

## Chapter one

# The grounding

### 1.1 Introduction

It is common to see in many communities in Ghana who still hold to the inherited view that certain jobs are branded to be in the domain of a particular gender. For instance, boys are generally those who take care of animals on the field and girls are expected to be involved in domestic household chores. Beyond the scope of role definitions among children and adolescents is the prevalence of such a phenomenon in adult economic activities. Even though various factors have led to a larger participation of women in economic activities, the inherited custom of the place of the woman being in the kitchen and bearing of children does not yet belong to oblivion. These domestic non-paid jobs of the women (bearing of children and managing domestic chores) are important and necessary for the survival of families and society at large. The negative consequence is that the affected women remain economically dependent on men. The current situation in Ghana, stemming education, urbanization and monetary economy, women are into jobs which give them economic (monetary) benefits. These women at the end of the day have to compete in the economic market and manage their household roles as well. Special emphasis of my study is the place of women as economic actresses; whose contributions add value to the organization of the household and society in which they live and work.

### 1.2 Work and its value in society

Work<sup>1</sup> is one of the basic human activities that bring about fulfilment, survival and development to human societies and the persons therein. In societies in which subsistence forms the basis for work, the focus of work could be survival of the group even though personal fulfilment, characterized by self-actualization, may not be relegated to the

<sup>1</sup> Work is defined as any human activity that either brings productivity or adds value to human existence.

background. Engaging in activities that add value to life itself or bring about development in society is admirable in almost every human community. While hard work is admirable, there are different perceptions about people when it comes to the use of free time for non-productive means. This is expressed in the languages of the people. For example, among the Akan<sup>2</sup> in Ghana, the advice normally given to people is captured in the proverb "*enfa wo nsa nhye wo damirifa mu*". This literally means: "you don't put your hand in between your thighs<sup>3</sup> and sit there [idle]. The real import of the statement lies in the fact that hands are meant for work and not to be kept warm under the cloth. It could thus be said that among other things work has the function to ensure the continuous existence of people and society.

In many societies, the gender division of labour has placed men as responsible for the welfare of the family, where they have responsibility as heads of the family (Isiugo-Abanihe, 1994). Women on the other hand are responsible for providing care giving roles (DeVault, 1994). Although households are made up of people with different age and sex, women, men, and children have different experiences when it comes to what kind of work one can perform in the household. Children from early ages are thought to be hard working and join hands in every little way to help in whatever working activities are performed in the family, group, or the society. As will be seen later in different parts of this study, the component of segmentation and labelling of work according to gender and age are anchored in many societies. Women participants in this study were in charge of household care-giving roles which included cooking and taking care of children.

<sup>2</sup> I use the word Akan a lot throughout this dissertation. By Akan, I refer to a cluster of socio-linguistic group of people living in southern Ghana and southeastern Ivory Coast. They form a distinct ethnic group with a common Kwa speaking language with many different dialects. The major sub-groups of the Akans include: Asante [Ashanti], Akuapem, Sefwi, Baoulé, Akwamu, Akyem [Akim], Kwahu, Fante [Fantse], Wassaw [Wassa], Brong [Bono], Anyin, Chakosi, Nzema, Ahanta, and Jwira-Pepesa.

<sup>3</sup> Not to put the hands between the thighs means not to be lazy but rather to make the hands useful by engaging them in an activity other than folding them and sitting down. The emphasis here is on work and its benefits for the individual and the society.

Scholars such as Charles & Kerr (1999) categorize these gender division roles as 'family ideology' positing that the woman's place in such a system is in the home while the man's task is to go out to work and earn money to support the family. This logic cannot, however, be applied to every family or household situation. Even though societies have created different systems to absorb the most vulnerable, it is also common to see many widows struggling with their non-adult children alone. Even in subsistence economies, these women also go to the farm to be able to fend for their children. One could say that the argument postulated by Charles & Kerr has its own merit. It is the believe that the man has the responsibility to take care of the family irrespective of whether the woman is working or not, but nonetheless, the world is changing and so are the people. Such perceptions are changing in many households as women are even seen acting more as heads of households by being the major contributors of income in the household than the men as data from my fieldwork suggests.

### *1.2.1 Segmentation of work versus gender roles*

In the study area, the allocation of responsibilities in the household is along the lines of gender and age (Addison, Ohene-Yankyera, & Fredua-Antoh, 2016). In societies where inherited norms are highly observed right from childhood, boys and girls are socialized along gender specific roles. Certain types of work are preserved for boys and others for girls (Brown, 1996). For example, among the Akans and many societies in the country it is the responsibility of the women to assume the domestic and child-care roles. Children as little as six years are socialized to take up such responsibilities that will later usher them into the roles specific to their sex. Girls thus learn to sweep, wash dishes, go to the refuse dump site, fetch water, cook, and undertake such activities labelled 'feminine'. Boys, on the other hand, take up 'masculine' jobs, those that require physical strength, like breaking down of big logs of firewood for cooking, going hunting, and learning the trade of the father. On the other hand, in a household where a woman gives birth to only boys or girls, boys are taught to help in the household chores, thereby doing the work reserved for girls like sweeping, helping in cooking, and so on. Sometimes, some girls are brought into such households from other relatives to help in the performance of such roles in the household.

Furthermore, even though both men and women engage in farming work, the more laborious tasks like the cutting down of big trees and the clearing of the thick forest for farming are done by men. Women come in during the planting of crops, taking off growing weeds, and harvesting crops. In some societies in Africa, men tend to be weavers, carvers, and metal workers while women engage in pottery, dressmaking, and food processing. According to Barber (1995), food and clothing have been the core of women's work in many societies world-wide. This is because such works are relatively child-safe as compared to working in the mines with a child wrapped behind the back. Food and clothing works are easily done at home, and the work can also be easily picked up at any time from where it was left especially when a mother had to attend to the child care.

Petty trading was almost exclusively a woman's occupation in Ghana until recently where globalization and increased economic pressure is leading men in major cities to sell all kinds of items like bread, pie, drinks, and nuts, which previously would have been considered as female activity. The work along gender lines in the public sphere is gradually fading away when looked at from a distance but in the household level, there is still some resilience as people still hold up to the inherited gendered norms.

Not only is work in the household organized based on gender but also on age. Everyone in the household is given work to do according to his or her age although age classifications are superficially defined. Lighter jobs are given to children who are much younger. The proportion and the intensity of the workload increase with growth and development of the individual in question. It is a normal societal phenomenon in the socialization process to engage children in household chores. This is to socialize children, no matter how young they are, into the act of giving back to the society. This forms the basis of reciprocity among parents and children. The child is to give back to the parents, relatives, and the society the care and love from these people. This gesture does not mean the child is paying for the love and care from the parents but just a sign of appreciation and a way of being trained to be a responsible person in the society. This will be discussed in details later in this work.

### 1.2.2 Complementarity within the Akan household in Ghana

Early on, work was defined in the context of this research as activities that add value to human life (see foot note 1). It was also indicated that there were different reasons why people work: as a social responsibility for the survival of society, for personal fulfilment, to gain better social status in the form of respect, etc. The amount and type of work one does and the level of intensity depends to a large extent on the cultural setting, gender, and/or age. Notwithstanding the fact that the roles assumed by various groups of people in society (women, men, adult, or children) were based on desire to bring about the best possible distribution of work for the good of society, the system got stigmatized in the cause of time, thus the need for revisiting of the issue. Instead of looking at the segmentation as finished products, I would want to see it in this research as a sort of specialization which ensues from the dynamics of daily life.

Taking the Akan as an example, very little is written in the books about the holding of important positions by the Akan woman in social, political, and religious life of her society. The reason for the silence could be the fact that the importance of the woman has gotten deeply rooted in the society that one does not see it to be extra-ordinary any more. At the level of social interaction, elderly women and especially the oldest in the extended family enjoy great respect not only from the younger women but even from the men. She serves as an authority figure within the social constellation of the family or household (Gibson, 2010). When the chief and his counsellors are found wanting in a particular case, the chief usually says "*yenko bisa abrewa*" with the literal meaning being let's go and ask the old lady. For the chief to say he wants to consult the *abrewa* (old lady) does not necessarily mean that he is going to talk with the old lady, the usage of the *abrewa* connotes the wisdom of the old lady in the Akan setup. This 'old lady' symbolically refers to the oldest female figure in the family, household, or clan. *Abrewa*, as she is normally called in Akan language, is considered to be full of wisdom as old people are basically regarded as wise, usually, emanating from their life experience (van der Geest, 1998). She knows the history of the family and clan and can thus offer the men good advice.

The status of the '*abrewa*' is very important for the political and social life of the Akan community. This status has its accompanied role

which is considered as work. Even though the old lady may not have physical strength to go to the farm or bring forth children, using her wisdom to support the younger generation is considered to be work and respect accorded it as such. Old women are also repositories of the family history and are indispensable at every stage and in every generation (Gibson, 2010). The reason is that they have the history of the family genealogy written in their minds. In times of inheritance disputes and uncertainty about the right ownership of property, especially boundaries of land, these old women are consulted. Therefore, as the men are taking charge of the ruling of the clan, family, and households, they need the support of women to be able to effectively deliver their best to their subjects.

#### *1.2.2.1 The political and religious roles of Akan women in complementarity*

In the political arena women occupy special positions as queen-mothers, an important figure in the choice of a king or chief. The queen mother plays a special role as the mother of all (in the community), and in that regard she gives advice to the people including the chief (Stoeltje, 1997). The queen mother is respected in the society. She is the right-hand of the chief and sits with him anytime he is adjudicating his cases. She has the right to give her opinion on a matter to the chief which helps him to decide and give judgments. She is expected to be available for the settling of disputes and whenever important issues of the state were to be decided. She does not only function in the chief's court but also has her own court where she rules and adjudicate domestic matters affecting women.

Before the installation of a new chief among the Akan, it is a queen mother in the royal family who nominates a candidate. She is like a royal genealogist (Farrar, 1997). In addition, she has the right to rebuke the chief and criticize him in public. Should anyone rebuke a chief in public, that person would be dealt with by the sacred laws of the land. This includes banishment or offering of sacrifice. The queen mother has the sole priority to rebuke the chief even in public without any punishment(s) on her. She possesses kinship authorities and over sees to the initiation rites of girls during their puberty time. There are also courts for queen mothers. They settle cases related to women or sometimes against women and men (Stoeltje, 2000).

Although the queen mother has a role to perform in the political arena of the Akan communities, it could be seen that their functions are limited. One could say that the queen mother observes and oversees the affairs of the community but at the background. In the court of the chiefs, the queen mothers are only consulted whenever necessary. They can suggest, but their suggestions could be taken or otherwise unless they are operating in their own female courts. This role can stand symbolically for the role of the woman in the household or family. The systems in the general political arena of the society transcends downward and is seen manifested in various levels within the society. Women are not only seen in the political sphere; they also have religious roles to play as well.

Generally, a woman (at child productive age) is not allowed to pour libation<sup>4</sup> as a form of prayer for the people. She is seen as unclean because of her menstrual period (Akyeampong & Obeng, 1995). But once she attains a 'ripe' age (old age) and is no longer having her menstruation, she is asked to pour libation. Among the people of Efutu (a town in Cape Coast metropolitan area), such a woman is asked to pour libation for the Asafo<sup>5</sup> group before they set out for their expedition (Queen mother of Efutu, 2015). Men and women work hand in hand for the peaceful habitation and co-existence of the living and ancestors.

Although the man is seen as the breadwinner of the household, the woman is a co-helper of the man with both playing complementary roles in the household. For example, during marriage ceremonies, the man is requested to give the woman '*dwatrie*'<sup>6</sup>. This is for the woman to start an economic trade. The essence was for her to earn income in support of the husband in running the household. Her money is

<sup>4</sup> Regardless of the age, a woman does not kill an animal as a form of sacrifice. This is closely linked to her life-giving role in society. A man or boy is thus usually appointed to assist the woman who (is actually supposed to slaughter the animal) to make the sacrifice. This is because a woman does not shed blood, the symbol of life.

<sup>5</sup> Asafo are warriors among the Fante people of southern Ghana who perform social, religious, and political roles. Etymologically, the word derives from *sa*, meaning war, and *fo*, which means people.

<sup>6</sup> This is an amount of money given to the woman by the husband to start a trade. Basically, to start an income generating activity that will bring her income.

used to buy foodstuff and to support the man where the need be (for the upkeep of the household). In case she needed money for expenses (demanding sums of money beyond her capacity), the man would come in to help.

Another interesting phenomenon in the family dynamics is men's role as financial providers. For instance, if the man is specifically requested to perform certain functions but does not have the financial resources for it, the woman may finance it but not directly. Rather she gives the resources to the man to undertake the expenditure so that the impression will still be created that he provided the resource. The opposite will mean that the man will lose respect and this will also affect the image of the woman, namely, that her husband cannot provide resources. The practice is based on the norm of the Akan just as in some parts of the world that the man is the head of the family and has the responsibility of providing for them. If the woman gives it in her own name, it will give the impression that the woman is taking over the responsibilities of the man and not giving the needed respect deemed him. It is therefore necessary to study the household from a certain viewpoint and critically understand the various relationship and actions between actors in the household as discussed in the section below.

### **1.3 Household in perspective**

The household has become a big focal point as the basic unit of analysis for anthropological and ethnological research (Brown, 1996). Although its importance as a unit of analysis cannot be over emphasized, the problem posed by this basic unit to researchers cannot be overlooked. The main problem is the constituent of such a unit. The definitional unit and scope of this has been fiercely contested by various scholars (see Beaman & Dillon, 2010; Mayer, 2002; Netting, Wilk, & Arnould (Eds.), 1984; Wolff, 2017) to include kinship, mode of consumption, residency requirement, and income contributions. Basing the definition and scope to one of them is always problematic. According to Mayer (2002), the household may contain other co-resident persons as well as animals and family members. Some of these family members may for various reasons be residing in other areas; just as I observed in during fieldwork. Some of the children of the participants were in boarding schools as at the time of data collection. In my quest to study women in



various basic income generating activities in the study area, I viewed the household as a very difficult concept especially in its scope and definition. It is to be noted that every household is unique and may not have the same number of people and consumption characteristics (ibid).

Mayer (2002) has therefore identified some models in the analysis of household which includes kinship, house, and rational choice models. Mayer continues to argue that the kinship model of household analysis subordinates economic transactions to analysis of kinship structures, behaviour, and norm. The household is therefore defined based on kinship ties of people within a specific space. People within the group who are not related by blood ties are not considered as part of the household. In such a model, house helps and nannies are not considered as part of the household although their contributions to the sustenance of the household might be significant. Mayer's (2002) house model on the other hand looks at how material items are measured and quantified in the household. In such a model, household members would be classified based on who has the right to inherit material items. People who do not have the right to inheritance but might have been contributing much to the growth of the household, are not considered, according to this model, as part of the household. The rational choice model postulated by Mayer (2002) has as its principal feature – 'the calculating individual'. Thus, members of a household based on this model would be those whose actions and inactions are considered to yield maximum efficiency within the household. People whose contributions within the group have positive impact to the sustenance of the groups. With such a model, individuals who contribute towards the income flow of the household would be considered as household members.

In this study, it would be beneficial for me to adopt a household model which looks at both kinship and non-kinship ties. Every individual has a major role to play in a household. Whatever reason that has brought the person to be a member of a household does not matter. What is important is how such individuals impact on the income generating activities of the participants. Once they have roles to play in the household which might affect the income generating activities of the participants, they are considered as household members, whether related by kinship ties or not. In the same way, I would not dispute the role kinship plays in the organization of groups. My adopted household categorization in this research does not perfectly fit Mayer's mod-

els. This is because his kinship model, for example, does not consider people who are within a household and not related by blood ties as household members. But I see such individuals as household members because their actions and inactions have impacts on income generating activities of the participants. In the same way, my categorization would not fit the house model because family members who are related by blood ties mostly get to inherit properties. Therefore, this model also rules out the non-kinship members of the household. Sometimes there might be household members who might not directly be contributing economically to household resources but their actions and inactions go a long way to impact either negatively or positively on income generating activities of participants. As a result, although Mayer's household models have helped in structuring household, my categorization of a household does not perfectly fit any of Mayer's models since I consider non-kinship related household members as part of a household.

In many cultures in Africa, kinship plays a major role and defines norms and values of societies (Fagg, 1978). Whatever goes on in the household is explained based on the norms created by kinship group. Kinship systems when viewed in cultural terms create roles and define behaviours of their members and enforce them through the logics of kinship norms. For example, the gender division of labour that goes on in most African homes making the man the head of the family could be explained as a result of this phenomenon. This implies that kinship norms (usually) place the man as the head of the family.

Among the Akan for example, although they are matrilineal, the man is still the head of the household (Brown, 1996). Women possess more power only when it comes to inheritance. The children belong to the woman's lineage and not the man who is the father of the child(ren). This could confirm why Mayer (2002) concluded that kinship systems arbitrarily assign power to some individuals and subordinate status to others by age, birth order, degree of relatedness, and gender.

An example could be cited from many compound homes in rural communities especially in my study area. Growing up in Teteman, a small village in the Volta region, in an extended family compound, one would observe power relations at play in many instances. More often, food for the children would be put in a big bowl to be eaten together. Right from the onset, children are taught to tolerate each other and to be able to co-exist peacefully. The interesting aspect of the situation

arises when the meat on food is to be shared. The elderly child or the youngest child would divide the meat into smaller pieces. The elderly child first takes his/her share of the meat followed by the next elderly child in that order, until the youngest child picks the last meat. This situation places premium on seniority. This phenomenon is carried on to inheritance systems among the people of Teteman. The eldest son inherits the father's property with the hope of him using the wealth (gold, money, cocoa farm(s), etc.) to take care of the mother and other siblings. He holds that property in trust for other siblings and to share the proceeds accordingly or to manage the resource for the benefit of the whole household. Until his siblings all agree for the property to be shared among themselves, the elderly child manages the inheritance of their father. This I observed from my household and many households in Teteman.

Kinship ties and norms play very important roles in the lives of the people even in current technology and formal education era (Stoeltje, 2003). Kinship roles still influence economic lives of women in the study area. For example, some of the female participants in my fieldwork have children of other family members staying with them and helping in their income generating activities. The availability of other family members in a particular household serves to satisfy the cultural rule of having to take care of other family members to maintain peace and cordiality among kinship ties (Brown, 1996). As indicated by Mayer (2002), the household must be examined within the culturally constructed kinship system of which it is part.

As a rule, kinship groups share a common lineage and come together to perform certain functions in the family house. Various clan contributions are made for the proper management of the family and for many responsibilities to be met. In undertaking such contributions, household and group members float between many places of residence. This, it must be pointed out, does not mean they are not part of the group or the household. However, defining household based on geographical location is very difficult.

A working definition of household could be adopted from the work of Wilk (1997). He argues that defining a household with residence pattern of living under one roof is not enough, but instead the household should be defined as the minimal social group with the maximum number of intersecting and overlapping activities. Such individuals

moving in and performing overlapping activities should be considered as part of a household. Regardless of whether their activities are yielding much profit or not, their presence might not be calculated based on rational choices but just fulfilling the reciprocal responsibility towards individuals within a group. Everything in the household should not be subjected to the law of rationality. Subjecting the family household to a market system is what Polanyi (2001) has argued that the social order of societies is being subordinated to the new economic system and instead of the economy being embedded in social relations, social relations are embedded in economic systems. Kinship ties and norms still influence many if not all household actors and actresses. This could also be observed in my study area.

### *1.3.1 Why the household?*

For a long time, domestic life in Africa has been dominated by the works of anthropologists (Radcliffe-Brown, 1924; Pritchard & Fortes, 1940; Fortes, 1945; Fortes, Radcliffe-Brown, & Forde, 1950). The crucial issue at the beginning of anthropologists' presence in Africa was the centrality of kinship principles in the political mobilization and resource control. Domestic units were analyzed based on kinship ties, that is, people related to each other by blood. As a result, anthropological works on basic units were developed based on kinship groups (Guyer & Peters, 1984). Domestic groups in the society at that time were analyzed as comparative study of developmental groups (Goody, 1958). Here, anthropologists arose from their original level of explorative case studies to a more advanced phase of general theoretical models by examining the relationship or differences that exist among various domestic groups. During this period, access to resources and power by family members were influenced by socially defined rules which differs from one society to another.

The study of the smallest unit in the society had reached the stage of the conceptualizing of the household as the basic unit of analysis. In most agrarian societies and even many communities in Africa, due to the extended family system, it is very difficult to define a household based on building structure (Wilk, 1997). Wilk argues that defining a household with residence patterns of living under one roof is not enough, but instead the household should be defined as the minimal

social group with the maximum number of intersecting and overlapping activities as has been discussed earlier. Household could be viewed therefore as a bounded unit defined by common residence participating in unclearly defined domestic activities. It could therefore be described in reference to the relationship between its members. It is very important to note that households vary from community to community and the dynamics within them are determined by varied factors which may include but are not limited to number, geographical location, economic position, and level of academic training.

Society keeps changing and as it changes people adapt to new ways of life. Cultures that are completely static are dead cultures (Herskovits, 1949). The individual actors in the society therefore keep adapting to new situations to be abreast with the current trend of life. Society is changing almost every day due to technology, education, and religious convictions. Due to technology for instance, many families no longer need family members for social reliance. Frequent visits and trips to neighbour's houses seem to be something of the past. The recent phenomenon is the engagement of family members engrossed in technological gadgets like television, computer, mobile phones, tablets, and iPad as their major source of entertainment. The reliance on family members for co-operation, reliance, and happiness is of the minimum in recent times. With education, most children are in boarding schools and only come home during vacations. It becomes difficult to study households with such children in schools. Why? This is because their real contribution and effects on the household varies when in school than when on vacation. Moreover, once they complete tertiary education, they move out to start work in places far away from home although sometimes they may visit or send home money for family support (Noll, 2016). These and other factors inform the study of the household to identify the ever-changing dynamics with the context of the household. As education kept impacting on the ever-changing household dynamics, religion is also influencing it in another angle.

The rampant outbreak of Spiritual and Pentecostal Churches in Ghana could not be overlooked in the creation of tension between households and creating unclear boundaries between parents and children thereby affecting household studies. It is heard on Ghanaian televisions and radio stations of pastors convincing members that their parents are witches and are the cause of their downfalls. These state-

ments create tension between parents and children and makes relationships between various households very difficult. Some children leave home and do not want to be part of their parent's households. In such a case, it becomes difficult to study parental households when there are such children who do not want to see their aged parents because of accused witchcrafts.

Politically, the governmental actors have organized various developmental strategies to ensure better livelihood of its citizens (Awumbila & Ardayfio-Schandorf, 2008; Osei-Wusu Adjei, Agyemang, & Afriyie, 2012). Such developmental strategies are to ensure a trickle-down effect of the better living standards to the smallest domestic unit in the country. There is the creation of job opportunities for people including women to liberate them from poverty. These interventions have led to women engagement in various income generating activities. The availability of employment opportunities in both formal and informal sectors of the society had affected people's lives including women, both socially and economically. Income generating activities of women make them economically active, but this new development seems to challenge the basis of established gender relations within the household. This is because the nuclear family with the male as sole breadwinner and a 'dependent' wife seems no longer to be viable as basis for social organization. There might be new roles performed by women in the household in addition to inherited roles from the society. The household dynamics is contested and new phenomenon of roles begin to emerge as would be seen in this study.

These changes caused by education, religion, and political factors had led to various focuses with much emphasis investigating the effects of economic change in various households all over the world (Morris, 1999). Work, in whatever form, (paid and unpaid) has its consequences on individual actors in the household. It is therefore of great importance to consider the impact of income generating activities of women in the ever-changing dynamics of the household in two study areas.

### 1.3.2 Household functions

There are various roles performed by various individuals within the household including labour mobilization, allocation, and distribution of properties. Households often handle distribution by pooling together resources from members and creating a common fund of goods and foodstuffs from which all members can freely draw in a form of generalized reciprocity. This is seen as in the case of hunters and gatherers where the active population worked to feed children and the elderly in the society (Meillassoux, 1981). This circle continues as these children, when they also grow up, are expected to take up the responsibility to work and provide for the young and the elderly in the group. In this case, the society is able to feed its members to ensure its continuation and existence.

Along the line, productive efficacy of domestic units changed due to many factors like technology, paid work, and cash crop production. The hunters' and gatherers' way of feeding the community eventually diminished. Capable and competent men shifted their energy into the production of crops that could earn them money as against crops that could feed their households. Social and affective ties, which were formerly regulating the domestic mode of production, were destroyed. Women became producers of labour-force to work on huge cash crop farms of men in hunters' and gatherers' society as they witnessed their society change from hunting and gathering towards agricultural production (Polanyi, 1981) leading to the transformation of the social organisation of agricultural production under the influence of market expansion and capitalism (Meillassoux, 1973). Gradually, wage labour paved way to the phenomenon of saving of interest to feed one's self in retirement. This has slowly led to various changes in social system among most communities including African countries.

The dominance of agricultural production shaped the social institutions within the household (Whitehead, 1978); thus, the type of agriculture that is practiced in a particular society affects the gender division of labour. The plough is an instrument employed almost entirely by men. It is the case that all large livestock, for example, horses, cattle, or camel, are almost exclusively in the domain of male gender. In the context of marriage practices as well, in areas where shifting cultivation operates major agricultural work is done by women (Boserup, 1970).

On the other hand, women become labourers to work on the farm of their husbands in areas where cash crops are produced as well as child bearers as source of labourers to feed their husbands farm (Whitehead, 1978). In areas where plough cultivation dominates women do less agriculture work. Women's roles within the household tend to be influenced by the mode of production whether as producers themselves or as help mates to their husbands (Goody, 1978; Boserup, 1970).

In Ghana as elsewhere, there are complementary roles in farming activities among men and women in many households. Women help husbands in sowing and weeding on farm land. During harvesting, women go into small-scale business by selling products from the farms. For example, in Teteman, I did observe cassava processed into *gari* or sold just after harvesting by women for subsistence. The money is put into a common pool for the upkeep of the household. Due to mixed cropping, most farmers produce two or more crops on the same piece of land at the same time. These crops do not all mature at the same time. Maize, for instance, matures faster than cassava. As the maize matures, women sell the maize either fresh or boiled in the market as their husbands continue to work on the farm to tend the cassava. As the cassava matures, the women then change products to make use of the next available crop from the farm until the next planting season.

Very often, lots of women go into income generating activities with capital from their husbands or from a household common pool. Some also operate household business whose profit therefore is not for their own enhancement but for the benefit of the entire household. In this case, individual household members all have to benefit from the common pool of resource. Every individual household member therefore has a role to play in contributing towards this common pool. This includes working hand in hand with other members of the household.

As indicated by Whitehead (1978), in most African societies the marriage pattern showed a higher rate of polygyny where men marrying more than one wife. This is because, most often in Africa, polygamy plays a role as an heir-production device. When couples marry and an heir (basically a male child) has not been born, the man brings in another woman to bear an heir for him while the first wife still remains in the marriage. On the other hand, where monogamy operates like in Western societies, the first wife is divorced and another one brought in to produce an heir leading to serial monogamy.



The issue here is that in polygamous societies like that of Africa the domestic organization is very complex and domestic relationship more diffuse when many households consist of a plurality of wives/mothers (Goody & Goody, 1976). It is very true of the complex nature of African domestic organizations due to the complexity of household relationships. If this is the case, it would therefore be difficult trying to provide the same intervention for women in various households and claim the intervention yields the same result for every woman. Every woman is unique and may experience different household relations from one another. The way their lives are affected by their relationship within the household members would be different. As such, every household should be seen as unique which requires unique interventions. Some households may require different levels of interventions than others.

For example, polygamy is recently not a frequent phenomenon in my study area. Due to Christianity and education, many households are now monogamous. A point worth noting is the influence of other household members (extended kinship relations). Their influences within the households might have some impacts on the household functions including the income generating activities of the household which includes that of women in the study area. In as much as polygamy affects household means of resource allocation, another aspect of social system that influences households, and their mode of functioning is the mode of inheritance.

Inheritance is a very complex phenomenon among many societies. Among the Akan, there are some property inheritance that could be transferred to men only or to women line for the betterment of the lives of those who have inherited and for the upkeep of the deceased family (Awusabo-Asare, 1990). On the other hand, there are some that could be transferred to family members but not meant to be used. For example, gold dust or precious minerals might be transferred to living kinsmen but might be warned by their predecessors for such items not to be sold out. Such items are to remain in the family and passed on from generation to generation.

Inheritance of property shows the continuation of a lineage. A lot of things could be passed on from generation to generation to create a link between the living and the dead or even among the living. Passing on knowledge to the younger generation is a form of inheritance. Although both children can inherit property from parents, when it

comes to knowledge of economic activities, the situation is different. Women can pass on their work knowledge to female children especially in situations where the income generating activities of the women are related to work labelled as female domain (food vending, fish mongering, selling in the market). The transfer of such knowledge is important which would help maintain a long-term family legacy of a particular economic activity. Most often, children are branching to other areas of specialization leaving the inheritance of household legacies.

Institutions such as formal education systems, religion, and current technological advancements are taking functions of the household leaving a fragmented nuclearized husk involved only in sharing wages, housekeeping, and child rearing in the domain of the nuclear family. The nuclear family has been adapted due to current industrialized and technological environments especially in this era of computer and internet, so that the extended family is no longer a viable institution. Socialization of the young generation, education, training and good behaviour and adjustment into societies, sanctions/punishments or ordering of good social behaviour are now in the domain of the state and in educational systems. Provision of welfare services are done by the government and Non-Governmental Organizations (NGOs).

Religion in addition to economic hardship has cemented the nuclear family system in most African countries (van Dijk, 2002). The inherited system of taking care of other children by the extended family is dying out with much emphasis placed on how to get one's children the best of education. Family members have become individualistic seeking the welfare of themselves and their children. This causes a reduction in inherited roles played by extended relatives in most communities. For example, extended family members used to support other members' financial capital in the establishment of business. The notion was that if it flourishes, the person can in turn take care of needy people in the large family. The extended family members also used to contribute to cater for other family members' children to travel abroad to gain education or even to enter university in the same country. The phenomenon one sees currently is the where nuclear family tends to look for financial support from banks to engage in whatever they want to do for themselves and their children. All these institutions are having great impacts on how households function these days.

### *1.3.3 The household as a decision-making unit*

The household is the basic residential unit in which decisions on inheritance, childrearing, consumption, and economic production are organized and carried out. Due to the fact that the household is made up of various individuals, there is always the situation where conflict of interest within the household might arise. As a result, bargaining as an activity within the household environment is necessary between husbands and wives. There are times that the conflict of interest might lead to cooperative and non-cooperative decisions in the household. For instance, if there is a commodity to be bought which in the long run would not benefit the entire household, a compromise has to be made for the money to be used for something else to benefit the entire household. Conflicts arise when individuals in the household do not reach a compromise as to what to get first with the available resource. Decision-making on material substances in the household could be managed with a compromise, but the entire decision-making process mostly favours the most powerful in the household. When individual members are not able to reach a compromise, they tend to act in order to maximize their own satisfaction as against the total satisfaction of the welfare of their members.

Mostly, resources in the household are scarce and there are ranks in authority in the household. The man is seen as the head of the household even if he is not working or earning less income than the wife as would be discussed in the subsequent chapters. But even with this, culture gives priority to the male gender. The man is seen as the head of the family, and sometimes whatever decision he makes in the household is final as confirmed by all my fourteen women participants in this study. This sometimes work against bargaining power of other individual actors in the household, especially women. There are times decisions taken by the men might affect the income generating activities of the women, but most of the time the decisions of the men still surpass that of women.

Studying a household would mean to know what each individual in the household has and possess. What people have would influence the kind of decisions they make in the household. Should the woman be contributing much income into the household pool, her economic power would influence decisions on what to buy and vis versa. For

such a household to survive without chaos, it is necessary for members within that unit to have a consensus in resource allocation. This is why Hahn (2005) had suggested that it is therefore necessary to study households in connection to individual's ownership in relation to others.

Social change and its accompanied factors have led to undulating household budgets at various points in time. Technological advancement, religion, and economic changes have positively or negatively affected households and their budgets. The recent phenomenon of the rampant of Pentecostal churches with their ultimate wealth amassment affects household budgets. Most women spend whole working days in these churches without going to work. Sometimes, business capitals are given to these pastors in expectations of miracles of various forms as observed from field observation. The household is therefore a complex perspective which includes the influx and allocation of resources including the exchange of gifts and reciprocal activities.

#### *1.3.4 Economic change and the household*

More often, changes in the economic system of the society affects economic situations in the household as well as taste. The taste and preference of individual actors in the household change also in relation to household budgets. The needs that constitute the standards of living of a society are culturally and socially defined and they change all the time through channeling of desires into status goods.

Different households have various ways of dealing with their budgets. For example, in this study, the rural households' budgets are less on the acquisition of food than in the rural area. Therefore, women in the rural area would have different demand and budget than that of the urban area. Every household experience is different and so would be the experiences of the women in each household. For example, the household of a woman whose husband is a salary worker would be different from the other woman whose husband is not or one who is a single parent. As a result, the economic change within the households affects individuals within it.

Should the men in the household earn much higher income, this would affect the household taste and allocation of resources, autonomy, and agency of the man and the woman. The opposite is also possible where the higher income of the woman could also affect the

agency and autonomy of the woman. This would confirm Wilk's (1997) research among Northern Toledo where the young are able to defy the elders because they are less dependent on the village for food and labour.

#### *1.3.5 The impact of work on women roles in the household*

Formal education, globalization, urbanization, and other factors have resulted in some role change in many households and societies. Some women are seen in topmost positions within public and private organizations. The era where much emphasis was placed on fertility and reproduction for labour mobilization on farms is somewhat an issue of the past thanks to technological advancement and education. But the irony of the situation is that whilst a small number of Ghanaian women continue to play popular roles in well-paid jobs, the large proportion are still engaged in works that are not economically rewarded (non-paid jobs) or with less economic (monetary) benefits (informal economy).

After working the whole day trying to make money to support the household, women still come back home to take up their care-giving roles as tradition demands with little or no help from the men as would be seen later in this document. It could, from the facial value, be seen as a double burden to women who would have to engage in economic activities and still engross themselves in most household chores. Even with economic independence, women in this study still encountered some setbacks within the household in respect to their agency and overlap in gender roles.

#### *1.3.6 Income distribution and power in the household*

The fact that women still lag behind in respect to agency and autonomy is especially important to look at with the practice of capitalism and monetary economy – a phenomenon depicting the possibility of classifying work under paid and non-paid work. Looking at the developmental cycle of societies, men and women engage in food production for the sustenance of families and the society. The capitalist economy brought about labour migration of the energetic men. As a result, the production of food for the sustenance of the household and societies were left in the domain of women and the elderly (Meillassoux, 1981).

The able young men in societies where agriculture was the main source of livelihood migrated to work in mines to receive wages<sup>7</sup>. In societies, where mines were not available, there was the encouragement for the production of cash crops like cocoa, coffee, rubber, cotton, etc. for export. Many men went into the production of cash crops leaving the production of food crops in the domain of women and the elderly during early development cycle of societies (Meillassoux, 1981). One major consequence that this system brought about is the issue of paid and unpaid work. Men's activities yielded them monetary gains while women's work was for the sustenance of the family.

The introduction of cash crop and wage-labour accrue with people who engaged in them some respect. People in the cultivation of cash crops made a lot of money by selling their crops for money. These people were mostly men because they cultivated cashew, cocoa, sugarcane whereas the women cultivated banana and beans, according to a research by Carr (2008), in the Central region. Those categories of people who cultivate cash crops had strong purchasing power. Basically, because women are mostly into food crop production which earn less, they would have to economically depend on husbands for money to exhibit any purchasing power which automatically impact on household. A research by Vogler & Pahl (1999) highlights that in general the partner with the larger income is likely to play the more dominant part in decision-making in the household than the one with lower income. The research therefore argues that access and control of income in the household could be a great determinant of women agency and autonomy in the household, especially when they have total control over their income generating activities. But sometimes, cultural habits (reciprocity, family first) tend to influence women income generating activities which tend to affect income of women in my study.

<sup>7</sup> It is worth noting that in many societies people who migrate to work receive some kind of respect when they return to their original homes. Their standards of living are improved, and they have something to offer to their society. Work therefore is seen to confer on the individual's respect. An individual who migrates and does not get work to do when such a person comes back, the person in the village working maybe on the fields and produce some crops and is able to feed the family is much respected than one who goes and comeback without getting any job. It could therefore be said that work brings about respect for people in the society.

#### 1.4 Giving and receiving in economic activities

The notion of giving and receiving exists in every human society, but its importance and/or effects differ from society (Mauss, 2002). Giving and receiving are mutual interactions that concretize reciprocity and contractual behaviour in society. It is a two-way affair, which buttresses the view that life is not a one-way traffic but rather takes its form and dynamism on the stage of mutual exchange. Even at the personal level in daily life, it is a common observable phenomenon to see people exchange gifts. In a situation where one party is not in a position to give a material item in return, there is a latent expectation of some sort from the giver that the recipient of the gift will show appreciation or a sign of joy about the gift.

There are at times parents encourage children to say thank you to persons who are benevolent to them in any way. Even though this gesture of the parents could be interpreted to be part of educating the child to be courteous, the bottom line is that the recipient gives something in return for the gift received. The expression of gratitude from the recipient encourages the giver to repeat such an act either to the same person or to others in similar situation.

Piot (1999) observed that the Kabre people engage in lots of exchanges as part of their culture and daily life activities. Every evening, the exchange of evening meals among various homesteads in the living compound is a very common practice. Refusal to take such food among the Kabre calls for the other party to be hurt which can lead to a distortion in the cordial relationship among the households. There are exchanges of beer, farming tools, farmland, and animals for sacrifices between friends.

These exchange of gifts and reciprocities are based on the 'need based logic' where one reciprocates a gift when the other person who has offered the gift is in need the next time. But sometimes giving and receiving take place not because someone is in need as Piot observed. For example, there was a rich man who had twenty fields for farming. He himself had cultivated six of the fields and loaned four out to others. The ten were lying fallow but has borrowed two fields from a friend and was farming on them. When asked why, his explanation was that "it is not good to die without eating off someone else's plate" (Piot 1999:56). In examining this answer in a cultural context, the com-

ponent of cultural sharing and relatedness among people is relevant. Taking the field of the friend to farm on is a demonstration of their relatedness and trust.

Friends and family members know how to manage this cultural component in order to relate well with each other. Taking the Kabre people of Togo as our point of discussion, in returning gift exchanges, there is flexibility in the nature of the exchanges between the people who are involved. For example, if a friend invites his colleague and family to his house for a feast this year, the following year this invited guest is also required to reciprocate. To show much appreciation, the invited guest is to kill a much bigger animal to invite his friend and family to come and feast. This is to show the growth of their friendship. But if due to hardship and circumstances he cannot afford a bigger feast, he goes to tell the first friend. He would then agree for this second organizer to kill any animal he has to prepare the feast.

Premium is placed here on attitude and intention rather than objects (Piot, 1999). This is because gift exchange establishes a relationship between actors, other than the exchange of commodities. An observed case by Piot could help explain this position better. In Piot's study, he observed that the chief of the village drunk beer from a beer seller (a woman) and paid half of the price every day. At the end of the farming season, the chief harvested and brought three baskets of sorghum to the beer seller as a gift. She in turn accepted the offer (gift from the chief) and cancelled all the debts of the chief, despite the fact that the money accruing from the grain would not be enough to pay off the amount owed by the chief. When this woman was asked whether it wasn't the authority of the man that has been used to bully her, she replied in the negative and gave her own explanation or interpretation to the phenomenon. To her, the chief greets her whenever he meets her and reminds her of his indebtedness to her. To this woman, this gesture "is worth far more than a few calabashes of beer" (Piot, 1999:64). Most often people give out to friends and families not because they expect exact payback but for them to continue to be in relationship. The act of giving has been part of human race and their interactions which could be explained from the genesis of goodness towards one another found in various religions.

In (almost) all religious traditions and beliefs there is the element of giving of alms and/or donations to the religious body. Even



though the giving of alms may have the objective motive of ensuring that those in need are catered for in society, it is questionable whether there is no inner expectation of a reward of some sort from God. In a country like Ghana, through personal observations, donations and alms are received with gratitude and a prayer for the giver. Seldom does one refuse prayers from a beggar who in this instance becomes the contact point with the divine. In other words, people donate generously in churches and mosques freely during harvest festivals and programmes. First of all, there is the expectation that God will accept their offering and bless them in return. In more concrete terms, service is expected from the authorities of the churches or mosques that the given donations will be used for development projects and in taking care of the poor in society. There is thus an unwritten contract based on expected social behaviour. In the case that such a contract is breached (that is in the case that the money is not used for the intended purpose) the ensuing consequence is disharmony and chaos in the society.

The question being debated among scholars is whether there is something like “non-reciprocal” gift and whether there is selfless giving in the society as such. As argued by Malinowski (1922), reciprocity is an implicit part of gifting and as such, there is no free gift given without expectation of reciprocity. Once a gift is given, there is the inner expectation of a reciprocal gesture in return. Malinowski’s study became the subject of debate through the French anthropologist Mauss (1966) who then posits that there is no such thing as ‘pure gift’ in any society. Although scholars like Parry (1986) agrees with Mauss, he however does not down play the role religion can play on reciprocity since great stress is placed on gift and alms being performed in secrecy without public annunciation and without expectation of any worldly returns.

The above religious concept had boosted the preoccupation of people with charitable good works and had led to the common fate of such ‘free gift’ to become a purchase price of salvation (Parry, 1986). Gifts and reciprocity engulf the daily human behaviour, be it in business, religious life, education, family relations, or relationship among friends. Whereas people may not explicitly express the motives behind the gifts they offer to others and the expected feedback, there seems to be a latent but generally accepted norm of reciprocity as part of behaviour in human society. Due to the fact that the general human

society will be too large to deal with in this study, I can talk about the various interplay of gifts and reciprocity in the income generating activities of the fourteen women and its impacts on the progress of their work in subsequent chapters.

#### 1.4.1 Gift and reciprocity in some cultures in Ghana

*“se obi hwe wo ma wo se ffiri a, wo nso wohwe no ma ne die tutu”* which literally translate “If someone takes care of you, during your teething period you should as well take care of them when they are losing their teeth.”

Throughout the daily experiences of Ghanaians giving and receiving is inevitable just as has been observed among the Kabre of Togo by Piot. Agyekum (2010) describes the daily life of the Akan as one that is occupied with the inflow of gift and reciprocity. In his view, the phenomena are so important that the indigenous education and acculturation take them as vital cultural components thus the emphasis on the essence of gratitude and appreciation for services and gifts.

The quote (which is a proverb) above perhaps best illustrates reciprocity among the Akans. In many families in the study area parents are responsible for the welfare of children. They offer the children protection, care, and love that promotes healthy human growth. Through examples of parents children learn basic values and attitudes of life. The children, in turn, respect their parents as the source of their very being, as their teachers, and as the ones who have laboured and sacrificed for them. This process in connection with the proverb above is regarded as ‘taking care of you during the teething period’. Aged parents expect their children to take care of them when the children are grown-up and the parents are weak and old. This explains the other half of the proverb ‘should as well take care of them when they are losing their teeth.’ The reciprocity exemplified in this proverb brings out an unwritten contract between the generations. This serves as a social insurance and cushion in difficult times. Even though the component of responsibility cannot be bracket out, it is assumed that the children take up the responsibility for their aged parents out of the love they received from the parents and as a sign of gratitude and respect.

The proverb expresses a way of life of the people. It partly explains why the concept of old people's homes does not work well in the Gha-

naian context. It is the responsibility of the children to take care of their parents till they die. Any child who sends the parents to the old people's home is looked upon with scorn and disrespect. This is not to say that in western societies children do not take care of their parents when they grow old. In fact, huge sums of money are paid by adult children, and regular visits are made to check up on parents in old age homes. The Ghanaian situation is a bit different due to the extended family system and kinship ties where old parents would like to be surrounded by grandchildren and be with other kinsmen. This gives the elderly hope and joy rather than sitting among other old men and women.

It is important to note that the proverb above does not necessarily refer to parents taking care of their children when they are young and children taking care of their parents at old age alone. It also represents exchanges of help among members of a society. For example, if Mr. Müller offers me a helping hand in the form of financial assistance to establish a business, I am to reciprocate when he needs my help. In this case, the help Mr. Müller gives during this period is as referred to in the proverb as "the care during my teething period". In the same way, the help I reciprocate when Mr. Müller needs me represents 'the care during losing of teeth'. Thus, teething and losing of teeth should not be understood in the literal sense but as when someone helps you, you reciprocate by helping back the person. Caring for one another is a fundamental gesture within homesteads in many African countries. For example, among the Kabre household management the food a house produces for consumption are not simply a form of nourishment but also establishes social relationships (Piot, 1999). Children who are not born into a homestead but nevertheless grow up in that homestead will regard those who feed them as their parents and *vis versa*.

Sometimes occupation and major changes in the life of the children make it impossible to perform these functions very well. Some parents are left in the village alone while the children also take up white collar jobs or self-employed businesses in the cities. In such cases, material things are provided for the old parents by their children but sometimes the emotional support and joy which these parents need are not readily available. Such groups of aged people thus seek for other means of relating to others. They attend programmes or visit people, which in otherwise would not have been done, if the younger generation were at home with them. The younger generation that might not understand

the plight of these aged ones may perceive them to be nuisance and others brand them as witches and wizards. The care for parents and the ability to offer gifts and reciprocate good gestures towards people sometimes could have negative impacts to people, especially when it is not separated from economic activities. In other words, monetary gains are not the only focus of income generating activities of participants in this study, but there are also non-economic satisfactions gained from providing gifts from their income generating activities.

#### *1.4.2 Reciprocity in vocational training set-ups*

In many institutions, the training of young people in a trade demands some apprentice training. The principle in the Ghanaian context is that when a young person intends to learn a trade or vocation, he or she goes to the already perfected 'master' or 'madam' in that particular trade for the apprenticeship. The time period usually last for about two to three years. The process demands that the young apprentice pays a fee to the trainer.

Before and during colonial times parents were responsible for the training up of children in their vocation. Children usually took after the vocation of their parents. For instance, a hunter teaches his son hunting, a fisherman teaches fishing and a blacksmith teaches blacksmithing. This leads to the creation of a genealogy of blacksmith, hunters and fishermen. In the recent era there are lots of job opportunities; children are faced with lots of diversities like sewing, hairdressing, carpentry, electrician, sprayers of cars, etc. which in precolonial era were not available.

Both the master and apprentice (teacher and student) respectively have their respective roles to play. During my follow up field observation in 2018 one of the participants in the rural area (Teteman) had stopped her food selling and had enrolled herself as an apprentice as a seamstress. She explains that she had to pay an entrance fee of two hundred Ghana Cedis (GH¢ 200.00/€ 37), then pay three hundred and fifty Ghana Cedis (GH¢ 350.00/€ 64.1) for the signing of agreement<sup>8</sup>

<sup>8</sup> Signing a contract agreement is a paper document the master offers to an apprentice to sign indicating the number of years the apprentice would be working with him or her.

between her and her master before buying her sewing machine for eight hundred Ghana Cedis (GH¢ 800.00/€ 148). All these moneys haven been paid, it is the responsibility of the teacher to teach the student to learn the trade and in reciprocity, it is the student to be punctual, learn the trade, and serve the master by sometimes washing, cleaning, and fetching water for the master (Dzifa, fieldwork 2018).

Secondly, the money serves as a motivation for the trainee to be serious since he or she would not want the money to go waste. It goes with the principle that anything that does not cost a dime is not valuable. It is therefore a reciprocal gesture between the master and the student to coexist for the trade to be taught and learnt. The master or ‘madam’ of the trade has the obligation to teach the trade to the apprentice well enough for the person to learn and get a trade at the end; and in return, it is also the responsibility of the apprentice to receive this knowledge by learning it very well and being punctual at work. There is a giving of money (fees) and an expectation of service called good training.

There is the concept of giving and receiving in almost all life activities. As a matter of fact, it is almost impossible to study women income generating activities without seeing this trend of gift and reciprocity playing roles in their work.

#### *1.4.3 Reciprocity and solidarity in Ghana*

Kinship and family bond are crucial to the individual (Aldous, 1962). Although the nuclear family system is more predominant in recent times, people still relate well with their extended family members and call on them whenever they are in need. For example, in times of difficulties it is the kin members that come together to pull resources to support the person. This could be seen in a case of the son or daughter gaining admission to the university and there is no money for the parents to pay the fees. Other family members could come together and contribute money to pay for the child’s fees. They may do this until the young person complete the university. It could also happen that an individual in the extended family may pick up the responsibility of catering for the young student in need. Kinsmen are to help each other in need. A kinsman in need of help has to be aided. Grimard (1997) confirms the stance above by arguing that families provide insurance and credit to their members whenever there is economic hardship. This

was the case of Mawunya, one of the participants in Teteman, whose start-up capital for her income generating activities was from her siblings.

This young person who receives help from the clan or extended family member(s) is also to show similar kind gesture to others in the kinship group when the need arises and when he or she can afford it. The issue at stake was a young person in need. A gift was given to him or her either from a group of individuals or from one person. The consequence of the gift to this young person, however, is the provision of help to others in future. This makes people stay together in solidarity among themselves.

On the other hand, the negative effect of this system should not be overlooked. Pressure from extended family or clansmen could stretch to the office, whereby the family or clan members would request this young person if in a higher position to create jobs for other members in kinship group. If the person is a minister of state for instance, the expectation could be that he or she will ensure that the town or kinsmen gets direct benefits.

Giving and receiving permeates in different ways in the society. During big events like weddings, funeral ceremonies, graduation ceremonies, and other big occasion that might have to be organized in a family, if the immediate people involved do not have the required resources to do it, other family members come in to offer help. Some provide food, money, music, and other items to make the ceremony a success. The kinsmen and women see it as their responsibility to ensure that the ceremony is successfully ran. At the end, those that were helped also have to show appreciation by thanking these people once the event is over. They may also offer their support to other members when others also need help.

Refusal to go around the homes of important people to show appreciation send bad signals to people that the assistance offered has not been recognized. These two examples demonstrate vividly that Ghanaians are engaging in a chain of obligations that are based on reciprocity and solidarity, some of which have telling consequences including the economic constraints on women income generating activities. It must be pointed out that what has been discussed above applies to several communities in Ghana, either centralized, patrilineal, matrilineal, rural, or urban (Noll, 2016).

#### 1.4.4 Giving and receiving as basic principles of relationships in most cultures in Ghana

From the illustrations above it can be observed that giving and receiving are concepts every Ghanaian experience right from infancy. It can be seen as the baseline and the bedrock of the relationship between members of a group. Taking the life of a little girl in a rural area for example, from the day she is born, her life begins to evolve round her parents and others in her immediate environment (extended family, clan, and village). All these people exert a certain amount of influence on the life of the child. The child grows up with the notion and understanding that she is not only related to her parents, nor is her welfare attributed to their sweat alone but rather many more people participate in her upbringing. This is supported by the Akan saying that *"eba no da wo yem na oye wo dia, na se opie pe onye wodia biom"*. Meaning, "A child is yours as long as it is in your womb but once it comes out it is no longer for you alone". This child then belongs to the entire extended family and clan and is related to them. The upbringing is also a collective responsibility. It is therefore the responsibility of the entire extended family members to teach her the norms and values of the society, to make her a socially accepted person bearing the name of the family and village. When she is found doing something wrong in the village, other people other than her parents have the responsibility to reprimand her.

In return, she also shows appreciation by respecting the elders and following their examples. She is taught to be responsible and to give a helping hand right from an early age. In almost every household in the study area, the socialization of boys and girls into the specific gender roles are realized right from an early age as indicated earlier in 1.1.2. Boys are given special roles that are different from girls (Brown, 1996). In the Akan culture for example, boys are exempted from certain task like sweeping, cooking, washing cooking utensils, and taking care of younger siblings except when there are no females in the family to perform them. Such duties are seen as feminine jobs and form part and parcel of children socialization. Mistakes made are corrected accordingly and they joyfully assume their roles with time. Children grow within this periphery until they reach marriageable ages and leave home.

A form of reciprocity within the family setting in Ghana is marriage and the payments of bride wealth. Various ethnic groups have different forms of payment of bride wealth and it is an important component of the marriage process. The marriage payments range from bride-service to payments of prestation and dowry. Bride wealth is the most common form of marriage payment in most of the cultures in the south of Ghana. The Akan call it *ti nsa* (literally translated as head drink). This is the 'token' a man gives to a woman and her family in exchange for her hand in marriage. This includes money, property, or any item demanded by the family of his wife-to-be. The essence of this exchange is not to purchase the woman but to honour her family's efforts and labour in preserving and grooming her into the beautiful woman she has become. It is also to seek formal permission to live with someone who belongs to another lineage.

One element in the marriage ceremony is the giving of gifts from the groom to the parents-in-law. This gesture could be seen as reciprocity in two folds: from the groom and from the bride. The groom has found a woman he would like to live with. The parents and family members of this woman are missing a precious member. In reciprocating for this loss, the groom thus "appeases" the parents and other members of the family such as the brother(s) of the wife with gifts. The Akan call this gift giving to the brother as *akonta sekan* (cutlass for the brother-in-law). This is a token handed over to the bride's brother(s) mostly in the form of cash. It is a way of rewarding him/them for protecting his/their sister from 'bad boys' in the neighbourhood and 'invaders'.

Similarly, the woman who nursed the bride from suckling to the beautiful woman who is now ready to marry is given half piece of cloth, headgear, and an amount of money. The groom shows appreciation to her for the good work the mother-in-law had done in the life of the woman he is about to marry. The father of the lady is also appreciated by the groom. The groom presents to him a full piece of wax print cloth (12 yards) and some money. This is to 'pacify' him for the 'loss' of the daughter after the pain of raising her and parting with her.

On the part of the bride, it is the joy of every growing up girl to lead a life that would attract good suitors to marry her. Parents take the pain to give advice to this girl and to teach her the consequences of getting pregnant before marriage. It is therefore the dream of many girls in appreciation for the good work the parents and family members have



done for her to also appreciate and reciprocate in return by not disgracing them. It is a big disgrace to any family in some cultures for one's daughter to get pregnant before puberty rite and before the payment of bride wealth (Lithur, 2004). In reciprocity to the work the parents have done for this girl, she says thank you to them in a special way by taking good care of herself to attract a good suitor. Marrying a good suitor brings glory and admiration to the whole family. Getting pregnant before puberty rite was seen as a shameful act bringing disgrace to the parents and the entire family. Young girls are sometimes ostracized when they get pregnant before their puberty rites in the Akan culture (Bleek, 1990).

Among the Frafra of Northern Ghana a woman according to tradition is seen as the work force in the family. This woman when given out in marriage contributes to the workforce in the husband's family; first of all, through her physical contribution and secondly, through her children (in future). In order to fill the gap that will be created in the original family, cattle and sheep are given as dowry to the parents of the bride to make up for the loss of their daughter. Sometimes this gap bridged where her husband organizes his friends every year to go and work on the farm of the father-in-law. This usually takes place in the month of July. Among the Frafra set-up it is also possible that the brother of the bride can give the sister in marriage to his trusted friend. The brother of the lady determines the price to be paid by the friend for the sister's hand in marriage: it is usually in the form of a smaller animal like goat or sheep that will be slaughtered that night and a meal prepared accordingly. As can be seen from the above, reciprocity and solidarity form a significant component of cultures in Ghana.

Marriage rules serve as strong bonds for lasting marriages. A strong marriage will lead to peace of mind for both men and women. This will reduce divorce rates as marriages based on payment of marriage rules are difficult to destroy. In my follow up field data in February 2018 three of the participants in the rural area had left their marriages. An observed phenomenon among the three women was that, their bride price had not been paid, only a bottle of gin was presented to their family by the men which was even after their first pregnancies. The bottle of gin given to the family of the woman is to tell the family that their daughter is in relationship with this young man who will later come and do the marriage rite. So long as the bride wealth had not been

paid, the marriage is not recognized by the family. In the case of my three participants the real bride wealth had not been paid by the men. One of the women had stayed with the husband and had three children with him, the second woman had two children and the last woman had one child. Marriage payments establish some form of reciprocal gestures towards husband and wife, which helps to maintain unity among them. This helps give an enabling environment for the growth of income generating activities of the participants.

#### *1.4.5 The effects of reciprocity on income generating activities*

In most times, cultural perceptions find their way into income generating activities. Kinship ties make it possible for other kinsmen, for example younger children, to find themselves in the homes of other kinsmen who are not their biological parents. Orphans also are taken care of by other kinsmen. Family members who are not well to do find help from other relatives who are into paid jobs or in small-scale businesses. Most times, pressures from family members and friends really have effect on family income generating activities. This put pressure on expenses of the household. When this happens, sometimes revenue from income generating activities are used in catering for household needs.

Many women face such challenges in the study area. For example, it was observed in my fieldwork that Elinor struggled to cater for her eight children and a grandchild at a particular point in using income from her food vending. Her first husband was an alcoholic without any job. She personally had to work to feed and educate all her children. Even with this heavy budget, she sometimes sells to family members without taking money. Women income activities sometimes suffer from gift giving. For example, as explained by Saul (1981), there was an old woman from Manga who decided to brew her red sorghum worth 1,700 franc at that time into beer to sell. She germinated the grains in her village and spent 125 francs to have the malt ground at the mill. She then took the grist to her kinsman in another compound because she didn't have the necessary equipment to brew. The woman later complained that one third of the production was lost on gifts to helpers. The woman's gross revenue was 2,635 franc. If the market value of the woods she collected was to be included, this woman would actually

have been better off by not brewing the beer than just selling the grains (Saul, 1981).

Much of women income gets lost through gift giving. This might be because sometimes these women do not look at the economic aspect of their activities but the social aspect of it. It is not all times that income generating activities are run based on economic quests. Subjecting all income generating activities to economic calculations and the women performing these activities as economic actors would mean a distortion in the system.

### 1.5 Square pegs in round holes

The phenomenon above requires a critical understanding of the cultural perspective of the participants under study. The importance of one's culture in the analysis of a society's mobilization of their means of sustainability, be it economic, social, or political, need not to be overlooked. It is also very important therefore to be careful in the kind of method or view that issues from certain cultures are subjected to analysis. That is why one cannot overlook the contribution of Sahlin's (1976) in his attempt to explain the debate between anthropological analysis of materialism and structuralism among tribal societies. He argues that the materialist (Marxist) view of culture cannot be transported into the understanding of the 'tribal' societies because the producers in these societies are not alienated from the forces of production but rather part of a natural blood bonds which governs their economic action.

Kinship ties forms the bedrock of societies who are organized based on blood relationships. Hence the economy of the people, their way of political organization, their religious formation, and their philosophical thoughts are not separate systems functioning autonomously as is the case in the European countries. Sahlin's (1976) argument about kinship ties forming the bases of the relationship of these people is undisputable<sup>9</sup>. What deemed to be critically examined is how the mate-

<sup>9</sup> It is a common saying in Ghana and Africa for that matter that blood is thicker than water. Despite the negative connotation that can emanate from the statement, it buttresses the community component of the average Ghanaian. He or she needs the community for the development of identity and growth.

realists further see such societies having no superstructure<sup>10</sup> and as such do not have institutions. This view cannot be accepted on its face value. The first question is: whose views are Marxists reproducing? It is for sure not the view of the actors in question. It could be that from the Western point of view the superstructures are not clearly defined. I doubt whether members of the affected societies the materialists are reporting on will also see things in a similar manner since they don't wear the same "spectacles" the local people do. The second question is how much knowledge of the intricacies or complexities of a particular culture a foreign researcher can really gain to be able to make a generalized statement?

To analyze the real situation in various households and understand the culture of the people, it is very important to take into consideration not only economic benefits being received but to bring out the cultural aspect of why such a phenomenon prevails. It is of this reason that Polanyi (1944) with his substantivism debate echoes the importance of analyzing society and people beyond economic gains.

Polanyi (1944) argues that before the great transformation markets had a very limited role in society and were confined almost entirely to long distance trade which was not based on the definition of market economy. The great transformation of change occurred when the powerful states which were pushing for industrial revolution in their economic ventures managed to push and change the social structure and human nature. The consequence of allowing for a competitive capitalist economy leading to a market economy based on a system controlled, regulated, and directed by market prices led to the great transformation of societies. For Polanyi these changes implied the destruction of the basic social order that had reigned and existed throughout all earlier history. The big central change was that factors of production like land and labour were sold on the market at prices determined by the forces therein instead of its original means of allocation undertaken based on tradition, redistribution, or reciprocity.

The point worth noting is that the self-regulating market system that was introduced seemed to have been the means to subordinate the substance of society itself to the laws of the market (Polanyi, 1944). As a

<sup>10</sup> The superstructure of a society is their ideologies like beliefs, values, arts, etc. that help a society to survive.

result, land, labour, and money were considered as 'fictitious commodities' by the market. Polanyi thinks obviously they are not commodities and the hypothesis that anything that is bought and sold must be produced for sale is emphatically untrue in this regard. Labour is only another name for a human activity, which goes with life itself. Land is only another name for nature, which is not produced by human kind. Money on the other hand is merely a token of purchasing power, which, as a rule, is not produced at all but comes into being through the mechanism of banking or state finance. None of these items are produced for sale. The commodity description of labour, land, and money is therefore entirely fictitious, Polanyi argues.

Subjecting these 'fictitious commodities' to market economy creates a distortion in the social economy. There are inherited means that societies adopt in dealing with such commodities. For example, many communities used to mobilize labour based on reciprocity. For example, among the Akan there was the concept of '*ndoboa*', which saw to the mobilisation of labour for work on the farm but extended even to include the building of houses. Under this system a group of people (friends or relatives) during the farming season took turns to weed on the farms of every individual in the group. They would all move to one person's farm to clear the forest. The responsibility of this person was to provide food to those working on that particular day on his field. At the end of the day they all retired to their homes. Another time they would all go to another person's farm to clear the forest/field and the same principle applied as exemplified above. This cycle continued until all farms were cleared. In Teteman, in the Northern part of the Volta region, for example, this system is known as '*kasi bokya*'. Other ethnic groups also have similar systems but give different names to them.

Labour then was organized based on fraternity, solidarity, and reciprocity. Currently, labour in most communities is now being paid for resulting in the creation of paid work. This had led to the re-structuring of the society. The social structures like the communal way of life have broken down in most communities giving way to the individualistic lifestyle with profit maximization being the core aim of citizens. This is as a result of the market economy system with the consciousness for monetary gains. The confused syndrome which has been created by the combination of inherited notions of reciprocity and solidarity together with modern economic or monetary system sometimes has

negative consequences on some people in the society. This is especially the case where family members and friends are expected to work based on human activities not being quantified monetarily but the person involved makes monetary gains.

Land among the Akan in pre-colonial era was seen as a communal property belonging to three categories of people, the living dead (ancestors), the living, and the numerous of those yet unborn (Nukunya, 2003). As a result, land was not to be sold. It was to be used by the current generation and passed on to the future ones. But technological advancement coupled with its growing market economy had led to lands being sold outright for money. Some lands now are sold for building projects, farming, and commercial purposes losing its original value and purpose. Once these lands are sold, lineage properties turned to be lost together with the binding force of lineage members.

The forgoing discussion explicitly suggests that culture and economy are wholly integrated where culture is seen operating on the same space and environment with market society (Ray & Sayer (Eds.), 1999; Jameson, 1998). Economy and economic activities cannot be understood outside its cultural milieu. An economic activity may become a taboo if carried out outside the cultural belief. There are observations of sabbaths by the Jews; observation of non-fishing on Tuesdays by the people of Elmina; non-farming activities on Wednesdays by people of Teteman. Thus, culture gives meaning to economic activities. Culture is thus a critical element in the income generating activities of women. It is wholly integrated in these women economic activities.

## **1.6 Women empowerment strategies in Ghana – the historical perspective**

Over the years, women in various parts of Ghana have been involved in different levels and spheres of the economy of the country. The proportion and possibility of the women in the economy, however, depend to a large extent on the locality of the affected women and the economic and cultural factors thereof. It must be said that Ghana is a multi-cultural society due to the co-existence of many cultures and traditions. The same argument holds when one considers the language landscape of the country. A pictorial glance of Ghana reveals three major geographical zones: savanna, forest, and the coastal belt. These

geographical zones affect and form to a large extent the ethnic and cultural composition as well. For example, the way of life of the particular people around that area, the food they eat, the clothes they wear, and the nature of the shelter can be traced to the particularities of the geographical location as well as the cultural worldview.

Taken the basic differentiations of the geographical zones into consideration, one observes that the differences in economic activities engaged by people in these zones are also informed by their environment. Awinongya (2013) purports therefore that Ghana is by and large multi-cultural and multi-ethnic, with each cultural and ethnic community having its own history, customs, and values, even though they might share some commonness with neighbouring ethnic groups. As a result, opportunities and level of economic activities depend largely on the environment and cultural practices thereof.

Women living in coastal areas might be found engaging in economic activities that are related to fishing and fish servicing. Whereas men along the coast would grow up learning almost automatically to fish, the women would engage themselves in the sale of the produce of the men. The economic contribution and involvement of the woman are pre-determined here: sale of fish and fish products. The dynamics between men and women in the savanna region and the forest zones determine also the economic activities.

According to Prah (2003), some colonial practices and rules defined men as heads of households creating discrimination in workplaces, especially those in the towns<sup>11</sup>. This position of Prah cannot be bought at its facial value but rather be interpreted and appreciated in context. A graphical presentation of the phenomenon could be further explained as follows: the colonial administration had men at the realm of managing affairs and women mostly in offices working as secretaries and

<sup>11</sup> The issue of men in Ghana seen to be the heads of households is not a product of colonial rule administration but rather a cultural practice which has been there over centuries. It will be a fame of "blame" to purport that the prevalence of male dominance in families and households was absent in various cultures before European rule in the Gold Coast. Furthermore, it is not uncommon to still find educated women seeing their husbands as those responsible for leadership of the households. If this phenomenon was a product of the colonial administration, it stands to reason that it would have been scrapped off after independence.

offering administrative support. The formal educational training of Ghanaians also began with men. The logical consequence was that they (the men) rose and occupied those leading positions in administration, especially in the system of indirect rule<sup>12</sup> Women of the Gold Coast were engaged in either trading (commercial activities), farming, or took up lower office duties.

The formation of the *Convention People's Party* (CPP) with its dynamic leader Dr. Kwame Nkrumah signified the advent of liberation not only for the political freedom of the country but also for women. It is not surprising that the women traders in the urban areas formed a strong pillar of support to the party. It must be stated that the women of the Gold Coast had always yearned for liberation from oppression and discrimination. Already in 1900, Yaa Asantewaa took arms and called upon the lady counterparts to fight against colonial domination. She believed that if the men wouldn't fight to liberate them, they (the women) would do it themselves because she had keenly wanted to defy the British (Boahen, 2000; Brempong, 2000). Even though they lost the war, the element of wanting to be free and probably self-reliant was present in the minds of the women. The grounds were then set for the participation of women in the struggle for independence.

According to Prah (2003), Kwame Nkrumah came promising the best of (economic) support for the majority of the populace – and this included women. This resulted in the reservation of ten seats for women in parliament at that time (Manuh, 1991). It is therefore not surprising that market women in urban cities took active part in the anti-colonial struggle (Apusigah, Tsikata, & Mukhopadyay, 2011) and contributed in support of the activities and organization of CPP (Manuh, 1991). This was because women wanted to be included in development agenda of the country.

The active participation of the market women led to the establishment of *National Council of Ghana Women* (NCGW) in Gold Coast which became the women's wing of the CPP, although it was dispersed and abandoned with CPP when Dr. Kwame Nkrumah was overthrown in 1966. Issues of women emancipation was put on the government's

<sup>12</sup> Indirect rule was the system of British colonial administration in which the day-to-day administration of an area was left in the hands of chiefs albeit under the supervision of the colonial government.



agenda which led to the institution of affirmative actions for women in various spheres of work and politics. Through the sponsorships of the council, many young women scholars were sent abroad for further studies and to pursue short courses (Apusigah et al., 2011) as a way of women emancipation and inclusion in the development agenda of Ghana.

The overthrow of Kwame Nkrumah in 1966 was followed by a series of coup d'états interspaced with democratically elected governments. The last coup d'état was staged by flight lieutenant Jerry John Rawlings in December 31, 1981 by overthrowing Dr. Hilla Limann. The overthrow of Dr. Hilla Limann's (democratically elected) government through Rawlings and the coming to power of the *Provisional National Defence Council* (PNDC) marked a new era in women involvement in the development of economy of Ghana.

Limann was overthrown in 1979. His overthrow was after 10 years of military rule (Oquaye, 2004). His government had thus challenges. Factories were producing at approximately 20% capacity, which affected the export strength of the country, and spare parts became scarce commodities. The reason for low production was not far-fetched: production costs were very high thus making exports unattractive. At this same period the black market boomed in operation, leading to incidences of bribery, corruption, and inflation. Certain basic commodities like cloth, fish, soap, sugar, cement, iron rods, bread, etc. also became rare to buy. The speculation around this phenomenon was that women were hoarding the commodities in their stores and decided whom, when, and how much to sell what. A word was coined for such a system: *kalabule*, which connoted cheating and pricing things arbitrarily in order to make exorbitant profit at the expense of others.

Lack of success in meeting the expectations of people and the shortage of basic commodities gave the military fertile grounds to intervene in the government leading to a coup in 1981 (Buah, 1998). At a latter phase the PNDC established the *31<sup>st</sup> December Women's Movement* with Mansima Konadu Agyemang Rawlings, the wife of Jerry John Rawlings, as the president. The movement was launched officially in May 1982.

The United Nations adopted the year 1975 as the International Women's Year to emphasize the need for women empowerment, equality, women's access to natural resources, and improving the wellbeing

of women. This was quickly followed in 1979 by the Convention on the Elimination of all Forms of Discrimination Against Women (CEDAW). CEDAW was perhaps the foundation for women's right, empowerment, and equality putting women on the center stage of the global debates (UN Women, 2014). The six-part conventions in 30 articles emphasized key areas from sexual discrimination, women's right, economic and social status of women, women's marriage and family rights, and the role of national, central, and international governments in these areas. The core of the convention is elaborated in the first article where it defines discrimination against women as, "Any distinction, exclusion or restriction made on the basis of sex which has the effect or purpose of impairing or nullifying the recognition, enjoyment or exercise by women, irrespective of their marital status, on a basis of equality of men and women of human rights and fundamental freedoms in the political, economic, social, cultural, civil or any other field" (Charlesworth, Chinkin, & Wright, 1991:631).

This recognition of women empowerment is also evidence in a number of international norms and agreements that arose after CEDAW. These included Principle 20 of the Rio Declaration on Environment and Development, The Beijing Declaration and Platform for Action, among others. The Beijing Declaration, for instance, just like other international norms and agreements before it, emphasized the need for equality, empowerment, respect for women's rights, and the advancement of women in a blueprint of 12 critical areas of concern (UN, 1979). The Declaration identifies crucial areas of women empowerment that urgently require support ranging from food, economic, health and environmental security, gender equality in the workplace, women access to natural resources, among others (Skaine, 2008). The Platform for Action became significant in drawing up the Millennium Development Goals and later the Sustainable Development Goals.

The formation of the 31<sup>st</sup> December Women's Movement was perhaps as a result of these women empowerment debates that arose during the 1970s to 1990s. The movement was considered as an NGO to cater for the needs of suffering women but later became the women's wing of the PNDC government (Prah, 2003). Among other things, the movement provided loans, working tools and equipment, and training to women in small scale businesses. One of its aims was to liberate women from poverty by engaging them in productive ventures as

well as encouraging group action and communal solidarity, education, income generating activities, and provision of day-care centers. As part of the achievements of the *31<sup>st</sup> December Women's Movement*, women have found themselves pursuing various roles that transcend managing the small family unit and applying modern technology in farming as well as varied positions in national politics (Prah, 2003).

The movement stood up for the disadvantaged women of the society and together they worked hard in creating modest economic opportunities for women. For example, the *31<sup>st</sup> December Women's Movement* engaged women in income generation projects. These projects included oil processing, cassava processing, beads, pottery making, tie-and-dye, etc. These activities were done in all regions of Ghana both rural and urban adding value to products thus enhancing their economic power (Oquaye, 1995).

In 2000, the then ruling government, NDC, lost election to the New Patriotic Party (NPP) after John Jerry Rawlings had completed his two terms of office. His successor from the NPP, John Agyekum Kuffuor, in his inaugural speech expressed his gratitude to women and established the Ministry of Women's Affairs in 2001 to cater for women issues. During his second term in office the NPP government renamed the Ministry of Women Affairs to the Ministry of Women and Children's Affairs to see to children's rights as well (Apusigah et al., 2011). The NDC government again renamed this ministry to the current umbrella of the Ministry of Gender, Children and Social Protection from 2013. One of the aims of this ministry is to promote gender equity in political, social, and economic development systems and to create a society that offers equal opportunity for both men and women (Apusigah et al., 2011).

From the above discussions, in as much as women organizations are geared toward activities that empower women through education and management of their capacity building, it is very important to critically examine the procedures that such courses have been carried out over the years. The constant growing awareness of the self-worth of the woman in all spheres of life has therefore led to various interventions in women's lives. Awinongya (2013) advocates that the plight of women needs to be listened to by allowing them to tell their own stories. More often, organizations go to the field with assumed solutions to women's problems. Such an approach is prone to failure. The suggestion

is that the society should take distance from making women passive consumer of the services of some selected members of the society and rather opt for co-responsibility and participation of all without prejudice to gender (Awinongya, 2013).

The *31<sup>st</sup> December Women's Movement* as already discussed provided loans and training opportunities for women to engage in small scale businesses. Often than not, women participations in finding solutions to their liberation are missing. This is not to say that such interventions are not good, but the concern here is that mostly such women are not part of the think-tanks of finding solutions to their own problems. As discussed earlier, the geographical zones will mean that three women in three different zones undertaking three different economic activities. Pre-designing an economic intervention model that fits into the state of the three women exemplified above without actively involving them or considering their culture in the development of the idea and strategy as well as in the implementation and monitoring of the intervention would be totally wrong for the women involved. Each woman should be dealt with independent of the other. Their independent needs could only be known when time is spent in their respective households and their live stories observed.

### **1.7 Ecology, economy, and culture**

The environment as well as other factors such as social norms and inherited traditions are critical influential factors in the everyday life of a people. These factors include the choice of food, shelter, economic activities, and other behaviours (Booth, Sallis, Ritenbaugh, Hill, Birch, Frank, & Rickard, 2001; Dixon & Ginsbergt, 1928). Ecologically, where people settle has somewhat influence on the development and culture of the people. People found in a forest region would have to adapt to the forest to make life easier for them. To be able to adapt to their geographical environment, they have to make use of natural resources around them. For this reason, people found along the coast are bound to make use of the sea thereby engaging in fishing for livelihood. In the same way, people who found themselves in the forest region engage in farming for sustenance. Economic activities, the food people eat, their mode of dressing, the songs they sing, and their religious beliefs, among others, are greatly influenced by the geographical setting.

The environment surrounding of a group of people is therefore very important in shaping the way people behave, react, and organize their lives to make life easier for them. This is because the mode of human behaviour, daily work schedules, economic activities as well as ceremonies, festivals, and religious activities are greatly affected and influenced by the environment one finds him or herself. For example, the three northern regions in Ghana are considered to be the poorest in the country by Mazzucato, Van Den Boom, & Nsowah-Nuamah (2008). According to them, relatively, the rich people living in these regions are less than 3%. The place lacks infrastructural development and economic activities are mostly centered around agriculture. But due to the dry nature of these areas, sometimes farming becomes difficult leading to poor income from farming activities. The poor seasonality of the area leads to migrants toward the southern part of the country for better working environment (Thomas, 1973). This migration activity has resulted in to the cultural element of funeral activities.

In a research by Awedoba and Hahn (2014) among the Kasena<sup>13</sup>, funeral organizations these days among the Kasena to some extent now depend on contributions of Kasena migrants in the south. The success or otherwise of a funeral of a dead member of their family members now depends on Kasena migrants who have migrated to the south to seek greener pastures. This is leading to changes in funeral organizations. Before, burials used to take place a day or two after the dead of a family member, but now the wealth or success of a Kasena migrant is linked to how well he or she is able to organize the funeral of a family member by providing lots of food, drinks, and entertainment for sympathizers and mourners. This is leading to a delay in funeral organizations where family members now have to wait for Kasena migrants in the south to bring income for funeral organizations. The environment

<sup>13</sup> The people of Kasena are an ethnic group located along the border of northern Ghana and Burkina Faso. The Kasena people speak Kasem. The Kasena people are closely related to the people of Nankanni where administratively in 1936 they were brought together to form the Kasena-Nankana administrative district (Austin, 1976). Before the partitioning of Ghana and Burkina Faso in the 20<sup>th</sup> century between British and France, the Kasena people were part of the Gurunsi ethnic group. The Kasena people are agriculturalists producing millet, sorghum, yam, maize, and other food crops.

could either therefore impact on its people to have a continuous and stable lifestyle or a change in inherited norms of a particular group.

It is not my argument that the Kasena migration is a bad phenomenon. Although the migration phenomenon is leading to a change in funeral organizations, on the other hand, it clearly shows how people are circumventing the negative impact of the environment to their greater good. The Kasena migration to the south could be viewed as a positive progression to move away from the environmental predicament to engage in something else. The Kasena youth are seeking new opportunities to turn their plight into good fortunes. Finding new opportunities without being stark to their old environment shows their smartness. The smartness of Kasena people gives them the option to define alternative strategies to overcome limitations of their environment. The alternative is the amassing of wealth from the southern part of the country after their migration.

Having established the fact that environment affects the lifestyle of a particular group, it is not far-fetched for me to say that women engaged in various income generating activities in a rural context would experience life different from their other female counterparts in the urban areas.

In Plattner's (1989) research on markets and marketplaces in Mexico, he established that in developed countries shopping for goods are centered within a confined center, i.e. in malls, where consumers can walk in and buy almost everything they (consumers) need within a particular shop. Goods, especially food stuffs, are available all year round where they are refrigerated and stored. Prices on goods are labelled and there is no need for bargaining. A market arena in developing countries on the other hand is not like that most especially in rural areas. There is the seasonality of foods because of lack of storage for them. Once those particular foods are off season getting them become expensive. This affects the sale of these foodstuffs during their seasonality.

For example, when tomatoes are in season, because of their short shelf life and due to lack of storage facilities for them, tomatoes are sold on the markets at relatively very cheap prices as compared to prices during the lean season. Goods are mostly scattered on the floor and involves bargaining for their prices. The same item could be sold to two different people at two different prices depending on the bargaining

power of the individuals or the time of purchase, whether in the morning or late in the evening when the market vendors are about to close and leave for their homes.

Plattner (1989) had explained that people tend to do their shopping at the cities centres (urban) where they could get all the items needed at one place than to travel to a rural area which would be much expensive in terms of transportation of goods to one's home. As a result, the further away the store or the market point for goods and services, the decrease the consumers. Therefore, demand for goods and services in the hinterlands (rural) becomes very weak and transportation too difficult for consumers.

If culture according to Tylor is a complex whole and this complex whole includes knowledge, beliefs, arts, moral, law, customs, and any other capabilities and habits acquired by man as a member of a society (Tylor, 1871) and society is influenced by environment people find themselves, then in my own opinion, women in urban and their counterparts in the rural area engaging in various income generating activities with the same socio-economic status but differ in terms of geographical locations are bound to have varied lived experiences. There are bound to be differences between the women across the different geographical areas. In terms of purchasing power, profit margin, ready markets for goods, and services, it would seem better off in urban areas and one would expect this to trickle down to their agency, autonomy, and experience a change in their gender roles in their households and community as a whole. But whether this assumption is true or not, the succeeding chapters would throw more light on the assumption. The differences in the research participant's worldviews and experiences will reflect differences in their standards of living, income, and other behaviours and activities. I can say differences in experiences make the whole point of argument in understanding the research participants and they should be treated as such.

### **1.8 Situating the research in context**

Many Ghanaian homes are experiencing various transformations in their domestic unit due to various economic activities by the various actors in the household. The household unit is experiencing more unclear boundaries and unclear role demarcation due to work and its

economic benefits. Economic activities that used to be centered around agriculture (farming and fishing) are of the minimum. The economy is experiencing changes and the various actors in the household (men, women, and children) are adjusting to these changes. It is therefore not uncommon to see various organizations and institutions (government and non-government agencies) in the country giving interventions to people in the society deemed vulnerable who are basically women. The interventions are to help them adjust to the ever growing and increasing changes in the economy. These interventions are mostly economic-based with the aim of alleviating these women from poverty and changing their status and roles. Although efforts to enhance the status of women have produced some positive results (Mayoux, 1998), women still lag behind their male counterparts in decision-making, property ownership, and assimilation of gender role segregation. Economic empowerment has become the major effort targeted at women empowerment and poverty alleviation. The most common method often used is the Grameen model which focuses on group lending to women to engage in small scale enterprises.

It is important to look at the woman holistically and not as economic, religious, or political being alone. The dissection of the woman into these categories would not render a perfect intervention that would help her. Ebdon (1995) argues of how microfinance programmes are in the capacity of diverting the attention of women from other more effective empowerment strategies. All women are different and located in different geographical and cultural environments. As a result, different women need different interventions. Putting all women under one umbrella and treating them as a homogeneous group does not help in solving women's problems. This has often been the strategy from people whose aim is to help these women. As indicated already in (1.1.4), women should not be made to be at the receiving end of the services of some selected members of the society. It is time to critically evaluate the activities of these women engaged in income generating activities from their own perspectives.

Many reasons have been given in support of women's economic empowerment. These include being a powerful tool for achievement of potentials, like leadership and managerial skills and reduction of poverty among women. It is the view that women who are economically empowered through microfinance activities contribute more to their



families, societies, and national economies as well (Golla et al., 2011). However, some scholars (Goetz & Gupta, 1996) still question how far the activities and services of microfinance institutions benefit women. In-a- much as the real effects of these reasons given by Golla et al. (2011) have not been fully materialized, the same interventions are still being given to women.

The result of the current phenomenon of economic empowerment of women is the proliferation of microfinance and *susu*<sup>14</sup> collectors all over the country. Although Swain & Wallentin (2007) attest to the fact that most microfinance programs target women with the ultimate goal of empowering them, in my opinion, woman empowerment is a multi-dimensional process which should be targeted in combination with other forms of empowerment strategies. Economic empowerment intersects the woman's personal, family, social, cultural, economic, and political space. Will economic empowerment alone not lead to a more economic and social burden of women if not combined with other forms of empowerment? Have the incumbent effects of economic empowerment been critically evaluated in relation to women's roles in the household? These and other questions need to be critically evaluated and answers provided. It is only then that one can truly know the impacts of economic interventions given to women.

A lot of research evidence (Swain & Wallentin, 2007; Goetz & Gupta, 1996; Hashemi, Schuler, & Riley, 1996) have shown that credit programs given to women lead to their increase in household decision-making and their access to financial and economic resources. They are also able to have greater bargaining power within the household. This seems

<sup>14</sup> Susu collectors are a traditional form of financial intermediaries in Ghana. For a small fee they provide an informal avenue for Ghanaians to securely save and access their own money, and gain some limited access to credit, a form of microfinance. The susu collectors have been trained to educate people, especially those in the informal sector, on the need to cultivate the habit of saving of petty income with financial institutions. These people are associated with financial institutions who conduct a door-to-door education and marketing on the need to cultivate the saving of income. Clients who show readiness to save with the said financial institutions are sometimes given loans to either expand their businesses or any activity of interest which would assist them to maximize their profit and be able to pay the loan in the specified period of time.

to be the general evaluation of women targeted programmes aimed at boosting their economic life. The question is, from the women's own perspective and critical observations, is this what really happens in the households? This and other reasons have informed my current study.

To be able to achieve this, it is necessary to ask some basic questions. How does economic empowerment influence and change women roles? What are the moral and market imperatives inherent in income-generating activities of women? How does an income generating activity influences women's agency and autonomy? What are the challenges inherent in the income generating activities of women? Answers to these questions would help understand the real impact of women's economic empowerment in relation to their cultural norms and roles.

### **1.9 Conceptual frameworks**

This study is rooted in Anthony Giddens's (1986) structure and agency theory as well as in the concepts of urban and rural areas. Giddens's structuration theory suggests that social system comprises structure, agency, and actors (Giddens, 1986). Structure refers to rules and resources available to the agents whereas agency is the ability of an individual to make decision based on free will. Autonomy, similarly, is based on one's independency. Individuals in a particular social system are the social actors. In the context of this study, structure is contextualised to include resources such as children labour, women's income generating activities, women's labour, women's income, women's time, etc. while rules include the folkways, mores, norms, values, and patterns of behaviour. Giddens's theory suggests that a mutual link exists between agency and structure in a given social system. The relationship between agency and structure varies with context. If there is a mutual relationship between structure and agency, therefore, actors in urban and rural areas would have varying degrees of agency because there are different structures available in rural and urban areas.

In the context of this study, women involving in income generating activities are considered as social actors. Women's income generating activities along with the income generated, prevailing values, norms, folkways, and mores are collectively considered as a structure which has multiple relationships with women's agency – decision-making and their autonomy as well.

The study focuses on how women's income generating activities (dis)enable women's agency and autonomy and prompt overlap in gender roles across urban and rural areas. The history of urban and rural divide in Ghana could be seen as a product of the establishment of empire, slave trade, and colonialism. The colonial era witnessed the establishment of colonial administrative offices. The area occupied by the colonial offices, relative to other areas in then colonial Gold Coast, had better infrastructure, good road network, and healthcare systems. Proceeds from taxation from the rest of the colonies and other resources were moved to the administrative offices and quarters and for onward transportation to the colonizers' homeland. Processed goods from the colonial administrators' homeland were first brought to the colonial administrative offices and quarters before getting to the rest of Gold Coast.

During the post-colonial period, the ex-colonial quarters and offices metamorphosed into urban centers while the rest of the ex-colonies became the rural areas. Infrastructural development and urbanization process characterized these new urban centers. Access to basic amenities and availability of white-collar jobs, given the exit of colonizers, became a pool factor attracting able-bodied young men and women to the centers, thus prompting rural-urban migration.

Similarities and differences between rural and urban areas have been a subject of scientific enquiry among social scientists. Some social scientists have given both areas various descriptions. Such descriptions, amongst others, reflect the varying implications of rural and urban centers for economic activities, including women's income generating activities.

The term 'urban' is the coinage of Redfield (1941) who made the initial tentative concept (Miner, 1952). He categorizes both areas as urban and folk respectively. He as well as current scholars like Cromartie and Bucholtz (2008) uses population density as the basis of his categorization. For Redfield, folk society is a small community made up of a few numbers of people in a common area who are in the position of knowing every member living in that area. They are mostly a homogeneous group who have strong sense of solidarity (Brennan, Flint, & Luloff, 2009). Basically, division of labour is very little as economically, people depended on each other for survival. The urban on the other hand are just the opposite of the folk society where urban societies tend to be heterogenous with large population who do not know each other. Red-

field and later Cromartie and Bucholtz's characterization in my view overtly suggests that income generating activities may be better off in the urban areas as compared to rural areas. This is because, in urban areas, there would be ready markets for produced goods and provided services due to the large population as compared to the rural areas with few population densities. Nonetheless, marketing of goods is not only depended on economic benefits alone. Society runs on the notion of reciprocities and gifts which in my view would permeate better in rural areas as compared to urban areas. However, in folk society (rural area) therefore, due to the familiarity of people, income generating activities might suffer setbacks since familiarity and kinship ties are bound to influence income generating activities. In other words, emotional and social obligations relative to rational considerations would permeate income generating activities in rural areas. The reverse might be the case for economic activities in the urban centers, since the probability of economic transactions occurring between kinship and non-kinship group members is higher in urban relative to the rural.

Becker (1949) classifies rural and urban areas as sacred and secular respectively. In the sacred societies, (rural) people tend to be highly homogenous. They are knitted together by various ties and relationships with each other. Sacred norms and values are held in high esteem. The secular society on the other hand is a heterogenous society with different people from various backgrounds finding themselves within a specified area. Mostly, there are enacted secular laws which people are expected to obey. People interacting among themselves do not necessarily have blood or kinship relationships towards each other. In relation to women income generating activities, such a description for sacred and secular societies might suggest how rational, emotional, and social dynamics might exert varying degrees of influence on income generating activities in urban and rural areas. In this light, income generating activities in rural areas relative to those in urban would be significantly influenced by prevailing rituals and taboos since sacred norms and values are highly regarded. Such rituals and taboos permeate the everyday life of the people (Becker, 1951) and their change in the society would be difficult. The interplays between income generating activities and rituals such as funeral, puberty, and birth ceremonies collectively would impact on income generating activities of women in one way or the other.

Maxwell Weber (1978) describes urban and rural areas as rational and traditional respectively. In a rational society an individual makes choices between means and ends by weighing the alternatives available to him/her and makes a choice that would yield him/her the efficient result. Traditional societies on the other hand are a deviation from rational construct where the means involved becomes ends themselves. In my relation to Weber's representations, women involved in income generating activities in urban centres might be more profit driven relative to their rural counterparts. In other words, economic rationality relative to social and emotional obligations would permeate actions and inactions of women involved in income generating activities in the urban centres. Reverse would be the case for those in the rural area.

While these classifications and representations of urban and rural areas somewhat reflect the differences and similarities between the two areas, worthy of note is the fact that I have conceptualised urban and rural areas as a continuum as opposed to a separate typology. Therefore, the effects of the variations and similarities of urban and rural areas on the relationship between women's income generating activities and their agency and autonomy would lie in a continuum. This shows that rural and urban areas are not a 'hermetically sealed synchronic entity' (Ohnuki-Tierney, 2001:214), but they kept changing because both areas are under the grip of dynamics of globalization. As such, there might be some cultural changes and continuities in the reviewed features of urban and rural areas that significantly influence the liberating power of women's income generating activities in terms of prompting an overlap in gender roles and granting higher agency and autonomy to women. Additionally, women's income generating activities considered in this study are based in the informal economy. As such, they share common features, which make a comparison across rural-urban divide intellectually productive and useful.

The term 'informal economy' owes its origin to the seminal work of anthropologist Keith Hart on urban market labour in Africa (Portes & Haller, 2010). He embarked on field observation in Accra, and observed experiences of entrepreneurship in Accra was at variance with western discourse on economic development. As a result, he proposed two models for urban labour force, one based on wage employment and the second on self-employment. The concept of informality was applied to the self-employment. From this definition, the characteristics of an

informal economy came to be associated with low entry barriers in terms of skills and capital (Portes & Haller, 2010). Income generating activities of women based on this categorization would require little or no skills. The little skills needed are mostly handed down from generation to generation through means of socialization and enculturation.

Many schools of thought have given their own categorizations of informal economy. The dualist school of thought looks at informal economy as a reserve for the formal economy and a safety network for the marginal poor (Katalin, 2015) whereby affordable goods and services are provided to the marginal poor (Chelcea & Mateescu, 2004). As such, the informal economy is characterized by marginal activities serving the marginal poor who are not absorbed in the formal economy. The informal economy, argued by the dualist, becomes a reserve whereby the formal economy relies on in terms of crisis. The formal economy taps the labour of the informal economy during expansion periods. The structuralist school of thought on the other hand sees the informal economy as comprising micro firms and workers whose aim is to decrease cost in their production but are still part of the big capitalist system (Castells & Porters, 1989).

However, a new characterization of the informal economy has emerged in the literature, leading to the existence of two major views, namely, the old and new. Chen (2007) succinctly summarizes the two perspectives – based on seven criteria: longevity, marginality, discrete, labour, scale, illegality, and relevance to policy. In the old paradigm, the informal economy is described as a traditional and transient economy. As such, it will fizzle away with the advancement of industrial growth. In the new thinking, however, informal economy is not only resilient but also growing with the formal economy. This later perspective aptly captures the prevailing situation in both urban and rural area of the study area. For instance, competition among bankers has spur growth in the number of *susu* collectors who mobilize money within the informal economy for the banking industry. This mobilization negates the old perspective which suggest that informal economy is discrete and separate from the formal. A similar pattern of linkage is also seen in increasing industrialization in urban area and other dynamics of globalization have spur demand for raw materials in the rural areas. The increase demand has created value chains that link the formal and informal economy. This is evidently seen in the women income gen-

erating activities, such as cocoa farming and palm kernel processing which some of the participants are into.

Contrary to the claims of the old view that informal economy is only marginally productive, the sector through the creation of agro-value chain and mobilization of fund among others is a major provider of employment, goods, and services for lower-income groups. For instance, 80% of Ghanaians are employed in the informal sector (Osei-Boateng & Ampratwum, 2011). The sector does contribute directly and indirectly to GDP. Thus, as opposed to the old perspective, labour in the sector is not completely inefficient.

Furthermore, the sector does not comprise only street traders and very small-scale producers. It also comprises diverse economic portfolios. These portfolios include both the 'resilient old forms' such as casual day labour in construction and agriculture as well as 'emerging new ones' such as temporary and part-time jobs plus homework for high tech industries. Thus, the scale of production is never completely uneconomic.

Individuals, like the participants, who engage in income generating activities in the informal sector cannot be said to be running illegal and unregistered enterprises in order to avoid regulation and taxation as the proponents of the old view would claim. The participants comprised entrepreneurs and self-employed persons producing legal goods and services, albeit through irregular or unregulated means. And a majority of the informants are willing to, and would welcome, efforts to reduce barriers to registration and related transaction costs and to increase benefits from regulations. Therefore, income generating activities of the participants, contrary to the advocates of the old paradigm, include not only survival activities but also stable enterprises and dynamic growing businesses, and informal employment, which are highly relevant to policies.

Based on the characteristics of informal sector presented by Osei-Boateng & Ampratwum (2011), the participants in both urban and rural areas of this research could be best described to have the same category of working sector. According to Osei-Boateng & Ampratwum, people employed in the informal sector are basically self-employed, lack job security, are low income earners, lack trade union organizations, and mostly have little or non-coverage of wage legislations and social security. In addition, the various economic activities in the informal

sector are characterized by easy entry, of which mostly people rely on resources that are available locally and near them. Such occupations are mainly family owned and operated on small scale and very labour intensive. Most often, most workers make use of unauthorized vacant public and private lands. With these characteristics of the informal economy, I do confidently see the likelihood of comparing women engaged in various economic activities in the informal sector in both rural and urban areas in the study area of this research.