--------------------|-----|
| Household Assets | All % | N | Male % | Females % | Both M & F % | N |
| Residential building / dwelling | 86.4 | 499 | 81.4 | 8.6 | 10 | 431 |
| Farmland (garden, arable piece of land) | 81.8 | 500 | 67.5 | 12.7 | 19.8 | 409 |
| Livestock / poultry (cattle, cow, sheep, etc.) | 73.2 | 500 | 72.9 | 9.3 | 17.8 | 366 |
| Farming tools (back pack sprayer, wheel barrow etc.) | 72.4 | 500 | 56 | 8.9 | 35.2 | 362 |
| Bicycle | 66.4 | 500 | 73.3 | 9 | 17.7 | 332 |
| Land / plot (s) | 49.2 | 498 | 87.7 | 8.6 | 3.7 | 245 |
| Motorbike | 48.3 | 499 | 86.3 | 7.1 | 6.6 | 241 |
| Non-residential premises | 26.5 | 499 | 55.7 | 36.6 | 7.6 | 132 |
| Industrial machines / handicraft machines or equipment | 11.8 | 499 | 54.2 | 37.3 | 8.5 | 59 |
| Industrial premises | 7.4 | 499 | 52.8 | 33.3 | 13.9 | 37 |
| Import and sale license / operation certificate | 6.2 | 500 | 59.4 | 31.3 | 9.4 | 31 |
| Donkey/cart | 6 | 500 | 87.1 | 12.9 | 0 | 30 |
| Tractors | 4.2 | 498 | 80 | 0 | 20 | 21 |
| Private car | 4 | 500 | 81.8 | 13.6 | 4.5 | 20 |
| Transportation equipment (bus, minibus, truck) | 3.6 | 498 | 85.7 | 0 | 14.3 | 18 |
| Corn mill | 3.6 | 500 | 100 | 0 | 0 | 18 |

Source: 2016 IEA Survey



4.6 Factors Affecting Women Entrepreneurs' Performance in Small and Medium Enterprises (SMEs)

This section discusses the socio-economic factors which promote or hinder the development and well-being of female business owners or entrepreneurs in the three northern regions of Ghana.

4.6.1 Economic Factors

Access to business training, information about business opportunities, necessary technology, and strict market competition are the major obstacles to the performance of women entrepreneurs engaged in SMEs

Majority of female respondents indicated that they had difficulty in accessing: information to exploit business opportunities (65.7 %), the necessary technology (64.9%), and different business trainings (60.7%). More females than males had difficulty in accessing business training. Other notable impediments identified were strict competition in the market place (61.9%) and adequate infrastructure (56.4%) to aid their business (Table 14). Whereas majority of males (60.0%) were satisfied with the access to farm inputs, just about 40% of women indicated their satisfaction for same.

Table 14: Economic Factors

| | Male | | | Female | | |
|---|----------|-------|-----|----------|-------|-----|
| | Disagree | Agree | N | Disagree | Agree | N |
| | % | % | | % | % | |
| Satisfied with the financial access from micro finances and other lending institutions. | 61.0 | 11.0 | 100 | 45.3 | 20.5 | 400 |
| You have access to market for my product | 22.0 | 70.0 | 100 | 20.8 | 73.3 | 400 |
| You have access to different business trainings | 58.0 | 38.0 | 100 | 60.7 | 33.1 | 399 |
| You have your own premises (land/office) to run my business. | 39.0 | 59.0 | 100 | 47.5 | 48.5 | 400 |
| You have access to information to exploit business opportunities | 48.0 | 49.0 | 100 | 65.7 | 24.3 | 399 |
| You have enough managerial skills. | 28.0 | 67.0 | 100 | 36.1 | 54.4 | 399 |
| You have access to necessary technology. | 54.0 | 44.0 | 100 | 64.9 | 28.6 | 399 |
| There is no strict competition in the market place in which you are engaged. | 59.6 | 34.3 | 99 | 61.9 | 30.1 | 399 |
| You have adequate infrastructure in your community | 61.0 | 34.0 | 100 | 56.4 | 32.3 | 399 |
| You have access to necessary inputs (raw materials) for farming and other economic activities | 39.0 | 60.0 | 100 | 33.1 | 39.6 | 399 |

NB: responses included Don't Know (Dk) and undecided

4.6.2 Social Factors

Gender discrimination, prejudice/class biases and lack of contacts/networks with outsiders still a deterrent to women SMEs entrepreneurs

Although majority of female respondents had social acceptability (95.5%) and had positive relationships with workforce (80.7%), a significant proportion complained of lack of contacts/networks with outsiders (40.8%), gender discrimination (32.3%) and prejudice or class biases (32%) as the key social challenges confronting their business (Table 15). With the exception of two challenges - society's attitude towards products and relationship with workforce - which did not favour almost the same proportion of both males and females, Women faced more challenges than men in all other social factors that hinder business growth.

Table 15: Social Factors

| Social Factors | Male | | | Female | | |
|---|----------|-------|-----|----------|-------|-----|
| | Disagree | Agree | N | Disagree | Agree | N |
| | % | % | | % | % | |
| You have a social acceptability | 3.0 | 96.0 | 100 | 3.5 | 95.5 | 400 |
| You belong to a successful network within my community | 25.3 | 72.7 | 99 | 28.8 | 67.3 | 400 |
| You have contacts (networks) with outsiders | 25.0 | 70.0 | 100 | 40.8 | 52.3 | 400 |
| You do not suffer prejudice or class biases | 30.0 | 65.0 | 100 | 31.6 | 57.6 | 399 |
| Society's attitude towards your products/ service is positive. | 11.0 | 82.0 | 100 | 9.0 | 83.3 | 400 |
| The attitude of other entrepreneurs towards your business is positive | 11.0 | 69.0 | 100 | 11.8 | 69.5 | 400 |
| You have a positive relationship with the workforce | 10.1 | 79.8 | 99 | 9.5 | 80.7 | 399 |
| You have no conflicting gender roles | 13.1 | 82.8 | 99 | 30.5 | 63.5 | 397 |
| You do not face tribal discrimination | 10.0 | 87.0 | 100 | 17.5 | 77.4 | 399 |
| You do not face gender discrimination | 13.0 | 85.0 | 100 | 32.3 | 64.5 | 400 |
| There are no cultural barriers affecting your business | 8.0 | 90.0 | 100 | 13.3 | 80.8 | 400 |

NB: responses included Don't Know (Dk) and undecided



4.6.3 Legal and Administrative Factors

A greater proportion of Women SMEs entrepreneurs had little or no support from government bodies neither were they beneficiary of government incentives. Interest rate charged by micro finance and other lending institutions not reasonable. High taxes and bureaucratic red tapeism are hindrances to women SMEs entrepreneurs.

Aside economic and social factors, legal and administrative factors can also hinder or facilitate businesses especially SMEs. The findings of the survey as captured in Table 16 depict that as high as 88.4% of the female respondents said they did not have any assistance/support from government bodies. In addition, 65.5% stated that they were not beneficiaries of government incentives, 60.4% said they did not have access to policy makers.

Furthermore, 37.7% of the female respondents were of the view that they encountered bureaucratic red-tapeism in their work while 36.9% said the taxes levied on their business were unreasonable.

Table 16: Legal and Administrative Factors

| | Male | | | Female | | |
|--|---------------|------------|-------|---------------|------------|-----|
| Legal and Administrative Factors | Disagree % | Agree % | N | Disagree % | Agree % | N |
| You have business assistance and support from government bodies. | 86.0 | 11.0 | 100.0 | 88.5 | 8.5 | 400 |
| You have access to policy makers | 46.0 | 53.0 | 100.0 | 60.3 | 37.3 | 400 |
| You have no policy constraint | 36.4 | 49.5 | 99.0 | 41.9 | 35.1 | 399 |
| You have no institutional constraint | 43.4 | 47.5 | 99.0 | 43.8 | 33.0 | 400 |
| You can borrow money even without titled assets as a collateral | 57.0 | 24.0 | 100.0 | 54.8 | 23.0 | 400 |
| Interest rate charged by micro finance and other lending institutions are reasonable | 53.0 | 11.0 | 100.0 | 42.0 | 14.3 | 400 |
| You have never encountered bureaucracies and red tape | 37.0 | 50.0 | 100.0 | 37.5 | 48.3 | 400 |
| You are a beneficiary of government incentives | 63.0 | 35.0 | 100.0 | 65.3 | 32.4 | 398 |
| You live in a favourable legal and regulatory environment | 19.0 | 75.0 | 100.0 | 19.3 | 70.7 | 399 |
| The tax levied on your business is reasonable | 43.0 | 37.0 | 100.0 | 36.0 | 29.0 | 400 |

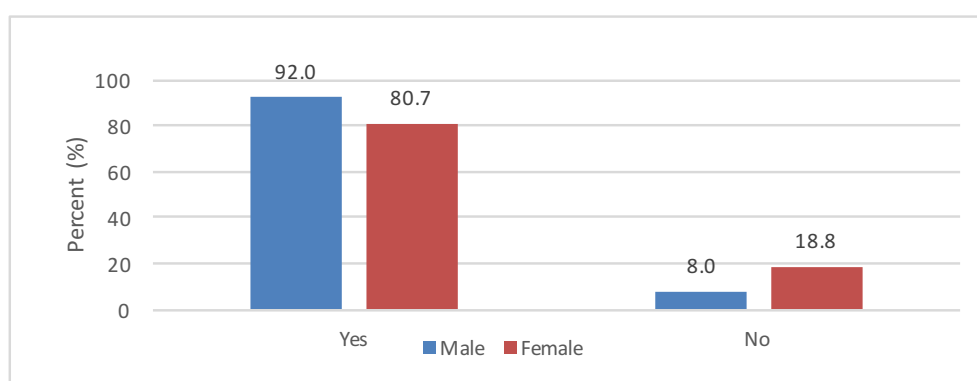
NB: responses included Don't Know (Dk) and undecided

4.7 Land Access and Ownership

More males than females had access to land for economic activities

Access to land for economic activities was not a major hindrance to both the females and males. However, whereas 9 in 10 males had access to land, 8 in 10 females had access. For every two females who did not have access to land, only one male did not have (figure 1).

Figure 1: Have Access to land by sex and region



Most respondents used their land for agricultural activities

About two-thirds of the females who had access to land used their land for agricultural activities. 22.7% of females used their land for trade compared to 15.5% of males. About the same proportion of females (13%) and males (12.9) used their land for construction (building of properties) (Table 17).

Table 17: Economic activity for which land is used

| Economic Activity | Male | Female | All | |
|---------------------------------------|------|--------|------|-----|
| | % | % | % | N |
| Agricultural activities | 79.3 | 67.5 | 70.8 | 414 |
| Construction (building of properties) | 13.0 | 12.9 | 13.0 | 414 |
| Provision of services | 3.3 | 3.4 | 3.4 | 414 |
| Trade (selling and buying) | 15.2 | 22.7 | 21.3 | 141 |
| Others | 5.4 | 3.4 | 3.9 | 414 |

Source: 2016 IEA Survey



4.7.1 Source of Land Ownership

One key factor of production in farming communities such as the three Northern regions is land. Access and control over adequate land has been identified as a key driver of productivity among farmers. The survey sought to the source of ownership of land as a determinant of the extent to which one has control over the land.

Whereas a greater proportion of males than females had access to family land, a greater proportion of females compared to males were operating on leased or rented land.

The results of the survey as presented in table 18 below show that the most common means of land acquisition across all three regions and by gender were requests from family and/or community heads. Majority of females (67%) who had access to land indicated that the land is owned by their family (extended family) whiles 21% of them were operating on community land. It is worth noting that more males (72.8%) than females (67.4%) had access to family lands. Whereas a greater proportion of males (18.5%) than females (12.6%) were operating on their personal land, a greater proportion of females (10.5%) than males (7.6%) were operating on leased or rented land.

At the regional level, Upper West Region topped the proportion of respondents who had access to family land by 87.34%. This was followed by Upper East (78.57%) and Northern (57.1%) regions. Whereas about 30% of respondents who owned land in the Northern region were operating on community land, just about 14.3% and 7.6% in the Upper East and Upper West regions respectively were operating on community lands. A greater proportion of respondents from the Upper East (19.6%) were operating on their personal land compared to 14.2% for Northern Region and 5.1% for Upper West Region (Table 18).

Table 18: Land source by sex and region

| What is the source of ownership of your land? | Region | | | Gender | | All | |
|---|----------|------------|------------|--------|--------|------|-------|
| | Northern | Upper East | Upper West | Male | Female | % | N |
| | % | % | % | % | % | | |
| Family Land | 57.08 | 78.57 | 87.34 | 72.8 | 67.4 | 68.6 | 286.0 |
| Community land | 30.09 | 14.29 | 7.59 | 21.7 | 21.5 | 21.6 | 90.0 |
| Lease / rent | 10.18 | 15.18 | 1.27 | 7.6 | 10.5 | 9.8 | 41.0 |
| Personal Land | 14.16 | 19.64 | 5.06 | 18.5 | 12.6 | 13.9 | 58.0 |
| Others (Specify | 3.54 | 0.00 | 0.00 | 1.1 | 2.2 | 1.9 | 8.0 |

Source: 2016 IEA Survey



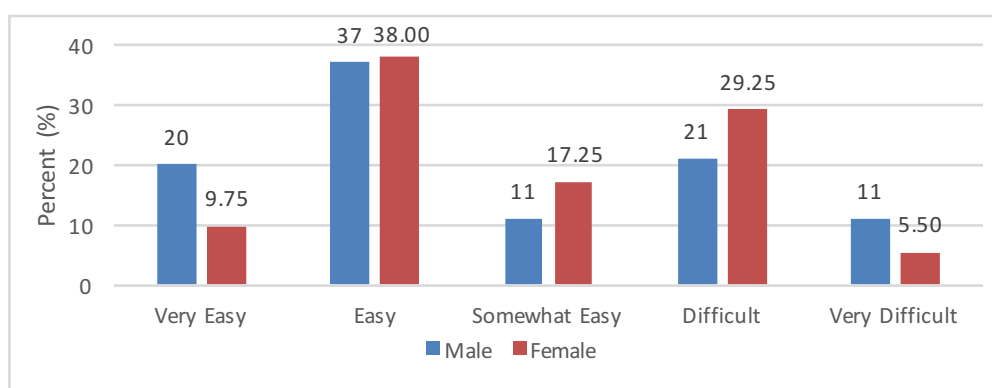
4.7.2 Land Acquisition

Figure 2 and Table 19 shows the results for respondents' opinion on the ease with which one can acquire land for economic activities, the type of difficulties they encountered in obtaining land and how the difficulties could be overcome.

Females found it more difficult to obtain land for economic activities than males

About 47.8% of females indicated it is easy or very easy to obtain land in their community compared to 57% of males. Thus, a greater proportion of males find it easier to obtain land in their community compared to females. A large proportion of females opined that it is difficult or very difficult to come by land in their community (Figure 2).

Figure 2: Ease with which one can acquire land



The main difficulties encountered by all were lack of money (62.6%), scarcity of land in the community (48.5%) and the sale of same land to many people (15.8%). However, a greater proportion of females (64%) compared to males (56.3%) indicated lack of money to purchase land as their main difficulty. A very significant proportion of females (13%) also cited gender discrimination as a key difficulty to obtaining land.

On how to mitigate the difficulties, about 53.2% of all respondents who faced difficulties in accessing land indicated that if they could have easy access to finance they could purchase their own land. Another 25.9% of all respondents believed that formalization of land acquisition will help them. There was however some level of disagreement on the proposal to give women special access to land. Whereas about 21.6% mentioned that women should be given special access to land, just about 6.3% of males subscribed to that idea. Rather, more males (21.9%) than females (12.2%) felt redistribution of land would ensure all have fair access to land (Table 19).

Majority of all respondents agreed that easy access to land could have some positive effect on productivity. About 84.7% of all respondents agreed that easy access to land could increase greatly or increase output.

**Table 19: Land Acquisition by sex**

| What are the difficulties you have encountered | Male % | Female % | All % | N |
|---|-----------|-------------|----------|-----|
| Lack of money | 56.25 | 64.03 | 62.6 | 171 |
| Difficult in getting consent from spouse | 3.13 | 5.04 | 4.7 | 171 |
| Same land sold / given to many people | 21.88 | 14.39 | 15.8 | 170 |
| Land is scarce in the community | 62.50 | 45.32 | 48.5 | 171 |
| Gender discrimination | 3.13 | 12.95 | 11.1 | 171 |
| Others | 3.13 | 9.35 | 8.2 | 171 |
| How to overcome the difficulties | | | | |
| Easy access to finance to purchase land | 50.0 | 54.0 | 53.2 | 171 |
| Educate spouses on the need for one to own a land for productive activities | 15.6 | 17.3 | 17.0 | 170 |
| Formalize land acquisition | 28.1 | 25.9 | 26.3 | 171 |
| Redistribution of land | 21.9 | 12.2 | 14.0 | 171 |
| Women should be given more (special) land access | 6.3 | 21.6 | 18.7 | 171 |
| Involve both male and female in decision making | 12.5 | 17.3 | 16.4 | 170 |
| Others (Specify) | 6.3 | 2.2 | 2.9 | 171 |
| | | | | |
| Effect of easy access to land on output | | | | |
| No effect | 15.0 | 9.0 | 10.2 | 51 |
| Increase output | 52.0 | 56.6 | 55.7 | 278 |
| Greatly increase output | 32.0 | 31.6 | 31.7 | 158 |
| DK | 1.0 | 2.8 | 2.4 | 12 |

Source: 2016 IEA Survey

4.7.3 Administration of Lease/rent Land

Some economic activities require long gestation periods (over a year) to yield dividends while others require shorter periods. Again, the legal arrangements such as the contract documentation and control of ownership all have a bearing on the decision processes of the economic agent operating the land. For this reason, this section discusses in detail the administrative arrangements governing lease/rent land operated by the respondents. 21.6% of all respondents operating on leased/rented land were asked about their satisfaction with the duration of the leased arrangement. About 87% of females compared to 66.7% of males who leased/rented land indicated the lease period is long enough to undertake their economic activities.

Females had little control over lease/rent land. Over 70% of females had no formal contract/land registration documents covering their land

Table 20 shows that a majority of females who were operating on leased land only had partial control over the land compared to 57.1% of males. More females (78.8%) than males (57.1%) indicated they only have partial or limited control over the leased land. For partial control, one has limited access to the land and therefore not at liberty to do whatever he or she wants without consulting the owner of the land and therefore is limited.

Table 20: Duration and Control over leased Land

| | Gender | | All | |
|--|--------|--------|------|----|
| | Male | Female | % | N |
| Is the lease period long enough for your economic activity? | % | % | | |
| Yes | 66.7 | 87.1 | 83.8 | 31 |
| No | 33.3 | 12.9 | 16.2 | 6 |
| Do you have control over leased land? | | | | |
| No control | 14.3 | 15.2 | 15 | 6 |
| Partial control | 57.1 | 78.8 | 75 | 30 |
| Absolute control | 28.6 | 6.1 | 10 | 4 |
| Total | 100 | 100 | 100 | 40 |

Source: 2016 IEA Survey

To ascertain the security and reliability of leased/ rented land, respondents were asked whether there have ever been attempts by land owners to reclaim their land before the end of the lease period. Table 21 shows that, indeed 25% respondents who were operating on leased land indicated that the land owner once attempted to take away the land during the lease period. However, only 33.3% of them sought redress from various avenues. Whereas the males who sought redress did so through court, traditional leaders and spiritual consultation, the females resorted to family heads and traditional leaders (see table 21).

Table 21: Land lords attempt to reclaim lease land

| Land lords tried to reclaim land during lease period | Male | Female | Total | N |
|--|-------|--------|-------|----|
| | % | % | % | |
| Yes | 42.9 | 25.0 | 25.2 | 12 |
| No | 57.1 | 75.0 | 75.8 | 29 |
| Total | 100.0 | 100.0 | 100.0 | 41 |



| Land lords tried to reclaim land during lease period | Male % | Female % | Total % | N |
|--|-----------|-------------|------------|----|
| Sought Redress | | | | |
| Yes | 33.3 | 33.3 | 33.3 | 6 |
| No | 66.7 | 66.7 | 66.7 | 6 |
| Total | 100.0 | 100.0 | 100.0 | 12 |
| Where did you seek redress from? | | | | |
| The court | 100.0 | 0.0 | 25.0 | 1 |
| Family head | 0.0 | 33.3 | 25.0 | 1 |
| Traditional leader of the area | 100.0 | 100.0 | 100.0 | 2 |
| Spiritual Consultation | 100.0 | 0.0 | 25.0 | 1 |
| Others (Specify) | 100.0 | 0.0 | 25.0 | 1 |

Source: 2016 IEA Survey

4.8 Security of Land

A tenth of female respondents' land not secured. Those with secured land had their output levels increased tremendously

Legal arrangements and proper documentation guarantee the success of any economic endeavour be it large scale, medium scale or small scale. Overall, about 89% of respondents who had access to land indicated that their land was secured. Thus about a tenth of respondents said the land they use was not secured. The proportion of females (11.7%) who expressed concerns about the security of their land was two times that of males (5.4%).

When asked about the effect of security of land on output, about 85.3% of respondents who had secured land indicated that security either increases output or increases output greatly. Just about 13.7% indicated security of land had no impact on output. On the other hand, about 84% of respondents with insecure land indicated that insecurity of land reduces output. Reasons given for how insecurity of land reduces output include: Uncertainty and late planting and harvesting (33.3%), Reduced Investment due to high risk (66.7%) and inability to use land to full capacity due to litigation (19.4%). (Table 22).

Table 22: Land security by sex and region

| | Male | Female | All | N |
|--|------|--------|------|-----|
| | % | % | % | |
| Is the land secured? | | | | |
| Yes | 94.6 | 87.4 | 89.0 | 371 |
| No | 5.4 | 11.7 | 10.3 | 43 |
| Don't Know | 0.0 | .9 | .7 | 3 |
| Total | 92 | 325 | | 417 |
| How does security of land affect your output? | | | | |
| No effect | 13.8 | 13.6 | 13.7 | 51 |
| Increase output | 52.9 | 56.3 | 55.5 | 207 |
| Greatly increase output | 33.3 | 28.7 | 29.8 | 111 |
| DK | 0.0 | 1.4% | 1.1 | 4 |
| Number | 87 | 286 | 373 | |
| How INSECURITY of land has affects your output? | | | | |
| No effect | 0.0 | 17.9 | 15.9 | 7 |
| Reduce output | 80.0 | 61.5 | 63.6 | 28 |
| Greatly reduce output | 20.0 | 20.5 | 20.5 | 9 |
| Number | 4 | 39 | 41 | |
| How does INSECURITY of land reduce your output? | | | | |
| Uncertainty and late planting and harvesting | 25.0 | 34.4 | 33.3 | 36 |
| Reduced Investment due to high risk | 50.0 | 68.8 | 66.7 | 36 |
| I am not permitted to use the land to full capacity due to litigations | 50.0 | 15.6 | 19.4 | 36 |
| Lease period has almost ended | 25.0 | 9.4 | 11.1 | 36 |
| Others (Specify | 0.0 | 0.0 | 0.0 | 36 |

Source: 2016 IEA Survey

4.8.2 Addressing issues of insecure land

A lot more females than males advocated for a review of the inheritance system to allow females to inherit land and other properties and a fixed percentage of land should be reserved for women

There are many ways of addressing the challenges posed by the use of insecure land. The two approaches identified in the study are measures to be undertaken by policy/decision makers and the role/responsibilities of the individual land users themselves.



In general, 61% of the respondents (both males and females) were of the view that policy/decision makers should provide laid down procedures for land acquisition while 38.2% thought that the public needed education on the process of land acquisition. Whereas, 28.6% of females were of the opinion that women should be given the opportunity to inherit land, just about 8% of males thought same. Additionally, about 13.1% of women also believed reserving a fixed percentage of land for women will bring about land security among women compared to 5% of men who believed same.

With regard to what individuals could do to mitigate the challenges of land insecurity, 70.1% of all respondents believed that everyone trying to acquire land should insist on getting land title/documentation for land purchased. Another 43.3% said individuals should enter into legal agreements with the land owners and 12.4% felt that individuals should secure financial assistance for outright purchases of land (Table 23).

Table 23: How to secure land by sex and region

| | Male % | Female % | All % | N |
|--|-----------|-------------|----------|-----|
| What do you think could be done for you to have a secured land? | | | | |
| Provide laid down procedures for land acquisition | 77.0% | 57.0% | 61.0% | 304 |
| Educate the public on the process of land acquisition | 42.0% | 37.2% | 38.2% | 190 |
| Women should be given the opportunity to inherit Land | 8.0% | 28.4% | 24.3% | 121 |
| A fixed percentage of land should be reserved for women | 5.0% | 13.1% | 11.4% | 57 |
| Others (Specify) | 10.0% | 6.8% | 7.4% | 37 |
| | | | | |
| What could you do as an individual to have a secured land? | | | | |
| Insist on land title/documentation for purchased land | 71.0% | 69.9% | 70.1% | 350 |
| Enter into a legal agreement with land owners | 43.0% | 43.4% | 43.3% | 216 |
| Secure financial assistance for outright purchase of land | 12.0% | 12.5% | 12.4% | 62 |
| Others (Specify) | 14.0% | 11.5% | 12.0% | 60 |

Source: 2016 IEA Survey



5. CONCLUSION AND RECOMMENDATION

Conclusion

The survey set out to investigate and understand the nature of women's participation in economic activities with specific reference to the Northern, Upper East and Upper West regions. The extent of women's involvement as economic actors in the three regions as well as the factors which have facilitated or hindered the participation of women in economic activities in the three regions have been examined in the study.

The study revealed that majority of women in the Northern, Upper East and Upper West regions had no formal education. The educational level among females who had some formal education was very low compared to their male counterparts. This has resulted in many females resorting to informal sector employment which are mostly characterised by low educational requirements, low salaries and largely not protected by adequate state policies.

Overall, 95.5% of respondents were economically active. However, unemployment was slightly higher among females compared to males. A great proportion of the employed females operated small businesses of their own and depend heavily on their personal savings as start-up capital for their business. Thus, there was not enough assistance from banks and relevant financial institutions. It is also worth noting that although about one-eighth of women who applied for a loan had their loans approved, a significant proportion of them indicated that the banks/financial services demanded their spouses' consent during the loan application process.

Majority of females seek the consent of their husbands when applying for a loan because it was a traditional requirement and some women also felt their husbands are the ones with enough assets and collateral to assist with payment in times of default. Notwithstanding, the study revealed that females had greater access to loans, particularly small loans.

The enormous amount of time women spend on household chores has serious implications for their economic participation. Few men assist with domestic activities such as cooking, cleaning, childcare etc. However, men absolutely dominate in the management of household finances and control of household assets, including those owned by women.

Women entrepreneurs in small and medium size enterprises (SMEs) were faced with numerous economic, social, administrative and legal barriers to their business. Notable among the economic factors identified were lack of information to exploit business opportunities, lack of needed technology and inadequate business training. Also, lack of contacts/networks with outsiders, gender discrimination and prejudice or class biases were identified as the key social challenges facing female entrepreneurs. On the administrative and legal aspect, lack of government support in the area of business assistance and demand for collateral by financial institutions were indented.



Although a high proportion of both males and females had access to land, accessing land was much easier for males when compared to females. About two-thirds of the females who had access to land used their land for agricultural activities. Majority of males who had access to land were operating on land given to them by their family or community where they live.

Again, more males than females had access to family lands. Respondents generally agreed that easy access to land for economic activities could go a long way to increase output.

A significant proportion of respondents who had access to land were operating on a leased/rented land. The key challenges with leased land were insecurity and lack of control. Whereas majority of females indicated they had partial or no control over their leased land, another significant proportion of them indicated that owners of leased lands once attempted taking back their land before the end of the leased period. Such insecurity of land was also identified as one of the key factors to reduction in output as tenants tend to reduce their investment on the land due to uncertainty. The insecurity of land can also result in late planting and harvesting which could result in lower yields.

On how best to address the issue of security of land, a lot more females advocated for a review of the patriarchal system of inheritance and reserving a fixed proportion of land for women in the community.

The key gender disaggregated economic data pertaining to women as economic actors in the three regions of Ghana shows that females are discriminated against when it comes to inheriting family businesses or family land for economic activities. To obtain credit facilities, not only are females required by banks/financial institutions to seek the consent of their spouses; they also need to seek permission from their husbands.

Again, control of household assets for economic activities is mostly in the hands of the males while female entrepreneurs in SMEs encountered a lot of socio-economic and legal challenges in their economic activities.



Recommendations

To mitigate the myriad of the challenges outlined, it is recommended that the following measures be implemented without delay:

1. The inheritance system in the three regions should be reviewed to allow females to inherit free land from their family heads and also free land from the traditional leaders;
2. A fixed percentage of land be reserved for females who intend to go into economic ventures;
3. Financial institutions in the Northern and Upper East regions should relax their conditions on females getting consent from their spouses first before they are granted credit facilities;
4. Government and NGOs financial assistance/support should be extended to the females in the same way as the males;
5. The taxation regime should be relaxed for the women SMEs entrepreneurs;
6. Both government agencies like the National Board for Small Scale Industries (NBSSI) and NGOs engaged in women activities should intensify their training programmes for the women entrepreneurs in SMEs;
7. In order that females have more control over lease/rented land, policy/decision makers should streamline the procedures for land acquisition;
8. The public in the three regions need to be sensitized and educated on the process of land acquisition; and
9. An appeal should be made to the custodians of land in the three regions not only to give up the discrimination against females, but also to release a sizeable portion of land to those willing to engage in economic activities.



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