

The Nexus between Women's Empowerment and Poverty Reduction in Urban Ghana: A Study of the HO Municipality

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Abstract: *Poverty is a major problem that has occupied the attention of governments, NGOs and International Development Agencies. The poor are denied adequate access to basic necessities such as water, sanitation, health and education etc. Women form the majority of the most vulnerable to poverty. Socio-cultural practices constrain women's access to resources and decision-making structures, hence their vulnerability. Governments and Development partners have implemented several policies and programmes in order to empower women so they can take decisions and act on them in a manner that transforms their livelihoods. This study assesses the impact of women's empowerment on poverty reduction in the Ho municipality. It assessed women's feeling of empowerment as well as the impact of empowerment on access to and use of resources. The study revealed that empowerment has enhanced access to and use of productive resources by women. The researchers recommend that women must be equipped with skills, given start-up capital and linked to resources. Finally, girl-child education must be promoted to prepare girls adequately even before they get into adulthood.*

1. Introduction

Poverty as a multi-dimensional phenomenon can be categorized in three main dimensions. It could have an income and consumption dimension, a social dimension and a participatory dimension (Cagatory, 1998). Poverty can be described as a condition which includes low incomes, unequal access to means of production, unequal access to health and educational facilities, food insecurity and low levels of empowerment (Mawanigwa, 2002). The phenomenon of poverty is also seen as social exclusion manifested in deprivation of opportunity to participate in society, deprivation of resources and also a lack of social support systems such as shelter, water and sanitation, security of tenure and employment opportunities (Mawanigwa, 2002). There is social exclusion, lack of opportunities and social deprivation at the heart of poverty. Whilst these descriptions apply to the poor in general, poor women often face more deprivation, lack of opportunities and exclusion due to prevailing inequalities.

Approaches to poverty reduction have been based mainly on low income and consumption levels. This has resulted in the abysmal levels of poverty reduction and at times, total failure in addressing key factors that underpin the complexities of poverty. There is the need to relate poverty alleviation strategies to gender related characteristics and causes of poverty (Cagatay, 1998). Women in Africa have borne the greater burden of the family, yet they are constrained by socio-cultural practices in accessing resources and playing relevant roles in society. In the year 2000, world leaders made a commitment to half the number of people living in extreme poverty by 2015 (UN, 2005). The Beijing Declaration and Platform for Action (PFA) to advance the rights and interest of women (UN-Women 1995), identified among other issues, Critical Areas of Concern (CAC) the persistent and increasing burden of poverty on women. Consequently, governments all over the world have emphasized the need for equal involvement of women in any approach to poverty eradication.

The 1992, Fourth Republic Constitution of Ghana states in Article 35 (5) that "the state shall actively promote the integration of the people of Ghana and prohibit discrimination and prejudice on the grounds of place of origin, circumstances of birth, ethnic origin, gender or religion, creed or other beliefs". Similarly, Article 36 (6) states that "the state shall afford equality of economic opportunity to all citizens; and, in particular the state shall take all necessary steps so as to ensure the full integration of women into the mainstream of the economic development of Ghana".

In line with these provisions and other regional and international treaties that Ghana is a signatory to, the government and non-governmental organizations have put in place several strategies meant to deal with poverty and empowerment issues that confront women. Some of these include formulation, and development of strategies and policies that address the needs and efforts of women in poverty, revision of laws and administrative practices to ensure women's equal rights and access to economic resources; promoting women's access to savings, credit facilities and institutions. It is in line with the forgoing that this paper investigates the efforts in promoting women's empowerment and their impacts on poverty reduction in the Ho-Municipality.

In this paper, we examine the impacts of the empowerment on women's access to productive resources; how empowerment has enhanced women's use of productive resources; and the effects of empowerment on women's social life.

2. Literature Review

Challenges of Women's Empowerment

The experience of women regardless of where they come from and the class they might belong to takes various forms; discrimination, disregard, insults, control, exploitation, oppression and violence. This may occur at several places: the home, workplace and in the larger society. Economic

exclusion, financial systems that perpetuate discrimination, limited participation in political and public life, lack of access to education and poor retention of girls in school; gender-based violence, harmful cultural practices and exclusion of women from peace tables, are major standing barriers to achieving gender equality in Africa (UNDP, 2014; Awube, 2011).

Socio-cultural factors such as customs and traditions of patriarchal societies are significant barriers to women's empowerment. Danjuma, et. al. (2013) asserts that some cultural practices that promote gender-based inequalities are usually directed at women. Some cultural and traditional laws negate women's rights, and this in one way or the other increase the vulnerability of women. Ebele (2003) explains that some societies inherited traditions which prevent women from inheriting land both from their fathers and husbands. This greatly limits their access to collateral and productive opportunities.

Illiteracy remains at the centre of women's empowerment barriers across sub-Saharan Africa. The only way to meaningfully emancipate women is to widen their access to education (Njuki, 2001; Danjuma, et al 2013). Tazoacha (2001) was of the opinion that education is the most effect strategy for promoting women's empowerment. Low literacy level of the rural women denied them access to vital information that can improve their lives (Danjuma et. al., 2013; Kilby, 2011).

Education empowers women and increases their chances of employment but equal access has been a challenge in Africa. The African patriarchal culture favours the education of males to the detriment of females especially when family resources are limited. Anju, Sidney and Carol (2002) concluded that only one girl for every two boys makes it to secondary school and only one girl for every three boys completes secondary school in Africa.

Another key determinant of the level of poverty of women is lack of financial resources. This serves as a limitation to women. Lack of finance and access to loan schemes militate against women's economic empowerment. Danjuma et. al. (2013), found that credit facilities influence physical autonomy and affect most of women's empowerment indicators. Lack of proper funding has been identified as one of the fundamental problems constraining the chance of women attaining economic empowerment. High incidences of unemployment per capital income of women are lower than that of men. This contributed to low economic status of women in societies.

The intricacies involved in poverty studies across the world have led to a variety of views on the concept. Different approaches have been adopted in defining poverty. The well-being approach sees poverty as a multidimensional lack of resources and conditions to achieve satisfactory physical, social and psychological or self-actualization needs (UN, 2005). The human rights approach on the other hand sees poverty as a violation of basic human rights and fundamental freedoms. It suggests the attainment of universally agreed inalienable human right standards and principles as the ultimate benchmark to be attained. This

approach is of the view that, norms and legislations alone are not enough to make rights materialize. It argues that social policy and good governance are the instruments required for creating and establish enabling environments for people to evade poverty and for moving out of poverty situations (USAID, 2015).

The inequality approach also sees poverty as the end result of a process. The root cause of poverty is embedded in inequality, insecurity, vulnerability, discrimination and exclusion. The approach explains that the way out of poverty is an equal opportunity, descent work, economic and social security, non-discrimination, empowerment and making social and economic institutions more fair and accountable (UN, 2012). The UN (2005), also classifies poverty in relation to income. The income approach refers to income below what is needed for basic necessities in low-income developing countries. According to the World Bank, it is equivalent to \$1.25 per day. This approach can be related to scarcity of resources and opportunities to satisfy basic needs-Basic needs approach (UNDP, 2014).

The capabilities approach on the other hand, sees poverty and deprivation as lack of the necessary precondition for a self-determined life and the capabilities to manage one's life. It states that capabilities are means for achieving good life, to avoid deprivation and to realize one's potential. It defines capabilities as both external resources and human capital embedded in the person himself or herself (WBG, 2016).

The UN (2012) defines poverty as a denial of choices and opportunities and a violation of human dignity. It means lack of adequate capacity to effectively become free. It means not having enough food, clothes, means of effective participation in the economy, lack of access to credit, insecurity, powerlessness and exclusion of individuals, households and communities is reducible to poverty. Poverty, to the World Bank (2001) is the inability to attain the required minimal standard of living. Poverty could be defined to include powerlessness, voicelessness, vulnerability and fear. Poverty then is a condition of severe deprivation lack of the basic human needs, including food, safe drinking water, sanitation, health, shelter, education and access to information. It depends not only on income but also on access to services. Poverty is a complex phenomenon that generally refers to inadequacy of resources and deprivation of choices that would enable people to enjoy descent living condition. Poverty then, is the denial of human rights relating to the fulfilment of basic human needs.

3. Methodology

Area of Study

Ho municipality is located in the Volta Region of Ghana. Its capital and administrative town is Ho which is also the regional capital. It covers an area of 2,361 kilometres square. It has a population of 192,871- males 94, 951 and females 97, 920 (Mofep, 2014).

Research Design

The research design adopted for this study was a descriptive survey. According to Amedahe and Gyimah, (2008), a

descriptive survey is one which specifies the nature of a given phenomenon. It determines and reports the way things are. Krueger and Neuman (2006), also noted that descriptive survey is concerned with the conditions of relationship that exist such as determining the nature of prevailing conditions, practices, attitudes, opinions that are held and processes that are ongoing or trends that are developed. Thus, a descriptive survey seeks to collect data in order to provide answers to questions regarding the current status of the subject of study.

Population and Sampling

The target population for the study was all women in the Ho Municipality. It was chosen based on the belief that all women, especially those who are self-sufficient have important impact on poverty reduction.

The sample size chosen for the study was 65 people. Purposive sampling technique was adopted to select the respondents. The respondents were made up of relevant and identifiable sections/groups of women in the Ho Municipality. The sections of women chosen as respondents were those actively engaged in some form of income generating activities.

Research Instrument and Method of data analysis

The data collection tool used for the study was questionnaire. The questionnaire was more convenient to use to collect adequate and timely responses from the respondents. The questionnaire contained closed and open ended questions. A descriptive narrative method was used to analyze the qualitative data obtained. According to Krueger and Neuman (2006), in analysis, the researcher examines sorts, categorizes, and evaluates raw and recorded data in order to assemble them in a meaningful and understandable form. In line with this, responses were sorted, categorized and evaluated for analysis. The data was analysed and presented using simple frequency tables, bar charts and pie charts.

4. Data Presentation

Demographics

From the field data collected, 63.08% of the respondents were married. It was revealed that, 21.54% of the respondents were unmarried whilst those divorced and widowed were 10.77% and 4.62% respectively. The fact that many respondents were married was important to the study because it afforded the study an opportunity to ascertain whether their empowerment will have positive impact on their families.

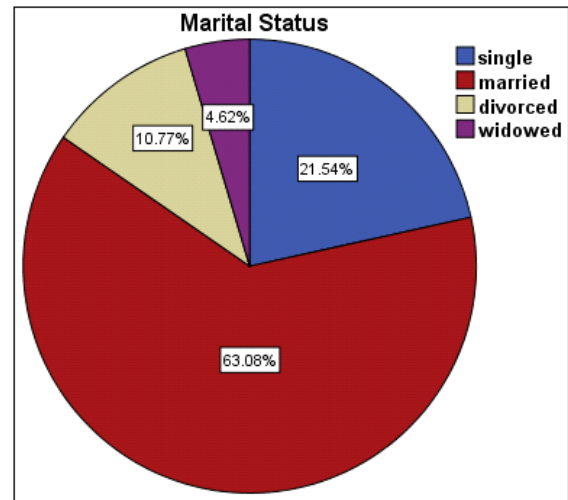


Figure 1: Marital Status

Feeling of empowerment

On feeling of empowerment 61 out of 65 respondents said they felt empowered whilst the rest said they did not feel empowered. The respondents' feeling of empowerment was very significant for this study as the first step in empowerment is a change of perception. A change of perception from disempowerment to empowerment. The study investigated the relationship between one's feeling of empowerment and access to resources. On whether respondents' empowerment enhanced their access to resources, 36 of the respondents representing 55% answered in the affirmative. However, the rest of the respondents, 29 representing 45% said empowerment has not enhanced their access to productive resources.

The study revealed that an overwhelming majority of respondents/women in the Ho municipality feel empowered enough. This feeling of being empowered is a good indication as it is believed that a sense of self confidence is restored among the women. This feeling also means women have a change of understanding of themselves from being disadvantaged to advantage. An indication of emancipation from social subjectivity towards a level, where "can do" spirit, in an atmosphere of freedom takes over. Another usefulness of feeling empowered is that such women can take decisions and act on same in a manner that transforms their lives and that of their family.

Resources Accessed

The research revealed that out of the 39 respondents who said empowerment has enhanced their access to productive resources; only three (3) said they were able to have unhindered access to land. The remaining thirty-three (33) respondents said they had accessed loans and various forms of financial assistance. The relative ease of access to loans can be attributed to the presence of various Micro finance institutions and savings and loans companies in the Ho municipality.

Effective Use of Resources

In terms of the effect of empowerment on the use of resources, 60 respondents representing 92.3% believed that their empowerment had enhanced their use of productive resources at their disposal. Only 5 respondents said empowerment has not promoted the use of resources they

have. This corresponds to the number of respondents (4 respondents) who said they did not feel empowered. Another interesting revelation is that even those respondents who said empowerment has not enhanced their access to resources agree that it has led to an improvement in the use of resources they had. This information can be seen on the table below.

Table 1: Effective Use of Resources

Response	Frequency	Percent (%)
Yes	60	92.3
No	5	7.7
Total	65	100.0

Source: Field data, 2018

Presence of Socio-cultural Limitation

Finally, on the presence of socio-cultural limitations: 50 respondents- 76.92% said there were no limitations on them. Few of them 10.77% agree there are limitations on them as women. The rest of the respondents, 12.31% acknowledge the presence of socio-cultural limitations on them sometimes due to their gender. The analysis is illustrated on the pie chart below.

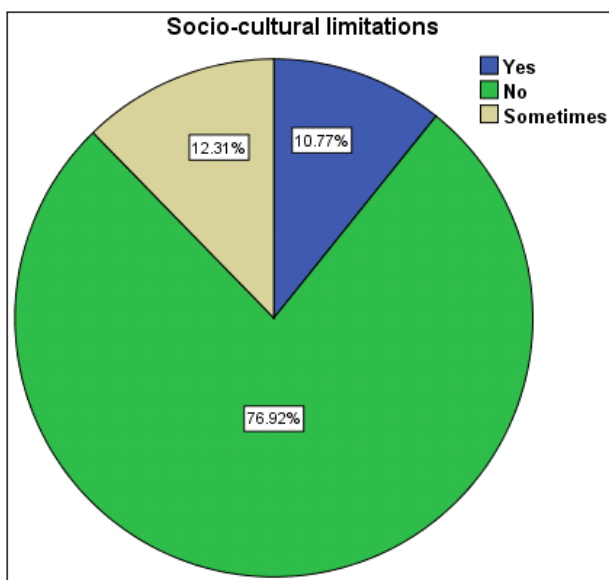


Figure 2: Socio-cultural Limitation

Women’s Empowerment and Poverty Reduction, the Way Forward

The respondents were also asked about what they thought must be done to make women agents for poverty reduction. The study indicated that 32 of them said women should be equipped with employable skills that will make them earn a living. Again, 17 respondents believed women must be educated to prepare them to function well in society. They also believed that education will create the needed awareness in them.

12 respondents suggested that financial resources such as loan schemes should be made easily accessible to women who are in various businesses and those who want to start their own business. Lastly, 4 respondents argued in favour of support for agriculture. Agriculture being the mainstay of rural women is a key area where impoverished people could

be empowered and will lead to poverty reduction amongst women.

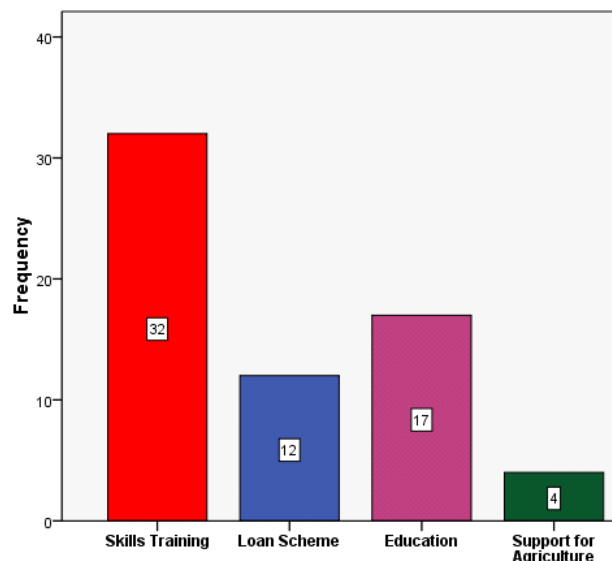


Figure 3: The Way Forward

Impact of Empowerment on Access to Productive Resources

On women’s access to resources, the views of the respondents were almost divided. As many as 29 women believed that their empowerment has not promoted their access to more resources. This was contrary to the views held by the remaining 36 respondents who said they had accessed more productive resources due to empowerment. Nevertheless, the conclusion can be drawn that empowerment has enhanced access to resources among women in the municipality.

The enhanced access to resources is a significant factor in poverty reduction. This is due to the belief that the major source of disempowerment of women was the socio-cultural practices that denied them access to resources. So now that they can access productive resources, they can equally earn a living. This will go a long way to reduce poverty in the municipality.

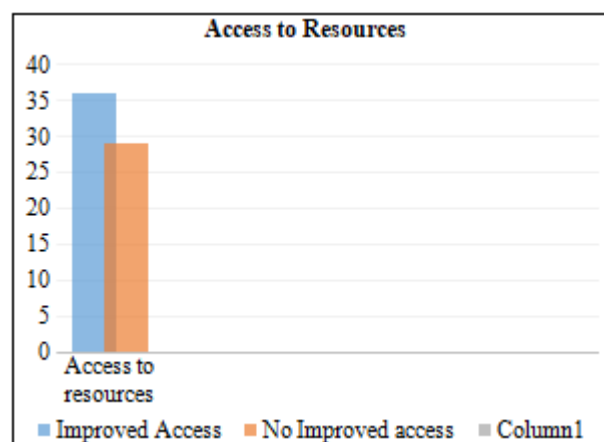


Figure 4: Access to Resources

Impact of Empowerment on Effective Use of Productive Resources

The results of the study revealed that empowerment has promoted the effective use of productive resources among

women in the municipality. As the study revealed, even those who said empowerment has not enhanced their access to resources admitted that their empowerment has led to effective use of resources at their disposal. As many as 60 respondents affirmed a positive impact on the use of resources due to empowerment.

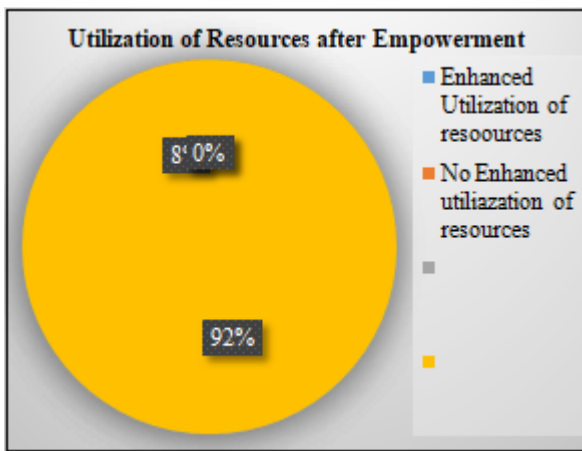


Figure 5: Resource Utilization

The enhanced use of resources can be attributed to the wide activities of microfinance institutions that grant women loans and also ensure that certain basic skills of resource management like book keeping are adhered to. The study shows an encouraging trend as women in small scale business are doing very well.

Impact of Empowerment on Social Life

Again, the study’s analysis pointed to the fact that majority of those who believed they feel empowered also agree that empowerment has enhanced their social life. As shown on the table below, 58 respondents, representing 89.2% said they had enhanced social life due to empowerment. Only 10.8% hold a contrary view

Table 2: Improved Social Life

Response	Frequency	Percent (%)
Yes	58	89.2
No	7	10.8
Total	65	100.0

Source: Field data, 2018

Presence of Socio-Cultural Limitations

Finally, the study revealed that majority of women in the municipality did not feel that they were limited by social norms, practices and traditions. However, 7 respondents believed that there are limitations on them while 8 respondents said they sometimes feel limited by socio-cultural practices.

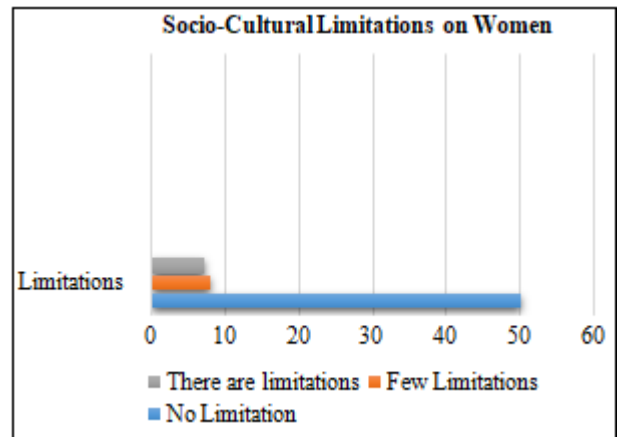


Figure 6: Socio-cultural limitations

5. Conclusions

The overall goal of the study is to ascertain the impact of women’s empowerment on poverty reduction in the Ho municipality. One main trend from the results was that 61 respondents said they feel empowered, 60 believed that their empowerment has enhanced effective use of resources at their disposal, and 58 agreed that empowerment has enhanced their social lives. The conclusion drawn is that there is positive relationship among these factors: feeling empowered, access to resources and effective use of resources. These three factors ultimately impact one’s social life.

Women’s empowerment have been identified to lead to a change of perception by women about themselves. A positive feeling of being capable of taking decisions and acting on same. Thus, the recognition of self-value. Women’s empowerment when linked to resources can transform their lives and families.

Empowerment must not only target elimination of socio-cultural limitations on women but also how women can use productive resources effectively to make them self-sufficient and independent. The findings show that women in the Ho municipality feel empowerment enough, and empowerment has enhanced their access to and use of resources.

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