

Enhancing Women's Household Reproductive Roles Through Microfinance: A Study Of Women Traders In Tema, Ghana

Benzies Isaac Adu-Okoree

Faculty of Development Studies, Presbyterian University College, Ghana, Akuapem/Tema Campus, Ghana

Email: adu.okoree@presbyuniversity.edu.gh

Abstract

Microfinance has been identified as one of the most significant innovations in poverty reduction policy. This study which took place in Tema Community Two, Ghana hypothesized that microfinance can empower women economically, and contribute to the welfare of households, but it may also compromise the reproductive role of women as wives, mothers and home makers. The descriptive design was adopted for this study because the researcher sought to ascertain the role microfinance play in reinforcing reproductive roles by women who use microfinance and the welfare of the women and their families. The findings, however, revealed that the women contributed the larger portion of their income to household consumption, thus enhancing their reproductive roles. The children of the microfinance borrowers also reap the benefits, as the income generated by the women was often invested in the children's education. The respondents helped their husbands with the income largely by helping pay the children school fees and, medical bills with some even helping to acquire immovable assets. The study therefore recommends that more women should be encouraged to participate in microfinance programs to improve their status.

Keywords: Microfinance, women empowerment, reproductive roles, productive roles, gender roles

Introduction

The overwhelming majority of the labor that sustains life – growing food, cooking, raising children, caring for the elderly, maintaining a house, hauling water – is done by women, and universally this work is accorded to be of low status with little or no pay (Adu-Okoree, 1996). The ceaseless cycle of labor rarely shows up in economic analyses of a society's production and value. Where women work for money, they may be limited to a set of jobs deemed suitable for women. Where laws or customs prevent women from owning land or other productive assets, from getting loans or credit, or from having the right to inheritance or to own their home, they have no assets to leverage for economic stability and cannot invest in their own or their children's future (Adu-Okoree, 1996; Kabeer, 1999). The means to address these inhibitions is by empowering women to participate in the economic frontier of society and thus enhance the

well being of their households. This they can do if they have access to productive resources. Resources do not only include material resources but also various human and social resources, which serve to enhance the ability to exercise choice. In this broader sense resources are acquired through a multiplicity of social relationships conducted, in the various institutional domains, which make up a society (such as family, market, community). Access to such resources will reflect the rules and norms, which govern distribution and exchange in different institutional arenas (Kabeer, 1999).

Empowerment is now increasingly seen as a process by which those without power gain greater control over their lives. This means control over material assets, intellectual resources and ideology. It involves power to, power with and power within (Luttrell, C. & Quiros, S. 2009; Nikkah, Redzuan & Abu-Samah, 2012). Empowerment may be seen as a process of awareness and conscience raising, of capacity building leading to greater participation, effective decision-making power and control leading to transformative action (Luttrell, C. & Quiros, S., 2009). This involves ability to get what one wants and to influence others. With reference to women, the power relation that has to be involved includes their lives at multiple levels, family, community, market and the state. The questions surrounding women's empowerment, the condition and position of women have now become critical to the human rights based approaches to development. The Cairo conference in 1994 organized by the United Nations on Population and Development (UNDP) called attention to women's empowerment as a central focus. The UNDP also developed the Gender Empowerment measure (GEM) which focuses on the three variables that reflect women's participation in society – political power or decision-making, education and health. The 1995 UNDP report was devoted to women's empowerment and it declared that “if human development is not engendered it is endangered”. Equality, sustainability and empowerment were emphasized and the stress was, that women's emancipation does not depend on national income but an engaged political process.

In many societies around the world, women never belong wholly to themselves; they are the property of others, mostly male, throughout their lives. Their physical well-being; health, security and bodily integrity; is often beyond their own control (Adu-Okoree, 1996). Household responsibilities which are reproductive and productive are gender determined by the culture and valued differently (Moser, 1993; Adu-Okoree, 1996, 2005).

Traditionally, women perform reproduction roles that ensure the welfare of households. Among these are child birth, child upbringing, and meeting of nutritional needs of the households, maintenance of environmental cleanliness, and maintenance of values of the family (Adu- Okoree, 1996; Oslon & Defrain, 2000). Men on the other hand are engaged in productive roles that provide the means for their wives to perform their reproductive roles.

In the face of increasing urban unemployment, many male household heads that are considered the bread winners and who constituted the major size of the labor force in many Ghana's cities including Tema, have lost their capacity to generate enough income to provide the means for the reproductive role of their wives which have shifted the productive and reproductive household responsibilities to women. The ability of women to perform these roles

is largely dependent on their economic capacities. However, many women lack opportunities to expand their economic capacities. Coupled with dwindling economic capacities of men as a result of harsh economic conditions in Ghana, women are unable to perform their reproductive roles as demanded of them. Empowering women economically therefore is seen as one of the surest ways of reducing household poverty (Adu-Okoree, 1996).

On the other hand the low educational background of most of the women in Tema metropolis especially those in Community Two prevent them from entering the formal labor market. They are largely restricted to the informal sector as petty traders. Lacking adequate savings they are compelled to begin their trading activities with minimal capital which is usually raised from loans obtained by their husbands as salary advance from their employers. The repayment deduction from the salaries further worsens the low capacity of the husbands to provide adequately for the reproductive responsibilities of the household. Capital raised from salary advances has therefore proven to be unsustainable and neither are such families able to set aside adequate savings from the husband's earnings. There is therefore the need for other means of raising capital. This is where micro finance has found importance in the informal small scale business environment especially amongst women.

The view of the success of microcredit in alleviating poverty and promoting welfare of households is mixed. The World Bank (2006) postulates that despite the significant reach of microcredit in Africa, widespread poverty still exists in both individual and household levels, which is of major concern. However, Yunus (1986) and Chen (1992) have held the view that microcredit has been successful in alleviating poverty and empowering women in performing their household reproductive roles more effectively. Others on the other hand like, Goetz & Gupta (1994). Arkerly (1995), Kerr (2002), Banerjee, Duflo, & Kaman (2007) Glennersterx & Kinnan (2009) argue that microcredit can disempowered women and worsen family welfare situations.

The opposing views are the basis of this study which aims at finding out how far micro-finance has been able to enhance the economic welfare of women and their capacity to perform their household reproductive roles.

Available literature indicates that microcredit have been successful in reaching the poor (Yunus, 1986) through supporting their economic or productive activities. Though microfinance may empower women economically it may also compromise the reproductive role of women as wives, mothers and homemakers. The economic activities of women may take up their time which otherwise would have been devoted to their reproductive roles. There is therefore the need to understand how women are coping in combining their productive and reproductive roles. The implications of the performance of economic roles for the welfare of the families of women also need to be explored. These are the imports of the study.

The specific objectives were to:

1. Investigate how women engaged in petty trading in Tema Community Two market raise their trading capital.
2. Ascertain how the women share their time and efforts between their productive and household reproductive roles.
3. To assess the impact of productive roles of women on their household reproductive roles.

The Study Area

Tema city is located 25 Kilometers east of Accra. The City was built in 1960 as a manmade harbor. Its port, developed in the 1950s and opened in 1961, is the busiest in Ghana. With the opening of an artificial harbor in 1961, Tema developed from a small fishing village to become Ghana's leading seaport and an industrial center. Most of the country's chief export, cacao, is shipped from Tema.

The city has industries producing aluminum, refined petroleum, chemicals, food products, and building materials. Tema is considered the "heart of the country's development, it thus attracted many people of diverse ethnic and socio-economic backgrounds who came in to seek for the then growing employment opportunities in the industrial and marine sectors. Tema is therefore made up of people of different backgrounds, beliefs and norms.

According to the Community Based Rural Development Project (CBRDP), 2003-2005 the community was set up as a major intervention by the government of Ghana to reduce rural poverty, improve upon income levels of the productive poor and the quality of life of the beneficiaries. The three main ethnic groups in the Community Two market are the Akans, (mostly, Fantes) and Gas most of whom, trade in tomatoes, fish mongering, foodstuffs, provisions and the like. Their husbands are also mostly labourers engaged in various activities in the Tema harbour with the majority of them as dry dock workers and quite a number as clearing agents. Some work as staff of different levels at the factories. However, the majority of these occupy the lower levels in positions whose earnings are not enough to provide the reproductive needs of their households. The wives therefore tend to be responsible in one way or the other for their families especially children, the aged, the challenged and the sick.

In such communities, women's responsibilities are not only towards their nuclear families but include the extended family, thus requiring them to have resources to perform their reproductive roles. In such situations where women lack resources including income with which to meet the role demanded of them, the women and their dependants suffer. Microfinance programmes targeting women rather than men, is thought to benefit both the women and their dependants.

Study Population

The respondents for the study were selected from women who were in the informal sector and have benefitted from microfinance services in the Tema Community Two Market. Household members of the women microfinance beneficiaries also took part in the study.

Sample Population

Simple random sampling was used in selecting the sample population from a register of members. In all, 52 women traders were selected out of 60 women traders who are members of the Community Two Traders Association and who have benefitted from microfinance.

Data Collection and Analysis

The Research Design

The descriptive design was adopted for this study because the researcher sought to ascertain the role microfinance play in reinforcing reproductive roles by women who use microfinance and the welfare of the women and their families. In a descriptive study, manipulation of conditions or variables is not allowed, and reports are written according to findings (McMillan, 1996).

The study was carried out in the natural family setting of the respondents to find out whether with the support of microfinance, beneficiary women are more empowered to perform their reproductive role better or not and to assess whether despite their productive role the woman are able to perform their reproductive role in their households.

The three main instruments employed in data collection included questionnaires for the group leaders, interview guide for the members of the Market Women Association; focus group discussions with identified groups, like members of the households of the members of the Market Women Association and observation on the similarities and differences in the socio-economic activities of the women.

Both closed and open-ended questions were used to collect information from the group leaders of the women to gather information about participation rules, mechanisms and functioning of their associations, planning, implementation and the steps taken to help women to use credit facilities effectively to alleviate poverty in their families. The Interview guide was used to elicit information on the women's perception of income generating activities, views of the work they are doing and how the work is helping to break the poverty line in their families. Focus group discussions were held with households of the women to gather information on the impact of the microfinance on family welfare. At the end of the survey 52 individuals and 31 household members of the market women who have benefitted from micro-finance were interviewed.

Data Analysis

Data collected was screened manually to ensure consistency of responses under the various sections. The questionnaire answers and interview items were re-examined to ensure that every item had been responded to and in the order required. The data was assembled later and arranged using the descriptive statistical method. Thus, the results were grouped under sub-headings and in each sub-heading, a simple, clear and complete account of the results was given. Percentages calculated from the frequency of responses for the items under each sub-heading were put into a tabular form. This was done for all the groups. Using the interpretive approach, deductions were made to explain the data. The main statistical package was the SPSS 13.

Results and Discussions

Background Characteristics of Respondents and their household

The ages of the respondents ranged between eighteen and sixty years. The most represented age group was between the ages of 36 and 45 years (53.8%). The least represented age group was the group above 60 years of age (3.8%).

The results also indicated that the majority of the respondents (90%) were married and only 10% were single. In order to assess the level of knowledge in terms of education of the respondents their educational background was examined.

On educational status, 27 respondents representing 51.9% had obtained vocational education, 15 respondents representing 28.8% had secondary education, eight respondents representing 15.4% had basic education and only two respondents had no formal education.

Productive activities of respondents

Respondents were asked about the type of trade they engaged in. Fifteen of them representing 28.8% were engaged in the sale of groceries. Fourteen respondents representing 26.9% were in the sale of textiles, seven respondents representing 13.55% were in dressmaking and four respondents representing 7.7% were in the sale of food stuffs. This indicates that the respondents were engaged in an activity that may earn them something for a living.

On the length of engagement in the business, the results shows that 33 respondents representing 63.4% have been working between 2 to 5 years, eleven respondents representing 21.2% have been working between 6 to 10 years, while five respondents representing 9.6% have been working for over 10 years. About 5.8% of respondent have less than a year working experience.

Table 1: Source of initial capital

Source of initial capital	Frequency	Percentage
personal savings	18	34.6
gift from husband	7	13.5
loan from husband's employer or bankers	1	1.9
family member(s)	2	3.8
loan from a bank	24	46.2
Total	52	100.0

Table 1 shows how the respondents raised their initial startup capital. It can be seen that most of the respondents raised the initial capital from the bank or through their personal savings. About 14% of the respondents also raised their capital through gifts from their husbands. Only a few raised their start-up capital through family members and loans from husband. This indicates that microfinance has become important means of working capital for most women traders in the study area, and thus helped the women to a very large extent to become economically empowered.

Time-use between productive and reproductive activities

As to the time that respondents leave the house for the market, Table 2 shows that, almost all the women left the house before 5 am and by 8 am to go to the market. With more than a third leaving before 6 am.

Table 2: Time respondents leave the house for work

Time	Frequency	Percentage
before 5am	7	13.5
by 6am	16	30.8
by 8am	27	51.9
by 10am	1	1.9
when I finish my household chores	1	1.9
Total	52	100.0

Table 3: Average time spent in a day at the market

Number of hours	Frequency	Percentage
up to 2 hours	2	3.8
4 hours	5	9.6
6 hours	7	13.5
8 hours	17	32.7
10 hours	21	40.4
Total	52	100.0

From the Table 3 above majority of the women spent the whole of the normal working hours in a day at the market with as high as 40% spending more than the normal working hours of eight hours in the market.

Table 4: Time at which respondents leave the market for the house

Hour	Frequency	Percentage
by noon	1	1.9
by 2pm	1	1.9
by 4pm	22	42.3
by 6pm	23	44.2
after 6pm	5	9.6
Total	52	100.0

It was found out as in Table 4 that the usual time the women leave the market was between 4 and 6 pm. This incidentally is the normal period evening meals are usually prepared

Household maintenance

This section presents data on the sharing of household chores and expenditure between various members of the household of respondents.

Table 5: Household chores

Actor/ Chores	Husband	Wife	Children	House help
Sweeping	0	46.2	51.9	1.9
Bathing of Children	0	67.3	26.9	5.8
Breakfast preparation	0	90.4	7.7	1.9
Evening meal preparation.	1.9	84.6	11.5	2
Dish washing	0	26.9	73.1	0
Washing of cloth	0	69.2	17.3	13.5

Ironing	25	44.2	21.2	9.6
Weeding of compound	23.1	15.4	34.6	26.9

Table 6: Person responsible for household expenditure

Expenditure	Husband %	Wife%	Both %
Food	40.4	28.8	30.8
School fees	42.3	19.2	38.5
Utility bills	36.5	19.3	44.2
Clothing	1.9	34.6	63.4
Medicals	15.4	19.2	65.4
Remittances	3.8	13.5	82.7
Social donations	17.3	21.2	61.5
Fuel for vehicle	42.3	26.9	30.8
Building of house	23.1	13.5	63.5

Table 6 shows the expenditures that were made and who was responsible. The table shows that men provided for the needs that are traditionally believed to be male responsibilities. These include provision of food, payment of school fees, fueling of car and paying utility bills. However, it is evident that increasingly, these responsibilities are been shared with their wives. It is informing that clothing, medicals, donations, building of houses and remittances are mostly provided by both.

It can be deduced from Tables 5 and 6 that despite the fact that women spent enormous amount of time on economic activities they still continue to perform their socially culturally determined gender roles. For example 46% of women still do the sweeping, 67.3% bath the children, 90.4% still prepare breakfast and 84.6% preparing the evening meals, 69.2% do the washing of clothing while 44.2% do the ironing. It is very revealing that men still leave the jobs perceived to be female to the wives despite the busy schedules of the wives. It is only in ironing of clothing and weeding of the compound where 25% and 23% of husbands assist their wives in maintaining the house. This reinforces the argument that household maintenance responsibilities are still culturally defined. Women continue to perform the care giving roles in ensuring the welfare of their households.

On the other hand when it comes to household maintenance expenditure there is a changing pattern with women becoming more important as they contribute to meeting of the basic needs of the households which are supposed to be traditional role of men. Thus, about 28.8% of the women solely provided food for their household, while 30.8% provide it together with their husbands. 19.2% pay the school fees of their children themselves with 38.5% sharing the responsibilities with their husbands. For utility bills, 19.2% solely pay with 44.2% sharing the responsibility with their husbands. For medical expenditure, 15.4% pay on their own with 65.4% sharing with the husbands this responsibility. When it comes to building of houses or fueling vehicles 13.5% and 26.9% of women respectively do so on their own with 63.5% and 30.8% sharing the responsibilities with the husbands. What is revealing in this data is the fact that

those expenditure that supports the basic well being of the family are of more concern to the women. There is therefore an increasing tendency for cost sharing between couples. This may be explained by the dwindling fortunes of the husbands as most of them are losing their jobs or possibly retiring and thus having reduced income. On the other hand more women are becoming income earners as traders as a result of access to microfinance which is helping them to set up businesses of different scales and types. There is therefore a shift in the gender division of responsibilities when it comes to household expenditure. This challenges the traditional role of men as breadwinners of their households. As to whether this will result in a shift in power relations needs to be explored.

Conclusions

Drawing on the findings the following can be concluded from the study. First, the study has shown that, women do not only perform reproductive roles in their households. There are increasing numbers of women who are taking responsibilities previously reserved for men. Subsequently, women's use of microfinance does not benefit only women but their families and communities as well. Some of the benefits to both women and their households are the following. Firstly, with increased income, women gain greater awareness of themselves, and therefore bargaining power. Secondly, they generate increased resources which they invest in family nutrition and education which help their husbands to meet basic needs and protect the family against risks. Again it leads to improvement in household economic welfare. Access to micro finance also ensures enterprise stability and growth providing capital for expansion.

The study has confirmed that the productive role of women enhances the performance of their reproductive roles. This they are able to do from the profit they make from their businesses which further empower them to even support their husbands in performing what was previously men's responsibility. These include payment of school fees. However, the study did not ignore the claim that the reproductive roles of women can be compromised by the women in undertaking productive activities. The women have to sacrifice their leisure periods to ensure that the productive role does not affect their reproductive role as they have to work hard to repay the loans. In most cases, this meant that the women had shorter period of sleep and rest.

Even though women worked largely out of the house, they still managed to create time for their reproductive roles. It could be concluded therefore that microfinance while enhancing women's productive activities also enhances the performance of the productive role of women. Extending microfinance to women is therefore a good policy that can be used to improve the welfare and economic power of women and subsequent social position in the household. Husbands will turn to appreciate their wives more when they see that the wives are taking part of the men's social responsibilities. This may be an effective means of ensuring gender parity in households. Consequently the entire household benefits from use of microfinance by women without losing any of the reproductive roles as wives and mothers. In sum, though microfinance increases economic activities of women, it also reinforces women's reproductive role,

In view of the findings the following recommendations have been made. More women should be encouraged to participate in microfinance programs to improve their status. This will contribute to increasing the welfare of the families which will go a long way towards increasing the welfare of the country as a whole. Further, legal and institutional reforms should create incentives for women by improving the operating environment for both microfinance providers and their clients. Microfinance institutions should also tailor their product specifications, such as loan amounts and repayment schedules, to diverse client needs, considering the different types of businesses that the women are trading in.

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