

ENTREPRENEURS BY THE GRACE OF GOD

LIFE AND WORK OF SEAMSTRESSES IN BOLGATANGA, GHANA

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MASTER THESIS

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WE MUST ASK: "WHY STATEMENTS ARE ACCEPTABLE IN 'DEVELOPMENT' DISCOURSE THAT WOULD BE CONSIDERED ABSURD IN ACADEMIC SETTINGS, BUT ALSO WHY MANY ACCEPTABLE STATEMENTS FROM THE REALM OF ACADEMIC DISCOURSE – OR EVEN FROM THAT OF COMMON OBSERVATION – FAIL TO FIND THEIR WAY INTO THE DISCURSIVE REGIME OF 'DEVELOPMENT'"

- JAMES FERGUSON (1990,67.)

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P R E F A C E

Driving through Osu, a hip and happening neighbourhood in Accra, I was once more struck by the distance – both spatial and psychological – between the Ghanaian capital and my field of study: Bolgatanga, that small provincial town in Ghana’s remote north. Life in Osu – with its shopping malls, restaurants and trendy bars – has virtually no parallels with the lives of seamstresses in the north of the country. The street views of Osu reveal the uneven economic development of Ghana, where inequality is on the rise. While the happy few flaunt their wealth, the majority of Ghanaians struggle to acquire a decent livelihood in the informal economy. The pervasive lack of wage-earning jobs coupled with increasing prices of imported goods has not alleviated the poverty of those who are excluded from the economic advances that the country has made.

Since my first visit to Ghana (2011) I have been intrigued by the psychological impact of poverty and inequality. How does it actually *feel* to be poor? What is it like to be constantly subjected to the debilitating effects of inequality and poverty? In particular, how do people look at the attempts of the better-off (in this case study modern NGOs) to reach out to them and help improve their condition? In this thesis, I have tried to capture the stories of young seamstresses in Bolgatanga, who struggle to make ends meet. Perhaps unsurprisingly, these women experience a constant sense of stress and insecurity, fuelled by an inability to pay and purchase daily necessities. They feel powerless and express regret over missed opportunities. Their stories are often painful and show how, to them, acquiescence in their present condition can feel more sensible than resistance to the forces that govern their lives and constrict their opportunities. The emotional toll this takes, combined with heavy daily schedules marked by endless household chores and child care, affect seamstresses’ participation in NGO programmes that aim at ameliorating their circumstances: NGOs in Ghana’s northern regions run programmes intended to teach entrepreneurial skills to women working in the informal economy. Their rationale is that, once these women behave more business-like, they will be able to derive decent livelihoods from their economic activities.

This thesis shows how such good intentions can go awfully wrong. It makes

clear how blind faith in formalistic economic principles can interfere with a thorough understanding of the socio-economic context of target groups and how a lack of sensitivity on the part of NGOs can result in painful clashes with those they intend to help. I also hope that this thesis gives back a voice to the seamstresses who figure in this case study. While policy reports and development action plans all pay lip service to their interests and aspirations, – in actual fact they often remain invisible and their views unheard.

Accra, 15 December 2014.

A C K N O W L E D G E M E N T S

The ideas that led to the writing of this thesis came up after I returned from my first visit to Bolgatanga in 2011. This trip inspired me to embark on a far longer journey, which would lead me from the research master International Relations and Modern History, at the Rijksuniversiteit Groningen, to the African Studies Centre (ASC) in Leiden. Here I was exposed to anthropological research methods. Since I realised that the many questions I had were essentially anthropological in nature, I hoped that my stay at the ASC could provide me with the tools to answer them. In fact, the last two years I was given the opportunity to learn a great deal, and I am therefore grateful to all those, in Groningen and Leiden, who taught, supported and advised me along the way.

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Jos, Ton, Trudi, Maaïke and Marleen. Also, I would like to thank all those (formerly) working in the PhD-room: Angela, Kate, Margot, Martin, Michiel, Soumaya and Zjos.

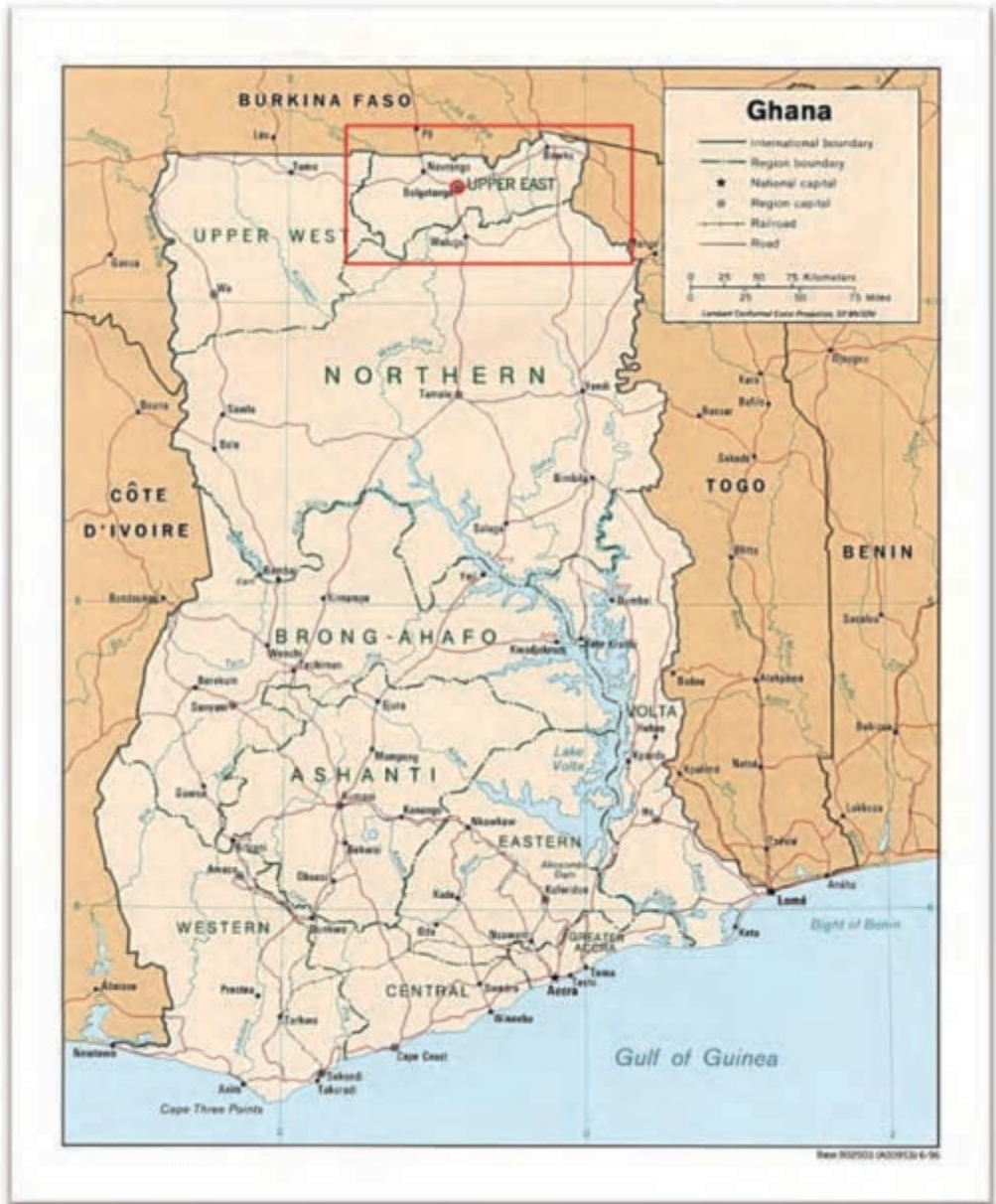
While no longer working at the ASC, I am indebted to Lotje de Vries and Sebastiaan Soeters. Lotje, I fondly remember sharing an office with you. In our first talks, you inspired me with your ideas on methodology and your sense of relativism. I am happy that our friendship has moved on and deepened. Sebastiaan, your unique way of seeing things, as well as your company and advice - on work and life-related issues - always meant (and still mean) a great deal to me.

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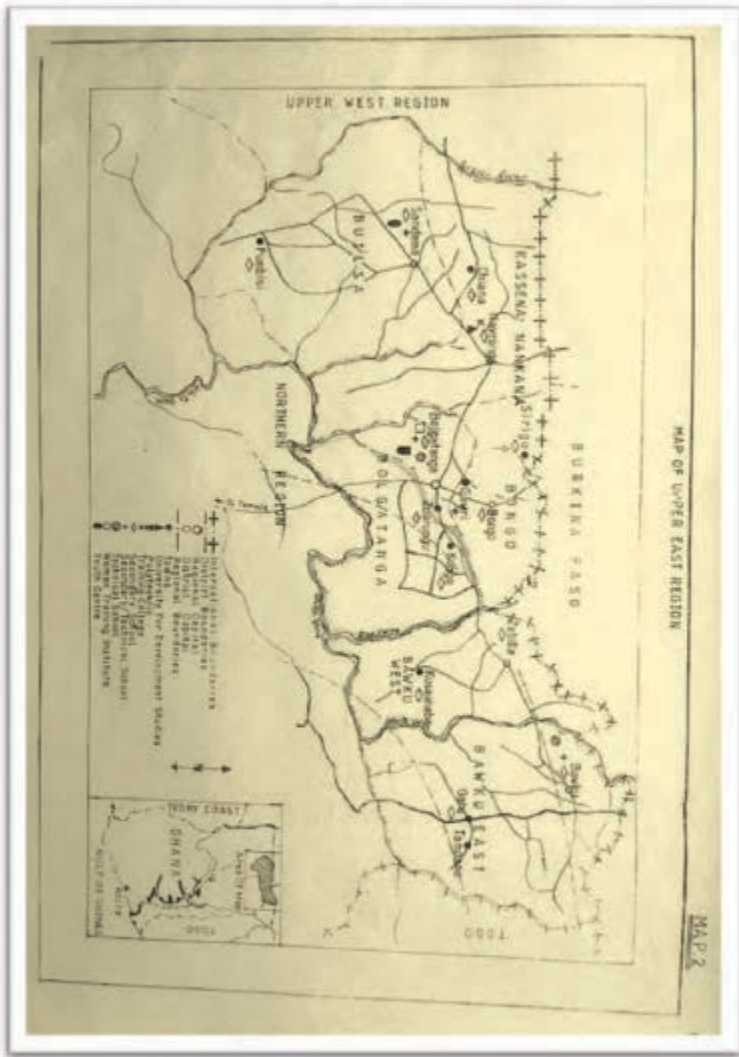
M A P S

Map 1: Overview of the ten administrative regions of Ghana



Data source: Adapted from University of Texas Libraries

Map 2: Map of the Upper East region



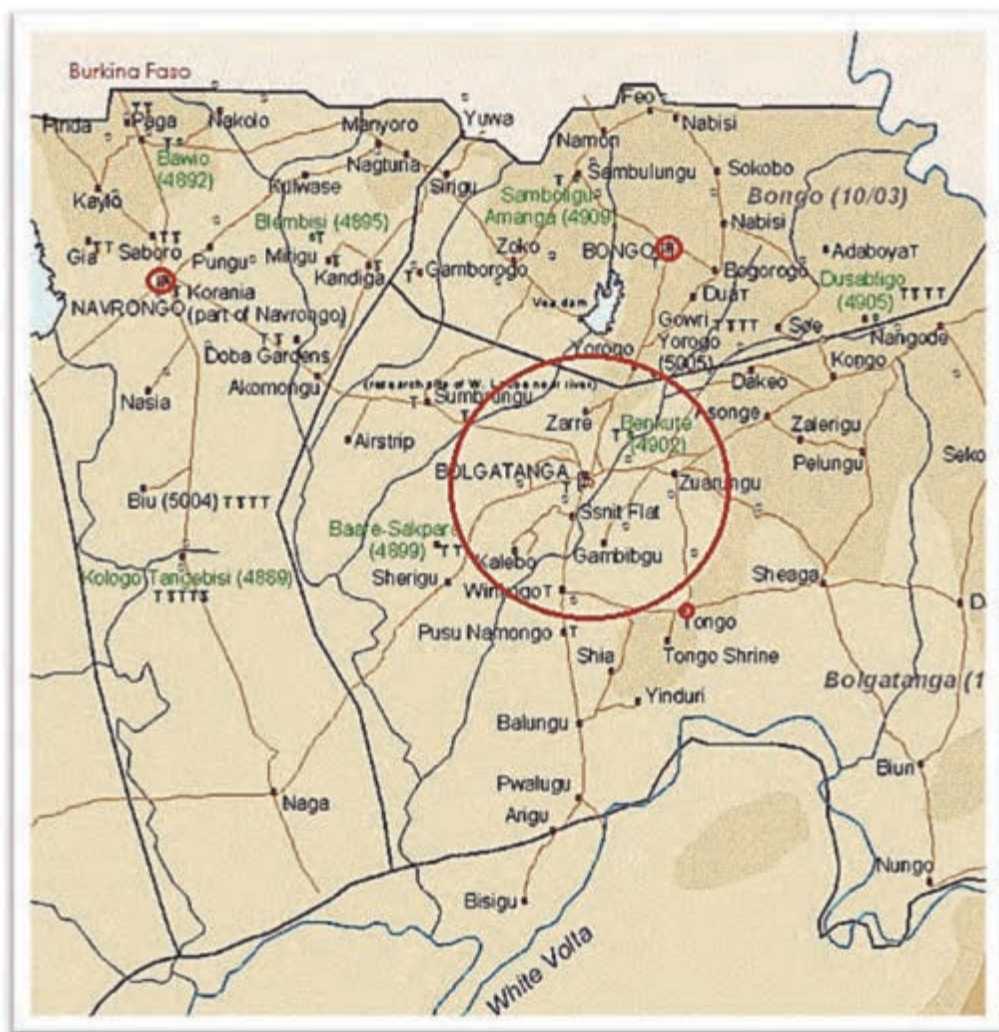
Data source: Survey Department Ghana (Bolgatanga)

Map 3: Map of the Upper East region



Data source: Survey Department Ghana (Tamale)

Map 4: Map of study area: Bolgatanga Municipality and its surroundings



Source: Adapted from Zentrum für Entwicklungsforschung (ZEF), University of Bonn

LIST OF ACRONYMS

EFA	Education For All
FCUBE	Free Compulsory Basic Education
JHS	Junior High School
JSS	Junior Secondary School
LESDEP	Local Enterprises and Skills Development Programme
MSME	Micro, Small and Medium Enterprises
PAORP-VWC	Pan African Organisation for Research and Protection of Violence on Women and Children
PAN	Abbreviation Pan African Organisation for Research and Protection of Violence on Women and Children
SHS	Secondary High School
SS	Secondary School
STEP-UP	Seamstresses Training Enterprise Project
TAT	Traditional Apprenticeship Training
TVET	Technical and Vocational Education and Training
VTI	Vocational Training Institute
YHFG	Youth Harvest Foundation Ghana



CHAPTER 1 | INTRODUCTION

SEAMSTRESS APPRENTICES AS “ENTREPRENEURS-TO-BE”

Young seamstresses in Bolgatanga, a small town in northern Ghana, aim to open their own businesses after they complete their apprenticeship – an often informal training trajectory where one acquires the needed sewing skills. Over the years, one-women businesses have popped up at the Bolgatanga market, alongside its main roads and under trees in residential areas. While some of these Bolgatanga seamstresses manage to derive a decent livelihood out of their activities, the majority fails in this endeavour. Teaching entrepreneurial skills to these women is considered an appropriate way to strengthen their capacity to run their business and increase their revenue. Hence, many NGOs in the region have set up entrepreneurial training programmes to support seamstresses who work in the informal economy. The basic idea behind these efforts is that everyone can lift oneself out of poverty through developing their entrepreneurial skills. This assumption – and, hence, the promotion of entrepreneurship as a development strategy - is obviously not limited to northern Ghana and is often considered as a universal component of poverty reduction strategies. Assumptions and ideas that underpin these efforts, however, are often left unsaid and are based on an unquestioned understanding of the effectiveness and validity of entrepreneurship. In Bolgatanga, a clash between a local NGO and young seamstresses who participate in its entrepreneurial training programme clearly illustrates that reality is much more ambiguous. It raises questions about the lives, dreams and ambitions of the women who are purported to become entrepreneurs, as well as about the validity of promoting entrepreneurship among the poor in general. This thesis explores, therefore, the interplay between the lifeworlds of the young seamstresses in Bolgatanga, the NGOs that became involved in providing training and the discourse that celebrates female entrepreneurship as an empowering development strategy. Before turning to the research objectives, I will first sketch the

contours of this dominant discourse on female entrepreneurship: its objectives, its assumptions, its conceptualization and its impediments.

THE NEED TO INVEST IN WOMEN

Promoting female entrepreneurship in developing countries is crucial in the fight against poverty. (...) Every day women are starting new businesses. Whether small, medium or large scale, motivated by pure survival or for self-satisfaction, female entrepreneurs realizing ideas, generating income and creating (sic) employment opportunities for themselves and others. In recent years, women have surpassed men when it comes to starting new businesses (Minniti & Naudé, 2010) and women entrepreneurship has been recognized during the last decade as an important untapped source of economic growth. Investing in women entrepreneurs thus makes sound economic sense.¹

The idea that promoting female entrepreneurship can lift women, their families and even whole communities out of poverty is widespread.² Proponents suggest that investing in women results in poverty reduction, self-reliance, economic growth, job creation and empowerment. It is considered not only valuable at an individual level but it is also thought to be “smart economics”. Society at large will reap the benefits. Especially in developing countries, women are felt to represent an “unleashed potential” that urgently needs to be tapped. Accordingly, an increase in female entrepreneurship is often portrayed as a desirable step in a country’s development process. The strengthening of entrepreneurial skills through entrepreneurial training programmes, business classes and microfinance schemes has become a priority in the

¹ Maastricht School of Management (MsM), Women Entrepreneurship Promotion Course Outline, [http://www.msm.nl/Programs/Executive-Education/Women-Entrepreneurship-Promotion-\(WEP\)-Fast-Track#.U9JCrfl_s.8](http://www.msm.nl/Programs/Executive-Education/Women-Entrepreneurship-Promotion-(WEP)-Fast-Track#.U9JCrfl_s.8). Accessed: 25 July 2014.

² D.J. Kelley, C.G. Brush, P.G. Greene, Y. Litovsky and Global Entrepreneurship Research Association (GERA), *Global Entrepreneurship Monitor 2012 Women Report* (2013), 1 – 56. M. Minniti and W. Naudé, ‘What Do We Know About The Patterns and Determinants of Female Entrepreneurship Across Countries?’ *European Journal of Development Research* (advance online publication 13 May 2010), (doi:10.1057/ejdr.2010.17), 1 – 17. C. C. Baughn, B. Chua, K.E. Neupert, ‘The normative context for women’s participation in entrepreneurship: A multi-country study’, *Entrepreneurship Theory and Practice*, Vol. 30, No. 5, 687-708.

last two decades and is frequently included in government and NGO development strategies. Many of these target women because - as conventional wisdom says - 'a woman multiplies an investment made in her future by extending benefits to the world around her.'³ This evokes a mental image of resilient, self-reliant women who will escape from poverty through their creative and innovative business skills. Four relevant lines of thought can be discerned that contribute to this positive image of female entrepreneurship.

First, there is the idea that promoting female entrepreneurship leads to a reduction in poverty. It is argued that if women are empowered to start a business, they will earn an income that allows them to feed their families, send their children to school and improve their family's health. Female entrepreneurs are assigned a central role because women are usually the primary caregivers and tend to spend more on household health, nutrition and education than men.⁴ Through training programmes and micro-finance schemes, NGOs are aiming to enhance the business management and other entrepreneurial skills of (female) owners of micro-businesses in the informal economy in the hope of unleashing their full potential as entrepreneurs.

A second argument is that female entrepreneurship empowers women and that being self-reliant fosters a sense of self-respect and self-confidence. Entrepreneurship encourages women to explore their talents and raise their skills level. In the process, the self-perception of women is changed, which is considered crucial in ideas about entrepreneurship and development.⁵ This redirects the emphasis from the financial gains of entrepreneurship towards the personal sphere. It is comparable with Sen's view on economic development that true development results in an increase in individual freedom which enables one to make fulfilling life decisions. Sen states that 'with adequate social opportunities, individuals can

³ USAID, infographic 'Why invest in women?' <http://50.usaid.gov/wp-content/uploads/2011/03/USAID-women.pdf>, Accessed: 25 July 2014.

⁴ D.J. Kelley, C.G. Brush, P.G. Greene, Y. Litovsky and Global Entrepreneurship Research Association (GERA), *Global Entrepreneurship Monitor 2012 Women Report* (2013), 1 – 56, 6. and M. Minniti and W. Naudé, 'What Do We Know About The Patterns and Determinants of Female Entrepreneurship Across Countries?', 4.

⁵ D.J. Kelley, C.G. Brush, P.G. Greene, Y. Litovsky and Global Entrepreneurship Research Association (GERA), *Global Entrepreneurship Monitor 2012 Women Report* (2013), foreword.

effectively shape their own destiny and help each other'.⁶ Entrepreneurship is presented as a means of creating such social opportunities.

Third, it is argued that promoting female entrepreneurship results in increased gender equality. Women who start their own businesses enter a field of work that in many societies has been the exclusive preserve of men.⁷ The incomes they earn and their increased sense of self-confidence will mean that they will be less vulnerable, less dependent on their husbands and that they will have more decision-making power in the household. Hence, women can take their rightful place in the household.

A fourth idea is that promoting female entrepreneurship unleashes women's economic potential on a national scale. Successful businesses, whether they are managed by men or women, tend to expand, create jobs and facilitate knowledge exchange, which is beneficial to the national economy. Failing to include women in this process means that the job-creating capacity of half of the population is lost.⁸ Successful female entrepreneurship can thus lead to a decline in unemployment and a broadened tax base, and can stimulate innovation that will increase global competitiveness. Thus, at first sight, these arguments endorse the idea of promoting female entrepreneurship as an integral strategy in contemporary development problems.

CLOUDS ON THE HORIZON

Female entrepreneurship is, however, failing to demonstrate the expected benefits.⁹ Based on cross-country data, it has been observed that while the *number* of female entrepreneurs is increasing and their possible *impact* is considered extensive, the current *viability* of female-owned businesses and the *incomes* that are derived from

⁶ A. Sen, *Development as freedom* (New York/Toronto 1999), 11.

⁷ This argument tends to overlook the fact that female business owners are not an unknown phenomenon in West-Africa nor in other parts of the world.

⁸ D.J. Kelley *et al.*, *Global Entrepreneurship Monitor 2012 Women Report* (2013), 2.

⁹ H. Ahl, 'Why research on female entrepreneurs needs new directions', *Entrepreneurship Theory and Practice* Vol. 30, No. 5, 595 – 622.

them are still insufficient. Analysing these issues has resulted in multiple interpretations and research agendas. Findings indicate that women, globally, still own and manage significantly fewer businesses than men, although the current start-up rate of female-owned businesses has outpaced that of men.¹⁰ It is also argued that businesses managed by women are less profitable and that exit rates among them tend to be higher.¹¹ This highlights the gender gap in entrepreneurship that has received increasing attention from feminist scholars and is defined as 'the difference between men and women in terms of numbers engaged in entrepreneurial activity, motives to start or run a business, industry choice and business performance and growth'.¹² This gender gap provides a forceful imperative for looking into the inter-related constraints that female entrepreneurs face. Vossenbergh presents an overview of these constraints and argues that less access to financial resources, inadequate training, poor or limited access to information, the work-family interface (e.g. the difficulties of combining business and family responsibilities), safety and gender-based violence, a lack of societal support (e.g. normative constraints and societal attitudes that are not supportive of female entrepreneurship) and discriminatory legal barriers and procedures (e.g. inheritance and land rights) are all impeding successful female entrepreneurship.¹³

The main academic contributions on female entrepreneurship come from the fields of development economics and gender studies.¹⁴ However, the debate is continuing in these respective disciplinary fields, with the arguments being based on multiple premises that are often not thoroughly investigated and in which no

¹⁰ Minniti and Naudé, 'What Do We Know About The Patterns and Determinants of Female Entrepreneurship Across Countries?', 1-2.

¹¹ Minniti and Naudé, 'What Do We Know About The Patterns and Determinants of Female Entrepreneurship Across Countries?', 7.

¹² S. Vossenbergh, 'Women Entrepreneurship Promotion in Developing Countries: What explains the gender gap in entrepreneurship and how to close it?', (2013), *Working Paper No. 2013/08 Maastricht School of Management*, 1 – 27, 2.

¹³ S. Vossenbergh, 'Women Entrepreneurship Promotion in Developing Countries: What explains the gender gap in entrepreneurship and how to close it?', 4-6.

¹⁴ H. Ahl provides an analysis of 81 research articles on female entrepreneurship in four leading entrepreneurial research journals. While her analysis is insightful, her selection criteria and research methods may have caused her to overlook anthropological work on female entrepreneurship. H. Ahl, 'Why research on female entrepreneurs needs new directions', 595.

geographical specificity is claimed. This has encouraged the construct of female entrepreneurship as being detached from place and space. It is seen as an idea that possesses universal validity and is hindered by external factors such as cultural disposition, discriminatory institutions and low skill levels.

CONCEPTUALIZING FEMALE ENTREPRENEURSHIP

Although cross-country studies on female entrepreneurship can be useful, they often fail to properly conceptualize female entrepreneurship, thus reducing it to a rather empty concept. In many studies, individual involvement in “venture creation”, or the start-up of a business, is generally accepted as the benchmark for entrepreneurship.¹⁵ Such a broad interpretation of the concept leaves room for the inclusion of all types of micro-, small-, medium- and large-scale businesses in the definition. These businesses can be either formally registered or can operate in the informal economy and involve or not involve hired employees. The current use of the concept differs from earlier interpretations in which personal characteristics, such as dynamism or risk-taking, were seen as indispensable traits for an “entrepreneur”. The gradual move away from this Schumpeterian image of entrepreneurship led to the assumption that everyone is capable of undertaking entrepreneurial activities. Apart from the discussion as to whether such a view is correct (see Chapter 5), it is sufficient here to say that the definition of entrepreneurship has gradually widened and that there has been a reduced interest in problematizing the concept of entrepreneurship itself. Through the inclusion of all types of businesses, the emphasis has shifted towards presenting general findings about the state of entrepreneurship globally, regionally or by women and analysing obstacles that prevent businesses from thriving. Implicitly, such studies presume the existence of a prototype of “entrepreneur” who, merely by her inclusion in this category, is ready to embark on business activities. A similar observation caused Banerjee & Duflo to wonder:

¹⁵ D.J. Kelley et al., *Global Entrepreneurship Monitor 2012 Women Report*.

So are there really a billion barefoot entrepreneurs, as the leaders of MFIs and the socially minded business gurus seem to believe? Or is this an illusion, stemming from a confusion about what we call “an entrepreneur”? There are more than a billion people who run their own farm or business, but most of them do this because they have no other options. Most of them manage to do this well enough to survive, but without the talent, the skills, or the appetite for risk needed to turn these small businesses into really successful enterprises.¹⁶

This captures the essence of a fundamental problem of the current representation of female entrepreneurship: a persistent lack of differentiation obscures the different stories and voices of women who are all labelled as “entrepreneurs”.¹⁷

MOTIVATION AND ORIENTATION OF FEMALE ENTREPRENEURS

Diversity within entrepreneurial activities, however, is increasingly being taken into account. Although findings still tend to embrace a universalistic notion of entrepreneurship, researchers are starting to consider differences in scale, sector, ambitions, capabilities, motives, context and personal background to understand and explain the disappointing results that the promotion of female entrepreneurship has produced so far. Roodman, for example, critically reflects on the entrepreneurial activities of the poor in his discussion on microfinance and argues that:

“Microentrepreneurs” differ from the prototypical rich-world entrepreneur in important ways. Few tap capital markets, innovate, expand, or create jobs. They do not abandon steady employment to launch themselves into bold ventures. (...) They undertake - to revert to the root meaning of “entrepreneur” - in order to survive. To this extent, labeling them “microentrepreneurs” romanticizes their plight and implies too much hope for their escape. This is why experts

¹⁶ A.V. Banerjee & E. Duflo, *Poor Economics. A radical rethinking of the way to fight global poverty*. (New York 2011), 233.

¹⁷ The same applies to men who are categorized as “entrepreneurs”.

distinguish between “necessity entrepreneurs” and “opportunity entrepreneurs”¹⁸

Indeed, the distinction between “opportunity entrepreneurship” and “necessity entrepreneurship” that Acs (2006) has identified is useful. He asserts that “opportunity entrepreneurship” stands for ‘an active choice to start a new enterprise based on the perception that an unexploited or underexploited business opportunity exists’, while “necessity entrepreneurship” stands for a situation in which one has to become an entrepreneur because no better or other options are available. “Necessity entrepreneurship” is ‘being pushed into entrepreneurship because all other options for work are either absent or unsatisfactory’.¹⁹ A shortcoming of such a distinction, however, is that it is primarily concerned with people’s start-up motives and does not discuss outcomes and whether someone is capable of expanding her business.

Another distinction that has entered the debate is between “growth-oriented” and “subsistence-oriented” entrepreneurs. “Growth-oriented” entrepreneurs are those who intend to expand their business and hire employees, while “subsistence-oriented” entrepreneurs are considered to be those who undertake entrepreneurial activities simply to survive. Highlighting the presence or absence of growth motives as an explanation, as is done in this distinction, implicitly removes “subsistence-oriented” entrepreneurship from the centre of analysis. The perceived lack of motivation of “subsistence-oriented” entrepreneurs’ to let grow and expand their business does not fit well into the theoretical models for entrepreneurship. As a result, attention easily shifts towards “growth-oriented” entrepreneurs, who (appear to) strive to reap the rewards of successful entrepreneurship. Theoretically, these “growth-oriented” entrepreneurs may out of necessity start as owners of a micro-business, which then gradually expands into a medium or even large-scale enterprise. Such trajectories bring theory back in line with reality and are an ideal subject of study. These distinctions, however, have less to say about whether all self-employment, especially in the informal sector, should be labelled as

¹⁸ D. Roodman, *Due Diligence. An impertinent inquiry into microfinance*. (Baltimore 2012), 28.

¹⁹ Z. Acs, ‘How Is Entrepreneurship Good for Economic Growth?’, *Innovations: Technology, Governance, Globalization Vol. 1, No. 1.* (2006), 97-107, 97-98.

“entrepreneurship”. Acs, for example, problematizes the inclusion of ‘any type of informal self-employment’ into the definition of entrepreneurship and questions whether ‘high levels of entrepreneurship may actually mean either that there are substantial bureaucratic barriers to formally creating a new business, or simply that the economy is creating too few conventional wage-earning job opportunities’.²⁰ Roodman argues along the same lines when he questions whether it is best to ‘put capital in the hands of as many poor people as possible in the hope of launching them all into entrepreneurship and out of poverty’.²¹

The key point is that it is problematic to capture the complex interplay of motivation, opportunities and capabilities that are requirements for successful entrepreneurship. Do we correctly assume someone to be “growth-oriented” if he or she intends to let one’s business grow? How can we find out? Is harbouring an intention by the would-be entrepreneur enough? On the other hand, are there likely to be self-employed women who would say that they do not intend to expand their business? To be sure, disentangling “growth-oriented” and “subsistence-oriented” entrepreneurs among the many self-employed entrepreneurs in the informal economy remains difficult and requires qualitative research. Many studies, however, rely on statistics that include everyone involved in businesses as “entrepreneurs”, despite the obvious limitations of such a conceptualization and increasing caution among academics.

RE-EMERGENCE IN POLICY AND NGO CIRCLES

While the conceptualization of (female) entrepreneurship and its inclusiveness is (to some extent) discussed within academia, these debates have left little mark on policy and NGO circles. Female entrepreneurship generates considerable interest and gradually became the hallmark of development strategies. UN Secretary-General Ban Ki-moon has stated that investing in women is ‘not only the right thing to do; it [is] the smart thing to do’. He argues that ‘in women, the world has the most significant, but untapped, potential for development and peace,’ and that ‘when women have access to

²⁰ Acs, ‘How Is Entrepreneurship Good for Economic Growth?’, 97.

²¹ Roodman, *Due Diligence*, 6.

finances, credit, technologies and markets, they are likely to expand their businesses and contribute effectively to sustained economic growth and development.²² Other examples of this line of thought include “USAID Entrepreneurs”, an economic development project ‘seeking to substantially raise incomes of more than 75,000 predominantly women micro-entrepreneurs by improving their production and management practices and linking them to more profitable markets’. And Oxfam has reported how they have helped 10,000 people to start new businesses.²³ After being seen as “subsistence-oriented” or “necessity” entrepreneurs in some academic research, self-employed women in the informal sector are re-emerging as the principal target group in many development strategies to alleviate poverty through the promotion of entrepreneurship. Apart from revealing some of the broader political-economic assumptions of our time (see Chapter 5), this shows a lack of attention for the differences between female entrepreneurs and their motivation, orientation and capabilities in favour of a stereotype of entrepreneurs who ‘can be masters of their fates, incipient entrepreneurs who only lack credit to bloom’.²⁴

DEBATING THE INDICATORS OF SUCCESSFUL ENTREPRENEURSHIP

The undefined conceptualization of entrepreneurship resonates in the rather ill-defined indicators that are associated with successful entrepreneurship. Poverty reduction, empowerment, gender equality and national economic development are all considered to be indicators of success but are used interchangeably, as if success in one field, for example poverty reduction, automatically leads to success in other fields, such as gender equality. The linkages between these indicators are far from clear and poorly researched.

²² Secretary-General of the United Nations Ban Ki-moon, ‘Remarks at the inter-agency event to mark International Women’s Day: “Investing in Women and Girls”’, (6 March 2008), http://www.un.org/apps/news/infocus/sgspeeches/search_full.asp?statID=198 . Accessed: 25 July 2014.

²³ Website USAID, <http://www.usaid.gov/sites/default/files/documents/1871/Entrepreneurs.pdf>. Last visit: 25 July 2014 and website Oxfam, <http://www.oxfam.org.uk/donate/donate-to-an-oxfam-project/our-achievements>. Accessed: 25 July 2014.

²⁴ Roodman, *Due Diligence*, 15.

In this thesis I will pay considerable attention to the different viewpoints regarding the purpose of promoting entrepreneurship. For now, it is sufficient to say that an important point that is missing in the analysis of successful entrepreneurship is the inclusion of the voices of prospective entrepreneurs themselves. When do entrepreneurs consider themselves to be successful? What do they see as the purpose of their endeavours? Is an increase in social welfare their aim or do they aspire to creating businesses that move beyond this? The reason why these questions are so difficult to answer is two-fold: there is a lack of (anthropological) research and there is a definitional problem. First, we have not yet explored the viewpoints of those labelled as “entrepreneurs” across the board and, rather, assumed a commonality of interests among them. Second, the persistent lack of differentiation between female entrepreneurs in academic research makes it difficult to establish who these “entrepreneurs” are and how they should be defined. In other words, what basis is there to assume a homogeneity among self-employed women working in the, often huge, informal economy?

IDEOLOGICAL UNDERPINNINGS

Moreover, the debate on female entrepreneurship is built on several ideological premises. Female entrepreneurship is seen as something fundamentally benign, and a more concrete conceptualization of the term is not necessary if one presumes that entrepreneurship offers a solution to all manner of problems, independent of possible differences in individual circumstances, skills and context of the people involved. The ideological premises underpinning this viewpoint involve assumptions about the entrepreneurial spirit of human beings, the rationality of decision-making processes and the feasibility of transferring entrepreneurial principles and skills.

First, there is a tendency to assume that human beings are generally natural entrepreneurs. When circumstances are dire, people resort to innovative ways to make ends meet. Duflo & Banerjee (2011) summarize this standpoint as follows;

everyone has a shot at being a successful entrepreneur. More specifically, there are two distinct reasons the poor may be particularly likely to find amazing

opportunities. First, they haven't been given a chance, so their ideas are probably fresher and less likely to have been tried already. Second, the market so far has mostly ignored the bottom of the pyramid. As a result, it is argued, innovations that better the lives of the poor have to be the low-hanging fruit, and who better than the poor themselves to think of what they could be?²⁵

The growing number of self-employed is, therefore, often interpreted as a sign of entrepreneurial spirit, instead of a 'symptom of the dramatic failure of the economies in which they live to provide them with something better.'²⁶ Second, promoting (female) entrepreneurship also presupposes the feasibility of teaching entrepreneurial skills. It assumes that training can overcome a shortfall in certain entrepreneurial capabilities or skills. Such a representation contrasts with the viewpoint that there are certain aspects of entrepreneurship that cannot be taught, as is explained in entrepreneurship theory:

entrepreneurship is important, but ... its very nature means that it is idiosyncratic and unpredictable. Teaching entrepreneurship thus becomes problematic, since it is both art and science. The science, which is largely seen as small business management, can be taught within the conventional pedagogy. However, the art, the very nub of entrepreneurship, of creation and innovation, does not appear to be teachable.²⁷

An awareness of the ideological underpinnings of efforts to promote entrepreneurship is crucial to obtaining a better understanding of the themes in this thesis. Therefore, it is worth considering the broader political and socio-economic context in which this discussion is taking place. Put differently, promoting (female) entrepreneurship as a development strategy is inseparably linked to a political and economic climate in which a belief in free market-mechanisms to stimulate development and an emphasis on the need to encourage self-help and self-reliance are generally accepted. These

²⁵ Banerjee & Duflo, *Poor Economics*, 207-208.

²⁶ Banerjee & Duflo, *Poor Economics*, 210, 226.

²⁷ A.R. Anderson and S.L. Jack, 'Teaching the entrepreneurial art.' (1999). Online version: <http://openair.rgu.ac.uk>, 1. Also available in D.S. Evans, ed. *International Dimensions of Teaching Entrepreneurship*. Paris: ESCEM. 84-105, 84.

issues are addressed in Chapter 5. For now, it is sufficient to be aware of the conceptual confusion surrounding the notion of entrepreneurship; claims that entrepreneurship offers an escape from poverty; the supposed heterogeneity among (female) entrepreneurs; and the idea that entrepreneurship can be taught. These are factors that contribute to a framework that is not able to come to grips with some of the “entrepreneurial” activities taking place in the informal economy.

ENTREPRENEURSHIP AND TRAINING IN BOLGATANGA

This thesis sets out to investigate female entrepreneurship from a different angle. Taking as its point of departure the life trajectories and life stories of young women who are considered to be or who are becoming entrepreneurs, I will contrast the set of ideas about female entrepreneurship as a development strategy with the realities of the women who undertake entrepreneurial activities in the informal economy. Set up as an anthropological study, this thesis will discuss ideas about entrepreneurship through the lens of the everyday lives of apprentices and young seamstresses in Bolgatanga, a small provincial town in Upper East Region in Ghana. While I will discuss Bolgatanga as study area in Chapter 2, here I will already introduce two NGOs that carry out entrepreneurial training programmes in that town and I will address the large informal economy that often serves as a justification for this kind of NGO involvement.

INFORMAL EMPLOYMENT

Most employment in Upper East Region has an informal character. People generate income through farming and by engaging in the production of goods and services. These businesses are often small-scale and operate at a low level of organization with little or no division of labour and capital investment. If employment relations exist, they are frequently based on casual arrangements, kinship and social relations, instead of on formal contracts. Most businesses have no legal status.²⁸ In Bolgatanga

²⁸ OECD, Glossary of statistical terms. <http://stats.oecd.org/glossary/detail.asp?ID=1350>. Accessed: 25 July 2014.

Municipality, 64.6% of the population aged 15 years and older are economically employed, 3.8% are unemployed and looking for work opportunities and 31.6% are not economically active.²⁹ Agriculture, hunting and forestry are among the main economic activities in the region and are usually combined with other activities in the informal economy.³⁰

The informality of the economy is not surprising since the formal sector is extremely small: large-scale industrial activities are virtually non-existent in the region apart from a newly built cotton ginnery at Pusu-Namongo near Bolgatanga. Earlier industrial projects, such as the tomato-canning factory in Pwalugu, a meat-processing factory in Zuarungu and rice mills in Bolgatanga, are no longer operational.³¹ Instead, small-scale industries constitute the most important industrial activity in the region. Crafts, such as pottery, basketry, smock weaving and leather and straw work are carried out in Bolgatanga town and the surrounding villages.³² There is a clear gender divide in the type of activities that people undertake. While men are active in trades such as (car) mechanics, carpentry, joinery and shoe-making, women are predominantly active in tailoring, hairdressing and catering. The prospects of obtaining a salaried job are very low, which is one of the reasons why many Northerners try their luck elsewhere. The net migration rate in Upper East Region is high and 'implies the region is losing population through migration at a fast rate' and that 'migration in the Region is almost a one-way traffic out'.³³ Many travel to cities in

²⁹ Ghana Statistical Service, *2010 Population and Housing Census*. Regional Analytical Report Upper East Region (2013), 112. Those who worked for at least one hour within the seven days preceding the census, were considered as employed, which means that informal and temporary employment have been counted in. The report states that: 'On the whole, the Regional capital District (Bolgatanga Municipality) recorded the lowest proportion employed and the highest proportion unemployed and the highest proportion not economically active.'(p.112) It continues by stating that: 'if the Regional economy does not diversify and grow rapidly and jobs are not created sufficiently to match the demand for jobs, there will be a constant pool of unemployed labour. The already existing proportion of unemployed may be a factor in current and future social and economic unrest in the Region.'(p.114)

³⁰ Ghana Statistical Service, *2010 Population and Housing Census*, 4.

³¹ Ghana Statistical Service, *2010 Population and Housing Census*, 5.

³² Ghana Statistical Service, *2010 Population and Housing Census*, 5.

³³ GSS National Report Chapter Eleven 2012 in Ghana Statistical Service, *2010 Population and Housing Census*, 103.

the south of Ghana, to Accra, Tema, Takoradi or Kumasi to try to find work. The independent migration of (female) teenagers – a phenomenon known as *kayayei* – is said to be escalating.³⁴

ENTREPRENEURIAL TRAINING PROGRAMMES IN BOLGATANGA

The informal economy is the primary destination for school-leavers in Ghana. Youngsters have difficulties in entering formal education, the quality of vocational skills training is low and there is a continuous lack of salaried employment opportunities. Many girls migrate to the South in search of jobs. The above are often cited reasons why NGOs in Bolgatanga took on the task of teaching vocational and entrepreneurial skills to youngsters.³⁵

There are several NGOs in Bolgatanga that teach young women vocational and entrepreneurial skills, and two of these feature in this research. The first is Youth Harvest Foundation Ghana (YHFG), a Ghanaian NGO with ties to several international and European charities.³⁶ Formally registered in 2002 by its founder and director, YHFG has worked with a small team in the areas of adolescent sexual reproductive health and rights, life and entrepreneurial skills development and agribusiness development.³⁷ One of their projects, started in the summer of 2012, was the Seamstresses Training Enterprise Project (STEP-UP) that aims to train young women who have finished their tailor apprenticeship training but have not succeeded in starting their own business. STEP-UP aims to:

reduce poverty among 25 young seamstresses on annual basis in the Upper East region. The strategy is to set up a sales shop and a training centre as an educational facility to give the girls additional training on entrepreneurial

³⁴ Ghana Statistical Service, *2010 Population and Housing Census*, 30.

³⁵ See websites and other documents of the NGOs featuring in this research, as well as Afrikids (the largest NGO active in the region). Youth Harvest Foundation Ghana, www.yhfg.org. Pan African Organisation for Research and Protection of Violence on Women and Children, <http://www.PANafrican-paorp.org/>. Afrikids, <http://www.afrikids.org/operation-bolgatanga>.

³⁶ Amongst others, JugendPartnerschaft Ghana (Freiburg, Germany), <http://www.jugendghana.de> and UN-Habitat Youth Fund, <http://www.unhabitat.org>.

³⁷ Website YHFG, <http://www.yhfg.org/about-us/history/>. Accessed: 25 July 2014.

issues, quality production, and at the same time provide the infrastructure, where they work and earn their income in a self-managed business. YHFG will also offer educational seminars on reproductive health and sexual rights to improve responsible family planning.³⁸

YHFG provides the following explanation for the STEP-UP programme:

In the city of Bolgatanga, capital of the Upper East Region in Ghana, many young women do not succeed to enter a self-reliant and independent business life after their apprenticeship training. Inadequate training in entrepreneurial issues and quality production causes frustration and failure, and many end up going back into poverty or enter life-long dependency after early marriages. (...) many youth don't see any perspective in life. After their education, they don't feel capable of opening their own business and many rather seek non-existing jobs or join the exodus of the youth to urban centers in the south. (...)By providing additional training, support and infrastructure for a successful start into business life, we will empower young women to be independent, create jobs for themselves and others and contribute to urban development.³⁹

The first batch of girls enrolled in the STEP-UP workplace in 2012/2013 to work, improve their technical skills and receive entrepreneurial training and information on reproductive health classes. A second NGO, the Pan African Organisation for Research and Protection of Violence on Women and Children (PAORP-VWC), has a slightly different target group. Its headquarters are based 160 km to the south in the city of Tamale and the NGO is headed by a Cameroonian director. He set up a vocational training centre on the outskirts of Bolgatanga to teach vocational and entrepreneurial skills to girls who have never received any training before. The aims involved were:

³⁸ Website Youth Harvest Foundation Ghana, <http://www.yhfg.org/projects/education-and-skills-training>. Accessed: 11 January 2014. Between spring and summer 2014 the YHGF launched its new website with updated information. <http://www.yhfg.org/>. Accessed: 25 July 2014.

³⁹ Wordpress STEP-UP, <http://stepupfairtrade.wordpress.com/about/>. Last visit, 28 July 2014.

bring in Youths from struggling families to train them to acquire modern professional skills that will enable them own trade (sic) and business to overcome poverty and unemployment trap (sic) that has been putting them and their families in disadvantage position (sic). From the implementation and realization of some of the goals and objectives of the Youth Vocational Center, we have realized, once vulnerable youths are supported to overcome the barriers that have been putting them in disadvantaged position, they will be able to contribute towards socio-economic development of their community. We have also realized that poverty and lack of skills training has been responsible for the vicious cycle of poverty the people of Upper East region are going through. It is one of the factors that have influence (sic) negative parenthood attitudes toward children responsibility (sic) in the past years.⁴⁰

Based on their research report of October 2009,⁴¹ the NGO claimed that the 'low familiarity of youth and their parents' concerning vocational skills training was 'the major cause of poverty'. The entrapment of youth in poverty had led them to 'become victims of circumstance'.⁴² To address this issue, the PAORP-VWC argues that:

unless those affected are provided with modern tailor-made vocational skills, which will meet the demands of present day market; the number of vulnerable

⁴⁰ Website Pan African Organisation for Research and Protection of Violence on Women and Children (PAN), <http://www.PANafrican-paorp.org/>. Accessed: January 2014. The information on the website has been updated since then. While the copyright on the website is still from 2011, photographs of the vocational school in Bolgatanga (Zaarre), (including pictures from my visit in 2013), indicate otherwise. Unfortunately, the poor quality of information and language use on the PAORP-VWC website has proved to be illustrative for the poor quality of training that the NGO offered. The newly build training centre closed its doors in early 2014 after the teachers finally decided to refuse to provide training due to non-payment of wages. The apprentices, who went to considerable trouble to pay their fees, went back to their villages empty handed and disillusioned.

⁴¹ PAORP-VWC, 'To Identify Where New Enterprises are required to Challenge Poverty and Unemployment among Youths in Northern Regions of Ghana', *Research Report October 2009*. (Unpublished)

⁴² PAORP-VWC, 'To Identify Where New Enterprises are required to Challenge Poverty and Unemployment among Youths in Northern Regions of Ghana', 2.

children in Northern Ghana and its nearby villages will continue to grow.⁴³

Thus, both NGOs aim to train girls living in the Bolgatanga Municipality so that they can create sustainable livelihoods for themselves and contribute to the socio-economic development of their communities.

ENTREPRENEURSHIP PROMOTION ON A LOCAL AND NATIONAL SCALE

Training youth to become or behave as entrepreneurs is in line with the views of local and national governmental departments on youth employment. At a local level, for example, during the Global Entrepreneurship Week at the Bolgatanga Senior Technical School, students were advised by the head of the Upper East Regional Coordinator of Local Enterprises and Skills Development Programme (LESDEP) to 'embrace self-business initiatives'. He pointed out that 'unemployment is a global challenge, therefore it will be prudent for the youth to start redirecting interest in establishing their own businesses instead of relying on white collar jobs'. Entrepreneurial training, it was said, provides the opportunity to investigate 'different livelihood opportunities to empower yourselves by setting up your own enterprises and managing them'.⁴⁴ And at a national level, the 2012 Ghana Poverty Reduction Strategy Paper (GPRSP) stated that:

Ghana's economy is mostly made up of MSMEs dominated mainly by women. Their efficiency and competitiveness will be crucial to the country's growth, employment generation and poverty reduction. Training and developing entrepreneurs at the MSME level will therefore be vital to improving their performance. It is common for MSMEs to blame their difficulties on lack of access to finance, however there is overwhelming evidence that lack of management skills, especially, of women has often constrained their growth. The policy objectives identified to drive the development of MSMEs will include

⁴³ PAORP-VWC, 'To Identify Where New Enterprises are required to Challenge Poverty and Unemployment among Youths in Northern Regions of Ghana', 2.

⁴⁴ Website Bolgatanga Municipality, 'youth advised to embrace self-business initiatives', (30-11-2012), <http://bolga.ghanadistricts.gov.gh/?arrow=nws&read=47887>. Accessed: 28 July 2014.

[amongst others] the following: (p)roviding training and business development services, (e)nhancing access to affordable credit, (m)aking available appropriate but cost-effective technology to improve productivity.⁴⁵

RESEARCH OBJECTIVE AND RESEARCH QUESTIONS

While the ideals of local NGOs and governmental organizations are lofty, reality tends to be more complex. Growing tensions in encounters between local NGOs, especially YHFG's STEP-UP project, and their respective apprentices are presented in this thesis as an example of the gap between theory and reality. I argue that efforts to promote female entrepreneurship often fail to take into account the complex conceptual backdrop. Instead, the label "entrepreneurship" is used as a catch-all phrase, while obscuring a multitude of stories in the process. This research has been designed to look at the interplay between the set of ideas that seeks to promote entrepreneurship and the lifeworlds of the girls in Bolgatanga who are labelled as "entrepreneurs" but who live and toil at near subsistence level. While some academic research on female entrepreneurship would indeed exclude them from their analysis, they are the prime target group for NGOs that are trying to awaken their "entrepreneurial spirit" in order to lift them out of poverty.

The starting point of this research is the young women's decision to open a business and their underlying expectations and ambitions. Starting a business as a seamstress begins with an apprenticeship where the necessary sewing skills are learnt. Investigating the motivation to enrol in an apprenticeship training could therefore provide information about the reasons and expectations that set the girls on a path to entrepreneurship. Thus, the main objective of this research is to answer the following question:

What are individual, cultural and contextual factors that shape the decision of young women in Bolgatanga to enrol in a seamstress

⁴⁵ International Monetary Fund, *Ghana Poverty Reduction Strategy Paper 2012*, IMF Country Report No. 12/203 (Washington 2012).

apprenticeship and in which ways do these factors relate to the wider debate on promoting entrepreneurship as a development strategy?

Three levels of analysis can be discerned. First, there is the level of the young women in Bolgatanga who are being trained by the NGOs concerned. The research is interested in the context and choices that led these girls to enrol in an apprenticeship in the first place, since it marks their future lives as “entrepreneurs”. Did these young women start their training because they perceived an opportunity or did they start it out of necessity? What did they expect beforehand and did these expectations change over time? What are their ambitions in life? What are their priorities? Are there commonalities in their stories? What are the differences?⁴⁶ Secondly, there is the issue of interaction between the NGOs and the young women. The main focus is on the relationship (and tensions) between YHFG and the girls enrolled in its training programme.⁴⁷ Why does YHFG consider it important to provide entrepreneurial training? How does it relate to their apprentices? How did the young women experience this interaction? Did they feel empowered? In what ways did the expectations, perceptions and attitudes of YHFG and the girls clash? The emphasis here is on the girls’ motives and not so much on the implementation of the training programme. The representation of female entrepreneurship as a development strategy made visible through the activities of YHFG is investigated.⁴⁸ Thirdly, the

⁴⁶ The context in which the young women (intend to) operate their business - the economic opportunities in and around Bolgatanga - are briefly touched upon, but do not feature prominently in this research due to the scope of this research.

⁴⁷ The choice for the YHFG is due to the quality and longevity of my personal interactions with this NGO, the collected data and the duration of the programme that allowed differences to unfold.

⁴⁸ Although it could provide another interesting perspective, no institutional ethnography has been carried out. It is worth mentioning, though, that the director of the YHFG explicitly stated that his own poor upbringing and journey - that is about to be awarded with a well-earned PhD title - motivated him to set up YHFG. Even the YHFG website makes mention of the director’s ‘own youthful upbringing [that] was beset with numerous challenges.’ And that ‘(b)ased on his personal difficult experiences, he thought of a youth organization that will work to support marginalized young people to access education and training that will make them contribute meaningfully to society.’ The website signals a firm belief in the need - and capability - of

wider set of ideas that seeks to promote entrepreneurship as a development strategy is also examined. These are considered to amount to a strong, coherent discourse that informs government policies, NGO strategies as well as public opinion. This research analyses the key components of this discourse and, by doing so, aims to explain the “unquestioned desirability” and staying power of entrepreneurship as a development strategy. It shows the parallel between the underpinnings of the dominant discourse on entrepreneurship and the arguments voiced by YHFG.

CONCEPTUAL FRAMEWORK

This analysis uses an actor-oriented understanding of the framework in which social action takes place.⁴⁹ It is built on several theoretical premises. First, it considers the girls who are participating in the entrepreneurial programmes that are designed by the respective NGOs as the principal social actors. According to Long, social actors are not passive recipients of development interventions but ‘active participants who process information and strategize in their dealings with various local actors as well as with outside institutions and personnel’.⁵⁰ In other words, the girls have agency, which ‘attributes to the individual actor the capacity to process social experience and to devise ways of coping with life’.⁵¹ The girls, therefore, possess ‘knowledgeability’ and ‘capability’ in their attempts to find solutions to the problems around them, interact with their social worlds and monitor their own behaviour and the reactions of others.⁵²

This thesis is based on the premise that the young women’s actions are embedded in the broader concept of Long’s “lifeworld”. Long describes lifeworlds as ‘lived-in and largely “taken for granted” social worlds centring on particular individuals. Such worlds should not be viewed as a “cultural backcloth” that frame

people to overcome their difficulties. It is interesting to keep this in mind while reading about the clash between the young women and the YHFG.

⁴⁹ N. Long, *Development sociology. Actor perspectives*. (London/New York 2001).

⁵⁰ Long, *Development sociology*, 13.

⁵¹ Long, *Development sociology*, 16.

⁵² Long, *Development sociology*, 16.

how individuals act, but instead as the product of an individual's own constant self-assembling and re-evaluating of specific socio-geographic spaces and life-histories'.⁵³ Through an analysis of the lifeworlds of the girls, this research looks at the implicit standards that entrepreneurship theory endorses. Based on this, I explain why promoting female entrepreneurship does not always work out the way it is supposed to. Following from this, this thesis does not consider growth of entrepreneurship as an aim *per se* but criticizes the one-dimensional way in which entrepreneurship has become the hallmark of development strategies. This approach can be best characterized as 'anthropology of development' since it discusses efforts to promote certain development strategies through an anthropological study of the target group. Escobar (1997) distinguishes between "development anthropology" and "anthropology of development". While development anthropology searches for 'an active engagement with development institutions on behalf of the poor, with the aim of transforming development from within', anthropology of development 'prescribe(s) a radical critique of, and distancing from, the development establishment'.⁵⁴ These two schools of thought are, however, gradually moving in the same direction since a 'small but perhaps growing number of anthropologists ... concerned with development [intent to] contribute to a better future by engaging with the critical issues of the day'.⁵⁵

While the main focus is on the anthropological elements that jointly constitute an argument against unreflective advocacy of entrepreneurship, the thesis also deals with theoretical issues.⁵⁶ By making use of discourse theory, amongst other things, I intend to some extent to deconstruct the concept of female entrepreneurship to 'make

⁵³ Long, *Development sociology*, 241.

⁵⁴ A. Escobar, 'Anthropology and Development', *International Social Science Journal Vol. 49*, No. 154, 497-515, 498.

⁵⁵ Escobar, 'Anthropology and Development', 498.

⁵⁶ I will merely mention the different areas of research (psychology, history, discourse theory, framing theory) that impinge on my findings and the wider debate on entrepreneurship. These linkages require further analysis that goes beyond the scope of this thesis.

... visible the silent violence embodied in the development discourse'⁵⁷. This is explained further below.

ORGANIZATION OF THE THESIS

Chapter 2 elaborates on the research methodology. It describes a reflexive approach to fieldwork, as proposed by Burawoy (1998), and the extended case method that serves as the methodological framework of this thesis. It is a highly reflexive account of the fieldwork, intended to clarify the scope of this project and to shed light on the interplay between my actions as an observer and interpreter and the social domain I studied. Therefore, I will also consider methodological dilemmas and choices I made and their impact on the research. Several methodological tools (such as interviews, participant observation and focus-group discussion) will be reflected on in detail. Exploring the research methodology also serves as an illustration of how anthropological research methods can inform contemporary debates on development and how they can open up new avenues of research, which give pride of place to the intended recipients of development efforts. Chapter 3 focuses on the girls' decision to enrol in a vocational training programme either at the market or with an NGO that steered them on a path to becoming "entrepreneurs". This chapter develops the argument that instead of pursuing an entrepreneurial opportunity, the choice for entrepreneurship is an option of last resort for these girls. Poverty-ridden backgrounds and low educational levels have left these young women no other option than to pursue vocational training. Although most women have resigned themselves to their situation, it impacts their lifeworlds, their feelings of self-worth, their confidence, their ambitions and, subsequently, their participation in NGO programmes. An analysis of motivations underlying the enrolment in apprenticeship programmes allows for a debate on the assumption that entrepreneurship is a desired trajectory for those working in the informal economy. Chapter 4 analyses areas of the apprentices' lifeworlds in more detail. It provides information about the ways in which young women deal with their immediate environment, their household

⁵⁷ Escobar, 'Anthropology and Development', 505.

responsibilities, their husbands and children, their businesses, and their dreams, ambitions and priorities. I then relate these issues to the discourse on entrepreneurship that is embodied in the encounters with the respective NGOs in the region. The assumption that poverty is a strong imperative for excelling in entrepreneurship is contrasted with empirical data about these young women. All their efforts at betterment are, in fact, directed at preventing their children from following in their footsteps. I highlight structural issues - including hierarchical structures, patriarchal gender relations and socio-religious values - and the ways young women cope with these issues to explain discrepancies between the NGOs' expectations and those of the young women. The title of this thesis refers to the way the girls perceive their own agency in trying to become successful entrepreneurs vis-à-vis their dependence on 'the grace of God'. It refers to the widely shared belief in the need to surrender daily struggles to a higher power. Chapter 5 revisits the reasons for promoting entrepreneurship as a development strategy that are being put forth by proponents in government, NGOs and (some) academic circles, on the basis of the anthropological data presented in the previous chapters. This chapter reflects on the conceptualization and purpose of entrepreneurship, looks for refutations of existing theory and for extensions to theory that help to understand current discrepancies between intentions and reality, as manifested in the research area. Investigating these discrepancies could provide insight in current misconceptions about the need to promote female entrepreneurship - in Bolgatanga and other developing contexts. Chapter 6 is the final chapter and presents a short conclusion. It argues, based on the material presented in the previous chapters, that the theoretical arguments underlying efforts to advance entrepreneurship among the poor are fundamentally flawed and pleads for a rethinking of entrepreneurial skills training to the poor as a tool for development.

CHAPTER 2 | THE SETTING

It was already late in the afternoon when the overcrowded tro-tro stopped at the station. A cacophony of loud noises, people who tried to get their luggage of the roof of the bus and eager taxi drivers looking for business welcomed me to Bolgatanga. The dry heat that fell over me, in combination with an empty phone battery and not having the slightest idea whether my contact person had realized that our bus ran a couple of hours late, I started to feel a bit overwhelmed. The man who pulled my suitcase of the roof started to get impatient because I did not have money on me. To my relief, my contact person arrived on a big motorbike and paid the man half of the amount he had been asking for. She turned to me with a smile while chartering a taxi that brought me in no-time to the compound where I would be staying the next couple of months.

- Fieldwork notes April 2011

INTRODUCTION

Undertaking fieldwork has been a unequalled experience, which has drawn me to unknown terrain that has not stopped to fascinate me since. Learning the basics about how to conduct fieldwork has been a search in itself. The data that are used for this thesis are based on three visits to Bolgatanga. A first visit from April to July 2011 was followed by a second visit (February and March 2013) and a third (December 2013), in which I slowly began to feel as if the ground under my feet became a bit more solid. An increased understanding of methodologies and how relations between observer and participants impact on research - for better or worse - contributed tremendously to this. Starting and maintaining relationships with the young seamstresses was one of the most important aspects during and in between fieldwork. Essential, in fact, since investigating lifeworlds necessarily entails an intervention in the personal sphere of one's respondents. While this can produce unique insights, it also poses

several dilemmas. One way of confronting this issue is to make the observer's participation in the world that is being studied a theme in itself.⁵⁸ Through an examination of the impact of the field on the observer - and *vice versa* - this chapter elaborates on this issue. Also, when the lifeworlds of observer and participants clash during fieldwork, small ripples are being produced and - as Burawoy argues - these ripples in themselves reveal valuable information. With this in mind, this chapter reflects on the methodological choices that I made in designing and undertaking fieldwork, while at the same time it addresses the theoretical underpinnings of the methodology. From the start, gathering data was an interplay between *direct* sources of information (retrieved through interviews, focus groups discussions and the time I spent in the respective workplaces) and *indirect* sources of information (involving informal conversations and observations; exchanges with friends and random encounters with strangers). Such indirect sources of information contributed to the research in countless ways; apart from opening up new lines of inquiry - themes I would not have addressed without this informal input - it also informed me about ways I could best approach people and bring up sensitive topics. This chapter discusses three issues. First, I present Bolgatanga - the town where most of the research took place - and explain why I chose this as fieldwork location. Describing the field does not only serve as an illustrative backdrop to the lifestories, but is - in ways - also representative of the boundaries of the lifeworlds of these girls, since most of them envisage their future in Bolgatanga or its direct surroundings. A description of this town, therefore, also serves as an account of the possibilities and constraints in the young women's immediate environment. Second, I explain a reflexive approach to fieldwork, its theoretical underpinnings and the extended case method as its prime methodological tool - of which this thesis will loosely follow its structure. Lastly, I reflect upon the methods I used; the interviews, participant observation and focus group discussions.

⁵⁸ M. Burawoy, 'The extended case method', *Sociological Theory*, Vol. 16, No. 1 (1998), 4 - 33, 5.

CHOOSING BOLGATANGA AS FIELDWORK LOCATION

The busy and incredibly noisy tro-tro station where I arrived on a hot afternoon in April 2011 was my first encounter with Bolgatanga, a provincial town situated in the North-Eastern corner of Ghana. Here I spent a confusing, frustrating and wildly confronting four months as I worked as an intern for a local NGO – the Youth Harvest Foundation Ghana (YHFG) - with the task of teaching entrepreneurial classes to youngsters, both at a Secondary High School (SHS) in the nearby village of Zuarungu and to a group of apprentices - young girls who were trained to become seamstresses - at the Bolgatanga market.

During this first trip I became increasingly interested in the stories of the young women and the ‘madams’ – their trainers - I worked with. I felt confused because I perceived a huge dichotomy between their lives, ambitions and struggles on the one hand, and the pervasive conviction of the need to teach them entrepreneurial skills of the NGO I worked for, on the other hand. I left Bolgatanga with many questions, which eventually led to a second visit in February and March 2013, when I conducted most of the fieldwork for this thesis. I used a third visit in December 2013 to follow up on the girls figuring in this research. Choosing Bolgatanga - better known as Bolga - as fieldwork location in 2013 was quite an obvious choice. My previous stay in town combined with the representativeness of Bolgatanga as a provincial Sahelian town that is confronted with poverty, unemployment, a huge informal economy and out-migration contributed to this. Furthermore, the presence of various actors who were trying to encourage entrepreneurship among the population was a further reason to choose Bolgatanga as the setting to explore the lifeworlds of girls who are being trained to become “micro entrepreneurs” in a time span of a couple of years. My first stay in 2011 impacted the research in several ways. Most of all, it shaped the lenses through which I assessed the existing literature on entrepreneurship. Thereby it contributed to a growing unease with a discourse that represents entrepreneurship as a universal development strategy, in other words, the idea that entrepreneurship should be encouraged among the poor as a way to lift them out of poverty. My prior experiences and encounters contrasted sharply with such literature and focused my attention on aspects that were not adequately addressed. In this sense, the research

questions I gradually developed were shaped against this backdrop and emphasized the tension between what the girls - considered “entrepreneurs-to-be” - *ought* to do (according to the literature and the NGOs) and what they actually *were* doing, dreaming, thinking and believing⁵⁹ – at least, as far as their choice for training, future outlook and professional life was concerned. My introduction to anthropological fieldwork methods at the African Studies Centre in Leiden offered a new and exciting lens through which I could investigate the apparent discrepancies between theory and practice, and provided a further reason to return to northern Ghana.

From a practical perspective, returning to Bolgatanga for the fieldwork had many advantages. Having spent a few months in town as an NGO intern already, I had a network in place which could facilitate the research for this master thesis. This network consisted of apprentices (girls being trained in the market as seamstresses), the staff of the NGO, the extended family of the compound I had stayed in my previous assistant with whom I spent hours walking around the market and talking to market women, and, lastly, a handful of friends. Combined with my familiarity with the area - which I hoped made it a bit less likely that I was to be knocked off my feet when re-entering the field – rudimentary knowledge of the local language (Gruni) - which was quite helpful to ease first social encounters - made the idea of returning to Bolga appealing, besides the possession of a motorcycle that I could use as means of transport.

BOLGATANGA AND THE UPPER EAST REGION

Bolgatanga is a small town situated in the Upper East region - which is considered one of the poorest areas of the country⁶⁰ - tucked away in the North-East corner of Ghana. It lies approximately 750 kilometres north of the capital Accra and 160 kilometres north of Tamale - the capital of the Northern region and the third city of Ghana. Bolgatanga is situated along the main road from the South to the North of the

⁵⁹ Inspired by M. Burawoy, ‘The extended case method’, 5.

⁶⁰ International Monetary Fund, Ghana Poverty Reduction Strategy Paper, *IMF Country Report 12/203*, 1-212, 3,9.







GOD WILL PROVIDE ENT.

glo

WATER 4 8

Coca-Cola

country and close to the border with Burkina Faso (30 kilometres to the north). Bawku, a town close to the borders of both Togo and Burkina Faso lies 90 kilometres to the east, while travelling west leads to Wa, the capital of the neighbouring Upper-West region (see Map 2 & 3).

The Upper East region, infamous for its economic situation, the lack of employment and persistent gender inequality, is generally considered as a region that is lagging behind the rest of Ghana. Many Ghanaians who live in the South have never set foot in this part of the country, even though relatively low-cost airline services to Tamale have improved the accessibility of the region for those who can afford it. Out-migration rates – as mentioned in the introduction – are high. Adults, teenagers and even children move to the South for family reasons or in search of work. Some of these stays are involuntary, as reports about child-trafficking indicate.⁶¹ Other reports make mention of ‘a culture ... among girls from the north, who wish to migrate to southern Ghana at least once in their lifetime, in order to acquire some basic items in preparation for their marriage.’⁶² In the south, many of the girls work as porters – ‘carrying wares on the head for a fee offered by a person requiring such service’⁶³ Others work as housemaids, wash bowls or end up in prostitution. Either way, one can argue that ‘prompted by north–south imbalances in resource endowment, income levels, and access to facilities, services, and paid employment’ both types of migration are ‘in a sense forced’.⁶⁴

As in most other districts of the Upper East region, the main ethnic group in Bolgatanga Municipality is that of the Mole-Dagbon (86, 3%), an ethnic group that can be subdivided in Nabdam, Kusasi, Tallensi, Nankani/Gurense and Builsa.⁶⁵ A large proportion of the population in Bolgatanga and its surroundings refer to themselves -

⁶¹ R. Johansen, ‘Child trafficking in Ghana’, *UNODC Perspectives* No. 1 (2006), 4 – 7.

⁶² S. O. Kwankye, J. K. Anarfi, C. A. Tagoe and A. Castaldo, ‘Independent North-South Child Migration in Ghana : The Decision Making Process’, Working Paper T-29 (2009), Sussex Centre for Migration Research, 1 – 38, 6.

⁶³ A. Wilson and M.B. Mittelmark, ‘Resources for Adjusting Well to Work Migration: Women from Northern Ghana Working in Head Porterage in Greater Accra’, *Africa Today*, Vol. 59, No. 4, 24 – 38, 26.

⁶⁴ Wilson and Mittelmark, ‘Resources for Adjusting Well to Work Migration’, 26.

⁶⁵ Ghana Statistical Service, *2010 Population and Housing Census*, 34-35.

as well as their language - as Frafra. It is thought that this term originates in a greeting, 'fara fara', and was turned into a group name by the British, before its current use as an ethnic description.⁶⁶

As in surrounding areas of West Africa, the economy of the Upper East region is fundamentally shaped by the ecology and geography of the savannah environment.⁶⁷ The region's climate is characterized as dryland⁶⁸ and has 'high temperatures, low and erratic rainfall patterns and nutrient-poor soils with limited vegetation.'⁶⁹ Agriculture - in which 80% of the economically active population is involved⁷⁰ - is dependent on a single rainy season, running from May/June through September/October and a long dry spell the rest of the year. The year can be further divided into the farming season (June, July, August), the harvest season (September, October, November), the Harmattan season (December, January, February) and the hot season (March, April, May)⁷¹. Temperatures in the region are high throughout the year with an average range between 26°C and 32°C. These high temperatures, dry conditions and (harmattan) winds encourage bushfires in this savannah area that is characterized by short grasses - that parches during the lengthy dry season - interspersed with majestic baobab, dawadawa, shea, mango and acacia trees that provide shade when the sun scorches the earth in the hot season. The original vegetation - which in the past was richer with trees - has disappeared through prolonged grazing, burning, cultivation and using wood for fuel. The further one moves away from human settlements, the richer the vegetation becomes. In the

⁶⁶ I. Eguavoen, *The Political Ecology of Household Water in Northern Ghana*. (Berlin 2008), 72. John S. Nabila also states that 'the name Frafra started appearing in records during the Colonial period' and that the title has been used so indiscriminately that 'at times it is difficult to distinguish the demographic characteristics of each of the four ethnic groups'. J. S. Nabila, *The migration of the Frafra of northern Ghana*, PhD thesis (Michigan 1974), 7.

⁶⁷ B. Chalfin, *Shea Butter Republic. State power, global markets, and the making of an indigenous commodity*. (New York/London 2004), 32.

⁶⁸ The definition of dryland according to Dietz et al.: 'The world's drylands can be characterized as semi-arid and sub-humid areas, with an average annual P/ETP between 0.20 and 0.75 (Unesco, 1977)' in T. Dietz and E. Veldhuizen, 'The world's dryland: a classification' in Dietz et al., (2004), 19. (P=rainfall, ETP = evapotranspiration)

⁶⁹ Dietz and Verhagen, 'The ICCD Research' in Dietz et al. (2004), 4.

⁷⁰ Ghana Statistical Service, *2010 Population and Housing Census*, 4.

⁷¹ Chalfin, *Shea Butter Republic*, 32.

farming season, families in the villages rise at daybreak and start working on their lands until temperatures rise above 45 degrees Celsius around noon. They then return from their lands to their circular compound houses - low huts that form 'an amalgam of rooms, walls, open spaces and terraces'⁷² - built with mud bricks and plastered with sand and fresh cow dung, where extended families live together along patrilineal lines.

Farming is often combined with other economic activities, such as the selling of the produce of the land on the market or non-agricultural activities. In this way, most of the girls, and established seamstresses on the market, combine their farming responsibilities with micro-business activities. During the farming and harvest season they divide their time between farming and sewing and fully return to their workshop in the dry season when farming activities are finished.

A WALK THROUGH TOWN

Although being the administrative centre of the Upper East region, Bolgatanga is quite small. It has a compact centre surrounded by residential areas and villages that belong to Bolgatanga Municipality (see Map 4). Of the 131,550 residents of the Municipality, 65,549 live in town while 66,001 live in the villages, according to the latest population census.⁷³ The centre of town consists of four main streets and can be easily covered on foot. On the sides you find small grocery shops, eating spots, a handful of boutiques, a bookstore, a shoemaker's workplace, furniture workplaces, hair salons, sewing shops, a post office and several banks. Women sell fried yam on the pavements while children hawk with water sachets, mangos, phone credit, handkerchiefs, sunglasses and the like. The main streets are paved and gradually the number of potholes is being reduced, which has increased safety for the many bicycles, motorcycles, tro-tro busses and - increasingly - SUVs that speed through town.

In between the main streets is a big open space were every third day the

⁷² A. Cassiman, 'Bodies of belonging: an ethnography of the Kasena house' in *Architectures of belonging. Inhabiting worlds in rural West Africa* (Antwerp 2011), 44.

⁷³ Ghana Statistical Service, Population by region, district, locality of residence, age groups and sex 2010,

http://www.statsghana.gov.gh/docfiles/pop_by_region_district_age_groups_and_sex_2010.pdf (2012).

market takes place. People from the villages come to town to sell their goods: tomatoes, onions, groundnuts, fish, goats, chicken, guinea fowl but also fabrics, second-hand clothes, mats and cooking pots. Local government has tried to relocate the market - a process that has dragged on since 2007 -, but to no avail. In 2013, the old market was still in use, and many of the seamstresses who were evicted from their old workplaces had gradually returned to their spots in anticipation of new developments.⁷⁴ Paying a visit to a seamstress or hairdresser is usually not restricted to market days, since most of these women use their regular spot at the market as their daily workplace.

Right next to the old market there is the station, where buses, tro-tros and taxis are carrying passengers from the early morning onwards to their destinations. The street view already reveals that a significant proportion of the population of Bolgatanga works in the informal economy. This is confirmed by the Ghana Statistical Service (2010), which among the 50,297 economically active persons in Bolgatanga Municipality of fifteen years and older counted 9,770 employees, 28,336 self-employed without employees 1,599 self-employed with employees, 889 casual workers, 7,919 contributing family workers, 1,562 apprentices, 188 domestic employees and 34 “other”.⁷⁵ Or - as explained on the district’s website - ‘(t)he

⁷⁴ Increasing safety is a possible explanation for the efforts to relocation the market. ‘Proper geographical planning’ as a counterweight to the random erection of structures is on the agenda for quite some time. The website of the Bolgatanga Municipality mentions ‘(m)any structures in the region (...) mushrooming without proper architectural planning. Some of these structures were built in unauthorised areas like in water-ways, while others were so haphazardly constructed, such that they could be recipes for disaster. Though the springing up of such structures were seen as signs of development, if care was not taken, in the next ten years, the regional capital, Bolgatanga, would look like a slump. This could spell doom for residents, in the event of fire outbreaks or floods.’ A government official, dr. Avea, stated that: “Everybody is building so recklessly. No one is bothered about whether anything is happening. Some assemblies are giving permits where they should not. I just saw some structures right in the middle of the ministries. I’ve ordered that all of them should go.” He ignored the fact that these unwanted structures are the workplaces of people who have gone through great trouble to acquire the building materials. Website Bolgatanga Municipality, ‘Disregard for proper planning becomes worrisome’ (22-05-2014),

<http://bolga.ghanadistricts.gov.gh/?arrow=nws&read=53012>. Accessed: 28 July 2014.

⁷⁵ Ghana Statistical Service, *Employment status of employed persons 15-64 years by region and district (2010)*,6.

Bolgatanga Township is full of dressmakers and hairdressers who are mainly women'.⁷⁶

Walking behind the buildings alongside the main streets leads along an array of houses and small workplaces. Traditional mud-houses - often supplemented with an iron roof - are situated next to multi-story buildings that have been erected shortly after independence and have not enjoyed much maintenance since. Several boreholes provide women from the surrounding houses with water to cook, wash and clean, while the occasional baobab tree provides some indispensable shade and serves as a working spot for a seamstress who every morning puts her Singer machine on her table. Small mosques are tucked away in between a wooden kiosk where sachets of washing powder, soft drinks, biscuits, gum and the like are sold and a drinking spot where traditional music is blaring through radio from morning to evening.

While the northern regions are often considered to be predominantly Muslim, all three religious groupings are found in Bolgatanga; Christianity (41.7%), 'traditionalists' (27.9%) and Islam (27.1%). The majority are Catholics (19.9%) followed by the Pentecostal / Charismatics (11.8%) and Protestants (7.1%).⁷⁷ The predominance of Catholics is the result of Catholic missionaries - the White Fathers - who entered the region from Burkina Faso and established the Navrongo-Bolgatanga diocese in 1906.⁷⁸ On Sundays the Sacred Heart Cathedral attracts many Catholics during the several masses that are held. The Cathedral, commonly known as "The Old Cathedral", is situated on grounds belonging to the Catholic church. These grounds contain the Next Generation House (an orphanage sponsored by the local NGO Afrikids), the Asongtaaba Christian Mothers Guesthouse (run by a women's collective associated with the Catholic Church), Ramsey stadium, where youth practice football in the early morning, the Catholic cemetery, several primary schools and a handful of buildings belonging to the Church. The grounds are not sealed and people pass

http://www.statsghana.gov.gh/docfiles/employment_status_of_employed_persons_15-64_years_by_region_and_district_2010.pdf. Accessed: 28 July 2014.

⁷⁶ <http://bolga.ghanadistricts.gov.gh/?arrow=atd&=100&sa=1222>. Accessed: 25 July 2014.

⁷⁷ Ghana Statistical Service, *2010 Population and Housing Census*, 35.

⁷⁸ Catholic Diocese Navrongo-Bolgatanga, <http://nbdioocese.wordpress.com/about/>. Accessed: 30 July 2014.

through on their way to their workplaces and to the market on the winding dirt paths across the grounds.

Further away from the centre of town - where there is more space - petrol stations, Secondary High Schools, a huge Pentecostal church, carwashes, mechanics, a small fruit juice brewery, water filtering companies and a soft drink supplier found a spot to set up their activities. Also, government offices, such as the Regional Coordinating Council and the Regional Health Directorate, the library, the football stadium and the Craft Centre are situated at the outskirts of Bolgatanga. The Craft Centre consists of several shops where one can buy items such as straw baskets and hats, traditional footwear, small-sized drums and bags and wallets in colourful fabrics and other items that can be bought by wondering tourists. A considerable amount of items is transported south, however, and destined for export markets. Further from town one finds the Regional Hospital - in anticipation of a Brazil-financed reconstruction in the near future - a nursing trainings college, a midwifery school, a dispensary and nurses cottages. The hospital is not far from Zaarre⁷⁹, one of the largest villages that are part of the Bolgatanga Municipality. Zaarre, as other villages, consists of compounds where extended families live together. Most of the homes are made of mud bricks and roofed with thatch or corrugated iron. In between these compounds, new houses are being built.

Although Bolgatanga can still be characterized as an over-sized village, it has undergone many changes in recent years. The increase in supermarkets, drinking spots and weekend entertainment signals - in haphazard fashion - the changes that have occurred in this town, as do the opening of bank branches, the establishment of a large Vodafone office, a private university that is about to open its doors, the arrangement of a sanitary service that sweeps the streets every Saturday, the increase in SUVs and motorkings (small motorised tricycles), and the recent opening (2013) of a shopping mall where the happy few can buy washing machines, big TVs, microwaves and the like. These changes are noticeable to everyone; to those who are able to buy furniture from the shopping mall and those who cannot afford to replace the one broken plastic chair they have. In Bolgatanga, as in other parts of Ghana, inequality is

⁷⁹ Alternative spellings: "Zarre" and "Zaare".

on the rise. Developments that have taken place do not benefit all and cannot hide the fact that poverty rates in the Upper East region have hovered between 67% (1991/1992), 88% (1998/1999) and 70% (2005/2006)⁸⁰ According to one report, poverty is mostly found among food crop farmers, export crop farmers, private informal sector wage employees and the non-farm self-employed.⁸¹ The seamstresses in this research belong mostly to this last category.

Describing Bolgatanga is an utmost subjective affair because a town has many functions and means different things to different people. The above account is therefore merely an impression that can serve as a general background to the stories that are told in the subsequent chapters.

A REFLEXIVE APPROACH TO FIELDWORK AND THE EXTENDED CASE METHOD

The theoretical and methodological backdrop of this thesis is inspired by a reflexive approach to fieldwork as explained by Michael Burawoy in his article 'The Extended Case Method' (1998). This approach embraces 'not detachment but engagement as the road to knowledge'⁸², while context, situation and dialogue between observer and participant are its point of departure.⁸³ (See Appendix 1)

THE EXTENDED CASE METHOD AND APPRENTICES IN BOLGATANGA

The emphasis on what people 'actually were doing, with actual accounts of real events, struggles, and dramas that took place over place and time'⁸⁴ was what I found most attractive about the extended case method. The objective of 'bringing out discrepancies between normative prescriptions and everyday practices' seemed a relevant approach to investigate to what extent the strategies to encourage entrepreneurship related to the lifeworlds of the recipients of these endeavours. With

⁸⁰ Ghana Statistical Service, *Patterns and Trends of Poverty 1991-2006* (2007), 14.

⁸¹ *Ibidem*, 14.

⁸² Burawoy, 'The extended case method', 5.

⁸³ *Ibidem*, 30.

⁸⁴ *Ibidem*, 5.

this in mind, I considered the girls who participated in the entrepreneurial trainings as a cohort of “entrepreneurs-to-be”, because they were expected to open their own micro-business once they would graduate. Acquiring data from the situational lifeworlds of these young women corresponds to the first extension; i.e. the extension from observer to participant (see Appendix 1). Through individual interviews, focus group discussions, daily observations in the workplaces and phone conversations afterwards, I collected parts of these women’s lifestories and observed social interactions between them and the NGOs in question. First, I primarily focused on the young women’s decision to pursue an apprenticeship. Later on the emphasis shifted to the struggles they encountered in establishing a business and dividing their time between the workplace and their responsibilities in the household. An important aspect of the research was that I did not confine the focus to the girls’ working life nor to the boundaries of the workplace. Investigating their lifeworld meant that I needed to engage beyond this sphere, as life is not confined to hours spent in the workplace but – instead - encompasses relationships, marriage, children, housework, leisure and many other aspects. Therefore I tried to build relationships through keeping up-to-date about their families, inviting them to the courtyard of my guesthouse or stopping by spots in town where some of the girls made some extra money through selling phone credit during the weekends. Also, if possible, I gave girls a ride home on my motorcycle if they had to work late or if they had to walk to their village, which gave me the opportunity to follow them to their houses where I met mothers and siblings, or, in the case the girls were married, husbands, children and mothers-in-law. Such small gestures facilitated my relationship with the girls. Conversely, I also got invitations for supper, church, festivities and funerals at which the girls shared their food and stories, taught me how to behave in certain circumstances - implicitly and explicitly - and answered my questions with endless patience. In all these experiences I tried to pay attention to “the noise”: those subtle themes that were not directly related to the girl’s (future) business, but which were all the more important in order to understand certain elements of their lifeworlds. And although relations between observer and participant are, without a doubt, of a complicated nature - a fact I am keenly aware of - it felt that at some times our very different worlds touched.

Spending time together, observing and commenting on things we saw and being women of more or less the same age, resulted in friendships with some of the seamstresses. In accordance with the methodology, such situations can - and have - informed the research in unique ways. I experienced that if I opened up about an issue, the girls would do the same. This resulted in a precarious balance in which I learned from the girls' reactions, reflections and advice. Such relations sometimes resulted in an inner struggle, in which I found it difficult to resign myself to my role as observer and acquiesce in the rather miserable situations some of the girls were facing on a daily basis. For example, finding myself sitting in the only chair in a one-room house and reaching for my notebook as soon as my host went out to bring me rice to make some notes about her housing situation, could feel unsettling, accentuating as it did the privilege of my position as an observer.

The extended case method also contributed to certain flexibility in the research design. Although I had prepared pairs of questions beforehand, I did not have a set list of questions. The questions I asked were formulated and expanded upon along the fieldwork. Also, I abandoned the idea of interviewing girls that followed an apprenticeship at the market (Traditional Apprenticeship Training; TAT) because I noticed that it was undoable to establish the same kind of relations with the girls in the market as I had with the girls in the NGO workplaces. The many hours I spent in the workplaces of the NGOs, in which trust was slowly growing, could not be compared with individual visits to the scattered seamstress workshops at the market, in which I could invest less time for practical reasons. However, I added girls I already knew from my first visit to Bolgatanga - and who were working at the market - to my interview list. This worked out very well and provided me with valuable insights. Because I was already up-to-date with their lifestories, I could dig deeper and besides that, I could question them about changes I perceived.

EXCHANGING LIFESTORIES

Conducting interviews is a learning experience in itself. It involves learning how to gather information, how to keep asking open questions, but also to learn how to build

relationships and to deal with emotionally difficult situations. A total of 25 interviews with apprentices were conducted: 12 with girls who were enrolled in the YHFG training programme STEP-UP, seven with girls who were enrolled in the PAORP-VWC (hereinafter referred to as PAN) training programme and six with girls who followed their apprenticeship training at the market.

The young women who were enrolled in the YHFG's STEP-UP training were officially "madams", a title preserved for those who had successfully completed their apprenticeship. This meant that these women were slightly older (between the ages of 23 and 35 years) than the PAN seamstresses (between the ages of 17 and 24) and the market girls (between the ages of 23 and 30).⁸⁵ After the completion of their apprenticeship most of the STEP-UP women worked from home at a table and sewing machine under a tree - a common way to start one's business. For different kind of reasons - which will be discussed in the next chapters - they were not able to expand their business and obtain a regular workplace. Through radio announcements the young women had heard about the STEP-UP program and decided to enrol. When I started the interviews in February 2012 they had been participating in the programme for about half a year.

The PAN girls - on the other hand - started their training in March 2012 (during the second month of fieldwork) after they heard about the opening of the PAN vocational school through radio advertisements. As opposed to the STEP-UP women, they did not have prior experience with sewing. The focus of the PAN training, therefore, was about teaching technical skills - cutting and sewing the fabric - which would be expanded with English and entrepreneurial classes once the programme would get in full swing. By contrast, the focus of the YHFG girls' training programme was on preparing the girls to open their own business through enhancing their entrepreneurial skills. Additionally, their technical sewing skills would be expanded and attention was paid to "life-skills", through e.g. reproductive health classes. Most

⁸⁵ The apprentices I interviewed at the market were somewhat older. Some were in their last year of apprenticeship training, while other had continued after having a baby. At the Bolgatanga market, you find many younger apprentices, approximately starting at the age of fifteen.

young women I interviewed in the market - some of whom I knew from my first visit - were in an advanced stage of their training and about to graduate. Not all girls were proficient in English - four only spoke the local language (Gruni) - and in those cases translation was necessary. Due to the private character of the information I was interested in, the girls unanimously decided that they preferred one of their colleagues to translate for them, instead of involving an external translator. Surprisingly, in the STEP-UP workplace all but two chose the same girl as their translator, which resulted in an unexpected consistency of data. Although this young woman's English was adequate, she was of course not a trained translator, and I noticed repetition in the way she explained certain issues. Also, she sometimes had to carefully search for words and - inevitably - certain nuances were lost. I also had to remind her on several occasions to only translate and not add information herself. Despite these drawbacks this arrangement create an environment in which the girls felt safe to discuss private and sometimes painful issues. All interviews were recorded and took between approximately 30 and 90 minutes; some interviews were divided in two and some needed a follow-up if I had missed pieces of information.

At the start of every interview I made my independent role as explicit as possible, especially with the STEP-UP interviews because the regular presence of volunteers from the Netherlands might have easily given the impression that I worked for the NGO as well. Emphasizing the confidential character of the interviews and the promise that the information the girls shared with me could not be traced back to them seemed important at that time. However, at the end of my last visit in December 2013 - when I suggested to the women that I would refer to them in the thesis by way of an alias, they made it clear that I should use their personal names - the English one or their local name. They indicated that they were not ashamed of their stories and felt that their stories should be heard.

Furthermore, at the start of each interview I explained the informal character of the interview to the participants; an interview was supposed to resemble a conversation and they should feel free to ask me questions as well and indicate when they felt uncomfortable with certain questions. While some girls were, in fact, curious and asked several questions, I realized quickly that the young women preferred to

show in a non-verbal way if they did not want to answer a certain question. However, after some initial giggling among the girls, there was a tremendous willingness to talk about their life. These stories were often painful and characterized by disappointment and feelings of powerlessness, but they also betrayed a strong resilience, although the girls themselves did not always perceive it that way. The translator was not aware of the particularities of the lifeworlds of her colleagues, which indicates that these painful topics were not discussed among the young women in the workplace.

Constructing their story in the context of an interview that was meant to understand their life trajectories and participation in the training programme seemed to evoke an emancipatory element. Especially the slightly older STEP-UP women seemed to appreciate the efforts that I undertook to understand their lifeworlds. They had an ambivalent feeling of pride: on the one hand they had envisioned their future radically different and were therefore disappointed or discouraged, on the other hand they had managed to assert some control in their difficult circumstances by graduating their apprenticeship, which boosted their self-esteem. The most difficult aspect of the interviews was dealing with the emotional responses of the young women. Two of the girls burst out in tears when prompted by questions to expand on the dire circumstances of their upbringing. All of these situations, however, helped me with the construction of the central themes of the research; the interaction, the reactions, the clashes, the ambiguities were all informative in one way or another.

Although a representation of the lifeworlds of the Bolgatanga seamstresses is inevitably incomplete, it does reveal insights about their choices, life trajectories and motives to start a business, which stand in sharp contrast to the assumptions of the NGOs concerned and the more general discourse on the promotion of entrepreneurship in development.

CONTEXTUAL OBSERVATIONS

Alongside the interviews, my experiences and encounters in the compound (2011), the guesthouse (2013), the market and other social situations in and around Bolgatanga had an impact on the research. Although participant observation remains

difficult - because the presence of an observer inevitably shapes social situations and ways of communicating -, these experiences contributed to my understanding of bits and pieces of girls' lifeworlds. Some of these encounters involved persons that belonged to the same social circles as the seamstresses (husbands, mothers, children, colleagues), while others were with persons from different social strata (rich customers, teachers, students, community workers, NGO personnel and government officials).⁸⁶

OBSERVATIONS IN THE WORKPLACES

I started the research (February 2013) by spending my days in the workplaces: the first month primarily with the STEP-UP training facility of the YHFG - located close to my guesthouse - and the second month with PAN, situated at the outskirts of Bolgatanga in the village of Zaarre. Slowly relationships were built, which was a prerequisite for the interviews and focus group discussions. To set an example - and for the sake of transparency - I had prepared a small presentation about my own lifeworld; I had assembled pictures of my home and daily activities through which I emphasized differences between our lifeworlds and my interest in the small aspects that they might not consider noteworthy, but constituted important information for me.

During these hours I tried to pay attention to the (non-verbal) communication among the girls, the way they interacted with customers, NGO staff, volunteers and me. The fact that the girls spoke Gruni among themselves, served as a major impediment that could not be resolved by the haphazard translations that were given. Furthermore, I was present at two meetings in which the respective directors spoke to the girls about their future, the requirements of the programme, and expectations the girls had to meet. Such encounters provided useful information, not least because of the (non-verbal) reactions of the girls. During these days, I was anything but a nonintervening observer.⁸⁷ My daily presence in the workplace was a straightforward

⁸⁶ Due to the scope of the research, not all information that has been retrieved this way has found its way into this thesis.

⁸⁷ Burawoy. 'The extended case method', 10.

intervention in the girls' time and space. My presence and questions changed the dynamics in the workplace on days I was there. I also encouraged them to reflect on issues that kept appearing in the interviews - for example an embroidery machine that stood idle in the corner and which everyone wanted, but did not know how to, use. I questioned some of their daily habits and even proposed a work schedule in which they could make visible how many trousers each was sewing during the week, which was an ongoing source of tension between the YHFG and the women. While observing the interactions in the workplace, I could not help relating them to previous experiences I had in the compound house where I stayed. The background, and current living conditions, of the girls was comparable with the situation I experienced when I lived in the village in 2011.

OBSERVATIONS IN THE COMPOUND

During my first visit (2011) I lived for four months in a compound house in Zaarre, a densely populated village close to Bolgatanga. The compound was situated approximately 4 kilometres from the Bolgatanga market along a dirt road. It was a traditional compound house that consists of a number of rooms, granaries and cooking spaces connected through low and high walls and open spaces. The round rooms were built from mud bricks and covered with a roof of thatch grass. Inside the compound wives have their own room which they share with their children, and sometimes with their husband, who has a private room as well. During the hot season, everyone sleeps outside on their mats in the central yard of the family unit. Days start early, around 5 a.m. when women sweep the entire compound and start cooking before everyone goes their own way. Next to the compound, there was a borehole where women and children fetch their water and where the farmland began. Most of the people in this compound, however, did not consider themselves as farmers. Rather, they referred to themselves by way of the (casual) work they undertook when they did not farm. Thus, I stayed in a compound with a seamstress, a carpenter, a waitress, a pito brewster, a teacher-to-be and lots of people who did not have any regular jobs.

It was in this place that I observed what poverty looks like: the lack of

ingredients to prepare soup at the end of the dry season, children who stayed home from school because there was no money left to buy items requested by the teacher (such as a broom), bitter conflicts over the use of land, tensions between the poorer and richer parts of the family, an unmarried daughter who was shunned, a grandmother whose drunk son regularly beat her, a woman who despised her mother-in-law, and a 16 year old girl who tried to navigate these conflicts and prepare for her exams. Secrecy, whispering and small gestures to announce someone was approaching or listening from behind a wall, were common practices. Underneath a layer of friendliness to the “solomia” (white person) who had entered their lives, I felt an understandable but pervasive competition for favours, expectations and a constant feeling of being watched and having to watch my stuff. Furthermore, the control of the cash that was supposed to compensate for my food caused quarrels among household members. At the end of my stay, a grim goodbye party was organized in which the 'kindness' of the family had to be enumerated with gifts. At the party, food and drinks were distributed, as well as the larger gifts which needed to be distributed allocated in order to avoid quarrels afterwards, as I was told. I wrapped other gifts in black plastic rubbers, to avoid jealousy from other family members. The ingenuity with which the children found ways to hide their small presents was representative for the lack of trust in this compound.

The abuse, conflicts, jealousy, gossip, distrust, power-plays and the inferior position of women, confronted me with the harsh realities of poverty. On the one hand, these experiences increased my ambivalence towards the efforts of the NGO with regard to promoting entrepreneurship among girls from similar backgrounds, on the other hand it prepared me for the stories I would be hearing from the girls in 2013. Although certainly not all extended families experience the same difficulties, problems in the compound were cited as an important source of frustration in the interviews and focus group discussion in 2013.

OBSERVATIONS IN THE GUESTHOUSE

Having learned from my previous experiences in the compound and with the comment of a colleague in mind that ‘you are yourself the most important research

instrument', I decided not to return to the compound in 2013. Instead, I booked a room in the Asongtaaba Guesthouse during my two fieldwork visits in 2013. Asongtaaba, situated on Catholic Church Grounds, next to the cemetery and in walking distance of the market had an enormous mango tree in the courtyard which provided much appreciated shade during the hot hours of the day. It proved to be an excellent place to meet people: the central location – attracted a mixed group of people: part-time students from Bawku over the weekend, women's associations from the South who came to the North to do voluntary work, teachers from nearby schools, NGO staff, salesmen and employees from nearby offices. Informal conversations with guests, visitors and staff of the guesthouse was an important way of getting acquainted with the effects of social hierarchies, accepted mores of Ghanaian society and the laws of courtesy. Observations of social life in between the walls of the courtyard enabled me familiarize myself with aspects of Ghanaian culture useful for the interpretation of young women's stories.

FOCUS GROUP DISCUSSIONS

Focus group discussion was insightful, not only to hear and check information, but also to get a better understanding of which issues evoked most emotion, agreement or disagreement. A total of six organized focus group discussions were organized, three in each group. The first focus group discussion (February 2013) served as an introduction in which I presented myself, the focus of the research and the questions I was interested in. I asked the girls to introduce themselves as well and provide details on previous education, difficulties in obtaining education, proficiency in English, prior apprenticeships and the participation in the programme. The second discussion dealt with issues related to the information that came out of the individual interviews (STEP-UP) and involved role-play exercises (PAN). The third focus group was held during the last fieldwork trip in December 2013 and involved an extensive discussion on the relation with the respective NGOs and a problem-tree analysis in which the processes and forces that played a role in the lifeworlds of the girls were investigated further.

CHAPTER 3 | IMAGINING A FUTURE

INTRODUCTION

In this research, seamstress apprentices – girls who pursue formal or informal training to obtain sewing skills – are considered as a cohort of “entrepreneurs-to-be” as they are expected to start their own micro-business after three or four years of training. Pursuing apprenticeship training thus indicates a first step that leads to a future in which one is self-employed (an “entrepreneur”). This chapter elaborates on the question why the girls chose this trajectory in the first place: what motivated them to pursue apprenticeship training? What considerations played a role in their decision? Did they perceive a business opportunity? Was their family involved in the decision-making process? Did the girls consider other options?

Reasons why someone will pursue entrepreneurship is often seen as a complex interplay of factors. Micro-level explanations (such as self-perception, opportunity recognition and decision-making styles) are complemented by meso-level explanations (such as organizational processes, policies and practices)⁸⁸ and macro-level explanations (including the labour market situation, which can be either conducive or unconducive to entrepreneurship). In this line of thinking, pursuing entrepreneurship is the result of pull factors, such as the prospect of independence, a readiness to undertake a challenge and the prospect of success and satisfaction derived from entrepreneurship, and push factors such as gender inequality, restricted opportunities in the labour market and difficulties in combining household and work

⁸⁸ D. Jamali, ‘Constraints and opportunities facing women entrepreneurs in developing countries facing women entrepreneurs in developing countries. A relational perspective.’, *Gender in Management: An International Journal*, Vol. 24. No. 4, 232-251.

responsibilities.⁸⁹ Such reasoning, as elaborated in the first chapter, implicitly assumes that entrepreneurship is a valid option for everyone in need of an income, even though it is not someone's first choice. In this line of reasoning the initial motivation to start up a business has been taken out of the equation. Instead, it is assumed that dedication and a willingness to train oneself in entrepreneurial skills will overcome potential hurdles. Poverty and a lack of other options to earn an income might not be the ideal starting point for entrepreneurship, but are not seen as an insuperable obstacle.

I will argue, however, that it is necessary to bring the initial motivation to start a business back into the discussion. While motivation and perception of opportunities can indeed function as incentives to achieve certain goals, the opposite - demotivation, despair and a grim vision of the future - has an effect on activities of people as well. For the young seamstresses in this chapter, entrepreneurship was an option-of-last-resort since they grew up in (very) poor households in the Upper East. These girls did not opt for entrepreneurship in the first place. Rather, they regarded their (future) business as a sign that their lives had not played out the way they had imagined. Instead of a complex interplay of factors that influenced the decision to pursue entrepreneurship, the girls' situation was in a sad way less complicated. Their stories and the reasons for pursuing apprenticeship training were similar in many respects, of which poverty-stricken backgrounds and dropping out of school were the most important.

In this chapter, it is shown that these factors severely curtailed the girls' opportunities to choose another path in life. It first shortly examines the (extremely) poor background of the girls concerned and the accessibility of the Ghanaian school system. Although this is not the place to investigate the roots of poverty, the impact of the climate on farming systems or coping strategies, they are part of a context that needs to be taken into account. It provides a background to the lifestories of the girls and - in particular - to the decision to pursue apprenticeship training. Lastly, the

⁸⁹ Baughn et al., (2006) in Jamali, 'Constraints and opportunities facing women entrepreneurs', 234.

chapter looks into some implications of these findings that are relevant for the debate on entrepreneurship in Chapter 5.

GROWING UP IN A SUBSISTENCE FARMERS HOUSEHOLD

Most young women who work as a self-employed seamstress at the Bolgatanga market - or are still in training - grew up in the Upper East Region. The Upper East is one of the poorest regions of Ghana: living standards, literacy levels, health and nutritional status are all very low and worse than in the rest of the country.⁹⁰ Various explanations have been advanced for the depth and persistence of this poverty, such as regional underdevelopment, low colonial and postcolonial state spending, high rates of labour migration, low underlying agro-ecological potential, lack of access to markets, diminishing rainfall and increasing environmental degradation.⁹¹

While these are indeed difficulties that the Upper East and its people are facing, their description amount to a rather static conceptualization of problems. Its replication in policy reports and development strategies runs the risk of reinvigorating a dichotomy between an underdeveloped northern rural hinterland and a “modern” and “developed” southern economy. Two remarks can be made in regard to the current topic and the socio-economic position of the seamstresses. First, instead of an incentive to migrate, some – such as the director of the YHFG - perceive the lack of facilities in the Upper East as an untapped potential. According to him, the low level of development in the region offers an ultimate opportunity to create one’s own work. In other words, the region is a playing field for (micro-)entrepreneurs who

⁹⁰ In fact, all three of the northern regions (Upper East, Upper West, Northern region) stand out in terms of poverty.

⁹¹ A. Whitehead, Persistent poverty in North East Ghana’, *Journal of Development Studies* Vol. 42. No. 2, 278 – 300, 278. For an overview see A. Whitehead, Persistent poverty in North East Ghana’, *Journal of Development Studies* Vol. 42. No. 2, 278 – 300, A. Whitehead, Tracking livelihood change: theoretical, methodological and empirical perspectives from North-East Ghana, *Journal of Southern African Studies*, Vol. 28, No. 3, 575 – 598. B. Chalfin, *Shea Butter Republic. State power, global markets, and the making of an indigenous commodity* (New York/London 2004), A. Cassiman, *Stirring life. Women’s paths and places among the Kasena in north-east Ghana* (Uppsala 2006) and C. Lentz, *Ethnicity and the making of history in northern Ghana* (Edinburgh 2006).

are eager to further themselves and their communities. Those adhering to this optimistic point of view recognise the hurdles, but are firm believers in 'development-from-below'. The huge informal economy in Bolgatanga is seen as an asset, instead of an impediment, to development.

Second, while I want to avoid the impression that the whole economy of northern Ghana is solely "subsistence, local and self-sufficient"⁹², the households in which the young seamstresses grew up definitely do fit this description. The lifeworlds of these young women, thus, are in fact very much affected by the rather 'static' indicators described above. Lifeworlds, as Long argues, are the 'lived-in and taken-for-granted world of the social actor'⁹³ and function as the place in which

everyday life is experienced as some kind of ordered reality, shared with others (i.e. it is inter-subjective). This 'order' appears both in the ways in which people manage their social relationships and in how they problematize their situations.⁹⁴

Therefore, it can be argued that these young women's experiences, their coping strategies, their perception of opportunity and outlook are shaped by their backgrounds.

While poverty can be, obviously, measured on many different levels⁹⁵, a chronic lack of cash money is a thread that runs through the stories below. Most of the girls grew up in households dependent on subsistence rainy-season farming, while some girls were taken in by family members living in town.⁹⁶ In their stories, food insecurity, malnutrition, hunger and a persistent lack of cash played an important role and prevented their parents (or caretakers) from sending the girls to school and

⁹² K. Botchway, 'Are Development Planners Afraid of History and Contextualization? Notes on Reading a Development Report on Northern Ghana', *Canadian Journal of African Studies/La Revue canadienne des études africaines*, Vol. 35, No. 1, 32-66, 36.

⁹³ Long, *Development Sociology*, 54.

⁹⁴ Long, *Development Sociology*, 54.

⁹⁵ Definitions that solely depend on monetary indicators are rapidly getting out of fashion. See N. Pouw and A. McGregor, 'An Economics of Wellbeing: What would economics look like if it were focused on human wellbeing?' *IDS Working Paper. Vol. 2014. No. 436*, 1 – 27.

⁹⁶ Amongst others in Bolgatanga, Tamale, Bawku, Navrongo, Kumasi and Accra.

providing for healthcare and similar basic necessities. To understand why growing up in these subsistence-oriented farming households has so profoundly impacted the life trajectories of these young women, it is relevant to shortly consider the climatological and environmental characteristics in the region. As in other savannah areas, these have 'shaped both the bio-physical and the socio-economic environment', especially the farming practices that have developed.⁹⁷

FARMING IN DRYLAND AREAS

The compound farming system, in which farmers cultivate small plots of land around their compound houses, sometimes supplemented with plots of land further away in the bush or near irrigation sites, is widespread.⁹⁸ In addition, women often grow vegetables, a main ingredient for the soups they prepare, in small gardens behind their houses. In the farming season, from May/June to August/September men plough their plots of land after which women come to sow. The several rounds of weeding are mostly done by (groups of) men. The produce is harvested from September to November after which it is stored in granaries inside the compound. There are several reasons, some of which are still debated, why farming in the region is difficult. First, because of the lengthy dry season and the lack of irrigation, most farmers farm in the rainy season only. They farm staple crops such as millet, sorghum and maize complemented by pulses such as cowpeas, bambara beans and groundnuts, vegetables such as onions, pepper, tomatoes and okro.⁹⁹ Some farmers cultivate plots around irrigated land, such as the Veia Dam site, where they farm rice and tomatoes in the dry season as well. Most parents of the young seamstresses, however, are subsistence-oriented and produce solely for their own consumption. For this reason, the rains are crucial and 'determine whether there are going to be food shortages or not'.¹⁰⁰ Due to

⁹⁷ T. Dietz and J. Verhagen, 'The ICCD research' in Dietz et al, *The Impact of Climate Change on Drylands with a focus on West Africa* (Dordrecht/Norwell 2004), 4.

⁹⁸ G. Benneh (1972) in A. Veine 'Sustainable Farming Practices: Ghanaian Farmers' Perception of Erosion and Their Use of Conservation Measures', *Environmental Management*, Vol. 25, No. 4, 393-402, 394.

⁹⁹ Chalfin, *Shea Butter Republic* (2004).

¹⁰⁰ J. Verhagen et al., 'Climate change and drought risks for agriculture' in Dietz et al. (2004), 49.

the variation in rainfall in the Upper East region, and the variability in the onset of the rainy season, crop failure is rife, either because of drought or because of excessive rainfalls.¹⁰¹ Furthermore, the crop yields per hectare are relatively low for rain-fed agriculture.¹⁰² Also, the Upper East is said to be one of the most seriously affected regions when it comes to soil erosion.¹⁰³ Rapid rural population growth, mismanagement and incompatible land use are seen as the causes of soil degradation¹⁰⁴, but subsistence farming itself and the poor application of conservation practices, may create their own problems.¹⁰⁵ Lastly, there is discussion on whether the climate in the Upper East region is subjected to change (apart from variability) and to what extent this might influence farming in the region. Some argue that 'consequences of climate change on agricultural production are highly speculative. Partly due to the uncertainties related to the magnitude of climate change, but also due to highly dynamic socio-economic and institutional context that has direct and indirect effects on agricultural production.'¹⁰⁶ On the other hand, farmers have reported (perceived) changes: 'In the past, many farmers started planting as early as in April, or even late March, but many have now changed to May or even June ... people say the traditional signs of the start of the rainy season are no longer reliable, such as the behaviour of birds and ants, the changing of the winds, the coming of new leaves, the water tables in the wells, the harvest of *dawadawa* trees.'¹⁰⁷

Alongside these climatological and environmental challenges, family circumstances can thwart productive farming. Especially in smaller, female-headed families, farming can be challenging. In households where male labour is not available - due to sickness, old age, out-migration or death - families are often struggling to produce food. Many of these households are considered 'too poor to farm', which

¹⁰¹ Dietz and Veldhuizen, 'The world's drylands: a classification' in Dietz et al. (2004), 19.

¹⁰² Dietz and Veldhuizen, 'The world's drylands: a classification' in Dietz et al. (2004), 19.

¹⁰³ Vaihne, 'Sustainable Farming Practices', 394.

¹⁰⁴ Vaihne, 'Sustainable Farming Practices', 393.

¹⁰⁵ Vaihne, 'Sustainable Farming Practices', 393.

¹⁰⁶ Verhagen et al., 'Climate change and drought risks for agriculture' in Dietz et al. (2004), 49-50.

¹⁰⁷ Dietz et al., 'Climate and livelihood change in North East Ghana' in Dietz et al. (2004), 166.













means that they cannot properly invest in their farming activities to yield enough food.

COPING OR ADAPTION

Most of the families in which the Bolgatanga seamstresses were raised are engaged in subsistence farming. They belong to a layer of society that is extremely vulnerable to shocks, such as crop failure, hospital bills or a family emergency. These (external) shocks can cause an immediate food problem. Especially at the end of the dry season, when the granaries are empty and the products at the market scarce and expensive, many households are experiencing hunger. Some households, notably those which are too poor to farm, start skipping meals from the rainy season onwards. The so called "0-1-1 diet" - in which the "1" indicates a meal and the "0" indicates the absence of a meal, is a frequent feature in many of the poorest households. In order to cope, many households diversify their ways of making a living, as has been abundantly illustrated in the literature. Coping strategies, or, investigating have become an important area of research. The intensification of food production, producing crops for external markets, producing non-agricultural products to buy or barter food, selling services and out-migration¹⁰⁸ are just a few of the strategies that households can employ in the face of food insecurity. Obtaining cash to buy food at the market at the end of the dry season is an important coping strategy.¹⁰⁹

What is important here is that recurring food shortages, insecurity and a chronic lack of cash are structural problems for a majority of families in the Upper East and that these underlying issues are part of the lifeworlds of the girls concerned who grew up in these households. First, the lack of cash money had consequences for

¹⁰⁸ Dietz and Verhagen, 'The ICCD Research' in Dietz et al. (2004)9-13.

¹⁰⁹ These cash-generating activities include (illegal) mining, sewing, pito brewing, shea butter production and basket weaving, and these function as ways through which households manage to survive. However, as pointed out by Davies¹⁰⁹, 'coping strategies are too often seen as an "inherently good thing". Instead, Davies pleads for a distinction between "coping" and "adapting": 'Whether a certain response should be labelled as 'coping' or 'adapting' depends on the intensity, timing, effectiveness and sustainability of the response and most of all on the reason why the household adopts this particular response (the motivation).'

the education of girls.¹¹⁰ Although the unavailability of cash was not the single reason why the girls in this research dropped out of school, it is an overarching theme that influenced the choices that were made – by parents, caretakers or the girls themselves – and one that loomed large over the past, present and future of the girls. In order to understand why cash still deters families from sending their children to school, we now turn to the Ghanaian school system, before continuing with the motivations of girls to opt for apprenticeship.

THE ILLUSION OF “FREE-FREE” EDUCATION

Despite a commitment to ensure Free Compulsory Universal Basic Education – stipulated in the 1992 Constitution of Ghana (article 38) - a lack of money keeps families from sending their children to school. Especially the most vulnerable households cannot raise the (small) fee or contribution that is asked of them. For the girls in this research it has been a struggle to enter – and stay – in school. The young women had various educational backgrounds, depending on their age. Some of them completed Junior Secondary School, but many dropped out at an earlier age and had only one or two years of primary education.

ACCESSIBILITY OF THE GHANAIAN SCHOOL SYSTEM

Among the poor in the Upper East such stories are not unusual. School attendance in the region has been lagging behind, although basic education facilities are nowadays available in almost all communities.¹¹¹ The current pre-tertiary education system in Ghana is composed of pre-school (kindergarten), primary school (6 years), Junior

¹¹⁰ This, of course, also applies to boys from poor families, However, there is a clear gender gap in school attendance between boys and girls. Ghana Statistical Service, *Population and Housing Census*, 70.

¹¹¹ The region boasts 632 Primary Schools, 330 Junior High Schools (JHS) and 37 Secondary High Schools (SHS), beside some private schools in (mainly) Bolgatanga, Navrongo and Bawku. Ghana Statistical Service, *2010 Population and Housing Census*, 7.

High School (JHS; 3 years) and Senior High School (SHS; 3 years).¹¹² Apart from continuing in Senior High School, one can also enter a Technical, Vocational or Agricultural Training (TVET). Those are also Secondary Schools, but offer a practical curriculum. However, completing SHS is a prerequisite to enter tertiary education, which is composed of Teachers Training Colleges, Nursing Training Colleges, Polytechnic Schools and universities. A census carried out by the Ghana Statistical Service in 2010 noted that, in total, some 45% of people in the Upper East never attended school.¹¹³ Furthermore, there is a clear gender gap; more females (51,9%) than males (39,1%) never attended school.¹¹⁴

Officially, there are no school fees for kindergarten, primary and JSS education. The Free Compulsory Universal Basic Education (FCUBE) programme, which was introduced in 1996, abolished school fees and introduced a cost-sharing scheme to cover non-tuition fees and expected parents to make only small contributions. Theoretically children could not be sent home because of non-payment. However, the FCUBE programme did not work and 40% of children in Ghana between the ages of 6 and 11 remained out of school by 2003.¹¹⁵

Sending a child to school still involves costs that pose problems for the poorest families. These may include school uniforms, sewing costs, exercise books, pencils, a bowl in which children receive school lunch, but also requests by teachers for, say, a broom to sweep the classroom or a toilet roll. Whether or not such requests are legitimate, children and parents feel pressure to meet these obligations. There are

¹¹² In 2007 the educational system was reformed: Junior Secondary School (JSS) became Junior High School (JHS) and Secondary School (SS) became Senior High School (SHS).

¹¹³ Of a total population of 870.294 of six years and older 398,708 (45,8%) never attended school. Ghana Statistical Service, *2010 Population and Housing Census*, 71.

¹¹⁴ Ghana Statistical Service, *2010 Population and Housing Census*, 71.

¹¹⁵ UNICEF, *Achieving universal primary education in Ghana by 2015: a reality or dream?* Working Paper Division of Policy and Planning (June 2007), 1-36, 3 & 4. The contributions, however, - that were seen as a 'means of raising funds, for example, for school repairs, cultural and sporting activities' (p3) - 'had the effect of deterring many families, particularly the poorest, from sending their children, especially girls, to school.' The 'Capitation Grant' system, adopted in early 2005, was introduced to address this problem. Public kindergarten, primary schools and Junior High Schools received small government grants for each pupil per year and prohibited schools from charging any fees to parents. It led to an increase in school enrolment rates, especially in the poorer regions of the country (p 4).

many reports of children who are sent home because they lack uniforms or because they fail to bring items for the maintenance of the classroom.

QUALITY OF THE GHANAIAN SCHOOL SYSTEM

Apart from attendance rates, the low quality of the education system is a second major concern in Ghana.¹¹⁶ Although improvements have been made, illiteracy is widespread, also among those who have attended school. In the Upper East region more than half of the population (52,2%, of which 44,6% are male and 59,4% female) is illiterate.¹¹⁷ Unqualified and unmotivated teachers are a major concern and prompt parents who can afford it to send their children to private schools.

It is widely argued that the Ghanaian school system, in particular the inadequate training at JHS level fails to 'equip young pupils with the basic reading, writing and numeracy skills required for further studies at the secondary level and ... with directly employable skills for the job market'. Furthermore, the fact that one out of eight pupils who enter JHS drop out before graduation and the low transition rate from JHS to SHS are worrisome. It means that more than half (about 60%) of the JHS leavers are not able to proceed to SHS and find themselves in the informal sector (Apprenticeship) that neglects to provide them with further training opportunities. In other words:

The present system of massive attrition at age 15 tends to pouring [sic] hundreds of thousands of unskilled, unemployable and rather young Ghanaians

¹¹⁶ The provision of good and relevant education is an ongoing issue of debate, and improvements and challenges are discussed in a range of strategy papers, most notably the Ghana Poverty Reduction Strategy 2002 – 2004 (GPRS I, February 2002) and the The Education Strategic Plan (ESP) covering 2003-2015. Others include: 1. Ghana Poverty Reduction Strategy 2002 – 2004 (GPRS I, February 2002), 2. Education Sector Policy Review Report (ESPRR, August 2002), 3. Education Sector Review (ESR, October 2002) and the Government's White Paper on the report (2004), 4. Meeting the Challenges of Education in the 21st Century. (The report of the President's Commission on Review of Education Reforms in Ghana, ERRC, October 2002). 5. Education for All (EFA, UNESCO, Dakar, 2000) – international paper, 6. The Education Strategic Plan (ESP) covering 2003-2015) (UNICEF 2007: 2)

¹¹⁷ Ghana Statistical Service, *2010 Population and Housing Survey*, 68.

onto the job market. This cannot be afforded by any socially responsible system of governance. Economically, it is a criminal waste of human resources.’¹¹⁸

Although improvements of the educational system are an ongoing issue on the agenda of policymakers, and several initiatives have improved parts of the system, the current system still turns out children who can hardly read or write at JHS level. Part of the problem is the quality of teachers and their level of skills, but another part is the responsibility that is placed upon children themselves who have to navigate between homework and their household chores. Many children in the villages have to wash their own uniform, and have to make sure that they leave for school in time (although most of them do not have watches). Others, those who do not live close to their school, are dependent on fathers, brothers, uncles or neighbours to drop them off. If means of transport break down, younger children simply cannot reach the school building. When the children return home after their school day, it is time to fetch water, help with the cooking, bath and eat, which leaves not much room for homework. Also, in farmer families, children are still kept out of school during the farming season, because they are needed on the land or to watch their siblings. It is not only a matter of insufficient time, but also a lack of energy, encouragement, insufficient reading and writing skills, as well as a lack of self-esteem that keep children from studying and that result in bad grades and high dropout rates.

THE GAP BETWEEN JHS AND SHS

These three elements, the poor quality of the educational system, the costs associated with sending children to primary school and JHS and the tendency to make children themselves responsible for their school attendance makes the transition to Secondary High School unfeasible for many. In addition, fees for SHS have not (yet) been abolished.¹¹⁹ Thus, even if girls from poor households manage to finish JHS – which

¹¹⁸ Ghana Government White Paper on the Report of the Education Reform Review Committee, (October 2004) <http://www.moe.gov.gh/docs/Education%20Reforms/WHITE%20PAPER.pdf> 2.

¹¹⁹ Although it has been a hotly debated issue since the 2012 elections when the National Patriotic Party led by Nana Akufo-Addo ‘pledged to extend free education to the Senior High Level (...) and raise the quality of education at all levels’.¹¹⁹ Although the 2012 elections were

already indicates dedication and perseverance – they often fail to enter SHS.¹²⁰ Without exception, the young women discussed in this thesis indicated that failing to enter SHS was a defining factor in their lives. They felt as if their chance to escape from poverty vanished or, at least, was significantly reduced. Completing SHS is considered an important milestone which functions as a gateway to obtain a desirable “government job”.¹²¹ Obtaining a government job not only stands for a secure income and a pension but also reflects a sense of achievement; it shows that someone was able to make positive strides, and is rewarded with a monthly salary that enables someone to buy food, pay for health insurance and send one’s children to school, all of which are daily struggles for those without a regular income. The girls felt as if this was no longer within their reach because they had failed to complete a SHS education.

ALTERNATIVES

For girls who fail to make the transition to Secondary High School, the two most common options are enrolling in a vocational school (Technical and Vocational Education and Training; TVET) or pursuing an apprenticeship at the market (Traditional Apprenticeship training; TAT).¹²²

won by the ruling National Democratic Party of John Mahama, the issue of free SHS did not disappear from the agenda and will be an issue in the 2016 elections again.

¹²⁰ While the debate on whether or not to provide free SHS education rages on, it has not even touched upon other crucial issues, such as the design of the SHS system, the curriculum, the boarding system, the quality of education, the maintenance of facilities and the prospects of students after graduation - all matters of great concern.

¹²¹ “Government jobs” is used as a generic term by poor Ghanaians that includes all kind of employment in the formal economy, from administrative, marketing and sales functions to positions in government departments. Possibly due to the presence of the regional health directorate and a regional hospital in Bolgatanga – two major employers in the region - positions of doctors, nurses, health administrators and pharmacists were often referred to when the issue of “government jobs” came up.

¹²² R. Palmer (2007) distinguishes between three types of informal ‘on-the-job’ training: 1. Traditional apprenticeship training (e.g., in service and manufacturing Micro Small Enterprises), 2. Trade-related informal training (e.g., in retail MSEs) and 3. Farm-related informal training (e.g., in farming MSEs). Because this thesis is concerned with the trajectories of girls, and the majority of girls are trained in either hairdressing, catering or sewing, only the first one is introduced. These types of training are, however, ‘not mutually exclusive nor are they strictly for post-basic graduates only’ (p.406). Youngsters can receive more than one type

In 2004-2005 21.124 boys and girls were enrolled in a formal public TVET programme in Ghana, while approximately 10.000 followed a programme at a private Vocational Training Institute (VTI), such as programmes offered by NGOs or religious organizations.¹²³ However, it is estimated that still nearly 90% of basic skill training in Ghana is obtained through informal traditional apprenticeship training (TAT).¹²⁴ The quality, relevance and effectiveness of both TVET and TAT are a matter of concern. Robert Palmer argues that:

the current state of, and recent trends in, skills development opportunities in rural Ghana fail to adequately address the multiple occupational pathways of the youth, and especially the poor, as they attempt to become fully and productively engaged in decent livelihoods in the rural informal economy. Skills development interventions follow a top-down strategy, with programmes having little labour market relevance, and post-training support that is either absent or weak. Support for skills development in the informal economy, which is by far the largest destination for school leavers, is virtually non-existent.¹²⁵

Some of the girls in this research had a few years of TVET, before they pursued an apprenticeship at the market. Their first year of TVET consisted of three principal courses: catering, hairdressing and sewing, supplemented by English and math classes and some other courses. However, the frequency and continuity of these extra classes was not impressive and confirm the overall assessment of the TVET and its relevance for the labour market.

In the second year, girls had to specialize and purchase the accompanying materials. Those who chose to continue with cooking bought kitchen utensils, while those who continued with hairdressing purchased expensive materials such as dryers,

of informal training. (p. 406) For example; many girls started at a vocational school (TVET) and pursued an apprenticeship at the market (TAT) afterwards. In the weekends, they were working in businesses of relatives (grocery shops, hair salons, at the market) or on their families' farms, where they also received informal training and developed skills.

¹²³ GoG, 2005a. Preliminary education sector performance report. (Accra July 2005) MoEYS, 72 quoted in Palmer, 'Skills for work', 402.

¹²⁴ GoG, 2004b. Draft TVET policy framework for Ghana, Developed for Ministry of Education Youth and Sports (Accra January 2004) MoEYS, 3, 4 quoted in Palmer, 'Skills for work', 403.

¹²⁵ Palmer, 'Skills for work', 397.

towels, creams and hair extensions. Girls who continued with sewing 'only' needed to buy a sewing machine and scissors. Several girls indicated that sewing was the cheapest – or simplest - option available. Victoria summarised her decision as follows:

when you finish and come out, you get your table, you can even sit under the tree and make it small-small. When you do hairdressing, you need the dryer, the towel. It's expensive. At that time, it wasn't easy. I just wanted a simple way.

After finishing vocational school, many continued with an apprenticeship at the market (TAT) to learn 'free cutting', a sewing technique based on the customers' measurements and preferences instead of solely using ready-made sewing patterns. Apprenticeship training at the market is an informal, on-the-job learning trajectory in which you learn "a handwork" – as girls explained it - from someone who is already established in the trade. Palmer sums up several characteristics of informal, traditional apprenticeship training, amongst others;

there is no clear organizational structure, there is a close link between training and actual production, there is no formal curriculum; what is taught depends on what is actually produced; skill training, customer service and work attitudes are integrated; standards vary; there are no common competency-assessment procedures; until recent interventions (...) it had no link with the formal education system; it serves mainly rural populations and the urban poor; no one single government ministry has responsibility for it; there is virtually no government support, control or supervision and the burden of training falls on parents and apprentices.¹²⁶

For many girls, traditional apprenticeship training is their only option to acquire basic vocational skills that they can use on the labour market. To obtain an apprenticeship, a family member - a father, mother, sister or "auntie"¹²⁷ - usually approaches a seamstress who has her own workplace (a "madam") and asks whether she is willing to take the girl in. The family then negotiates an apprenticeship fee after which the girl

¹²⁶ Palmer, 'Skills for work', 406-407.

¹²⁷ "Auntie" refers not only to a biological aunt, but is an (affectionate) term used for someone slightly older with whom a relationship is maintained. "Uncle" is used in the same manner.

joins the workplace. The apprenticeship fees vary but are not necessarily low or lower than vocational school fees, but because of the informal nature of the apprenticeship, the amount of money and schedule of payment are flexible, which is advantageous for poorer families. On top of the apprenticeship fee, apprentices are supposed to bring their own sewing machine, scissors and a tape measure. All in all, this involves a considerable amount of money, which not all families are able to raise.

Most apprentices in Bolgatanga can be found at and around the market, where numerous seamstresses have their workplaces. These workplaces vary from small open market booths with a wooden table and bench to containers with an extension, that can be closed off during the night and which makes it no longer necessary to carry the sewing machine home at the end of the day. Customers in need of a new Sunday dress, a school uniform, or funeral cloth pass by and let their regular seamstress take their measurements and calculate the amount of fabric that is needed. Customers, then, buy the fabric, and other necessities such as zippers, at the market and drop it off at the workplace where the seamstress (and her apprentices) will cut the desired model out of the fabric and sew it into a dress.

An apprenticeship at the market takes approximately three to four years to complete and is concluded with the “passing-out” of the apprentice who needs to sew her own dress as proof of mastery. It is the madam who decides if an apprentice is ready to “pass-out” and receive a grade for her dress from a board of examiners consisting of ‘madams’ and ‘masters’. With the passing out of an apprentice, the madam loses a pair of extra hands and a source of income. Therefore, such a situation may involve contradictory interests.

The “passing-out” is usually accompanied by a festive moment, dependent on the financial capacity of the family, and signals the end of the apprenticeship period and the beginning of a new phase in which the girl is ready to set up her own business. Family members and friends are invited to the “passing-out” that usually takes place at a rented location – if possible with loud traditional and contemporary music blasting from speakers – while refreshments are distributed among those present. Soda drinks are the preferred beverage, but often the apprentice’s family can only afford sachets of pure water that are either carried around on serving trays or stored

in coolers. Those present are expected to make financial contributions – so-called “powder money” – that are intended to help the girl with the start-up of her own business, while the other spectators cheer the givers on. Often a madam mentions an amount beforehand and continues praising her apprentice’s qualities until this specific amount is reached. Names of those who contribute are shared among those present, which makes it an excellent place to show off. Well-to-do uncles and “aunties” of the apprentice are popular guests on these occasions. In a lot of cases, though, the contributions do not reach the desired sum and girls start their business from their (parents’) homes. They bring their sewing machines outside – which they already acquired prior to the apprenticeship – and start working from their veranda or from under a tree. Their idea is to save money until they are able to invest in a booth at the market or a container. However, as will be further explained in the next chapter, everyday struggles and the continuous lack of money often interfere.

Choosing to pursue an apprenticeship, however, is most of the times an option-of-last-resort and a direct consequence of the fact that many girls are unable to make the transition to Secondary High School. It affected the lives and outlook of the girls in this research in important ways and set them on a path that had never been their intention, which has repercussions for their motivation to engage in other – entrepreneurial - activities. Although pursuing an apprenticeship is an alternative, it is not regarded as a gateway to a ‘decent livelihood’. Personal recollections of the period in which the girls had to choose to pursue an apprenticeship are characterized by disappointment and painful memories, as will become apparent in the following stories.

NAVIGATING PATHS: BETWEEN RESISTANCE AND RESIGNATION

She [mother] asked me whether I wanted to do seamstress or hairdressing. I said I wanted seamstress. That is why she now said I had to go and learn [for] seamstress. I am praying that I get my own shop and doing it small-small. I was not feeling happy, but what can I say? (Agnes)

I did not prefer the Fashion and Design. I wanted to go to Secondary School. Because of the money I could not go. At that time, students cooked for themselves. There was no money for that. So I decided to go to Bolga Technical¹²⁸. (Janet)

I wasn't happy. But I have no choice but to go there. Who will I go to see? I don't know. Unless you have a strong member of your family who get up and do that for you. If you don't have, you cannot do anything. I early on said, if there is money, we have no problem. But there is no money for us, so I feel bad and I even asked the madams, when I finish with fashion, what is my option? They said that I should open my own shop or I should go for uniform work. (Ophelia)

Many of the girls who attended JHS began to realize during these years that enrolling in a SHS was a necessary step to secure themselves a better future. Completing SHS and entering a tertiary school is a prerequisite for becoming a nurse, teacher, secretary, journalist or lawyer – or any other salaried job. While the feasibility of such a trajectory could be regarded as questionable from the start, it does point to the fact that these girls had bigger dreams for themselves. These dreams slowly disintegrated once they realized that the money to continue their schooling was not available. For some girls - especially those who had witnessed their elder siblings to drop out - it did not come as a surprise that their parents or caretakers did not have the money to pay their SHS fees. For those who had expected to continue schooling, however, it was a matter of great disappointment. All girls handled their drop-out differently, depending on their age and particular family circumstances. Some actively sought opportunities to continue their education and went to the South to earn money - a phenomenon that is known as “kaya-kaya”¹²⁹ - while others found it more difficult to resign themselves to their situation, especially those who had not expected to drop out, and tried to plead their case with parents or relatives.

¹²⁸ Bolgatanga Technical Institute.

¹²⁹ “Kaya-kaya” in Frafra. Also known as “Kayayo” and “Kayayei”.

DEFIANCE : THE STORY OF ABIBA

Abiba (30) is married and lives with her husband and seven year old son on the outskirts of Bolgatanga in the compound house of her in-laws. Abiba enrolled in the Step-Up project of the Youth Harvest Foundation Ghana (YHFG), which was set up for seamstresses who were not able to open their own shop after passing-out and who had been working from home since then. The objective of the Step-Up training programme is that Abiba, and her colleagues, develop their technical and entrepreneurial skills during the 1-year programme after which they will be “empowered” and ready to start their own businesses. Abiba is one of the older girls in the programme. Her technical skills are fairly good and she has the advantage that she knows how to sew men’s clothes - trousers and shirts - a skill that not all the girls master. In the workplace, Abiba is rather quiet, she observes rather than talks and only sometimes chooses to participate in conversations. Especially when something does not go the way she wants to, she can loudly protest or tell someone off. At times, Abiba appears absent-minded and introverted. She never wanted to become a seamstress or have her own business. On the contrary, she was very disappointed when she understood that there was no money for her to continue her schooling. She resisted her father’s plan to send her to the market and enrol her in an apprenticeship and did everything in her power to change her parents’ minds. Abiba recalls:

I wanted to go to SHS. But because of our parents (...) they don’t have the money to [let me] go further. And they bought [a] machine for me to go and learn. I didn’t feel. I was crying. I didn’t like [it]. I wanted to go to school. My parents, too, they think, maybe if I go to the Middle¹³⁰, they cannot pay school fees. They said “no”. They took the money - the money they wanted to use for school - to go and buy the machine. For my future. They think, they don’t want, in case they use the money for school, maybe I go and leave the Middle because of a lack of money. My results were nice. Actually, at that time I went to my sister in Tamale. I showed my [JSS] results to my sister. She collect this thing. She said I should go

¹³⁰ “The Middle” refers to Middle school, the forerunner of Secondary School (SS) and Secondary High School (SHS). Although Abiba’s parents could pay the schoolfees of the first year, they feared they would not be able to pay subsequent fees.

pack my things and come. So I stay in that [her sister's] place and go to school. And that time I told my father. And he also refused. That time, I was crying in the room. I am not happy. My father bought the machine for me, that I should go and learn. I am not happy. So my father went out, and told one of our area women that she should come and give me advice. [She said] that I should listen to my father. Because there was no money. The lady convinced me. I said "ok no problem. I'll take it like that". My mother, too, she also gave me advice. That they don't have the money. So I'll take it like that. This thing [the apprenticeship], it will help me in my future. As for now, [if] I want cloth I go and sew my own dress. I can sew [for] my mother, my child, everybody. If my family want dress, I can sew some. My father sent me, she [the madam] collected me. And I entered with my stool. "That I should sew straight". That was my first. I sew a straight one. I am a madam now. After a year, I liked it. I learned. So I just take it like that. I forgot everything [about] my school. I forgot that. Sometimes I always sit down and remember my school.¹³¹

Abiba's story shows that girls are not necessarily in agreement with their parents, when they send them to the market for apprenticeship training. Abiba clearly had bigger dreams for herself (becoming a teacher or a nurse) and considered her school results to be in line with those dreams. She exhibited perseverance by traveling to her sister in Tamale - approximately 160 kilometres south - to ask her for help to continue her education even though her father insisted on the apprenticeship. Abiba's story also reveals that, logically, the attitude and views of parents, and other adults, have considerable influence over children's futures. In Abiba's case, it seems that the choice for an apprenticeship was not entirely due to a lack of money - the money for the first year of Secondary High School was probably available because her father was rather quick in paying apprenticeship fees and buying Abiba a sewing machine. However, it was her parents' fear that their daughter would drop out along the way of SHS, which made it a safer option to enrol Abiba into apprenticeship. At least their daughter

¹³¹ All quotations are edited to enhance readability. Especially the tenses are adjusted, from present to past, if the girls spoke about their previous experiences. Furthermore, for purposes of clarification, words are added between brackets, while in-between questions and answers are omitted to keep the storyline intact.

would be able to sew her own dresses and her children's clothes, a substantial household expense in a poor household. The views and outlook of parents, which are not always in congruence with the ideas and ambitions of the next generation, are informed by their own experiences and thoughts and can be a determining factor in the choice for an apprenticeship.

Many girls shared similar experiences and, as Abiba, frequently recalled feeling depressed about the turn their life had taken. They did not feel as if their ideas and ambitions were taken into account when their parents took them to apprenticeship training. Some of them cried for days in their rooms while others refused to eat when it became clear that they could not go to Secondary High School. However, perhaps inevitably, most of the girls in the end resigned themselves to their fate.

Other girls were more prepared for the announcement that there was no money to continue their education and seemed to adapt to their situation and outlook more quickly. Growing up in a poor household, in which children daily experience the struggles to make ends meet, was a constant reminder that their future was uncertain and that their education was dependent on shaky family resources. As noted above, in such a context, it is already an accomplishment for a girl to complete Junior High School. Ajara's story illustrates how families struggle to survive, cater for their (adopted) children and how even small financial contributions can be unfeasible in these circumstances.

RESIGNATION : THE STORY OF AJARA

Ajara (32) is a young woman who always comes in early and leaves the workplace late. Most of the time she wears long colourful dresses that she has sewed herself. Ajara is very thoughtful and considers her words well before she speaks. She moves around with confidence and her opinion is often solicited. Ajara is also the one who is asked to translate the interviews of almost all of her colleagues. She would like to get married and start a family, but no serious marriage partner has come around yet. Until she was seven, Ajara lived with her mother and younger sister in Bawku, a town near the border with Togo. When she was five years old, her father disappeared while her

mother was pregnant with her younger sister. The family never heard from him again and until today Ajara does not know whether her father is still alive. After his disappearance, Ajara's mother struggled to take care of her two daughters but could not provide for them. After a while, the family stepped in and Ajara was collected by an uncle and "auntie" who lived in Bolgatanga, while her baby sister was brought to an uncle and "auntie" in Accra. Her uncle enrolled Ajara in a primary school at the age of seven and she continued with JSS. Because there was no money to pay for the afternoon programme, Ajara finished around 1 p.m. after which she went to the market to collect and sell 'pure water' – portioned plastic sachets with filtered drinking water - in order to earn money to pay for her food. Ajara explains:

I had to go and sell water, for my auntie, for daily bread. So in the morning, she could give me something small to eat (...) when I close from school, I would go and sell.

On a good day, Ajara sold around 30 sachets, after which she went home to prepare the family dinner. In the weekends Ajara did the washing and cooking and took some time to rest before school started again on Monday. She completed JSS and her auntie promised her to send her to Secondary High School 'if her resources were good'. Ajara remembers her auntie said she wanted Ajara to do whatever she wanted in the future. Unfortunately, the money was not available:

I just didn't want to talk about it, so I said she [her auntie] should just forget it. Because I know there is no money, I went for the vocational school. First, I said, I am going to take the cooking. But then I said, I don't know. I don't have the utensils, you know, we have to buy cooking utensils. So when you are going to [the] second year, you now choose what [course] you want, so I said; OK, I just take the sewing. Because I am good at sewing.

At that time, Ajara was approximately fifteen years old. She expected that she could use the certificate from the vocational school for something else, like 'government work', and even secretly hoped that there was still a chance to become a doctor. She reasoned that, at least, she would improve her reading and writing skills at the vocational school, which were not well developed during her JSS period. But after a

while, Ajara began to feel as if the future she aspired to was no longer within reach. Now, despite her apparent resignation, Ajara often still feels sad. She explains:

I wanted to be somebody in the future. Unfortunately I could not make it. I was so disturbed. At times I sit and tears will be coming, because I did not have the chance to go. Then I see my colleagues, those I went to JSS with, they are now working and I am not working. It is very painful. It is the problem of poverty.

Ajara's story is not an exception. Female-headed households especially are struggling to survive and in these circumstances it is not unusual to send children to relatives, in a different village, in town or in the South. Girls are expected to assist the wife (their "auntie") with household chores such as cooking, cleaning, fetching water, washing and taking care of younger children in exchange for food, a place to sleep and (sometimes) help with school fees. The workload of these girls sometimes borders on exploitation, and a considerable number of them have negative memories about the move to their new homes.

Ajara's story also hints at a deeper underlying issue, namely, painful memories, feelings of failure and even shame, which resulted from their drop-out. During an interview, Ajara repeatedly compared her current situation – which she described as 'having no work' – with that of her former classmates, who were able to finish SHS and were now nurses or teachers. Ajara exhibited feelings of powerlessness borne out of circumstances beyond her control. Other girls recognized these feelings, saying they tried to avoid former classmates on the streets, as others could deduce from their appearance that they were 'mere' seamstresses and, therefore, 'had not made it'. One girl even confessed that she would walk the other way when seeing a former classmate approach, while others indicated they felt ashamed when former classmates passed by their market booth.

The extent to which the girls experienced (and expressed) these feelings varied, of course, and is undoubtedly related to individual circumstances and perhaps also to different ways of coping. It signals, though, an underlying layer that needs to be taken into account when training programmes are being discussed (See Chapter 5).

PURSUING APPRENTICESHIP : OLIVIA'S STORY

While these stories demonstrate how girls were forced to pursue an apprenticeship, there are also stories of girls who actively pursued such course of action. For them, it became clear that an apprenticeship - or "learning handwork" - was their only opportunity to stay on top of everyday life. Most of these girls were not born in Bolgatanga Municipality, but in villages further away. Their mothers, elder sisters and nieces did not have had any education and married at an early age. These girls did not want to follow in their footsteps and opted for 'learning handwork', instead. The story of Olivia shows how apprenticeship training is even within the reach of a girl with no parental support.

Olivia (28), is a frail, petite woman who alternates long periods of silence with outburst of laughter and active participation in the group of YHFG trainees. During the day, she often uses her phone after which she is quiet and withdrawn. At first sight, she can come across as indifferent. It is only after longer conversations that she reveals underlying feelings of disappointment and frustration. Olivia was born in a village near Navrongo, close to the border with Burkina Faso. Seeing her elder sisters drop out of school after JSS made her realize from an early age that there was no money to continue her education. Olivia's family farmed during the rainy season only, and there was not sufficient food to last the year. Nowadays, if Olivia and her eight year old run out of money to buy food, she will go to her parents' house and collect some rice from the granary. Beside that little help, her parents cannot support her. Both her parents, as Olivia explained, 'are not working' (i.e. beyond their farming activities), which caused all of their children to drop out of school:

My sisters, too, are now doing nothing. So all of us, we needed money to go to school and there is no money. After JSS, there is no money for me to go forward. I said, OK. I want to go to down south. Let me go there. So I'll get money and continue my school. I learn my English better there. But then I thought, I don't have a place to sleep when I am there.

Around the time Olivia finished JSS she became pregnant from her boyfriend who went to school at a SHS nearby and always came to Olivia's parents' house. During her

pregnancy, Olivia considered her options. She started to negotiate with the boy's family, in the person of his elder brother. Repeatedly, Olivia refused to get married before she would complete her education, because she suspected that her duties as a young, married woman would interfere with her educational objective. Because families are organized along patrilineal lines, Olivia would have to move in with her parents-in-law and assist the mother with household duties, including preparing food. Instead, Olivia promised to marry her boyfriend if her family-in-law would support her to go to SHS. The boy's did not agree because they were afraid that Olivia would not keep her promise to marry their son. Furthermore, the boy was probably already preparing to go to university at this time. The family sent Olivia back to her parents' house and told her that they were still debating the issue. Finally, they promised to support Olivia with her education on the condition that she would first nurse the baby for two years in her parents' house. After those two years had passed, Olivia went back to her former boyfriends' house, only to find out that the boy had been sent to university and had left without seeing his child. 'What about me?' Olivia asked the family. Olivia's parents went to the house in order to support their daughter. But, as Olivia explained,

They have nothing, and cannot do anything about it. That time, I did not get anybody to support me [financially]. Only God can help me. And I went to Bolga to learn my handwork.

Olivia's story uncovers poignant elements that help to understand the decisions that she, and others in a similar position, made. Young and unmarried, with a baby boy to care for, Olivia chose to leave the village and move in with her sister in town to become a seamstress. She was forced to make decisions that she was not ready for at her age. However, many girls find themselves in similar circumstances and have to figure out ways forward, without substantial guidance and advice from relatives. Their situations leave little room for trial-and-error. In this light, becoming a seamstress is an understandable choice. Because there are so many seamstresses – who have dealt with similar problems – Olivia knew more or less what she could expect and knew people who could help her to acquire the sewing machine. Therefore, choosing to

become a seamstress was a rather safe and familiar option, and for many young girls on their own one of the few alternatives available.

R U N N I N G A W A Y : T H E S T O R Y O F M A R G A R E T H

In contrast to Olivia, Margareth did not decide to pursue apprenticeship straight away. Instead, she travelled to the capital city, Accra, determined to earn money and pay her Secondary High School fees herself after she found out that her father could not pay. However, after a while, she realized that the money she made as a housemaid was not sufficient and she changed her plan. Instead, she decided to 'get money and learn this [seamstress] work'. After two years, Margareth returned home - pregnant and with a recurring typhoid fever - and enrolled in the vocational programme of the PAN-POARPC.

Margareth (23) is a beautiful, outspoken young girl. She does most of the talking in the workplace and from a distance you can hear her laugh. She has a genuine interest in the world around her and in her fellow apprentices. She is very skinny, partly due to stomach problems that prohibit her from eating ordinary food and forces her to stick to a diet of plain rice. When Margareth wrote her JHS exams, she expected to continue to SHS. It was afterwards, when she went to her father to ask him to pay, that she found out that there was no money. But two of her elder sisters in the household, who had a different father, went to SHS a few years earlier, which had given Margareth the impression that she could go as well. Margareth seemed torn between her anger and her understanding of the situation.

They [her parents] said they didn't have that amount of money. I felt so bad, because I wanted to go to school ... but without money ... so I decided to go to the South. The time I was going, I was angry, so I did not want to tell them. We were three in the house. So I was angry; why the other two went to school and I, the other girl, did not went to school? [sic] I just went. But they don't have [the money] and I can see that they don't have ... so [as] far as you don't have ... I can't ask them to go and beat somebody and collect money for me to go to school, or go and steal or anything.

Margareth did not inform her parents that she was going to the South. Although she had never travelled before, she felt she had a fairly good idea about her perspectives in the capital, because she asked around beforehand:

Here, there are plenty people that are going there and coming back. So they tell us, what is going on there. They tell us, when you get there, some people will take you to sell their things, do their work for them, so when you do that, you can get some small money to survive. So, I was thinking if I also go there, I also do that thing and get money.”

The first week after arrival in Accra, Margareth found a place to sleep in a building with small, overcrowded rooms where people from the northern regions were staying, all hoping to find work in the capital. Once someone found work, that person was asked to leave to make room for newcomers. After a week of asking around, Margareth was hired as a housemaid. Her workday started early and her chores consisted mainly of washing, cleaning and cooking, which was hard work and could be challenging because of the regular power cuts and lack of running water. Around noon, she could usually find a moment to take her own breakfast. Margareth earned 3 GHC a day, which was paid to her at the end of every month, plus breakfast and dinner. If she wanted lunch, she needed to buy this with her own money. Margareth’s salary was just enough to buy some necessities such as a brick of soap, pomade and an occasional lunch; it was too meagre to save. Slowly Margareth’s idea about the feasibility of enrolling in a Secondary High School changed:

I was thinking when I was there [the South], there is no benefit. Because, one, the money is small, I can’t keep it. The better is, I should come and stay here [the North], and learn work. Those days, I was thinking that, if I go to school, I’ll also be a government worker or [at least] I will survive (...) so that I also take care of my people or my children. But without money, I was thinking that (...)I have to take my man [get married] and make this job [seamstress] so it will help me in the future (...) I think, when I finish this work [apprenticeship training], God will also bless me so I open my shop and I’ll be working.

As the other girls, Margareth found it difficult to communicate her expectations and educational ambitions to her family and, the other way around, her parents had not prepared her for their refusal to pay the fees. Most girls expressed gratitude towards their parents for raising and feeding them, but also critically reflected on their parents' ability to understand their struggles, especially regarding their desire to be educated. Girls themselves described the difference between their parents and themselves as 'living in the olden days' (parents) and 'living in modern times' (themselves) and they mentioned education, television and radio as the most important sources of information that made them belong, in their own eyes, to the latter category.

A second element in Margareth's story that stands out is her dedication to manage her own affairs - fuelled by a genuine anger about the unfairness of the situation - by going after what she wanted, namely, admission to an SHS. She did not go to the South unprepared, thinking that mountains of gold awaited her, but was so persistent to get into SHS that she took her chance.

In the two years that she worked as a housemaid, her ideas slowly changed as she started to reconsider the feasibility of her undertaking. Her ideas were also influenced by the young man she started dating and who led her to believe that he was serious about their relationship - she eventually became pregnant from him. Thus, at that time, getting married and learning a vocation seemed a rational option. Becoming a seamstress was at least better than continue to work as a housemaid, Margareth thought. Moreover, she would not be able to continue the heavy household chores as she would become older, while as a seamstress she could teach apprentices and collect fees from them that would allow her to take care of her children. However, Margareth's plans did not work out the way she hoped. Reality caught up with her dreams (i.e. Secondary High School and marriage) and Margareth found herself living with her parents, unable to provide for her child and enrolled in an vocational training programme that was doomed to fail.

APPRENTICESHIP TRAINING AS AN OPTION – OF – LAST – RESORT

The stories of these four young women - Abiba, Ajara, Olivia and Margareth - are only the tip of the iceberg and harbour elements that can be traced in many comparable stories of girls, in and outside the region. To be sure, every story has its own dynamics, but they made clear why girls 'chose' to pursue apprenticeship training. In any case, it provides explanations that run counter to arguments that assume a genuine interest in entrepreneurship or owning a business. Instead of a careful weighing of several options, pursuing apprenticeship training was a last straw through which the girls sought to earn 'something small' to provide for themselves and their children. They did not aspire to become self-employed but found themselves on a path that led to "entrepreneurship" anyway. Due to a variety of circumstances – poverty, the lack of cash, the death of a providing family member, the discontinuation of their schooling, responsibilities in the household, an unforeseen pregnancy – the girls were left with no other option than to pursue vocational training. Among them, there was a strong sense that the pathway that could have led to a more financially secure future - finishing SHS and the chance to obtain a 'government job'- had been permanently disrupted and that they were not able to 'make it'.

Although the immediate cause to pursue apprenticeship training was the lack of cash to pay school fees and other related expenses, the discontinuation of the girls' schooling cannot be completely separated from the lack of parental support and encouragement that they experienced. It remains unclear whether parents had no other choice than to watch their children drop out of school, or, whether there also was a lack of interest (or sense of urgency) to gather the money to pay school fees, especially since some girls already dropped out in a very early stage. From the interviews it did not become clear how much effort the girls' parents made to ensure that their children stayed in school or whether their parents felt it was problematic that they would drop out. In any case, the lifestories, as well as the encounters with parents, created an image of parents who perceived apprenticeship – "learning a handwork" - as a fully-fledged livelihood for their daughters. Although these parents seemed to be aware that most seamstresses are barely making enough money to feed themselves and their children, the fact that their daughters 'at least learned a

handwork' was already seen as a step 'further' in comparison with their own situation. These encounters also revealed that the majority of the girls' parents had not have had any education themselves. Most of them could not speak English. They live and work on their farms and can be classified as extremely vulnerable. Girls themselves referred to their parents as 'traditional' and as 'not knowing about modern times' when they explained their parents' attitude towards their education. In this light, it is understandable that parents perceived vocational training for their daughters already as a step forward. Most older siblings of the girls married young and 'were doing nothing'- as the girls put it - except for helping with farming and performing the many responsibilities in and around the household. From the perspective of parents, it was also useful to have a daughter who can sew her own cloth and the cloth of her family. Moreover, in view of the sheer number of seamstresses in and around Bolgatanga, engaging a seamstress to accept your daughter as her apprentice is not too difficult. Although attitudes of parents undoubtedly vary - and more research into the perception of parents needs to be done to investigate these claims - apprenticeship seemed to be perceived as an opportunity 'by God's grace to at least earn something small'. The feasibility of attaining sewing skills and the opportunity to contribute a bit to the household income seem to be the main reason to pursue apprenticeship training and open their own business - not the perspective of a bright future through entrepreneurship. Many of these girls realized that self-employment is not a panacea for their problems and for most of them it took a while before they resigned themselves to the fact that they would never become a nurse, a teacher or obtain a "government job". The disruption of their education gave the girls the idea that there were only a few options left¹³² and this affected their views on what they could achieve in life. Since we have established that being self-employed - becoming an "entrepreneur" - was not a career these young women chose voluntarily, we can now investigate the ways in which these women perceived their future, business and options in life, once they embarked on their apprenticeship training. Did their past trajectory affect the motivation to participate in the entrepreneurial training

¹³² Apart from sewing, girls indicated hairdressing, catering, waitressing, cleaning and washing bowls as alternatives.

programme? Were they able to build new dreams and envisage an entrepreneurial future? In what ways did the NGO concerned assist them?

CHAPTER 4 | ROUTINES OF EVERYDAY LIFE AND CLASHING VALUES

INTRODUCTION

Becoming a self-employed seamstress is most of the times involuntary and an option-of-last-resort. Therefore, young women who finish an apprenticeship training focus - within their means - on setting up their own business. It can be difficult to gather start-up money to open a sewing business while at the same time combining this with responsibilities in and around the house. For this reason, many former apprentices never succeed in opening their own shop. They either start working from home - which does not yield much money - or are no longer sewing at all. This chapter is divided in three parts. The first part looks into daily activities of young women in the Upper East and the amount of time that is needed to perform these activities; it explains how they spend their days and what is expected of them. It argues that a young woman's schedule does not leave much room to engage in entrepreneurial adventures. Also, this first part tries to examine the amount of mental energy that women are left with at the end of their daily chores. It touches upon issues such as levels of aspiration, priorities in life and ideas about setting up a successful business.

The second part of this chapter discusses the clash between one of the NGOs (YHFG) and the young women who enrolled in its training programme. It investigates how the everyday life of the young women and differences in expectations lay at the basis of a conflictual relationship. The third part of this chapter elaborates on larger social processes that are interwoven with these issues and discusses the concept of structural violence. Hierarchical and patriarchal gender relations in Ghanaian society - that place seamstresses on the lower rungs of the social ladder - shape both expectations and perceptions of girls with regard to entrepreneurship.

A W O M A N ' S J O B

The daily schedule of young women in the Upper East is heavy and consists for a large part of repetitious duties that revolve around the household, farming and – depending on their age – attending school or an apprenticeship or going to work. Their situation is in many respects similar to those of poor women in other areas of rural West Africa. Many NGOs target similar groups of women in order to transform their lives through entrepreneurial training. However, the heavy schedules of women affect the way they engage in such training programmes. These daily routines reduce the actual amount of time that women can devote to establishing their business, but also the time necessary to ponder over their (future) business and the energy needed to go that extra mile in making their business a success. Below, several stories – that focus on different aspects of young women's lifeworlds – explain these dynamics. Clearly, the lives of these women vary. Some of these girls still live in their parents' house (either in the village or closer to town), several others are married and live together with the extended families of their husbands, and some girls are single mothers and rent a room in Bolga town. Nonetheless, one can find common ground in looking at their expectations, their chores, their struggles and the way they envisage their future business to be.

A C Q U I E S C E N C E : J A N E T ' S S T O R Y

Janet (27) is married and lives with her husband and two children (3 and 1) in Soka Bisi, approximately one hour walk from the centre of Bolgatanga. Her husband is a mason. The family shares a mud room in the compound of Janet's husband's family. The sleeping space leaves just enough room for a double mattress and some suitcases that are used to store clothes and some personal belongings. The living space – divided with a curtain from the rest of the room – is approximately 10 square meters. It is covered simply with corrugated iron plates. During the hot season it is too hot to stay or sleep inside. Remnants of blue plastic carpet are found in the corner of the room, where a wooden stool stands with a transistor radio on top. It is dark inside, with sunlight coming through cracks in the door and a small window just under the roof. Next to a vase with plastic flowers, a big television set – covered with dust –

stands on a table. On the wall, Janet put up a poster with the alphabet and a frame with an image of Jesus. The walls – once green - have not been painted for a while and the colour has almost vanished. Outside of the room one enters a small yard that Janet shares with her mother-in-law and where an open kitchen is situated. Janet cooks for her own family as well as for her mother-in-law, while, at times, older aunties join for dinner. Through narrow corridors one enters similar yards in the household. The extended family is rather big and consists of approximately 40 adults. Almost none of them is literate, speaks English or has income-generating activities. At times, Janet's sense of humour, her ability to put things into perspective, her excellent English and her status as “madam” seem to cause feelings of envy and provoke insults from other family members. Janet shrugs her shoulders when she notices it and says they have nothing better to do.

After graduating from vocational school - SHS was not an option due to the fees - Janet enrolled in an apprenticeship at the market. Her “madam” was pleasantly surprised by Janet's sewing skills and decided she did not need any further training. Therefore, Janet completed the apprenticeship within five months. At her graduation, she was a few months pregnant from her boyfriend – now her husband - which led her getting a low mark as the dress she was wearing and had sewed herself did not fit anymore. Janet quickly informed her parents that she ‘needed to marry straight away’ after which the marriage rites of her ethnic group (Frafra) were performed.^{133,134}

¹³³ Marriage rites differ per ethnic group. In Janet's case; first her fiancée brought four guinea fowls to her parents' house. The gift was accepted which signalled her family's willingness to accept further courtesies. After a while, a cock was sacrificed outside the compound and Janet had to come out to touch it. Not too long after this event the marriage was sealed and her husband's family brought Janet to their compound, while her family sent them food.

¹³⁴ During the wedding, a woman is brought to the house of the family of her new husband, where she will live from that point onward. ‘Upon arrival in the marital house, the bride resides in the yard of her mother in law and takes over part of the household chores’ (Cassiman, *Stirring life. Women's paths and places among the Kasena in Northern Ghana* (Uppsala 2006, 212). Cassiman wrote extensively about courtship and marriage procedures, the process of marriage, marriage compensations and relations and alliances between the two houses (bride-givers and bride-takers) of Kasena women in the Upper East region. Some girls in this research were Kasena, while others belonged to different ethnic groups including the Frafra. ‘(e)ach wife has her own yard, with a number of adjoining rooms, where she resides with her children. The husband will normally build his own room in the first wife's yard. In practice today, young

There was no money to open a shop and Janet started to work from home doing “ajare” – mendables. When she heard about the STEP-UP programme on the radio, she decided to enrol. She hoped her participation would enable her to open her own shop after a year. Things turned out differently. Janet works seven days a week as a waitress in a nearby “chop bar”¹³⁵ to supplement the household income. However, the money she earns is not enough to send her youngest child to nursery and doesn’t allow her to save.

ABORTED AMBITION : OPHELIA’S STORY

Ophelia’s (22) house is rather small, in comparison to the extended compound house of Janet. She lives with her husband, one-year old daughter, mother-in-law and sister-in-law. Ophelia’s husband is a taxi driver and the young family is continuously struggling to make ends meet. Their home is built on a plot of land in an area where more and more ‘modern’ houses are being built. These houses are surrounded by walls and one can see the mango trees that are planted inside the yards. Between these houses there is a small corridor that leads to the dwelling of Ophelia and her husband. On the small plots of land adjacent to the house, Ophelia grows her vegetables. The family used to have a bigger plot, but the land (communal ground) was confiscated to make room for a government building, the so-called Regional Office. Next to the wall of the house an old, rusty taxi is slowly wasting away. Ophelia met her husband in her father’s house. At that time, Ophelia was an apprentice at the market. She was ambitious and had plans to go to the South and continue her education that was disrupted earlier. In contrast with other apprentices, Ophelia’s English was good and she showed a keen interest in participating in computer class and other programmes that the YHFG, with which she had come into contact, offered. Ophelia always headed home directly after class, because - as she explained later - her father was rather strict and made it difficult for her to befriend anyone. He was afraid Ophelia would meet people who would influence her in a bad way. When Ophelia

couples often share one large room and sleep together, something that would have been ridiculed before.’ (Cassiman 211)

¹³⁵ Local, informal restaurant where food and drinks are being served.

would leave the house without informing her father about her whereabouts, she knew he would beat her severely once she returned. Therefore, she stayed away from boys and was careful to never give her phone number. Ophelia's only friend at JSS was banned from the house after Ophelia's father suspected her of developing loose morals. But Olivia herself also agreed to distance herself from the girl. Thus, Ophelia was not very used to socialise with others and was initially afraid of her husband-to-be when he came to the house:

When my husband came to our house. First, Ey! I was afraid! [laughing] I was thinking that this one will beat me. So, one day he went, he said "you didn't say anything". I explained to him: I wasn't saying anything, because that day I was afraid. Every time [he came to our house] we greeted each other, we sat down and talked small.

Soon after the wedding, Ophelia became pregnant. It became a difficult year for her. Troubles with her "madam" – who denied her her graduation - made her stay at home. She lost her motivation to continue her education and even gave up on opening her own shop. She was tired and slept a lot. Her husband encouraged her to continue with sewing but Ophelia could not bring herself to take it up again. A year later, Ophelia gradually got back on her feet. Her mother-in-law was happy to watch her grandchild and began helping with cooking so that Ophelia had more time to go to town and try to find work. She applied for a job at the fire service, but she could not raise the bribe she needed to pay. Another half year later, Ophelia enrolled in the STEP-UP programme, filled with new energy.

STRIVING CEASELESSLY : ALICE'S STORY

Alice (29) is not married. She is the oldest of three daughters and lives in Zaarre – a village adjacent to Bolgatanga. Her father passed away when she was three years old and for this reason she barely got any education. Although Alice speaks only Frafra, she is a careful listener. Every time someone speaks English she tries to discover familiar words to make out some meaning of them. She arrives in the workplace early and leaves late. Alice takes care of her two younger sisters (15 and 20). The eldest of

the two managed to enrol in SHS, while the youngest is in JHS. Although the three sisters live in a large extended family, only one uncle has a salaried job. All family members are struggling and therefore Alice cannot expect any help from her family. To provide for her sisters' food, Alice weaves baskets - a skill she picked up from her mother when she was young and collecting straws for her. Traders from the South often come to Bolgatanga to purchase these colourful baskets. A small basket is sold for 5 GHC and a larger one for 10 GHC. Alice rises at 5 o'clock in the morning to start cooking for her sisters so they can eat before they go to school. She then walks to the STEP-UP workplace. When Alice returns home, she starts preparing supper after which her sisters start studying together, something Alice actively encourages. She regularly warns them to take their education seriously, because they will otherwise end up like herself. After her evening bath, Alice starts weaving. It is her only source of income because her training at the STEP-UP programme does not bring in any money. During the interview the interpreter, Ajara, looks at her in disbelief and asks when she finds time to sleep. Alice laughs and nods her head. 'That she doesn't. She doesn't get sleep', explains Ajara. Alice clarifies that she usually stops weaving at 1.30 p.m. With the money she earns she pays school fees and buys food and other necessities, such as sandals. Both Alice's mother and her two sisters are completely dependent on her source of income. After her sisters complete their education, Alice expects them to assist her with the weaving. When she is asked how she sees her future, Alice finds it difficult to think of an answer. Finally, she says she hopes to get money to open a shop near her house. When she has no customers, she will continue to weave baskets. She hopes it will bring in money, so she will be less worried about obtaining food, because, 'especially in the dry season, food is a problem'.

DAILY ROUTINES

As the above stories of Janet, Ophelia and Alice show, days start early in the villages and young women in the Bolgatanga area rise at daybreak. After their morning bath they start sweeping their yards. Waste - plastic, rubber, charcoal, an empty package of Maggi powder - is brought outside the compound and put in a shallow ditch that is regularly set on fire. After that, women start to cook (or heat up leftovers from the

previous day). After breakfast, iron pots are washed with water that is fetched from a nearby borehole by the women or one of their daughters. Most women already start making preparations for the evening meal. Girls are working alongside their mother and gradually acquire and develop their skills. After these morning rituals, when children are sent to school, women prepare to go to their plots of land or their workplace. Those who are lucky have a bicycle or can get a ride from a family member or neighbour to drop them off. However, most young women from poorer families walk. Walking can take a considerable amount of time and energy. Some of the girls in the training programme's came from distant villages and walked for approximately two hours to reach the workplace. Others live closer to town, and had to walk anything between 30 thirty minutes and an hour. Those who do not have a workplace that they can properly lock, carry their sewing machine on their heads, while others carry babies on their back, wrapped in cloth, or have toddlers walking alongside them. Especially when women also have to bring children to school, pick up a recipe at the pharmacist or buy thread at the market, these morning walks take a considerable time and result in girls arriving rather 'late' - around 10.00 a.m. - at the workplace, to the chagrin of the NGO staff. Victoria (35) regularly used her daily commuting time to hawk bras, underwear and biscuits along the way to try to earn some cash. Hence, at their time of arrival at the (NGO) workplace, women have already been up and running for several hours and are, understandably, tired. In the dry season, temperatures rise quickly in the morning and the only relief of the intense heat comes from the wind that occasionally blows through the open workplaces. Girls enrolled in a vocational training programme of one of the NGOs concerned work in a shop that resembles a classroom.

A regular workday of young women, whether they are apprentices or graduated "madams", follows more or less the same routine. Apprentices are expected to come in early (around 06.30 a.m.) to sweep the workplace, fetch water, bring out the sewing machines and start working, while the "madam" usually takes her time, brings her children to school and arrives later on in the morning. A lot can be written about the dynamics in and around the workplace: the relationships between "madams" and apprentices, the workload, teaching styles and the advice that

“madams” give. However, here I am primarily concerned with the actual amount of time that apprentices - as future business owners - and established “madams” can devote to their business. In that regard, it is sufficient to glance over the period in between the arrival of apprentices and madams in the workplace and their departure. Several workshops in the market are thriving. They harbour up to six apprentices and are busy with sewing dresses, school uniforms or dispatching orders of funeral cloth. Apart from sewing, such shops usually sell fabric and zippers.¹³⁶ The majority of seamstresses, however, is mainly busy in the days before Christmas and Easter, two important holidays that are widely celebrated among the predominantly Christian population of Bolgatanga. The festivities are an excellent opportunity to engage a seamstress to sew festive new dresses for the family - preferably the fabric of the husband’s shirt matches that of his wife’s dress. Apart from these boom times, most of these seamstresses are either “managing” or “suffering”. Although these qualifications are not easily put into words, it ranges between worrying how to make ends meet, how to pay your children’s school fees, renew health insurance or pay for medicines (“managing”) and not being able to feed your children in the morning, to buy them sandals, nor to treat their malaria (“struggling”). If a customer appears, a seamstress usually takes her measurements and does – depending on the dress - the required calculations, after which the customer goes to the market to buy the needed materials. Once the cloth is brought, a seamstress – with the help of apprentices - cuts the fabric, sews the pieces together and waits for the customer to return. During the day, many seamstresses have idle moments that are used to pay a visit to a hair salon in the

¹³⁶ Due to the scope of this research, I did not investigate these few successful businesses in town. I was not searching for golden rules of entrepreneurship in the Upper East and therefore less interested in finding out why several businesses did manage to attract customers. Interestingly, one fairly successful seamstress told about her personal journey and emphasized her struggle to gain a level of self-confidence and break free from her (typical) Ghanaian upbringing. Reflecting on the many seamstresses who are struggling to stay alive, she said: ‘This country, the Upper East, they are not serious. I think it is from their houses, their backgrounds (...) My mother and father did not have interest in me. They didn’t take notice. Nobody minds you. (...) I told myself, there is nothing. Nobody is there to help’. Investigating the trajectories – the struggles and successes - of seamstresses who did manage to start a business, can shed light on the trajectories and choices of the less fortunate seamstresses. However, this was outside the scope of this research project.

adjacent booth or to buy some vegetables at the market. During the hottest hours of the day, many women rest, lying down in a corner of their workplace, sometimes together with their children. Seamstresses who have the luxury of having apprentices can send them to buy food or fetch their younger children from school.

Around 5 p.m. - approximately an hour before dark - seamstresses and apprentices are preparing to return home. After the walk - or ride - home, women fetch water and start cooking. TZ¹³⁷ is the most common dish in the Upper East region and takes approximately 1.5 hours to prepare. Women grind the maize or millet to flour, boil water and gradually add the flour to the water. The subsequent stirring and resting process takes approximately an hour. In the meantime, women cook the groundnut or green leaves soup that is usually made of vegetables, tomatoes, onion, pepper and pieces of chopped fish. TZ is served in bowls together with soup; younger children share a bowl with their mother, while men usually get a separate one. After supper, children are bathed and sleeping mats are rolled out - inside the house during the rainy season and outside in the yard or on the roof during the hot season. Depending on the relations with the extended family or neighbours, women can chat with others, sit outside for a while or withdraw into their yards or rooms. After a day of at least 15 hours, many women go to sleep early:

It is not easy. When you go to the house, you cook. After the cooking you are sleeping. Because you are tired. (Janet)

WORKING ON THE LAND

In addition to their chores in the house and in the workplace, young women in the Upper East have farming responsibilities on the (family) plot. Sowing, harvesting and plastering houses - before the rainy season commences - are tasks that are exclusively performed by women, while men prepare the land, weed and build new structures - as addressed in the previous chapter. Ophelia explains:

¹³⁷ "Tuo Zaafi". Other popular daily dishes are plain rice with soup or jollof rice.

We [women] in Bolga do a lot. Especially when it is dry season. You have to make sure, you plaster the houses. Oh, we here suffer a lot. That is women's job. You go and look for cow dung, you collect that one and come. You fetch some things they call *bulle* in our language, it's sand. We bring that one in and mix [it] with the cow dung. We mould the walls with it. So next rainy season it will not fall. That is what Bolga women do when dry season ends. [In] the rainy season, they sow. If you don't have a man to help you, and you don't have money to take labourers, you weed it yourself. So they work a lot.

Christiana (32) remembers the toll the farming season took on women in the village where she grew up:

It is not easy. Farming time you see the women going up and down, doing farming-people work. To get some money for their own pocket. Farming groundnuts, maize and millet. They do their own small, and finish. Then they go and farm for the people and get money for their own and other things. Because they are not working [salaried job] that is why they work [on the land]. When the child is sick, they have to go and sell some [produce] and buy medicine. If they want clothes, they have to sell some of the products. In our area, if you don't have fertilizer, you can't farm. And if you don't have money, you cannot do.

During the farming season, many seamstresses divide their time between the land and the workplace. It can take days, or weeks, until they return to their market booth. Those who don't have many customers, will prioritise their farming activities. Others - such as Ophelia - dream about different solutions, such as hiring farm hands. However, most women cannot afford this:

You take labourers to do [farm work] for you and go and pay them. If you have a lot of plots, it is better you go to your worksite and employ people to do it [farming] for you. Because you do, and just sit in one place, it won't work for you. You have to do here and do there. And all. And for us, we are one and can't do that. So you have to get employees, that are doing that one for you, the work that the employees can do. And you be in your own worksite too. Here, if you don't manage a lot of things it will pain you. Everything is expensive.

















Since most households are dependent on the produce of their land for survival, women do not consider it an option to abandon their farm work and concentrate on their business.

IMPLICATIONS

Women's busy schedules cause them to have little time for other things than managing households, taking care of the children, preparing food and spending time in the workplace. During the week, there is no time for either leisure or rest. Social relations are maintained within the boundaries of the extended family, at the work site or on the way home. Visits to the hospital, a pharmacist, the bank, the health insurance office - and all other tasks that fall outside the scope of regular schedules - can only take place during work hours and are extremely time-consuming due to long queues. Weekend days deviate from this rhythm. Saturday mornings are designated for washing clothes and many young women spend their Sunday mornings in church. In the afternoon women have some time to rest and spend time with their family. Or, as Janet, summarized it:

There is no free time. The cooking, the fetching of water. Everything. Saturday's or Sunday's - when you are in the house, when you finished washing - you can rest. Then Sunday after church you can rest. But as for working days, there is no rest.

This scarcity of time has consequences for the capacity of girls to take on new tasks, complete assignments and fulfil other people's expectations, whether these come from within their family, their "madams" or from NGO staff. Moreover, it is not only the actual amount of time that is scarce, but young women often lack the energy and flexibility that is expected of them - most explicitly by the NGO, as will be discussed in the second part of this chapter. While chapter 5 elaborates on the effects of scarcity - in the broadest sense - on the performance and motivations of young women in relation to entrepreneurship, the following section deals with the mental capacity that these women have left at the end of the day: what are they struggling with? How do

they feel? What do they see as the cause of their predicament? What are they aiming for?

THE BITTER AND SWEET FRUITS OF LIFE ¹³⁸

It is not all the time that I eat. When I eat in the morning, then I go back. When I close, around 5 p.m., I go to the house and then take my supper. As of now, I do my own work, and I get money. So, it's maybe the supper that I go to my parents and eat. But breakfast, lunch it is me myself [who can pay]. (Ajara)

Here in Ghana, if your husband returns from work, and come to home, sometimes they won't mind you. They just go and take (their) bath. Especially we, we are Muslims like this, he just takes his bath and go for pray. As for me, I take everything in the house. The men, sometimes they help you. Sometimes no. They won't mind you. (Abiba)

While Ajara is proud that she is able to buy her own breakfast and lunch nowadays, Abiba points to the uneven workload of men and women. Both quotations point to important daily struggles. Most revolve around obtaining (cash to pay for) basic necessities. First, families often need to buy food in the market when granaries are empty at the end of the dry season – as explained in the previous chapter. Furthermore, health insurance – although heavily subsidized – is not within reach of some of the poorest people. In many other cases it is not given priority.¹³⁹ As a result, many women are uninsured and postpone a visit to the hospital. Instead, when they are ill, they use herbal medicines or try to sit it out. Doctors often complain about this

¹³⁸ Through making use of a tree as an example, two focus groups were devoted to discussing several aspects of life: “sweet fruits” (joy, successes), “bitter fruits” (struggles, worries), “broken twigs” (disappointments in life, irreversible setbacks), “winds” (unexpected circumstances that caused “twigs” to break) and “the roots” (perceptions about where problems stem from; structural, underlying causes of problems). The objective of this exercise was to gain understanding about what girls perceive as their most pressing problems, what they thought were causes of these problems and how this was related to their work attitude.

¹³⁹ See Arhinful, D. K. (2003). *The solidarity of self-interest. Social and cultural feasibility of rural health insurance in Ghana. PhD thesis. UVA* for more information on this theme.

behaviour, which results in aggravated medical conditions. In the meantime it hampers women in the performance of their daily duties.¹⁴⁰ Moreover, women are not only responsible for their own health, but also for the well-being of their children and other family members. At the workplace, absenteeism was often attributed to the need to take care of sick children. Occasionally, sick children were brought to the workplace and laid down to sleep on a piece of cloth in the corner.

The difficulties of gathering the necessary school fees, already discussed in the previous chapter, even extend to girls who do not have children themselves. Many of them feel responsible for raising money to pay the fees of younger brothers and sisters or the children of siblings. Several young women doubted whether they could assist them in entering an SHS in a few years' time, in order to let them 'reach further' and 'have a future'. As a consequence, the young women in the programme experienced anxiety, felt insecure and were angry. Dealing with all these worries was strenuous and preoccupied them. One of them explained it as follows:

There is no money. No money to solve the problems. I lie in the room thinking when and where will I get money?

Another young woman explained that she felt insecure because she saw the condition in which her elder two sisters found themselves. She often wondered whether, in a few years' time, she would end up in the same situation and see her illusions shattered. Another girl's father recently passed away, which made her worry that she would have to go and live with her uncle, to whose house she now belonged according to the patrilineal system. Furthermore, some of the seamstresses expressed anger and frustration about the fact that there was 'no money in their bag'. This, they felt, made it impossible for them to buy the little things that can make life more pleasant – some fried yam for lunch or a sachet of cold 'pure water' on a hot day. It might not be those

¹⁴⁰ For example, one of the apprentices in the PAN programme had not attended to a sore on his thumb. Without health insurance or money to pay for a visit to the doctor, the sore had continued to grow until it reached a point that amputation was almost inevitable. Cutting away part of the thumb was eventually chosen as a second-best option. He could not use his hand for weeks. Also, Margareth - already mentioned in the previous chapter - walked around with a constant stomach pain due to a recurrent typhoid fever. As a result, she hardly ate which made her feel weak and dizzy during the day.

purchases per se that were important, but the feeling of being excluded from a world where those with salaried jobs flaunt their relative wealth and they themselves face shortages and the feeling that they 'have not made it'.

Consequently, jealousy, gossip and deception often affect the social relations or family life of poor girls in the region, destroying friendships in the process. Girls mentioned disputes over acquired items, the use of electricity, insults and mutual mistrust. Of course, households and the way they interact differ, but the considerable number of girls who drew attention to these problems shows that it is of some importance. In one of the conversations about this topic, the following was said:

Your best friend is your worst enemy. For your best friend knows your secrets very well. Your plan, your decisions. A lot of your discussions. Now, there is a saying that, give thousand chances to your enemy to become your friend, but don't give one chance to your friend to become your enemy. For your friend knows your plans.

Other girls indicated – as a sign of their integrity and seriousness - that they didn't mingle and just did the greetings but were not interested in befriending someone outside their house.

Girls' intimate life also caused a lot of stress and worry, such as unfaithful husbands - and the related worry about 'getting the sickness' (HIV infection) - alcohol abuse, physical abuse, teenage pregnancies and husbands or boyfriends that did not contribute financially to the upkeep of their child. Clemencia (25), one of the most optimistic and light-hearted girls in the workplace, eloquently described why she found it difficult at times to concentrate on her sewing and how she could get overwhelmed by emotions:

Sometimes. To me. I to me. I am going home in the evening. I am thinking, tomorrow, where I am going to work? Or what am I going to do? Do hard work, so that I get money? I am not yet married. What am I going to do? If I get married, I will [have to] take care of my children. With my husband. And my business side. Everybody is important for everybody. If you [otherwise] just get up and say, oh, thank you Lord. You are now thinking these things: husband, children, money. It is important. Sometimes, you should be happy and you are

not happy. If you are a madam, and you are not getting anything. You [still] have to be happy. Because as you are sitting in your shop, and someone will appear and see you. Maybe the person will think 'ah' this lady or this madam is not happy. Me, if I am not happy, I will hide it. I can talk today, oh, I don't feel happy and I don't know why. I talk to Janet or Ajara. I don't feel happy and I don't know why. Maybe if they have advice, they can advise me: 'Oh Clemencia, you take it, it will go. It is normal.' Sometimes, to me like this. The last two weeks I was not happy. Because I was sitting with so many people, I had to control my heart. And just talk small-small to them. So that nobody will know that, two weeks I was not happy and I don't know. I am happy now. It passed. Because the other day, I didn't get money and it was a long time I haven't seen my mother. And sometimes here, some of them they are jealous, talking. So the last two weeks I was not happy. But I continue praying and I talked to my friends, that I should take it easy. And now I have seen my mother. And my mother also talked to me. If you are in a group, you are always facing it like that. You can't get it like it is your mothers place. So you have to be happy. You realize, oh it is a normal thing. It's normal.

Clemencia, as so many others, felt trapped at times. She wondered how she would ever be able to manage and experienced stress and anxiety. She was not only worried about work and income-related issues but also mentioned loneliness, the absence of family nearby and not having a husband and children as pressing concerns that made her feel sad.

Lastly, worries of young women also revolve around work, the absence of customers and the lack of money to build their own workplace. These complaints can be looked at in different ways. While the NGOs regard it as a sign of failing motivation on the part of these young women, it is argued in the next chapter that their struggles get in the way of tapping their full potential as "entrepreneurs". By contrast, young women express their gratitude for being alive, having family and receiving small gifts:

Life. Being alive, not being dead. Being able to get up in the morning. God wakes you. Life. Father and mother who took care of me. Cloth, food, life. When I get up in the morning and things are happy. When I have life I happy.¹⁴¹

Furthermore, they expressed their gratitude for having parents, siblings or children:

Parents who put all efforts into education, being literate. Father, mother, sisters. Being with family. When I see my children I feel so glad. I have a child. I am happy to have a parent. Seeing mother and father. My child. Sister. My sons. Seeing my children happy. When I see my family happy.¹⁴²

Also, food, being able to pay school fees, having money, being a “madam” and family who helped them with small contributions were mentioned as sweet fruits in life.

Food to eat in the morning. Children able to go to school. I am a madam. Money. Mother who can give me something small in morning. Sister who helped with buying sewing machine. Small gifts that elevate worrying and suffering.¹⁴³

It is to these things - family, food and health care - that most young women devote a considerable amount of time, attention and the little money they have. At the same time, it is a constant source of worry. The next section looks at the way how, at the backdrop of this, young women envisage their future business, what they find important in running a successful shop and gives attention to the role of socio-religious norms.

MODEST ASPIRATIONS

“BY GOD’S GRACE I WILL GET A PLACE TO SIT”

Starting one’s own business is - having completed an apprenticeship - a logical next step on the path these young women find themselves on. Although they had envisaged

¹⁴¹ These quotations were retrieved in a focusgroup in December 2013, while making use of ‘the problem tree’ as a tool of analysis. The comments were made by various girls.

¹⁴² Ibidem

¹⁴³ Ibidem

their future differently, capitalizing on their sewing skills is now their only potential source of income. Apart from the money to build a shop, almost no additional costs are needed to start a sewing business. Their main instrument, the sewing machine, is already in their possession. As noted above, at the passing-out ceremony the “powder money”, meant to assist the young women with opening her business, is often not sufficient or needs to be used to pay for the expenses that are made that day – food, drinks and rent of the location for the festivities. Therefore, the next hurdle for young women is to gather money to build their “shop”. A shop - that serves at the same time as a workplace - is usually a structure of mud building blocks and corrugated iron of approximately 10m². Sewing shops can be found alongside the road and on the market. Some have a small storage space where the sewing machine, table and stool can be stored during the night. At the high end of the scale, one finds iron containers being used as workplace. In principle, seamstresses work alone and do not share their workspace with others, apart from their own apprentices.

After graduation, some girls aim to build a shop near their house in the village, while others prefer to work in town. In order to do so, women depend on fathers, uncles, brothers or husbands for the necessary investment. However, investing in a sewing business, is not necessarily high on the list of priorities of families. Especially in poor families - in which many are struggling to survive - young women often do not find someone who is in a position to offer help. In other cases, family members are not inclined to help. Victoria (35) had no idea of her husbands' financial situation, but suspected he was not willing to contribute and therefore stopped asking for his assistance:

He said he can't afford. I don't know. He is not telling me about him. I don't know whether he is saving. He says he can't afford a container. The only thing he was saying (was): I was in the house and working, why should I want a container?

Due to the lack of cash, many young women in the Upper East start their business from home; they bring their table, stool and sewing machine outside and start sewing from their veranda or from under a tree. While this is not an ideal situation according to the women - customers prefer to bring their cloth to a proper, nice-looking

workplace - it gives them a chance to earn “something small”. Victoria worked from home for eight years before she enrolled in the STEP-UP programme. She explained:

I was doing it small-small. I wasn't happy about it, because I also needed a shop so that I sit there on my own. When you have a shop, the business is different from when you are in the house. When you are in the shop, you can see many, many customers. You can also get some children [apprentices] to train. When you are in your house, when they bring the things [fabric] and you sew, the way you charge them, they don't value. They will not pay what they are supposed to pay. They will give you less. Nobody will like to come to your tree. So, I wasn't happy, but, I can't afford getting a container.

Victoria's explanation illustrates the widely shared view in Northern Ghana that sewing from under a tree is a clear and visible sign of poverty. As a result, these seamstresses are less likely to attract customers since many women do not like to associate themselves with a poor seamstress. They seem to feel as if the poor situation in which the women find themselves reflects on them as well. Furthermore, these customers want to avoid the suspicion that they are not able to pay the regular amount of money for a dress; seamstresses who work from under a tree either charge their customers less or even let the customer decide how much she is willing to pay. Also, customers regularly take advantage of seamstresses who working from home and pay less than they are supposed to. A further aggravating factor is that seamstresses who work from home often do not train apprentices because parents are not inclined to bring their daughters to a seamstress without a shop. Since training apprentices is a considerable source of income for seamstresses, this entails a further economic loss for those working from home.

Girls who were still in NGO training (PAN girls) and young women who had been working from home for a few years after their NGO programme (STEP-UP girls), shared the view that once they would succeed in raising the money to build their own shop they would have less to worry about. Most envisioned their future business in similar ways. Young women aim at achieving – 'by the grace of God' - 'a place to sit', so that they can receive customers and are able to train apprentices and sell fabric. An eventual next step is expanding their business from a mud-structure to a container.

Thus, these modest ideas about starting up a sewing business and what is necessary to achieve this stand in stark contrast to the ideas about successful entrepreneurship that the respective NGOs advocate, as will be elaborated upon below.

“BY GOD’S GRACE I WILL MAKE IT”

Women discerned several conditions that they found important for a successful business venture. A first striking similarity in their stories – whether they are Christian or Muslim – was the way they linked their faith to their business venture. All girls mentioned “being a God-fearing person” as the single most important quality that would help them to succeed. While it is hardly possible to disentangle faith, discourse and the reproduction of socio-religious values, it is safe to say that many young women expressed a deep trust in the providence of God. They regularly ventilated their insecurities and worries through prayer. Fearing God, they explained, does not only mean putting your trust in God but also entails being honest and trustworthy (giving the right amount of balance and fabric left-overs back to your customer), giving a helping hand to those in need (accepting a lower amount of cash or not insisting on payment at all, sharing one’s food with those who cannot afford it) and trying to be an amiable person (always being polite, respectful and cheerful even in the face of insults). The importance of being a God-fearing person was a recurrent theme in young women’s stories, with sometimes very practical implications:

You are supposed to fear God. If somebody give you cloth, you must sew it and give it to that person. Without God, you can’t do anything. Because it is God who gave you life. Maybe strength to go to your shop, to do something. Secondly, if you are not a God-fearing person, if you are going to sew office wear for somebody, the price can be this one -100 Ghana [Cedi] - if you are a God-fearing person, I can decide to do it maybe for 90 Ghana Cedi for you. So you can use the ten Ghana Cedi to buy some other things. That one, I am using it to help you. But in the form, you must pay 100 Ghana [Cedi]. If the person is not a God-fearing person, maybe the person can even double it. And tell you the thing is 120 or 140. Because there is no God-fearing in it. That’s why. Maybe someone brought this thing, maybe the person don’t have money to buy lining. And you have some old-old lining lying there. Maybe you can use it to help the person. So you make

the dress very good for the person. To know that, “Oh, this person is really a god-fearing person. She uses her money to make my dress this nice for me.”¹⁴⁴

Young women exhibited a deep faith in the importance of offering assistance to those in need. They referred both to its intrinsic value and to the prospect of reward.¹⁴⁵ Invariably, they linked their thoughts to a broader (religious) framework through which they explained their ideas and decisions.

If you see somebody and this person don't have something. Because of God's name come to your mind, you help the person. If you have a God faith in your mind. If you see anybody, you know that it is your mother's child, or you see you are the same. (Clemencia)

If you are a god-fearing person you not hate people, you laugh to everyone who comes to your shop. Be free with the person, if the person is not nice or anything, you still feel comfortable with the person. I think this is the most important thing. Then customers will come. Someone may come and beg you: “Oh I don't have money. And I want to sew this dress”. And if you are a god-fearing person. You sew for her. At the end, God will reward you one day. (Janet)

Also, they realized that next time, it could be them asking for favours. Related to the ideal of being and behaving like a “god-fearing person”, was the conviction that a successful seamstress should be a “free person”, a mixture of being sociable, polite, respectful, humble and not easily distracted by the rudeness of customers:

[If you are] laughing, free, everybody likes you. If you are a madam you are supposed to be a free person. [If someone] comes to sew [brings fabric], and you didn't do well, she comes back to insult you. You should beg that person. If you are not polite, they will not come to your shop. If you insult them, they will not come back.

You have to be free with everyone. Everybody at all. God says you should love one another. When you are free, people also like you. But if your are difficult, no

¹⁴⁴ Focusgroup PAN.

¹⁴⁵ This (partly) points to the expected reciprocity ingrained in ethical actions about helping other people.

people will come to you. [There are difficult madams] they like insulting. And when you get to them, they won't even smile. The way their faces are, you are not even comfortable. (Janet)

You should be free with your customer. You shouldn't talk harsh. So that there will be no misunderstanding between you and your customer. Even if your customer comes and her speech is not correct, you have to be polite to her. You have to be free with all your customers. You be a good person to them. Not to lose your customers. (Ajara)

A further advantage is that being known as a "free person" attracts apprentices, something that can be turned to advantage, as Clemencia, regarded as one of the more successful (homeworking) seamstresses, explained:

I have to know how to talk to people. Respecting people. Laughing to others. Telling them, if you don't have work, maybe you can come and learn handwork. If you are a good madam, you are free with others. You just be free with them. If you are caught in the face, nobody will fear you to come. So that you teach or talk. If you are not free, they [potential apprentices] are afraid of you. But if you are free, they will come. They know that 'oh, this lady is a free person. So if I come to hear, maybe she will help me. So I also pick up [sewing skills]. [However, if you are too free] they won't pay. Because you were free with them. They just come and be joking, joking. And you know that you will suffer before you finish it. But because of your freeness, they just come and be laughing and confusing you. I have this, you can take it. Sometimes you can be free, but also sometimes you have to let them know that, oh, you have to pay.

Clemencia's story indicates that building social relationships – which are needed to bring customers and apprentices into your shop - has its flip side as well. Some customers invoke their social relationship with the seamstress as an excuse to avoid payment. Non-paying customers are a substantial dilemma for seamstresses - and other business owners for that matter – and there is a fine line between being "free" with your customers and being unable to assure proper payment for your services.¹⁴⁶

¹⁴⁶ Furthermore, as is a well-known feature in the (informal) African economy, asking your relatives to pay is not socially acceptable.

These difficulties also stem from the initial position in which seamstresses find themselves: being poor and on one of the lower rungs of the social ladder does not leave many other options than acquiesce in what customers are willing to pay. These dynamics are frequently discussed between a madam and her apprentices. Most madams offer this advice:

When you pass-out, your madam will always tell you that, if you work and get your shop, or if you are sitting at your house, don't be sewing things for your people. [relatives, neighbours] But collect small-small. So that you get something. Because you buy thread and if the (tape) measure break, you go and buy. You lose your money and buy the things, to do it for the person. And you won't get anything. So our madam, the passing out time, she always sit down and discard this all for you. So you know how to handle yourself. (Abiba)

Put differently, "madams" do warn their apprentices not to sew for free, because, by doing so seamstresses will slowly 'lose their money' since they have to buy new spools of thread while not receiving pay for their services. Other conditions that "madams" and apprentices deem valuable for running a successful business - apart from being god-fearing, offering a helping hand to those in need and being "free" with your customers - are being trustworthy, fast and 'a good planner'. The planning the girls refer to, however, is mainly concerned with the sequence of actions. A good seamstress thinks ahead and calculates the amount of fabric that is needed before she starts cutting.¹⁴⁷

If you have a shop. And you don't collect time. Most of us Africans, we use "African time", maybe you can tell your customers every day six o'clock or six thirty I [am] always present in my shop. Maybe the person can trick you and see whether this is true or not. And come around six o'clock. [If you are not there] it means you are not a good planner. If you don't collect your time, you are not a good planner. You have to plan all these things. Start sewing. start cutting. (Clemencia)

¹⁴⁷ When you don't plan well, you end up by spoiling it. Anything that you are going to do. (Janet)

The above traits were considered to be far more important than, for example, new designs, innovative ideas, or unique products to sell. Most girls intended to work along the same lines as their colleagues: sewing dresses and, if there was money left, investing in fabric, so that potential customers would not need to visit the market.¹⁴⁸ Other options considered were the sewing of nicely designed dresses in advance and hanging them in front of the shop to attract customers. However, money to buy fabric without the certainty of reimbursement was a risk most seamstresses could not take. Furthermore, perfecting one's technical skills was deemed important, for example, learning how to sew men's trousers.

You have to learn new things. So when you don't have any idea, then you are on the back side. You don't move forward. (Janet)

[When you] make your shop. When you go to somebody's shop, you can get your idea from that person and you come and do it on your own. (Ajara)

This does not, however, imply that there is no creativity among seamstresses but that there is simply no cash available to carry out ideas and, furthermore, that investing in creativity and innovative ideas it is not seen as a priority. Other conditions - being "god-fearing" and a "free person"- were deemed much more valuable in order to let a business succeed. Of all young women in the project, Clemencia displayed most creativity; she used left-over material to sew colourful doormats:

Sometimes, we are here (workplace STEP-UP) and I have [made] the doormat. I did it. And I think, let me make it like this and put it there. Somebody come and ask about it. Then you create more and hang it. If they like it, they come and ask about it, and I create more.

¹⁴⁸ Transformation of African economies through innovation is becoming a central theme in (economic) development discourses. The word 'innovation' was used no less than 221 times in ACET's African Transformation Report 2014 'Growth with depth'. Innovation, it is often presumed, should take place in the MSME sector. How this is supposed to work out, is less clear. The ways in which these girls in Bolgatanga (according to the statistics part of the MSME sector) perceive their work, opportunities and priorities – a struggle for survival and the absence of incentives to innovate - sheds light on a segment of the population which is expected to come up with innovations, but 'fails' to do so.

This also points to the heterogeneity within such a group of apprentices and begs the question whether creativity is something that can be taught in the first place. Furthermore, tapping creativity (or innovativeness) – while being regarded as an important condition by many theorists of entrepreneurship - is not easy to incorporate in an NGO training programme. Despite a shared understanding about how a successful seamstress should behave and handle her shop, the most important hurdle that kept young women from realizing their ideas was a lack of cash. Victoria pointed out:

All of our suffering is because of money. If I had money I wouldn't be here [STEP-UP workshop]. I would be in my shop. Open it, to furnish it the way I want. Organise it the way I want it to be. And I would be there. But because I don't have, that is why I am here.' (Victoria)

Money is important. But without work, you won't get money. (Janet)

This lack of money to start a business - as was discussed in previous sections - is not an issue that is easily resolved through working from home. Due to their daily struggles to obtain food, pay school fees and health care, saving money is extremely difficult. Although the prospect of having one's own shop is alluring, it stays out of reach for a large number of young seamstresses. This, in turn, puts off many from investing a lot of energy in establishing such a shop, especially when their present situation already confronts the young women with many other immediate challenges.

ASPIRATIONS AND PRIORITIES

Considering the above, it is worthwhile to look at the aspirations that many young women expressed once they settled down as seamstresses. What did they want to achieve in life? What did they see as their priorities? How did this become visible in the way they managed their time, money and energy? In short, the aspirations of the young women appeared to be very modest. Girls spoke of 'having a place to sit', 'by God's grace earn something small', 'having food in the morning' and 'being able to send their children to school' as their most important goals. It shows that their aspirations concerning their businesses are intertwined with their life priorities, such

as being able to take care of their children and family. The apparent modesty of their aspirations is hardly surprising given the fact that, as shown in chapter 3, all of them had envisaged a different future for themselves. At first, they were severely disillusioned when their lives turned out differently. Later, many still struggled to obtain basic necessities and found it hard to make ends meet. The only thing that they were actively trying to further the future of their children:

I was thinking I would collect pay. It is unfortunately that I didn't make it. As of now I am thinking about how to take care of my child. Getting food. Getting small-small and manage [so] I can take care of the school. Maybe if she is going for Secondary level, maybe she thought she don't have money, she can go to a person so that person will [give] my child [so she can] be someone in the future. Because I didn't go to school, I want my daughter to go further. I don't want her to become like me. That is why I want her to go. (Christi)

Christi's quotation shows how these women's own disappointments served as a forceful imperative to avoid that their children would have to go through the same. All young women indicated that they found the education of their children – up to SHS and beyond - extremely important. They wanted to make sure their children have a future in which they can decide themselves what they want to do in life. Women's efforts to this effect were not only reserved for their own children, but extended to the education of sisters, nephews and nieces in comparable circumstances. As Janet described it:

I just want to get my shop. Then I get customers. Then I get children - apprentices - so I also train them. I just want God's bless, and I have a [work]place, and I have customers, and I help her [sister] to go [to school]. My parents cannot help. (Janet)

The important thing for them [is] to learn. If you don't learn, and you want to do this, you cannot do. (Christiana)

For this reason, the little money that seamstresses earn is often directed towards paying school fees – their top priority - instead of investing in their business venture. From their point of view, it is their duty to make sure that their children don't follow

in their footsteps.¹⁴⁹ Some poor women are actively engaged in trying to find a good private school for their child as they have little faith in government schools. As Ophelia pointed out, due to low wages, teachers at government schools are not known for their dedication. She observed:

Very soon the child will go to school. We will have to take her to a good school, when you want your children to be educated, I will have to take her to a private school. If they don't go around, some of them [teachers] are not serious, they don't sit down to teach the children. Some of them, they speak Frafra to them. While the child is not supposed to take Frafra in school. When you take a child to the private school, you see the children very educated. That is what you want for your child. I want her to become a lawyer in the future. I want her to become a good educated person. Me myself, I wanted that one. But my mother did not agree. That they capsize them and bury them when they die. They don't bring them up. They put their face down and then bury them. That was what she told me. (laughing) That was when I was ready to complete my JSS. But I won't have it for my daughter that way. I want her to be a better person, more than I.

This last statement also makes clear that these young women realized that they grew up in a time in which the generation of their parents had different ideas about education and 'progress' – as they called it. Young women expressed their happiness that their children grow up in a different time and accordingly want to give them opportunities they never had:

You know, nowadays, it's like, the children are enlightened more than the olden time. The education is now open, there is telly, they are watching, they are seeing things. So, you know, they pick things fast. That's why. In our time, TV was not there. Nowadays there is computer, there is phone. Those days it wasn't there. So I think that is the reason.' (Victoria)

Nowadays it (early marriage) does not exist. But first, when you just do your first menses, they take you to your husband. Things have changed importantly.

¹⁴⁹ This relation between education and the desire for your child to progress in life, was also the reason why the father of one of the girls sent his daughter to vocational school; 'I don't want her to follow in my footsteps'.

We are now in the modern system. We have internet and all. It is around fifteen years now, we are in the modern system. We have been to school. At the time of our great grandparents, they don't even force you to go to school. It is not a must for you to go to school. How to keep yourself neat. We are neater than in the olden days. You can even see a small girl, and she doesn't want to be dirty. Then, we share ideas to each other. If I have something that is eating me I go ask somebody, this and this is happening so I don't know what to do. That person advises me. Or that I should take it to prayer. It is easier to ask for advice then before. Because a couple of years [ago] I can't stand in front of my father and say this and this happened to me, and I want to do this, or speaking plenty to you father, neither your mother. To ask, this is happening to me, how will I do? (Ajara)

The majority of young seamstresses actually live a life marked by scarcity. Hence, if – by the grace of God – money comes their way, they will open their own shop but without planning to engage in any entrepreneurial endeavours. They are not actively searching for ways to let their business prosper and grow. If they can attract enough customers so that they can feed themselves and their children and take care of their basic necessities, they feel as if they have reached their full potential as seamstresses. Driven by a desire for peace of mind and to have less basic problems to worry about, these young women saw the STEP-UP programme as an opportunity to open their shop. How their expectations clashed with the objectives of the NGO concerned will be discussed below.

CONFLICTING EXPECTATIONS

Almost one and a half years after the first girls enrolled in the Seamstresses Training Enterprise Project (STEP UP) of the Youth Harvest Foundation Ghana (YHFG), the graduation of the seamstresses took place, after which they left the programme - disillusioned and embittered. Likewise, the staff of the YHFG felt disappointed and were fed up with their first group of trainees. Both parties attributed different causes to their – partly unspoken – conflict. Instead of giving a factual account of the conflict, this section traces the roots of the animosity back to differences in expectations,

perceptions and frames of reference.¹⁵⁰ This section is, on the one hand, a continuation of the description of everyday lives of young women and their struggles, while at the same time, it serves as an example of how the objective to teach entrepreneurial skills to lift women out of poverty can easily fail as a result of the neglect of conjectural (personal) and structural issues. Furthermore, this section advances the argument that training programmes of this kind are insufficiently grounded in empirical knowledge, as elaborated upon in the last chapter. Rather, such programmes rely on theoretical underpinnings that take the promises of entrepreneurship as given, irrespective of the socio-cultural and economic context. Moreover, they are based on - often unspoken - philosophical premises that, in certain social contexts, are simply not shared by the target groups of these programmes.

A B R I G H T S T A R T ?

Despite the lofty objective to equip young seamstresses with skills that will lift them out of poverty and enable them to take control over their own lives¹⁵¹, from the start, divergent expectations led to tensions in the programme. The idea behind the project was that YHFG would train a first group of young seamstresses in a brand new classroom at the outskirts of Bolgatanga town. In the classroom - equipped with electric sewing machines, stools, tables and fabric - the young seamstresses would work and receive technical, entrepreneurial and life skills training.

Most young women heard the announcement about the STEP-UP programme on the radio, while others heard it on a bi-weekly seamstresses association meeting they attended. They understood that an NGO was looking for young women who had finished their apprenticeship but who had not succeeded in building their own shop and - as a result - worked from home. Christi recalled;

They were telling us we should come. Those who passed exams and who don't have a sitting place [a workplace]. That we should come and that they wanted to

¹⁵⁰ The sections below are based on information that was gathered during the fieldwork in March 2012 - when the programme was well under way - and fieldwork in December 2013 when the programme had finished.

¹⁵¹ <http://www.yhfg.org/projects/step/> 10 June 2013 - website text has been updated.

help us. When we finish the project there is something given to us. Something small for us to go and look for our sitting place. If the money is not enough for our sitting place, we can still remain here for another year, so we can add it to the money they have given us. That is why I came. I am now waiting to see. They didn't tell us how much they were going to give us. I don't know if it is enough.

The NGO's idea was that - during the year - the young women would work together to obtain assignments, display and sell items from their shop and participate in the training classes. At the end of the year, the money that the girls had collected on the joint account - minus the expenses - would be distributed amongst them. They would leave the programme "empowered" and the quality of their work would have improved.

The girls concerned, on the other hand, were foremost interested in being enrolled in an NGO programme that seemed to them an opportunity to work, while they took the additional training for granted. Although some of the seamstresses mentioned the opportunity to develop their technical skills as an additional reason to join, the prospect of work - and earning money - sounded enticing and stood in stark contrast to their experiences so far - working from home, receiving few customers and earning little money.

Yet, the fact that they were themselves responsible for finding customers was not clear to them, when they enrolled in the programme. Instead, the expectation of receiving something at the end of the programme served as a major enticement for the girls to enrol. Through committing themselves to work for the programme, they figured, opening their own shop would suddenly come within reach. Although there is no sign that the NGO made any promises about the amount of money that would be distributed at the end of the year, it became the main reason for enrolment. To some extent, it was clear to the girls that the amount of money would depend on the profits they would generate in the course of the year. However, this did not serve as an incentive to use their skills in the way the NGO expected of them. In other words, the girls expected financial 'help', while the NGO offered 'training':

It is because of the help we are here. So maybe, after the project finishes, whatever they will use to help us, I will also use mine too. If it [the amount of

money] can make a container, I will do. If it can't make I will see whether it can make a [workshop under a] tree. I will go and buy some things. (Victoria)

It's from the [seamstresses association] meeting that I heard [about the programme]. They came and were talking about it. For those who don't have shop, they want to begin a shop for them. Then I said: OK, it is better for me to be sitting in. It is not always that I sew in the house [have customers]. I said, it is better for me to come and join them so that if I don't know something, my colleagues, I will ask them. I get different skills from them. So that is why. I ask, what I don't know, I ask. And what they also don't know they ask. I learn from them. (Ajara)

THE PROMISE OF HELP

The concept of receiving help can be explained in multiple ways. For the young women, most of the time 'receiving help' referred to a situation in which someone steps in and takes over a (financial) burden. Most large financial obligations cannot be met otherwise, whether these are SHS fees, a hospital bill or building a shop. In the case of receiving help, someone 'takes pity with them' and decides to offer support. For these women, their financial problems could not be resolved by spending their money more wisely or by saving more consciously. Asking for help often was simply the only way to make do or get something done.¹⁵² Thus, by far, the majority of shops in the market in Bolgatanga town has not been established through savings of young women themselves, but through financial assistance of fathers, uncles, husbands or others, who stepped in and supplied the required sums of money. The young seamstresses themselves replicate this principle by occasionally 'taking pity' on customers who cannot pay by 'forgetting' - wave aside - the money they are supposed to collect.

Possibly, the girls had expected (unconsciously) that a similar dynamic would govern their relation with the NGO. The fact that they enrolled in an NGO programme - while the girls were aware that NGOs exist to benefit the poor - in combination with

¹⁵² Women indicated that they had approximately three people they could turn to for money in case of an emergency.

the explicit statement by the NGO that it would 'help them', led the girls to believe that 'at least' the NGO would do its utmost best to contribute financially to the opening of their shop at the end of the year.

Furthermore, for most young women, the programme was one of the few environments where they came into contact with people who were financially better off than them. Clearly, there were tensions between the girls - struggling in many respects - and the NGO staff, perceived as relatively well-off. At least the girls figured, NGO staff have a salaried-job, drive a car or a motorcycle and do not have to worry about food or health insurance. Painful differences, such as NGO staff attending a lunch meeting, while some women could not afford to eat that afternoon, underscored these inequalities. From the young women's perspective, it made it difficult to believe that the NGO would not be financially capable of 'helping them'. Instead, they suspected an unwillingness on the part of the NGO to provide help.

The NGO, however, saw things in a different way. Through training, empowerment and the development of skills, girls were supposed to earn the money to open their shop themselves by actively searching for assignments, working hard and developing new initiatives. For the NGO, the revenues that the women would earn, were only a side-effect of the programme. Enabling the young women by providing a workplace with sewing machines was seen by the NGO as an important first contribution from its side. The women, on the other hand, already had their own sewing machine at home and were not particularly impressed with the NGO's contribution.

A FINE LINE BETWEEN BEING AN APPRENTICE AND A MADAM

From the NGO's point of view, the young women had a lot to learn; both their technical skills as well as their business skills left much room for improvement. The girls' first assignment was sewing themselves a uniform. Wearing the same uniform would improve their visibility and mark their enrolment in the STEP-UP programme. To the young women, however, this felt as an insult. Wearing a uniform is typically associated with the phase of apprenticeship. All apprentices in the market wore brightly coloured skirts and blouses edged with contrasting pieces of fabric that

marked their belonging to a specific workplace. Every day apprentices of such a shop decided which one of their uniforms they would wear the next day.

Since the young women in the STEP-UP programme graduated their apprenticeship a few years earlier - and were thus formally “madams” themselves - the obligation to wear these uniforms constituted a denial of the professional advancement they had already made. Furthermore, others would still regard them as apprentices while they walked through town. Although it was not what they had once imagined as their future, being a “madam”, having paid the apprenticeship fees, knowing how to sew, and the potential of earning cash, nevertheless instilled most of these young women with pride. Wearing a uniform would detract from this and was taken as the first sign that the NGO did not take them seriously. The rest of the curriculum reasserted this difference in sentiment; the (sporadic) extra training that was offered included reproductive health classes that were similar to the ones the NGO offered to local SHSs. While health classes can indeed be useful, it did not seem to take into account the circumstances of the young women. Many of them were married, had children, and felt that they were not being taken seriously. ‘We learned that in school already’, ‘they think we are young girls’ and ‘they are treating us as children’ were some of the comments that were made in this regard. In turn, the response of the NGO betrayed a lack of sympathy: - if the girls were not content with the programme they should either speak up or leave - thereby failing to acknowledge the power relations at play.

The interaction between the NGO staff and the girls during training was already an indication of the mismatch between the two; the girls hardly responded to the health classes and did not have any questions to ask. Although they listened politely, at the end of the year they barely remembered what kind of classes they had had and what had been said. Their estimation was that there had been about five to seven extra classes that year on reproductive health, and on entrepreneurial and technical skills. The only one they recalled was an inspirational speech by one of the staff members who told a story of a woman in the United States who had started a successful small business. It taught them not to give up hope. Either way, the young women regarded the classes as an obligatory component, while it was - despite its

rather careless implementation - the focus of the NGO programme. Christi addressed this in the following way:

If they [NGO] told us it was entrepreneurial training, we wouldn't have come. We had our entrepreneurial training [during our apprenticeship]. They are telling lies.

To the girls, entrepreneurial training means learning 'how to handle your business', an aspect that was indeed part of their apprenticeship training, and was discussed in the previous section.

These misunderstandings were exemplary for the ineptitude of the NGO to pass on its learning objectives or create a safe teaching environment. Instead, NGO staff kept complaining about the girls' lack of motivation, their attitude, their fixation on money and their supposed laziness. Unfortunately, the staff showed little interest in the causes underlying this behaviour. They did not engage in a dialogue with the seamstresses and knew little about their individual backgrounds.

During the recruitment interviews, for example, apparently not much attention was paid to the circumstances of the girls, apart from their previous apprenticeship training and the fact that they were working from home - both prerequisites to enter the programme. The women's lack of previous education, their poor level of English, the fact that they could not read or write and the way they felt about this, as well as their other needs, were issues that were not dealt with in the recruitment interviews. The only questions that were asked concerned the way the young women envisaged their future business and what they would need to open their shop. Possibly, the girls' ability to come up with an answer was interpreted as an indication of the degree of ambition the NGO was looking for, while at the same time it created a blind spot for other issues that could have been included in the design of the programme.

They [the NGO] didn't ask [about the reading and writing]. They asked about the sewing. How long I have been sewing and "how do you think - when they give you [money] - it can help you?" Or "what do you need to make your business grow, the sewing go further?" "So do you think you can do it?" That were the

questions they asked. I explained to them, I need a shop, I need an electric machine. You know at the house, we use hand[machine]. The electric one is faster than the hand. When you have that, your sewing, your business, will go fast. (Victoria)

The final assignment the girls had to perform was writing a business plan. The NGO would then contact a local organization that could provide micro-loans and submit the proposals the girls' wrote on their behalf to this organization. A volunteer would fly in to assist the girls in writing their business plan, give additional entrepreneurial training and monitor the process. In the run-up to the volunteer's arrival, the process turned sour; as the volunteer was delayed, the girls were sent home to wait. For the girls, this served as a confirmation that the NGO was withdrawing from the process. After months without any income, this was the last straw. The seamstresses feared that the money that they had been hoping for would not be distributed. Although they showed up for the training and wrote their individual business plan, they were eagerly waiting for the programme to finish. For girls who can hardly read or write or do arithmetic, who find it difficult to conceptualize their ideas and never made a "budget plan", such an assignment was dubious from the start. Most girls succeeded to hand in a business plan, however.

Painfully, the NGO disregarded the plans altogether. To them, these plans merely underscored the young women's ignorance, their lack of vision and entrepreneurial ineptitude. Admittedly, the ideas of these young women about their future businesses were perhaps not very original nor exemplary of a true entrepreneurial spirit, but that did not testify as to their alleged lack of motivation or "laziness". The fact that they found it difficult to imagine a flourishing future and the fact that they could hardly look further than the opening of a shop in the first place, should be considered in the light of their social circumstances, their aspirations and their beliefs about the future and themselves.

A BITTER ENDING : THE “STEP-DOWN” EXPERIENCE

At the end of the programme - the girls had been coming to the workplace for more than a year - they left disappointed, hurt and angry. They felt betrayed and accused the NGO of wasting their time:

I wasted my time in that place. They have wasted our time and life. They call it STEP-UP, but they should call it STEP-down. STEP-UP have pushed me down. We are back to step one. We have spent our money. We are no longer learning. [Previous] customers ran away.¹⁵³

These comments, and the emotions that accompanied them, emphasize once more the gap between the worlds of the seamstresses and that of the NGO. The excitement about what the girls initially perceived as a chance to getting paid for their work ended in deep disappointment. The seamstresses found it hard to relate to the NGO's standpoint. To them, they invested in the project by coming to the workplace every day, making arrangements for day-care for their children, paying lorry fares or walking long distances. Furthermore, the pay for the (little) items they sold in the workshop went to a joint account, instead of to themselves. Instead, if they had been working from home, the small money that would come in could have been immediately spent on basic needs. For more than a year, many girls had done without this source of income. Yet, some of them kept sewing for their own customers, first only before and after working hours, but then increasingly during work hours - even prioritizing their own work over the assignments for the STEP-UP project.¹⁵⁴ Naturally, this led to frustration among the NGO staff, who considered this to be a sign of lack of motivation on the girls' part. Not having any cash, however, meant being completely dependent on parents, husbands or boyfriends for all the necessities discussed above. The fact that the NGO was unwilling to take these aspects into

¹⁵³ Focusgroup STEP-UP December 2013, comments by various girls.

¹⁵⁴ The STEP-UP girls were supposed to generate new customers themselves. However, the seamstresses did not succeed due to the many obstacles described in this chapter. Furthermore, they struggled to finish the few pending orders in time. Therefore, in 2014, the YHFG took it upon themselves to contact schools to acquire new customers. In doing so, the NGO took over an essential entrepreneurial aspect of the programme.

account demonstrates its sheer ignorance about the social background of their trainees.

Especially girls who still lived with their parents felt bad about the additional year without income. Their parents had supported them through their apprenticeship training, bought a sewing machine and tried to take care of their basic needs in this period. Young women felt they were a burden for their family. Their enrolment in the STEP-UP programme had not only raised their own hopes but also those of their family, which regarded their participation as 'having work', since the girls had already graduated and now had a workplace to go to. While they could have tried to raise money - 'beg for money' - among their family in the first years after graduation, young women no longer felt comfortable doing so, because their family was expecting them to earn their own money and assist them in their struggles. While the NGO could not understand the young women's' impatience and complaints about the delays in the graduation, the reason below indicates why it was such a big deal for the girls:

What we eat is a problem. Our parents have seen us through it. We didn't agree to add months.

Moreover, the certificate that the girls got at their graduation ceremony was ridiculed by them. They explained:

[The]certificate does not matter to us. There is only a name on the certificate. It's just paper. There is not anything valuable about it. [The] certificate does not bring a job.¹⁵⁵

From their point of view, the certificate was worthless. The girls discussed returning the certificate to show their dissatisfaction with the programme. In the end, however, the girls decided to wait, because, they reasoned, you never knew when you might need help. Showing discontent and 'making enemies' was not in one's best interest. Although the young women suspected that they would not get any money at the graduation, as the NGO had already told them on multiple occasions, that was not the only reason why they felt disappointed. At the start of the programme, the NGO had

¹⁵⁵ Focusgroup STEP-UP December 2013, comments by various girls.

promised them a big ceremony, to which the press and their family would be invited as well. However, a few days before the graduation ceremony, when the conflict between the two parties was already in full swing, the NGO made it clear that the young women could not bring their family anymore. Furthermore, the director of the NGO was not present, which the seamstresses took as an insult and as a sign of his guilty conscience. Above all, they felt betrayed. They had no clue about where the money they had earned had gone and could not believe that there was no money left after a year of work. The NGO, for its part, blamed the girls for not understanding that the little work they had done, combined with a few payments throughout the year, had cleaned out the joint bank account. Nevertheless, the young women complained:

We thought STEP-UP would help us. They should have told us honestly. As if we are children, [they are now saying] you misunderstood us. Now you are telling this was the initial plan? They don't feel pity for people. They said that they feel pity for girls [going to the] South, but they don't feel pity for us.¹⁵⁶

The NGO, on the other hand, later planned to make amendments to the programme, but also firmly believed that it had had bad luck with the first batch of girls. Although, theoretically, the programme was not intended to provide, for example, for medical care, it demonstrates the NGO's narrow focus that ultimately got in the way of its own objectives. All in all, it begs the question whether the NGO was or is really interested in designing and implementing a programme that focuses on poor young women in the Upper East or, rather, that is oriented towards an illusionary target group that is miraculously unaffected by everyday life and its struggles.

¹⁵⁶ Focusgroup STEP-UP December 2013, comments by various girls. To illustrate their argument, one girl pointed to Gladys, a participant who had been struck down by polio during childhood. Gladys moved around with the help of a wooden stick, because there was no money for either a wheelchair or a tricycle. On the way to the workplace, she would fall regularly. On several occasions, Gladys came in bleeding. 'They didn't even provide this one with ink', the girl recalled. Gladys laughed ironically and said that she thought this programme would help her somehow.

THE VIOLENCE OF EVERYDAY LIFE

One could argue that the everyday life of these young women in Bolgatanga is subjected to forms of violence. Following Das et al., social suffering can be seen as a result of social violence imposed by (unjust) local, national and global social orders¹⁵⁷ that 'inflict harm on individuals and collectivities'¹⁵⁸ In the case of the seamstresses, it can be argued that they experience structural violence – a term used to 'designate people who experience violence (and violation) owing to extreme poverty'¹⁵⁹:

That violence includes the highest rates of disease and death, unemployment, homelessness, lack of education, powerlessness, a shared fate of misery, and the day by day violence of hunger, thirst, and bodily pain (Farmer 1992, 1996; Scheper-Hughes 1992)¹⁶⁰

As shown in this chapter, the effects of structural deprivation are a daily reality for these women. Being raised in poor and vulnerable households, they are being subjected to social forces beyond their immediate control, which results in different kinds of suffering and which can be seen as a form of social violence produced by an unjust social order. In addition to structural deprivation, there are other – less visible – forms of violence that leave their marks. Kleinman mentions, amongst others things, '(t)he hidden injuries of class, the wounding of the self under racialism, the spoiling of identity due to stigmatizing social conditions [and] the variety of forms of normative violence towards women'¹⁶¹

In any discussion on promoting entrepreneurship, hierarchical tendencies and patriarchal gender relations in the Bolgatanga context, as well as a reflection of these two in the self-image of these young women, must be addressed in order to

¹⁵⁷ Kleinman, 'The violences of everyday life' in V. Das, A. Kleinman, M. Ramphele and P. Reynolds, *Violence and Subjectivity* (Berkeley, Los Angeles, London 2000), 226.

¹⁵⁸ V. Das et al. *Violence and Subjectivity* (Berkeley, Los Angeles, London 2000), ix.

¹⁵⁹ Kleinman, 'The violences of everyday life', 227.

¹⁶⁰ Kleinman, 'The violences of everyday life', 227.

¹⁶¹ *Ibidem*,

‘understand how larger social orders of social force come together with micro-contexts of local power to shape human problems’.¹⁶²

PERCEPTIONS OF HIERARCHY AND PATRIARCHY

If we accept the idea that the above everyday social experiences amount to structural violence, it is particularly interesting to look into the perception of hierarchy and patriarchal gender relations in Ghanaian society as elements that structure the life of young seamstresses.¹⁶³ According to Kleinman, ‘(h)ierarchy and inequality, which are so fundamental to social structures, normalize violence’.¹⁶⁴

First, hierarchy is experienced on many levels and influences social behaviour in Bolgatanga.¹⁶⁵ In social situations, the hierarchical position of one’s counterpart partly determines speech, actions and attitude. Showing proper respect to someone, who is deemed to be higher on the social ladder, is of the utmost importance and can be expressed in many ways.¹⁶⁶ Wealth immediately places someone high on the social

¹⁶² Kleinman, ‘The violences of everyday life’, 227.

¹⁶³ The concepts of hierarchy and patriarchy have been widely debated in the literature. For a discussion on patriarchy, see for example ‘Theorising Patriarchy’ by Sylvia Walby who discerns six distinct features of patriarchy.

¹⁶⁴ Kleinman, ‘the violences of everyday life’, 238.

¹⁶⁵ In interviews this became clear by the rather rigid dichotomies that seamstresses used to characterise themselves and their environment, in the process attaching a certain hierarchical value to these dichotomies. Someone is either poor or rich, young or old, from the village or from town, from the North or from the South, someone without ‘transport’ or someone driving, and – obviously – man or woman, teacher or student, doctor or patient, “madam” or apprentice, and so forth.

¹⁶⁶ Expressing the proper greetings at the right time is one of the most visible signs of showing respect. The formula of the greetings is fixed. It starts with the question how someone is doing (“la ani wane”) which is followed by the response that the other person is doing fine (“la ani sum”). At times, this is supplemented with questions about the rest of the family. The one who is greeted can either repeat the same set of questions, which is obligatory when the other is on the same hierarchical level – a relative, a neighbour, someone from the same village. At times, however, it is more polite if a youngster does not repeat the greeting, because, her or his position does not allow to undertake action in case the adult would respond that he is in need of something. In this case, not repeating the question signals a careful understanding of the social relation and is taken as a sign of respect. On the other hand, not repeating the questions can also signal disdain. This is the case when, for example, a richer person enters a shop. Instead of showing respect to the shop-owner by greeting him, he can let the shop-owner come to him. Not repeating the greeting, and only responding, is in this specific case a sign of disrespect. In case it

ladder. Both attitude and appearance – shining shoes, a nice shirt, a watch, a car and (still) a high body weight – easily reveal whether a person is well off. Part of the rich people in Bolgatanga flaunt their wealth. They shop with a big display of confidence at the new, local ‘warehouse’, dine in one of the few restaurants in town or tip exorbitantly – creating an even bigger distance between them and the waitresses. They do not condone any back talk and feel free to make a mockery of people that are lower on the social ladder through insults or jokes. The ones who are subjected to this behaviour often respond with resignation. They feel that it is best to humble themselves and remain polite. Naturally, in the West African context age is an important basis of respect, although part of the population seems to gradually ignore this principle, especially if the elder person is poor. Knowledge – and having a degree – are other sources of status. Doctors, nurses, administrators but also SHS students (in comparison to illiterates) command respect and authority because of their expertise. These somewhat haphazard observations are only the tip of the iceberg that reveal patterns that are not easily put into words. Several of these dynamics, however, can be linked to the way young seamstresses behave and respond to situations. Seamstresses – as young women with no wealth to show for – find themselves on one of the lowest rungs of the social ladder. The hierarchical structures are omnipresent in their lives, from their days of training onward. In the relationship with their teachers – their “madams”-, it becomes apparent how hierarchical tendencies can influence their behaviour. Furthermore, it shows how family members encourage an attitude of obedience.

Abiba’s first “madam” – who slept around - sent Abiba away after she suspected that Abiba had informed her husband about her whereabouts. The machine and the fees were not returned. The way Abiba was informed about “madam’s” decision are characteristic of the authoritative but indirect way of speech that is often used. Abiba’s response, on the other hand, signalled her willingness to apologize,

is unclear whether someone stands higher or lower on the social ladder, one will politely ask where the person comes from. Depending on the answer - which will reveal whether someone lives in town or in a village and to which ethnic group someone belongs -, a response can be given that either assumes a position of superiority or a lower status. Everyday life in Bolgatanga is filled with such visible and hidden gestures of confirming social status vis-à-vis each other.

although she didn't know what she had done wrong: "madam" is clearly in a position of authority, even if she has been paid for training Abiba. Both the father and Abiba, rather than challenge "madam", accommodated themselves to the situation.

That I should get up and go home. I said, madam why? That I should get up and go home. Madame, that if I do something, tell me. I will plead you. If I do something wrong, you tell me. And I will plead you for sorry. That no, it is ok, that I should go. I said, no madam, I don't understand. You are just pressing me that I should get up and go home. If I go home, my father and my mother ask me what happened. I don't know what to say. So you have to tell me. She just said no. I should get up and send the machine inside the room and go home. The machine my father bought for me. So she was just pressing me to get up. So I just sent the machine [inside] and put it there and go. As of today I didn't step there. My machine, I just left it for her. My father bought a new machine for me again, and I went to a new place with a nice madam. [My father advised me] I should take it. Maybe if I go there [workshop first madame] , there is a fight. I should just take it. Maybe I go there someday to collect my machine, because a machine is costly. I'm taking it. I don't know. When she sees me she must feel shy. Now she knows I am not the one telling the husband.

Abiba is not the only one who had troubles with her "madam". Ophelia told the following:

The first time, when I entered, she [madam Monica] was very kind to me. But it got to a point she used to insult me a lot. I couldn't feel like going back there again. But my father told me, you have to bring yourself down. You learn and go. And when you complete she won't insult you again. I have tried and completed. Because I have paid for it.

Victoria's comments show, on the other hand, both the subordinate position of an apprentice and the thoughts underlying the acceptance of social structures:

At that time I was the only one left with her. So she wasn't agreeing. She didn't want me to leave. So there was a little misunderstanding between us. So I stayed six more months again with her. As an apprentice. I was still under her. Because I want her to bless me before I go. So if she is not accepting it and I go, she won't

give me her blessing. So I had to calm down and wait until she pleases and she bless me and I go. That is why my husband and people talked to her. If your madam didn't bless you, and you can go out and you get work. But it can get to some time that you can't get work again. We believe that the one who taught you to work, is like your mother. So if you are going to do something and your mother didn't bless you, when you go and find difficulties, people will say 'aha, because your mother say this and that.' We take it as the same, because, she taught you how to do something. In the future you will also get the same. So you need her blessing.

Apprentices are below their "madam" in the social hierarchy, while both of them are below customers. These dynamics, in turn, also illustrate why seamstresses are expected to behave politely at all times, as discussed above.

The relationship between the young women and the NGO can be interpreted in the same vein. While the director insisted that they should speak their mind, indicate their learning objectives and expectations of the programme, the girls often barely responded. They complained amongst each other, but did not voice their complaints directly to the NGO. They felt as if this would not be of any help. Furthermore, they were afraid to be kicked out of the programme – without receiving the money they were hoping for. As Victoria explained: 'we are powerless'.

Patterns that are slowly built through prior social experience and are confirmed through cultural practices are not easily broken down. While the NGO encouraged a proactive attitude among the young seamstresses, it ran counter to how they were expected to behave in other social situations. The NGO, however, chose not to address this issue. In doing so, it disregarded part of the structures that are in place in northern Ghanaian society, such as the difference in hierarchical position, power relations and awareness of dependence. It also showed that the NGO chose to hold on to an idealistic representation of reality – one in which equality is taken as a basic rule – rather than acknowledging and trying to work through the socio-cultural hurdles of existing power structures.

In the same vain, one can look at the impact of patriarchal gender relations in

Ghanaian society.¹⁶⁷ Patriarchy – following Walby’s definition – can be defined as ‘a system of social structures, and practices in which men dominate, oppress and exploit women.’¹⁶⁸ Patriarchal culture, in particular, is important in shaping gendered subjectivity and is often inspired by religious discourses.¹⁶⁹ Part of the behavioural traits that were held in high regard for young seamstresses (by themselves, their families and their teachers) fits into both patriarchal as well as socio-religious discourses about how women are expected to behave in northern Ghana - behaving respectfully (obediently) at all times, refraining from standing up for one’s rights, never arguing, offering a helping hand and granting privileges to (male) family members asking for favours.¹⁷⁰ Other examples include the fact that society turns a blind eye to men sleeping around, while this is an absolute taboo for women. Women are not allowed to divorce and many parents will send their daughter back to her husband if she tries to separate. It also shows in aspects of everyday life, the uneven (heavy) workload of women but also the many little signs of disrespect. Women, used to this kind of behaviour, are not supposed to respond, because they will be ridiculed

¹⁶⁷ Origins and forms will not be discussed here.

¹⁶⁸ S. Walby, ‘Theorising Patriarchy’, *Sociology*, 23 (2) 213-234, 214.

¹⁶⁹ Walby, ‘Theorising Patriarchy’, 227.

¹⁷⁰ A. Behrends, ‘Pogminga’: ‘The proper dagara women’. An encounter between Christian thought and dagara concepts’, *Journal of Religion in Africa*, Vol. 32, 1, 231-253. Behrends encountered a similar situation when she investigated normative concepts of what constitutes a respectable woman in (north-west) Ghana. Behrends wrote about ‘concepts [that] are meant to regulate female behaviour mainly within the domain of the household and family, but also in the public arena of marketplace or office.’ (231) She discovered that even African female university graduates ‘cannot liberate themselves from the requirements of these concepts’ (232). Behrends focuses on ‘a regionally specific concept, namely the pogminga-concept of the Dagara of north-western Ghana’, and found that ‘a sharply defined pogminga-concept among among the urban women was (to my surprise) more or less in accordance with that of the people in their home area’(233). It entails that a woman ‘has to be properly married (that is, the bridewealth has to be given from the groom’s family to the bride’s father), diligent and committed to her work, and quiet in the house and during social gatherings. She is a woman who never shows that she is tired, who cares for the household and her children, helps and respects her husband, receives guests in a friendly manner, and is a pleasure to be with especially for her husband’s family, where she lives, but also for her neighbourhood. Hard work and no complaints seem to be at the core of the concept.’ This conceptualization of a ‘good wife’ and ‘good mother’ resemble to a large extent the ideas that the Bolgatanga seamstresses and their families seem to have on these issues.

– both by men and women alike. Not only men in the street, but also husbands might display behaviour that is demeaning. Insults, but also physical abuse were frequently heard issues that the seamstresses were dealing with. This is not to say that all women are condoning this behaviour. Speaking up is, however, a different issue. Some women believe it is the dowry that causes men to behave this way:

To me, I think, maybe it's the dowry. If they go to marry a man, the parents will ask him to bring this thing, dowry. It's so many money, so he thinks that he bought you. He can use you the way he wants. So I think that is making it difficult for women. (Victoria)

Hierarchy and patriarchal gender relations are aspects of the life of these young women that are beyond their immediate control and in which they feel they have to acquiesce. Apart from the structural violence this constitutes, it is obvious that the theoretical understanding of how seamstresses should behave to become more entrepreneurial (decisive, assertive, developing new business ideas) clashes head-on with local cultural notions (to be caring, quiet, obedient, trusting in a higher power). This must have a confusing effect on their self-image.

S E L F – I M A G E

If I am walking like this, I sometimes see my [former] senior classmates. I won't meet them. Some of them, they are teachers, some of them they are nurses. I won't meet them and compare. Because I always feel like I also [want to] be like them. Like, she is a doctor like this. So I also want to be like her or him. And I don't get it like that. And all this, it is because of the money. (Abiba)

Apart from one's position in the social hierarchy – and the accompanying social behaviour – women appear to have internalised their low social status in a certain way. The way they express their position, their chores and their future perspective is permeated with a sense of boundaries they experience in social relations. The seamstresses seemed to have learned to accept practices that could go against feelings of self-worth and ideas of justice - customers who pay less or trade insults - simply in

order to defend their precarious social position and not make their situation worse. It imparted an impression that these young women feel a structural inequality that cannot be easily broken down and against which any resistance is futile. Acceptance, on the other hand, has proven to be a more successful coping strategy:

They [former JSS classmates] are grown more than me because we are working [as seamstresses]. So they can talk anything to us. When you are someone very kind or god-fearing you will say 'I'm sorry'. So next time, he or she will bring it back to me again. For you to sew. But if the fellow wants to talk [harshly], and you also talk shit, he or she will take it to another fellow and that is a place where the customers will be running away. Even if they are insulting you, you have to consider it as jokes. You call yourself a beggar. It's like begging. You are begging for them like that. If they don't bring it to you, where will you get money to spend? Because you are like a beggar. A beggar has no choice. That's the way they always say when they insult you and bring it to you. You still collect and do it and chop. That is how I see it. (Ophelia)

Needless to say, feeling as a beggar – and being treated as one – contrasts sharply with the ideal of an empowered female entrepreneur who makes 'healthy and informed decisions'. However, the fact that many young women in Bolgatanga accept the behaviour of people around them, does not mean that they do not occasionally experience despair or anger. Ophelia vividly recalled the time when a customer refused to pay her a reasonable sum, not out of a lack of money – something she could have accepted more easily – but out of contempt. Knowing that Ophelia – as a poor seamstress - did not have any other options, the customer felt powerful enough to ignore her:

Here in Bolga here, if you are someone who is not god-fearing, then that one get a lot of money. Someone who is god-fearing, you can sew for someone and at the end she comes and give you three cedi's. While you sew sleeve and cover. Someone will come and not even pay you. If you want to talk , the girl can even insult you in addition. Thereby you can't even say anything. You negotiate the price, and the person says, 'oh, I will pay'. But in the end, he or she knows that I already sew. So, the problem is now that, whether you like it or not, the money

she gives you, you have to take it. Because you can't take the cloth and unpick it and give it out. Even if you unpick it, you can't get the same pieces and give it. So you have to consider and just collect that money and give it [the dress] out. And for that one, at the end, you don't get anything from the sewing. I remember, one day I was in the house. I had the sewing machine in the house. I was in the house and one woman brought the children's material for me to sew for them. So I sew and finished. And then, I considered with this woman, that she should bring all the children money, 10 Ghana cedi. The woman gave me three Ghana Cedi. Leaving 7 Ghana Cedi up to date. She didn't pay me. When I went to talk. She said, "oh, I don't have time for you." Can you imagine? When you consider the money, you pay me and you say I should go ahead and sew. At the end she told me that I had no option. So my husband told me I shouldn't say anything to her. That I should forget of her. She was a grown-up and the character of the woman is no good. She is a witch. He advised me to forget the money. So I said, OK. I didn't mind her. I just forget the money. Up to date she didn't pay me. Can you imagine? That is why we don't like the seamstress work like that. If you have any job you are doing, including that one, and you don't mind. Whatever amount they give you for your actual work, and you will get a lot. But the seamstresses, they don't give you. And you don't get anything from it. They don't respect us. Because, if you are sitting in market, inside market, they don't value you. I don't even know their problem. (Ophelia)

Interestingly, Ophelia related standing up for one's rights (insisting on proper payment for a delivered service) with a non-god-fearing attitude. Humbling oneself, not picking a fight and forego the money, on the other hand, are considered the best way to handle the situation. She concluded with mentioning how larger social patterns - the lack of respect for seamstresses - results in unfair pay.

However, it is not only the internalisation of such treatment that causes young women to feel discouraged - sometimes to the point of apathy. As shown above, recalling the turns that their life took, the girls experienced their enrolment in apprenticeship training as a form of failure, rather than as a continuation of their education. Naturally, these experiences strongly influenced feelings of self-worth. Furthermore, many young women felt ashamed about their lack of education and the fact that they could hardly read or write:

If someone comes, you need to write the person's name. And then, you know, you can calculate. [But I can't] I feel bad. I feel bad. If somebody meet me and is talking in English I reply. So when it is getting to reading and writing, I will be down. They will insult like 'Ah, why? No, how can you talk and you can't read. And I feel bad. Meaning I should know how to write and I couldn't write. Another time, I went to bank to withdraw money. And they ask me to sign. And I said, I can't sign. They don't understand, they said how can you speak. As of now, if I measure somebody, I try to write something and if I ask you your name [and] if you can spell it for me. And I write. If I go to church, I will go with my bible. When they open it, I can't open it. I just leave it. We are sitting in groups. If I open it, maybe the one sitting by you, he know how to read and sees. (Victoria)

O B S E S S E D B Y M O N E Y A N D A L A C K O F M O T I V A T I O N ?

Bearing the above in mind, one must look at the girls' so-called lack of motivation and obsession with money, as alleged by the NGO, in a different light. First, money stands for an increase in freedom of women, an increase in their sense of security, fewer worries about daily needs, and being able to send children to school. It also stands for the little enjoyments of life that these young women have to forgo so often. Through money, a certain peace of mind comes within reach. Fixation on money should therefore not be condemned out of hand nor taken as a sign of laziness (if one may call it that at all), but must be seen as a logical consequence of lack of means.

Secondly, the motivation issue should be considered in the same way – taking into account the women's daily schedules, their fatigue, their chores, the care for their children, - combined with their low place in the social hierarchy, patriarchal structure, a generally low self-esteem, feelings of powerlessness and a sincere doubt whether their circumstances can change. It is no wonder that coping with their current circumstances took priority over imagining themselves as owners of a flourishing business. The next chapter considers how these insights can inform the ongoing efforts to promote entrepreneurship as a development strategy and will argue that such promotion can actually amount to a manifestation of structural violence vis-à-vis potential target groups.

CHAPTER 5 | HIDDEN VIOLENCE

Rather than view violence, then, simply as a set of discrete events ... the perspective I am advancing seeks to unearth those entrenched processes of ordering the social world and making (or realizing) culture that themselves are forms of violence: violence that is multiple, mundane, and perhaps all the more fundamental because it is the hidden or secret violence out of which images of people are shaped, experiences of groups are coerced, and agency itself is engendered. Because the cultural prefiguring and normative social workings of violence shape its consequences as forms of suffering and means of coping, such violence must also be at work in the institutions that authorize response and in the ordinary practices of engagement. Policies and programs participate in the very violence they seek to respond to and control.¹⁷¹

INTRODUCTION

This penultimate chapter returns to the underlying assumptions about the advantages of promoting female entrepreneurship for development. The arguments that are used – in Bolgatanga as well as in other developing contexts - are often based on four lines of thought: the idea that entrepreneurship contributes to self-sufficiency, to increased gender equality, to the empowerment of women and, finally, to national economic growth (See Chapter 1). Building on the lifestories, experiences and expectations of young seamstresses in Bolgatanga this chapter intends to scrutinize and supplement the theoretical underpinnings of development through entrepreneurship.¹⁷² On the

¹⁷¹ Kleinman, 'The violences of everyday life', 239.

¹⁷² In accordance with the methodological framework, Chapter 3 and 4 can be considered as Burawoys' extension to participants, to processes and forces, while this chapter, then, is an extension of theory.

one hand, it serves as an illustration of how theoretical assumptions could clash with realities of young seamstresses in northern Ghana. On the other hand, it brings forth the argument that these findings do not only apply to these young women, but also to other target groups of entrepreneurial development programmes. While further research is necessary, this chapter suggests that the theoretical assumptions underlying entrepreneurial development programmes for the poor are fundamentally flawed. This chapter is structured around four arguments that challenge the validity of the promotion of entrepreneurship as a development strategy. First, I draw attention to the pitfalls inherent in the interchangeable use of the concepts of “entrepreneurship” and “self-employment” and plead for restraint in classifying the majority of self-employed people as entrepreneurs. These objections go beyond the case of the seamstresses in Bolgatanga and question the substance of the concepts themselves. Second, I argue that the STEP-UP programme of the YHFG suffers from a lack of attention for the socio-cultural background and the (dire) economic conditions of its participants. In doing so, it runs the risk of conveying a static philosophy, detached from the real-life experiences and struggles of the participants the YHFG intends to reach. I contend that difficulties in designing and implementing entrepreneurial training programmes are not confined to this particular NGO, but are part and parcel of any attempt to apply a blueprint solution to multifaceted development issues. Third, I argue that reasons for the ongoing popularity of promoting entrepreneurship among the poor, in Bolgatanga and elsewhere, should be considered in the light of the worldview underpinning this particular set of ideas. This worldview - that values progress and is optimistic about the opportunities to bring about socio-economic change - is reflected in the design and implementation of the STEP-UP programme, but is also part of a broader global consensus on these issues, which becomes clear in the rhetoric of (international) donors, governmental bodies and the general public alike. Fourth, I draw attention to the role of language in expressing and consolidating the discursive possibilities of development through the promotion of entrepreneurship. In the same vein, I question the implications for the girls in Bolgatanga of accepting the underlying assumptions that are enshrined in current thinking about the need to promote the development of entrepreneurial skills.

The arguments in this chapter draw on insights from multiple disciplines within academia¹⁷³. It stresses the importance of incorporating disciplines such as history, psychology and philosophy in thinking about these multifaceted issues, as opposed to the rather rigid economic perspective that often prevails.

ENTREPRENEURS IN DISGUISE ?

A first fundamental question that needs to be addressed is whether everyone can “become” an entrepreneur and – following from this – whether the many self-employed people in developing countries are all (potential) entrepreneurs. These questions surpass the situation in the Upper East and open up a range of related issues: Can entrepreneurial skills be taught? Or, as others argue, is entrepreneurship an ‘art’ that cannot be developed from scratch? Can everyone who is motivated to do so be trained - irrespective of his or her conditions - to turn a micro-business into a success? Do specific entrepreneurial character traits exist, or does proper technical and business training provide the needed tools to succeed? There is no consensus on these issues. Instead, it is often assumed that people are born entrepreneurs. This idea, as argued before, leaves important questions unaddressed. For a complete understanding of both the theoretical and empirical issues it is necessary to take a step back and return to some of the basics of the debate on entrepreneurship. What do we mean by, and expect from, entrepreneurs? For this, the concept of entrepreneurship needs to be deconstructed, while we must also look at its historical roots.

TRACING HISTORICAL PERSPECTIVES ON ENTREPRENEURSHIP

Hébert and Link¹⁷⁴ trace the ‘historical nature and role of the entrepreneur as revealed in economic literature from the 18th century to the present’ in order to

¹⁷³ Invoking these disciplines is not intended to provide definite answers, but – instead - stresses the need to critically examine the promise of entrepreneurship promotion and its theoretical underpinnings from different points of views.

¹⁷⁴ R.F. Hébert and A.N. Link, ‘Historical perspectives on the entrepreneur’, *Foundations and Trends in Entrepreneurship*, Vol. 2, No. 4, 261-408. This section draws heavily on their historical overview.

provide a 'more wholesome perspective to contemporary writings and teachings on entrepreneurship'.¹⁷⁵ Hébert and Link took on the task of tracing the various definitions, ascribed roles and characteristics that have been associated with entrepreneurship over the past decades. They argue that no consensus has been reached on the question who can be called an entrepreneur and what the key function of an entrepreneur in the market economy is.¹⁷⁶ Hébert and Link show that there have, indeed, been other concepts than the predominantly "Schumpeterian" one¹⁷⁷ that regards the entrepreneur as the 'persona causa of economic development' (and that is often cited as an example in contemporary writing on entrepreneurship). In total, Hébert and Link' came across no less than twelve identities that were attributed to "entrepreneurs" in economic thinking, which they analysed and categorized in relation to the proponents of corresponding economic schools of thought. These twelve different identities of entrepreneur are: a person who assumes the risk associated with uncertainty, a person who supplies financial capital, an innovator, a decision maker, an industrial leader, a manager or superintendent, an organizer and coordinator of economic resources, the owner of an enterprise, an employer of factors of production, a contractor, an arbitrageur, an allocator of resources among alternative uses.¹⁷⁸

While some of these identities either overlap or contrast¹⁷⁹, they point to the core ingredients in entrepreneurship – as well as the lack of consensus – about the concept. However, while an 'entrepreneur, in sum, is a difficult person to pin down', Hébert and Link were 'struck by the preponderance of emphasis on the entrepreneur

¹⁷⁵ Hébert and Link, 'Historical perspectives on the entrepreneur', 264.

¹⁷⁶ Hébert and Link, 'Historical perspectives on the entrepreneur', 262. Their analysis starts with a 'prehistory of entrepreneurship', in which Hébert and Link trace the earliest form of entrepreneurship back to the ranks of the military and the merchants who both executed strategies to gain economic benefits while subjecting themselves and their possessions to risk in the process. The analysis continues with early French contributions, notably the work of Richard Cantillon (1680?-1734), that 'reveal that the entrepreneur was regarded as a vital component of the market economy', while the English school of thought stressed the identity of an entrepreneur as someone providing capital. The German tradition, on the other hand, 'nurtured the concept of businessleader, or *unternehmer*.'

¹⁷⁷ Hébert and Link, 'Historical perspectives on the entrepreneur', 264

¹⁷⁸ Hébert and Link, 'Historical perspectives on the entrepreneur', 264-265.

¹⁷⁹ Ibidem, 265.

as a dynamic, not a passive, economic agent'.^{180, 181} Three debates stand out; the role of risk-bearing, of innovativeness and the ability to adjust to changing economic circumstances and create one's own niche:

¹⁸⁰ Ibidem, 265.

¹⁸¹ For the purpose of this thesis, I will take a cursory look at the way economic thinkers have considered the role of an entrepreneur. Joseph Schumpeter (1883-1950) regarded the entrepreneur as 'the persona causa of economic development' (Hébert and Link, 'Historical perspectives in the entrepreneur', 353.) His ideas are often cited in modern theories on entrepreneurship (Ibidem, 350.). Schumpeter sees an entrepreneur as a 'newcomer swimming against the tide of established wealth, seeking to carve out new profits from opportunities that did not exist before, and in the process, making consumers better off.'(Ibidem, 266.). In doing so, Schumpeter placed 'the innovative entrepreneur (...) at the vortex of his theory of economic development.' His ideas about successful entrepreneurship, depended on successful innovation that 'requires an act of will, not of intellect. It depends, therefore, on leadership, not intelligence, and it should not be confused with invention.' (Ibidem, 356.) According to Frank W. Taussig (1859-1940), a Harvard economist, an entrepreneur 'guides and directs economic activity. He is a multifaceted individual, but above all, requires imagination and judgment' (Taussig, 1915, 163 in Ibidem, 343-344). Taussig asserted that these required 'business qualities and inventive traits (rarely) reside in the same person.'(Taussig, 1915, 164 in Ibidem, 343-344). G.L.S Shackle (1903-1992) believed that entrepreneurs 'make history' (Ibidem, 365). In his 'psychological and anti-equilibrium' approach to economics (Ibidem, 367), Shackle tries to discover the basis of enterprising decisions'(Ibidem, 367). Taussig pondered, amongst other things, the effects of time in the decision-making process. (Ibidem, 367) and claimed that 'business decisions involve imagination and choice in the face of bounded uncertainty.' (Ibidem, 366) Nobel laureate T. W. Schultz (1902-1998) approached entrepreneurship from the point of view of human capital (Ibidem, 367) and 'redefined the concept of entrepreneurship as "the ability to deal with disequilibria,". He extended the notion to nonmarket activities (e.g., household decisions, allocation of time, etc.) as well as market activities. Second, he provided evidence on the effects of education on people's ability to perceive and react to disequilibria.' (Ibidem, 368) In doing so, Schultz widened the concept of entrepreneurship so that it embraced any economic agent that has the ability to deal with disequilibria. Also, he insisted that the supply of entrepreneurial ability is a scarce economic resource. (Ibidem, 368) Fritz Machlup (1902-1983) continued in the same line of thought when he asserted that entrepreneurs are "alert and quick-minded persons, [who] by keeping their eyes and ears open for new facts and theories, discoveries and opportunities, perceive what normal people of lesser alertness and perceptiveness, would fail to notice. Hence new knowledge is available at little or no cost to those who are on the lookout, full of curiosity, and bright enough not to miss their chances" (Machlup, 1980, 179 in Ibidem, 370) Thus, at one point in time, 'innate differences in individual capacities to receive and assimilate knowledge from their surroundings' (Ibidem, 370) were considered essential to define entrepreneurship. Von Mises, for example, stated that "It is the mental acts, the mind of the entrepreneur, from which profits ultimately originate. Profit is a product of the mind, of success in anticipating the future state of the market." (Ibidem, 373). Kirzner also argued that '(n)ot all

Over time, one aspect or another comprising “entrepreneurship” has vied for attention. Risk-bearing was among the earliest themes associated with entrepreneurship. But the risk-bearing function of entrepreneurship became less important after the establishment of new forms of business organization generated by the legal concept of limited liability. Subsequently, innovation came to be stressed over other aspects of entrepreneurship in theories of economic development. The third wave of entrepreneurial theories – one which still ripples through modern economic literature – stresses the importance of perception and adjustment in an equilibrating framework.¹⁸²

This dynamism of entrepreneurship is further elaborated upon by stressing the importance of perception, courage and action as three fundamental features of entrepreneurship.¹⁸³

Entrepreneurial action means creation of opportunity as well as response to existing circumstances. Entrepreneurial action also implies that entrepreneurs have the courage to embrace risks in the face of uncertainty. The failure of perception, nerve, or action renders the entrepreneur ineffective. For this reason, we must look to these elements for the distinctive nature of the concept, not to the circumstances of action or reaction.¹⁸⁴

Thus, the authors plead for investigating the distinctive elements of perception, courage and action, instead of the circumstances in which entrepreneurial action takes place. This statement seems to disregard the importance of ‘having a business’ and ‘being a business owner’ - which are to some extent superficial statements. For seamstresses in Bolgatanga, as we have seen in Chapter 3, opening for business (becoming self-employed) does not involve the perception of a specific business

entrepreneurs are created equal.’ And ‘(b)y stressing pure alertness in this fashion, Kirzner emphasized ‘the quality of perception, recognizing an opportunity that is a sure thing; whereas in reality every profit opportunity is uncertain.’ (Ibidem, 375). Hébert and Link continued by stating that ‘for Kirzner, alertness, like beauty, cannot be fundamentally augmented once nature has bestowed its individual allotments.’ (Ibidem, 377).

¹⁸² Ibidem, 272.

¹⁸³ Ibidem, 398.

¹⁸⁴ Ibidem, 398.

opportunity, a propensity for risk taking or a desire to undertake some action. For them, it is simply an option of last resort.

SELF – SUFFICIENCY AND ENTREPRENEURSHIP : A MATTER OF DEGREE ?

When entrepreneurship is discussed in relation to development, however, these historical debates are brushed aside. Instead, being self-employed and entrepreneurship are taken as two ends of a continuum: it is suggested that there is a direct link between the two. Being self-employed is – at best - portrayed as a cautious beginning of entrepreneurship that has the potential to develop into a successful business to the advantage of the person involved and the wider community. Seen from this perspective, it is assumed that everyone is capable of becoming an entrepreneur and setting up a successful business venture. This view underpins the many entrepreneurial programmes and micro-finance schemes that assist the self-employed in Bolgatanga and elsewhere. The rationale behind this conceptualisation remains to some extent unclear. Although the concept of entrepreneurship clearly changed, and widened, over time, it is a rather big step to include all self-employed into this category. Features that were once advanced to distinguish the phenomenon of entrepreneurship have been replaced by the simple requirement of self-employment as the sole prerequisite for being/becoming an entrepreneur.

Thus, in this new economic thinking the young women in Bolgatanga are considered entrepreneurs because of the mere fact that they try to start their sewing business. In the same vein, the YHFG considers these young women as “entrepreneurs” in need of an extra push. However, as their option of last resort, the women themselves did not attribute any innovativeness to their business idea, nor did they believe they would succeed in risk taking or developing new ideas. It could be said that, from the perspective of the historical conceptualization above, these young women did not feel “entrepreneurial” at all. Instead, they felt, and were being

treated,¹⁸⁵ as “beggars”- women who do not have any other choice than to accept the little money that comes their way. The struggle of these Bolgatanga women shows that these “entrepreneurs” are indeed, in need of “proper” training to be able to take advantage of existing opportunities. Another way of looking at it, however, is that self-employment (undertaking business activities to acquire a minimum livelihood) and “entrepreneurship” (undertaking business activities that involve dynamic components) differ radically from each other. Being self-employed does not necessarily hold the promise of growth, job creation or empowerment.

Considering everyone who is self-employed as an entrepreneur glances over the heterogeneous nature of all the self-employed people working in the informal economy – their motives, objectives, choices and alternative options in life. Lumping together people with different stories, backgrounds and ambitions reduces the uniqueness of the men, women and groups involved and leads to a simplified representation of the complex, multifaceted problem of poverty in developing countries.

Moreover, in so categorizing all the self-employed many of the arguments about entrepreneurship advanced over the years¹⁸⁶ are ignored. It begs the question as to how contemporary (development) economics positions itself vis-à-vis earlier schools of thought that have addressed entrepreneurship. The representation of the self-employed as businessmen and –women simply skips the issue of feasibility when trying to transform the bottom rung of society into micro-entrepreneurs. In doing so, these ideas actually mark a watershed with regard to earlier ideas on the nature and role of entrepreneurship.

Finally, labelling all those who are self-employed as entrepreneurs implicitly passes on the burden of development to those seeking to carve out an existence. It neglects the role of governments and the private sector in providing stable employment (see below).

It would be more sensible to recognize that the concepts of

¹⁸⁵ Their environment - family, neighbours, customers - did not regard them as businesswomen either.

¹⁸⁶ As analysed by Hébert and Link in ‘Historical perspectives on the entrepreneur’.

“entrepreneurship” and “self-employment” do not necessarily overlap. From a research perspective, this opens up ways to investigate the dynamics of the informal economy without artificially pressing the self-employed into the mould of “entrepreneurship”. As long as “entrepreneurship” is used as a catch-all phrase to analyse all activities related to self-employment, its usage is flawed.^{187, 188.}

Before elaborating on the political-economic discourse that made room for the promotion of entrepreneurship as a development strategy - by NGOs in Bolgatanga and institutions in other developing contexts - we return to the entrepreneurial

¹⁸⁷ The hesitation of many observers to move away from the epithet “entrepreneur” also seems to be rooted in the idea that this does not do justice to the endeavours of the self-employed. In the next sections, I will argue that the opposite is true - measuring the self-employed by the yardstick of entrepreneurship.

¹⁸⁸ To illustrate this point of view, it is interesting to look at a study by J. Beuvink, ‘Striking gold in Cotonou? Three cases of entrepreneurship in the Euro-West African second-hand car trade in Benin’ (p.127-147) in J.B. Gewald, S. Luning and K. van Walraven (eds), *The Speed of Change. Motor Vehicles and People in Africa (1890-2000)* (Leiden & Boston 2009), 127-147. Beuvink sets out to investigate the ‘complex reality’ behind the – stagnated – car trade in the port of Cotonou. He explains that ‘deregulation of commodity and money markets and ... the removal of trade barriers ... allowed room for a new type of entrepreneur’. While ‘bankruptcies have become rampant among these traders ... this does not appear to discourage them from continuing their business’. Beuvink continues by stating that ‘(a) common sense, though somewhat unkind, explanation of this peculiar phenomenon would be that second-hand car traders in West Africa are typical examples of sub-standard entrepreneurs. This implies that the traders failed to identify promising business opportunities and became unsuccessful in assessing the financial risks involved.’ Beuvink dismisses this point of view since, overall, the trade grew impressively in the 1990s. Also other explanations, a hostile institutional environment, does not explain ‘why so many traders are clinging to the car business in the face of financial loss’. Through collecting life histories, Beuvink tries to identify ‘social principles underlying entrepreneurial decision-making’ but finds the behaviour he observes ‘difficult to appreciate with a universal notion of entrepreneurship in mind’. He attributes the continuous expectation of progress and profitability by traders to ‘the absence of calculating logic’ Beuvink concludes by explaining the behaviour of the car traders to gambling behaviour of gold diggers in the 19th century who harboured unrealistic expectations of becoming rich. Beuvink’s analysis, focusing on economic decision-making in the face of information asymmetries, uncertainties and cultural practices that hinder entrepreneurial behaviour, takes entrepreneurship as a given. He dismisses out of hand the suggestion that the men who try to make a living in these uncertain conditions may not be entrepreneurs at all in the ‘universal’ sense of the word. Moreover, he chooses not to address the context of informality in Cotonou, the possible absence of other professional choices, the possibility of necessity-driven entrepreneurship or contingencies.

training programme of the YHFG and its objectives. While it shows the strong linkages between theory and practice, it also exposes the flawed underpinnings of entrepreneurship as development strategy.

THE NEGLECT OF SOCIO-CULTURAL AND ECONOMIC CONDITIONS IN ENTREPRENEURIAL TRAINING PROGRAMMES

Irrespective of the question whether or not entrepreneurship can be taught, anthropological insights should inspire the design, implementation and evaluation of training programmes aimed at developing entrepreneurial skills among the self-employed. In this section it is argued that many entrepreneurial programmes tend to neglect socio-cultural and economic factors altogether and, instead, display a strong belief in the universal validity of the set of principles that underpin, what could be called, this “entrepreneurial ideology”. This easily leads to blind spots for the personal conditions of the participants involved in their programme. The clash between the young women in Bolgatanga and the YHFG is an example of this. Already in the design of the programme¹⁸⁹, choices were made that sowed the seeds for future problems. Below I address several of these points of friction and I introduce a psychologically oriented approach that can supplement existing perspectives.

¹⁸⁹ Significantly, the YHFG – in its first entrepreneurial training programme at the Bolgatanga market and a local SHS - used a Junior Achievement textbook. This textbook was written for highschool students in the United States. (See www.juniorachievement.org) While the Junior Achievement Programme has a Ghanaian branch as well, its objectives were hardly applicable to the Ghanaian context. The highschool students in Bolgatanga found it difficult to meet the demands of the programme. In order to execute the programme, the students were expected to contact fabric suppliers in different cities while there is a ban on the use of mobile phones on school grounds. Furthermore, their poor families refused to “invest” in their school project, and the fabric suppliers, who were unfamiliar with such school projects, refused to give the students any advice. While the implementation of the programme was later on taken over by a YHFG staff member, he had – according to the director of the YHFG – ‘unfortunately little entrepreneurial experience himself’ and learned about entrepreneurship through books. The YHFG director admitted that it would be better if a ‘real entrepreneur’ would lead the programme.

RELIANCE ON A SIMPLISTIC PROBLEM ANALYSIS

As already became apparent in the previous chapter, the YHFG relied on a rather simplistic analysis of the problem at hand. The ‘undesirable’ fact that many young seamstresses were ‘sitting at home’ was taken as a sign of their “underdeveloped entrepreneurial skills”. If these seamstresses would have been a bit more “entrepreneurial”, it was suggested, they would already have succeeded in opening their own business. This, in turn, prompted the YHFG to design the STEP-UP programme.¹⁹⁰ In doing so, the lives and struggles of the young women were judged with the benchmark ingrained in the concept of entrepreneurship and its purported positive effects. Entrepreneurship served, in other words, as a normative prescription of how these young women ought to handle their affairs. If, on the other hand, the YHFG would have recognized the linkages between poverty, priorities and aspirations of these women, it could have contributed to a holistic understanding of their needs.

SEPARATING THE PRIVATE AND THE PROFESSIONAL DOMAIN

A second lacuna in the design and implementation of the programme was the inability – or unwillingness – to recognize the interplay between conditions in the household (and society at large) and the participation of the seamstresses in the NGO’s activities. As previously mentioned, NGO staff simply ignored women’s heavy workload, their family responsibilities, their need for cash to pay for bare necessities, as well as feelings of low self-esteem. Instead, efforts were solely directed at providing the women with technical and entrepreneurial skills, *in the expectation* that other issues would be resolved once they would reap the benefits of their training.¹⁹¹ However, private and professional domains are closely intertwined: events in one area affect

¹⁹⁰ Allegedly, this decision was also motivated by the fact that funds were made available for women and entrepreneurship initiatives by a European-based NGO.

¹⁹¹ To benefit from the programme, the young women were expected to dedicate themselves fully to the programme. However, the one year commitment - a year of learning and investing in the eyes of the NGO staff - meant a year with barely any revenue and, thus, prolonged dependence on parents or husbands for the young women.

those in others. Separating these two spheres of women's lives is based on wishful thinking and, in fact, goes against common sense.

A BLUEPRINT SOLUTION

Moreover, the YHFG displayed a strong belief in the feasibility of its programme. In its eyes, perseverance to become self-reliant would foster motivation. Motivation, in turn, would be the driving force behind effective participation. Participation would lead to the development of skills, and increased skills would be the starting point for setting up a successful business..

Such rigid logic overlooks many issues. In the case of the young women in Bolgatanga, several questions remain unaddressed: What if the young women already needed all their strength to keep going in the conditions they found themselves? What if they were mainly motivated to make sure that their children would be educated? What if they did not share the belief that improvement of their skills would significantly increase their revenue, but instead relied on 'the grace of God' to keep going? What if these women did not have the will to stand up to customers who did not pay their bills or treated them without respect? In what way did the NGO engage with feelings of insecurity and low self-esteem? How did it address the effects of social hierarchies and cultural conventions in northern Ghana? The refusal of the YHFG to address these questions beforehand was exemplary of its belief in the rationality of "entrepreneurship".

THE ECONOMIC AND THE HUMAN COMPONENT

Pondering these questions makes one wonder about the overarching aim of the STEP-UP programme. Clearly, the programme had several objectives, ranging from the development of technical skills and providing guidance to set up a business, to "empowerment" and making young women self-reliant. Two objectives were fundamental: an economic one and a human component (concerned with the physical, mental and economic well-being of the girls). Despite the solid belief of the YHFG that its entrepreneurial programme could address both components at the same time, I want to stress the need to put the human component first. The well-being of the young

seamstresses should be the prime objective of the YHFG, instead of the realization of well-intentioned but flawed programme objectives.

THE ASSUMPTION THAT ENTREPRENEURSHIP, CREATIVITY AND MOTIVATION CAN BE TAUGHT

A further assumption that goes to the core of the debate - and linked to the question whether anyone can become entrepreneur - is the fact that creativity and innovativeness can actually be taught to people. In other words, whether an NGO can stimulate the development of skills that are deemed necessary to set up a successful business. The YHFG - as mentioned before - had expected that the young women would develop their creativity and innovativeness in the course of the programme. However, an idea about how this was supposed to play out was absent.¹⁹²

YHFG, as well as other NGOs, should have acknowledged the many structural issues that might interfere with programme objectives and should have searched for ways to counter them. They should have also engaged in questions such as; how to encourage creativity? How to deal with differences of (creative) abilities? How to assist girls in building up self-esteem? What does “empowerment” mean in the first place? As an NGO, developing a sound ‘theory of change’ is, indeed, a daunting task, yet, circumventing the issue altogether makes the concepts that underlie its action devoid of substance.

THE NEED FOR HONEST REFLECTION

Also, it would have been admirable if the YHFG had been willing to reflect candidly on its efforts. The NGO made clear that it attributed the failure of this particular programme to the young women’s attitude. While it intended to make slight amendments to the programme for the next group of girls, it did not appear to have doubts about the overall objectives of the STEP-UP programme. Thus, YHFG implicitly stuck to its belief in encouraging entrepreneurship, even if this ran counter to the needs of the recipients involved. This reveals once more the deep-rooted normative

¹⁹² Possibly, this lack of vision can be attributed to the fact that these issues are all related to larger debates that are far from settled and at best still contentious.

conviction that entrepreneurial training is the sensible way forward. In addition, NGO personnel betrayed a certain disdain vis-à-vis rural communities, which in its turn seems to be linked to their own social background marked by modern education and life in an urban environment.¹⁹³ As mentioned before, it could be wondered whether the YHFG was trying to design a programme for vulnerable women in northern Ghana or whether it was all along chasing an imaginary target group of micro-entrepreneurs.

OPPORTUNITIES FOR SEAMSTRESSES IN THE LABOUR MARKET

Zooming out to the broader economic context, it is interesting to address the opportunities and constraints of seamstresses in the labour market (although not the focus of this thesis, which has taken the perceptions of young seamstresses about their life opportunities as the point of departure). It is an issue the NGO should have reflected on. Conversations with seamstresses in and around the market in Bolgatanga never created an impression that seamstresses (except during holidays such as Christmas and Easter) could derive decent livelihoods from their work. Programme intentions to train even more girls must in this regard be set against the high number of seamstresses confronted with non-paying customers, the growing market in second-hand Western clothing and the establishment of small shops that imported (smuggle)¹⁹⁴ clothes from neighbouring countries. As an NGO, it is essential to weigh potential benefits against possible disadvantages. At least it should adhere to the “do no harm” principle in development work and not make life of the targeted women worse. In the case of training seamstresses in Bolgatanga, the mere assumption that skill training leads to better livelihoods is simply not enough.

A PSYCHOLOGICAL APPROACH : THE EFFECTS OF SCARCITY

Many of the issues that have been discussed in previous chapters contain a psychological component – the young women’s feelings (i.e. sadness, disappointment,

¹⁹³ K. Dodworth, ‘NGO legitimization as practice: crafting political space in Tanzania’, submitted for AEGIS Summer School 2014: Mobilization and the State in Africa, 1 – 20.

¹⁹⁴ B. Chalfin, ‘Border zone trade and the economic boundaries of the state in north-east Ghana’, *Africa* Vol. 71, No. 2, 202 – 224.

anger), perceptions (aspirations and expectations of life, hopes, fears, motivation, needs) and coping (mental energy, resignation, perseverance). It is unthinkable to leave these psychological aspects aside when designing programmes that are so dependent on the mental well-being of their participants. Women are expected to be motivated, enthusiastic, persevering etc. While the research is certainly not sufficient to judge the mental state of the young women figuring in this study the stories in previous chapters and the clash with the expectations of the YHFG should generate questions about these issues, especially since poverty is associated with high risks of distress.¹⁹⁵ Thus, factors such as ‘adversity, insecurity, rapid social change, social exclusion, reduced access to social capital and malnutrition’, as well as domestic violence, have been linked to the risk of depression.¹⁹⁶ A study on perceptions of mental health in Ghana highlighted the gendered dimension of deprivation, male domination of family economics, patriarchal hierarchies that severely restrict women’s freedom, broken or unhappy marriages and, more generally, a perennial struggle for survival.¹⁹⁷ Clearly, some of these concepts also impinged on the lives of seamstresses in Bolgatanga, as several of their stories show.

In their study of scarcity Sendhil Mullainathan and Eldar Shafir have developed an approach that pays attention to both psychological and economic aspects. They point at alternative ways to theorize the feelings, perceptions and coping strategies of the young women in Bolgatanga and provide a contrasting, psychological perspective to their participation in the NGO programme and the “agency” they experienced. At the same time, exploring such a psychological approach - highlights the over-simplistic and narrowly economic assumptions of entrepreneurial training programmes.¹⁹⁸

Mullainathan and Shafir thus looked for ‘a common logic to scarcity’.¹⁹⁹ They

¹⁹⁵ A. Ofori-Atta et al., ‘Common understandings of women’s mental illness in Ghana: Results from a qualitative study’, *International Review of Psychiatry*, Vol. 22, No. 6, 589–598, 590.

¹⁹⁶ A. Ofori-Atta et al., ‘Common understandings of women’s mental illness in Ghana’, 590.

¹⁹⁷ *Ibidem*, 596 – 597.

¹⁹⁸ In the context of this thesis – the analysis of Mullainathan and Shafir merely serves as an illustration - not as an all-encompassing explanation of the themes addressed in previous chapters.

¹⁹⁹ Mullainathan and Shafir, *Scarcity*, 5.

looked at mental processes in the context of scarcity and how these shape our choices and our behaviours.²⁰⁰ Scarcity - defined as 'having less than you feel you need'²⁰¹ - 'forms a chord across many of society's problems'²⁰². Their argument relies on a variety of disciplines, from cognitive science to development economics.²⁰³ They state that:

Scarcity is not just a physical constraint. It is also a mindset. When scarcity captures our attention, it changes how we think ... By staying on top of mind, it affects what we notice, how we weigh our choices, how we deliberate, and ultimately what we decide and how we behave. When we function under scarcity, we represent, manage, and deal with problems differently.²⁰⁴

Scarcity results in two opposite phenomena: "focus" and "tunnelling". Developing a focus is often an unconscious process because 'the mind orients automatically and powerfully, towards unfulfilled needs.'²⁰⁵ It has a positive effect – comparable with the energy and effectiveness unleashed when one has multiple tasks and limited time – but developing a focus can have negative effects as well:

The power of focus is also the power to shut things out. Instead of saying that scarcity "focuses", we could just as easily say that scarcity causes us to tunnel: to focus single-mindedly on managing the scarcity at hand.²⁰⁶

The young seamstresses definitely experienced different forms of scarcity - scarcity of food, money, time, health, peace of mind, security²⁰⁷ - which could cause them to focus

²⁰⁰ Ibidem, 12.

²⁰¹ Ibidem, 4.

²⁰² Ibidem, 4.

²⁰³ Ibidem, 15.

²⁰⁴ Ibidem, 12.

²⁰⁵ Ibidem, 7.

²⁰⁶ Ibidem, 29.

²⁰⁷ This brings to mind Maslow's pyramid of needs (A.H. Maslov, 'A theory of human motivation', *Psychological Review*, Vol. 50 (1943), 370-396, 371). Maslow constructed a hierarchy of human needs in order to formulate a positive theory of motivation that could aid empirical (clinical) research. According to Maslov, these needs are basically universal and range from physiological needs (food, water, sleep), safety needs (income, insurance), love needs (affectionate relations with other, feelings of belonging), esteem needs (self-respect, self-esteem, recognition,

strongly on unfulfilled needs while at the same time blocking out other issues. To explain this principle, Mullainathan and Shafir introduce the concept of “bandwidth”:

Bandwidth measures our computational capacity, our ability to pay attention, to make good decisions, to stick with our plans, and to resist temptations. (...) By constantly drawing us back into the tunnel, scarcity taxes our bandwidth and, as a result, inhibits our most fundamental capacities.²⁰⁸

They conclude that ‘scarcity reduces all of these components of bandwidth - it makes us less insightful, less forward-thinking, less controlled’²⁰⁹. Scarcity, thus, ‘creates a powerful goal - dealing with pressing needs - that inhibits other goals and considerations.’²¹⁰

Such a psychological-economic approach sheds a completely different light on the behaviour of the young seamstresses in the STEP-UP programme. Instead of

appreciation) and - lastly - needs for self-actualization (desire for self-fulfillment). He argued: ‘These basic goals are related to each other, being arranged in a hierarchy of prepotency. This means that the most prepotent goal will monopolize consciousness and will tend of itself to organize the recruitment of the various capacities of the organism. The less prepotent needs are minimized, even forgotten or denied. But when a need is fairly well satisfied, the next prepotent (‘higher’) need emerges, in turn to dominate the conscious life and to serve as the center of organization of behavior, since gratified needs are not active motivators’. Although Maslov’s hierarchy of needs has been criticized as well as complemented with new insights, it is worthwhile to at least take into consideration the difference between several layers of human needs and the possible interplay between them. In the context of this thesis, one can ask how women’s basic needs interact with other needs. One could hypothesize that entrepreneurship, innovativeness, creativity and assertiveness actually belong to the top of the pyramid and that basic needs (food, health, security and some degree of mental well-being) must be fulfilled before these “higher” priorities can be realized. Interestingly, Maslov also argues that if someone’s mind is ‘dominated by a certain need (...) the whole philosophy of the future tends also to change. For our chronically and extremely hungry man, Utopia can be defined very simply as a place where there is plenty of food. He tends to think that, if only he is guaranteed food for the rest of his life, he will be perfectly happy and will never want anything more. Life itself tends to be defined in terms of eating. Anything else will be defined as unimportant.’ To some extent, this fits in well with the difficulties that some of the women in Bolgatanga had with imagining a different future for themselves. While talking about future plans, aspirations and dreams, some could hardly imagine that life could improve somehow. Having a little money to buy food in the dry season was already difficult to conceive.

²⁰⁸ Ibidem, 41-42.

²⁰⁹ Ibidem, 13.

²¹⁰ Ibidem, 31.

putting all the blame on the participants, the approach of Mullainathan and Shafir would lead us to urge NGOs to consider the actual design of their programmes:

When we encounter programs that have had limited success, we may be tempted to infer that they deliver something people do not want or do not consider important. But perhaps the problem is not in what these programs are trying to deliver, but with the actual delivery ... a better design will have to incorporate fundamental insights about focusing and bandwidth that emerge from the psychology of scarcity.²¹¹

This approach also points to the psychological energy that is needed to absorb training. In fact, Mullainathan and Shafir question the objective of skills development as an 'unadulterated good' altogether, arguing that efforts might be in vain, or come at a high cost²¹²:

We do not think of bandwidth as being scarce as well. Nowhere this is clearer than in our impulse to educate. Our first response to many problems is to teach people the skills they lack. ... We treat education as if it were the last invasive solution, an unadulterated good. But with limited bandwidth, this is just not true. While education is undoubtedly a good thing, we treat it as if it comes with no price tag for the poor. But in fact, bandwidth comes at a high cost: either the person will not focus, and our effort will have been in vain, or he will focus, but then there is a bandwidth tax to pay.²¹³

In other words, even if the seamstresses in northern Ghana would have been able to completely focus their mental energy on the programme, it would have necessarily come at a high cost – namely, the many other pressing needs. However, without incentives for participation that fall within the young women's immediate focus, it

²¹¹ Ibidem, 181.

²¹² Mullainathan and Shafir also plead for developing training programmes that are more 'fault tolerant', because – they argue – most training programmes are 'not a forgiving setting for students whose bandwidth is overloaded' (p.170)'Fault tolerance allows the opportunities people receive to match the effort they put in and the circumstances they face. It does not take away the need for hard work; rather, it allows hard work to yield better returns'(p.171).

²¹³ Mullainathan and Shafir, *Scarcity*, 174.

would be unlikely that the entrepreneurial programme could work.²¹⁴ In the case of these young women, the YHFG did recognise their “focus” – cash – but interpreted it differently. The analysis of Mullainathan and Shafir elucidates the clash between the Bolgatanga girls and the YHFG:

The programs’ design presumes that if people are motivated enough, they will make no mistakes. Those who cannot be bothered to get to class in time, goes the implicit argument, must not care: they do not “deserve” the training.²¹⁵

NGO PRACTICE AND CONVICTIONS

While we have come across several mismatches between the ideas and implementation of the YHFG programme and the expectations and needs of the young women concerned, several underlying issues have remained unaddressed so far. I will address, first, everyday practices of an NGO and, second, the formalist conceptualization of the problems by the YHFG. These two issues are obviously not limited to the situation in Bolgatanga but also valid in many other similar contexts.

First, following Dodworth²¹⁶, we may consider the processes and actions needed to design and implement the STEP-UP programme as a kind of social practice. Social practices unavoidably harbour subjective, intuitive and normative components. While the design and implementation of a development programme can benefit from the expertise and knowledge of staff members (their individual and collective assumptions, as well as expectations and beliefs about society and development), a programme can also become narrowed down because of it (due to incomplete and one-sided assumptions about the subject taught, staff members’ capabilities to motivate, self-reflection and flexibility to adjust). In the case of the YHFG, especially

²¹⁴ Ibidem, 172.

²¹⁵ Ibidem, 170.

²¹⁶ In her discussion of NGO legitimation, Dodworth follows Bourdieu in paying attention to the role of social practice - “a routinized’ form of action which encompasses both body and mind, the ideational and material, knowledge and praxis’. K. Dodworth, ‘NGO legitimation as practice: crafting political space in Tanzania’, submitted for AEGIS Summer School (2014): Mobilisation and the state in Africa, 1 – 20.

the strong conviction of staff members that they offered a unique opportunity to a group of ungrateful recipients, affected their understanding of the situation.

Second, when we look closer at their reliance on entrepreneurship as a suitable strategy for these young seamstresses, it can be argued that this is a rather formalist approach to development. Weber, who explored the concept of “rationality”, discerned four types of rationalization that can be linked to four types of social action²¹⁷. These are ‘practical’, ‘theoretical’, ‘formal’, and ‘substantive’ rationality. Leaving the first two types aside, formal rationality ‘ultimately legitimates a (...) means-end rational calculation by reference back to universally applied rules, laws, or regulation’²¹⁸. While substantive rationality

orders action into patterns. It does so, however, not on the basis of a purely means-end calculation of solutions to routine problems but in relation to a past, present, or potential "value postulate" ... substantive rationality is considered to be a "valid canon"; that is, a unique "standard" against which reality's flow of unending empirical events may be selected, measured, and judged’²¹⁹

Thus, from a substantivist perspective there is an ‘infinity of possible value postulates’²²⁰ instead of an ‘absolute array of “rational” values’ that can be taken as a standard.²²¹ Rationalisation processes, seen from this ‘radical perspectivism’, depend on ‘an individual's implied or stated, unconscious or conscious, preference for certain ultimate values and the systematization of his or her action to conform to these values.’²²²

Applying these formalist and substantivist approaches to the clash between the YHFG and the Bolgatanga seamstresses, the following can be argued: YHFG rationalises its actions by referring back to a clear-cut means-end calculation that is

²¹⁷ S. Kalberg, ‘Max Weber’s types of rationality: cornerstones for the analysis of rationalization processes in history’, *The American Journal of Sociology*, Vol. 85, No. 5, 1145-1179, 1147.

²¹⁸ Kalberg, ‘Max Weber’s types of rationality: cornerstones for the analysis of rationalization processes in history’, 1158.

²¹⁹ *Ibidem*, 1155.

²²⁰ *Ibidem*, 1155.

²²¹ *Ibidem*, 1155.

²²² *Ibidem*, 1156.

linked to what it considers to be universal mechanisms for development. From this perspective, promoting entrepreneurship among the girls in Bolgatanga is a rational and promising way forward. The NGO assumes that, since entrepreneurship has the potential of fostering economic growth, teaching entrepreneurial principles and mechanisms to Bolgatanga seamstresses should work. Although a formalist approach would not necessarily ignore cultural differences, it deems the underlying principles governing economic behaviour to be universal and applicable in all contexts.

From a substantivist point of view, on the other hand, it can be argued that the rationalization processes of the young women are dependent on different values and different ways in which they systematise their values and act on them. As discussed in Chapter 4, the Bolgatanga women – juggling their responsibilities in and around the house – gave higher priority to feeding and education for their children than their own participation in the STEP-UP programme. They acquiesced in the hierarchical and patriarchal structures that affect their lives and expressed only moderate aspirations with regard to their business activities.²²³

Looking into these factors, as this research has done, is substantivist in itself. Along the same lines, it would be interesting to see whether it is plausible to relate the women's ideas, beliefs and subsequent participation in the STEP-UP programme to a broader cosmology, that is, 'taking account of the relationship between the whole and the parts: the macrocosm and the microcosm'²²⁴ It can be asked how much room for action and freedom of choice the women in Bolgatanga experienced. Why did they believe it is better to resign to difficult circumstances than seeking confrontation? Is it possible to construct a shared notion of agency through, amongst other things, investigating women's religious beliefs?²²⁵ How do (religious) beliefs, about

²²³ Both approaches, the formalist and substantivist, have their impediments. While adopting a formalist approach runs the risk of ethnocentrism and anachronism, a substantivist approach could easily overemphasize the fact that values and motivation differ between developed and less developed countries. A.G. Hopkins, *An Economic History of West Africa* (London 1973), 6.

²²⁴<http://what-when-how.com/social-and-cultural-anthropology/cosmology-anthropology>, Accessed: 5 July 2014.

²²⁵ This line of questioning loosely follows Van Beek's discussion of the perception of agency in Kapsiki religion. W. van Beek, 'Agency in Kapsiki religion: a comparative approach', in De Bruijn,

endurance, reward, justice and role-patterns inspire or constrain individual choices?

Both approaches – the formalist and substantivist -, however, do not entirely fit with the argument of this thesis. While I do not argue that the economy of Bolgatanga is based on organizing principles different from those in the Western world, I argue that the YHFG approaches poverty in Bolgatanga in a formalist manner. Thereby, it failed to call into question its own underlying principles and assumptions. Hopkins warns us that such an approach can easily ‘become part of an evolutionist saga’²²⁶ whereby development is seen as a natural disposition. The way in which the YHFG interpreted the position of seamstresses working from home and the entrepreneurial ‘solution’ the YHFG offered to them, comes close to such an evolutionist understanding of the situation.

THE UNDERPINNINGS OF DEVELOPMENT THROUGH ENTREPRENEURSHIP

We now turn to the emergence and staying power of entrepreneurship as a development strategy. As an NGO, it is not only challenging to design and implement a development programme but the process also demands that the NGO in question picks and chooses from among a variety of development strategies and ‘best practices’ that have been developed over the years. The promotion of entrepreneurship continues to be regarded as a highly effective means to achieve development - in Bolgatanga and elsewhere - in spite of disappointing results and its rather weak and formalist conceptualization. What makes it so attractive? Why are the assumptions underpinning this set of ideas not called into question more often? How are discrepancies between theoretical notions and practices explained?

On the whole, the promotion of entrepreneurship seems to suffer from what one could call ‘unquestioned desirability’²²⁷. By not scrutinizing its pitfalls,

Van Dijk, Gewalt, *Strength beyond structure. Social and historical trajectories of agency in Africa* (Leiden & Boston 2007), 140.

²²⁶ A.G. Hopkins, *An Economic History of West Africa* (London 1973), 5.

²²⁷ Although postmodern contributions did take a critical stance: Ferguson, J., *The Anti-politics Machine. The Anti-Politics Machine: "Development", Depoliticization and Bureaucratic Power in*

entrepreneurship is deemed a promising solution for many problems. In beginning to understand why entrepreneurship as a development strategy remains so popular, the economic worldview underpinning this set of ideas has to be acknowledged, as well as its hegemonic position in the development discourse. In short, I argue that encouraging entrepreneurship is congruent with a *Zeitgeist* that holds private initiative, progress, rationality and efficiency in high regard. The attractiveness of promoting entrepreneurship as a development strategy should therefore be examined in concert with the political climate of the 1980s and 1990s, when entrepreneurship began to be seen as a legitimate development strategy.²²⁸ Of course, ideas about specific routes to development, the notion of personal betterment, and beliefs that one can actually ameliorate the lot of social groups and transform entire societies are not new (think, for example, of the ideas on upliftment underlying social democracy and

Lesotho (Cambridge 1990) and Escobar, A., *Encountering Development. The making and unmaking of the Third World.* (New Jersey/Oxfordshire 1995, 2012).

²²⁸ E. Berg, K. Y. Amoako, R. Gusten, J. Meerman and G. Tidrick, 'Accelerated Development in Sub-Saharan Africa. An Agenda for Action.', World Bank (Washington, 1981). This highly influential (and criticized) World Bank report - better known as the 'Berg Report' - laid the foundation for development strategies for the years ahead, in particular for the Structural Adjustment agenda. It is considered as the World Bank's 'manifesto for Africa in the 1980s' (J. Mihevc, *The market tells them so: The World Bank and economic fundamentalism in Africa* (London 1995), 86. The Berg Report, *passim*, contains a call to enlarge Africa's private sector, 'giving wider range to the small-scale indigenous sector' and the promotion of 'indigenous entrepreneurship. The report noted a 'severe shortage of skilled labor and entrepreneurs' after independence, which the authors partly attributed to the 'colonial social conventions' that prevented 'the local population ... from moving up the skill ladder or assuming entrepreneurial roles'. Furthermore, it asserted that '(t)he lack of education among the population reduced the stimuli for progressive change generally experienced where education is more widespread.' However, the report also stated that 'for most of the continent a bright economic future is within reach. The human potential of the region has only begun to be developed. The energies of its people, and especially its farmers, are a major resource, still imperfectly tapped.' The solutions that were proposed continued along the same lines: amongst other things, African governments should remove barriers, which impeded the private sector - something that would foster indigenous entrepreneurship. The report's emphasis on the 'untapped human potential' of Africa fits well with promoting entrepreneurship as a development strategy.

socialism), yet the emphasis on individualist solutions introduced in the 1980s-1990s (often associated with neoliberalism²²⁹) stands out.

ENTREPRENEURSHIP AS A COMPONENT OF THE DISCOURSE OF DEVELOPMENT ECONOMICS

As a start, it is important to acknowledge that entrepreneurship as a development strategy²³⁰ emanated from the field of development economics.²³¹ Development economics emerged after the Second World War as a new field of study, committed to the economic development of “Third World” countries. As a discipline, development economics has had its twists and turns. The emergence of entrepreneurship²³² as a development strategy is a relatively recent phenomenon. As such, it can be viewed as a product of specific historical conditions, which is also the source of their legitimacy. It is not necessarily ‘due to theoretical, institutional, or methodological advances’ that the promotion of entrepreneurship became an appealing option. Instead, it can be seen as

a certain historical conjuncture [that] transformed the mode of existence of economic discourse, thus making possible the elaboration of new objects, concepts, and methodologies.²³³

The historical conjuncture began in the 1980s and 1990s during the heyday of the neoliberal revival. The key role attributed to the private sector, the application of market mechanisms to the social domain and a renewed optimism in the self-reliant capabilities of the individual constituted a fertile breeding ground for the mobilisation of entrepreneurship as a tool for development. Such ideas, then, often ‘command the

²²⁹ An extensive literature exists on the relation between neoliberalism and individualism. See amongst others, W. Brown, ‘Neo-liberalism and the End of Liberal Democracy’, *Theory and Event*, Vol. 7, No. 1 (2003).

²³⁰ To be sure, I would like to emphasize the fact that I do not criticize entrepreneurship in general, but the promotion of entrepreneurship as a way to lift people out of poverty.

²³¹ This seems to be easily forgotten when NGOs encourage entrepreneurship. NGOs do not often consider themselves executors of a neoliberal agenda.

²³² In particular the emphasis on “female entrepreneurship”.

²³³ Escobar, *Encountering Development*, 84.

power of truth' while, at the same time, their historicity and their epistemological and cultural conditions of production are not articulated.²³⁴ Let us turn to several aspects of this discourse that facilitated the acceptance of entrepreneurship as a catalyst of development.

THE PRIVATE SECTOR AS A CATALYST OF ECONOMIC DEVELOPMENT

From the late 1970s and early 1980s onwards, ideas about development began to change. At the height of the debt crisis in developing countries and the subsequent "structural adjustments" initiated by the International Monetary Fund and World Bank, neoliberal ideas took root (under Reagan and Thatcher they had already become dominant in the Anglosaxon world). The private sector was regarded - once again - as the principal instigator of growth. In particular, the liberal precepts of 'rolling back' the welfare state and the free play of market forces²³⁵ - became broadly accepted. As a result, alternative (state-led or cooperative) opportunities for development were ignored. This 'growing dominance of neoliberalism in the international development community' created the contours of a new - "market friendly"²³⁶ sub-discourse on development, which has been described as

a radically new way of dealing with poverty and under-development, while very much accepting neoliberalism's determined focus on the unquestioned application of market forces and private individual entrepreneurship.²³⁷

Indeed, this 'newness' should be understood in light of previous discourses on development. Modernisation in the 1950s favoured development through the application of Western knowledge and methods while structuralist theories in the 1960s and 1970s (amongst others dependencia theories) contended that development should be achieved through state-led industrialization (and

²³⁴ Escobar, *Encountering Development*, 84.

²³⁵ S. Burchill et al, *Theories of International Relations* (New York 2009), 74.

²³⁶ Escobar, *Encountering Development*, 93.

²³⁷ M. Bateman and H. Chang, 'The microfinance illusion', *Social Science Research Network (SSRN) Working Papers Series* (May 2009), 1-38, 2.

protectionism). In these previous sub-discourses, the role of the private sector was negligible. It was only in a more “market-friendly” environment, that the attention for the role of entrepreneurs was revived.

THE BELIEF THAT MARKET PRINCIPLES SHOULD BE APPLIED TO ALL ASPECTS OF LIFE

The emergence of the “market-friendly” development discourse paved the way for an economic conceptualization of societal problems and points to the one-dimensional focus on economic aspects of development. Although - especially since the late 1990s - there has been an increased call for other than monetary development indicators²³⁸ - the assumption that the market is best suited to deal with all kinds of societal problems has proven rather persistent. Poverty, healthcare and education, for example, all became areas in need of “effective” solutions. Joseph Vogl argues that a liberal philosophy lies at the base of this belief:

What we call today “economic liberalism”, and what has determined economic policy in the recent decades, has never limited itself to the protection of market-mechanisms and mere economic processes. Since the 18th century, the goal has been - rather - to govern the entire social field with the help of economic principles. A transformation of control and command structures was a call to transfer responsibilities of indirect governance to the market. Liberalism cannot be separated from a type of government that hopes - through the establishment of the market - to realize figures of social order and to optimize the practice of governance. It should come as no surprise, that since the 1980s, since the time that global finance economy (sic) was established, some - like Gary Becker - have demanded - I quote - “an economic imperialism.” It means the extension of an economic approach to all areas of social life ... education, health, family, friendship, criminality. The intent was - and this is important - the elimination of

²³⁸ A. Sen, *Development as freedom* (New York/Toronto 1999).

the difference between society and economy, the dispersion of micro-markets and competition over and across the flesh of society.²³⁹

Thus, solutions to societal problems were increasingly analysed and managed in an economic fashion, while social life became steadily divided in functional spheres²⁴⁰ - the economic domain separated from the social space. This was the opposite, in fact, of what Karl Polanyi once imagined with his “embedded economy”- an economy embedded in society.

ENTREPRENEURSHIP AS A DEVELOPMENT STRATEGY

Promoting development through entrepreneurship fits in perfectly with the above. It tries to address societal as well as economic issues (poverty, un- and underemployment, gender inequality) by applying assumptions on economic growth (namely, the believe that entrepreneurship fosters economic growth), while expecting that the benefits (increase in skills, income) will resolve the above-mentioned societal problems. This kind of reasoning created a lens through which “underdeveloped” areas and their populations were looked at. These underlying ideological assumptions were also addressed by Bateman and Chang in their discussion on microfinance.²⁴¹

One of the major assumptions about microfinance [and - as I argue - promoting entrepreneurship; MvW] is that it is ideology-free and simply about ‘helping the poor’. However, microfinance [as well as promoting entrepreneurship] is actually almost perfectly in tune with the core doctrines of neoliberalism, the reigning ideology of our time: that is, the need to vector all economic activity through private individual initiative; the need to avoid any aspect of planning or conscious guidance of the market mechanism; the need for all institutions to attempt to ‘earn their keep on the market’; and, the need to ensure that all

²³⁹ J. Vogl (Professor of German Literature, Cultural and Media Studies Humboldt University Berlin);panel entitled "Which Way Forward: Reflections on Global Turmoil and the Role of Markets, Governments, and Civil Society" at the Institute for New Economic Thinking's Paradigm Lost Conference in Berlin (12 April 2012).

²⁴⁰ Escobar, *Encountering development*, 60.

²⁴¹ Microfinance can be considered the twin brother of entrepreneurial training. They are both corollaries of the belief that entrepreneurship is a viable route to development for the poor.

economic organizations are also as much as possible owned and controlled by the private sector.²⁴²

In other words, promoting entrepreneurship as a development strategy works well in a context where it is accepted that the poor - instead of the government - are the principal agents through which development is achieved. It was in the structural adjustments era that the idea began to take root that the drive to develop was the responsibility of those in need of it - the poor. As beneficiaries, the population of developing countries held the key to a better future, it was assumed. Governments were advised to refrain from interference in the private sector and, instead, concentrate on building institutions and infrastructure through which the private sector could flourish. Freeing the private sector would result in mushrooming of entrepreneurs who would start businesses, initiate innovation, create jobs and foster growth. In the process, the many un- or underemployed (partly swollen due to mass layoffs in the public sector) began to be seen as an 'untapped potential for growth'. Self-reliance became the new watchword.

AN OPTIMISTIC BELIEF IN PROGRESS AND THE RATIONAL CAPACITY OF THE INDIVIDUAL

This second (liberal) assumption - that people (irrespective of their conditions) are capable of changing their future for the better²⁴³ - reveals a belief in the inevitability of progress, the power of human reason and the idea that humankind can - and should - realize its inner potential.²⁴⁴

This optimistic belief in the rationality of the individual also bears resemblance to the neoclassical idea of the *homo oeconomicus* - the individual as a rational economic agent. While the feasibility of this notion has been increasingly contested in recent years, it still underpins many economic models. In the face of hardship, it is assumed, one will - "rationally" - do his or her utmost to improve the situation and, as a result, devote the needed time and energy to attain this goal.

²⁴² Bateman and Chang, 'The microfinance illusion', 23.

²⁴³ This is - in a sense - similar to the idea that 'agency' triumphs over 'structure'.

²⁴⁴ Burchill, *Theories of International Relations*, 60.

Even debates within the discipline of economics provide arguments against this view. These debates question, for example, the 'position of seeing all economic agents uniformly as rational and well-informed people that solve their economic problems in one optimal manner, being quite detached from other, multiple identities'.²⁴⁵ Also, they point to an array of factors that affect rational decision-making:

The neoclassical axiom of the optimising economic agent under assumptions of strict convexity and monotonicity (Sent 2012:2), does not hold in the real economy where lack of awareness and information, unstable and adaptive preferences (Sen 1985; Nussbaum 2000), psychology, cultural and historic values, and other subjectivities (e.g. morality and custom, Van Staveren 2001) influence the range of alternatives and decisions. Moreover, economic agents face a wide range of economic problems, both in- and outside the market domain, that need to be resolved when they engage in the allocation (production, consumption and distribution) of scarce resources.²⁴⁶

While being questioned within branches of economics, the set of ideas that seeks to promote entrepreneurship as a development strategy – which is based on these very principles – still continues more or less unscathed. Yet, it is rooted in a similar assumption that people are capable of lifting themselves out of poverty, the belief that everyone can undertake micro-steps to improve one's condition, the idea that skills education is an appropriate tool to increase one's capabilities, and the belief that human reason guides these efforts. From such a perspective securing a minimum livelihood through self-employment is seen as a first step to a better future - never the end point - since all human beings, rich and poor, are inclined to progress. In this line of thought, every micro-business can be improved through hard work, dedication and sound (rational) decision-making. The ultimate consequence, however, is that the blame for failure lies with the individual.

²⁴⁵ Pouw and McGregor, 'An economics of well-being', 8.

²⁴⁶ Ibidem, 8.

THE STAYING POWER OF THE IDEAL OF ENTREPRENEURSHIP

The continuing popularity of entrepreneurship as a development strategy, however, cannot be explained solely by unravelling some of its neoliberal underpinnings. Neoliberal thinking – and its diverse manifestations - may have contributed to the emergence of these ideas, but is less appropriate for explaining its staying power. The fact that its ideals remain largely intact, while neoliberal policies have been increasingly criticized, points to an adaptation of the discourse. Put differently, the discourse on entrepreneurship has transformed and aligned itself with modifications in the larger development discourse, especially its recent emphasis on “pro-poor growth” and “inclusiveness”. Thus, this section is concerned with ‘the naturalized hegemony of a certain economic conception of the world’²⁴⁷ that, I argue, allowed this adaptation of the discourse and the subsequent survival of the ideal of entrepreneurship. It discusses the use of specific language and the discursive possibilities that are expressed through it, while shortly addressing practices of NGO legitimation and framing.

THE ROLE OF LANGUAGE

The different strands of discourse theory, all firmly rooted in constructionist traditions in the social sciences, take as a key assumption the fact that

language profoundly shapes one’s view of the world and reality rather than being a neutral medium mirroring it. It is through discourses ... that social reality is produced and made real.²⁴⁸

Several observations, borrowed from discourse-theoretical traditions, are interesting for the discussion at hand,²⁴⁹ namely, the idea that language produces and structures a reality, the idea that it is through language that this reality is disseminated and –

²⁴⁷ Escobar, *Encountering Development*, 11.

²⁴⁸ M. van den Brink, *Rijkswaterstaat on the horns of a dilemma*, Phd thesis, (Delft 2009), 21.

²⁴⁹ Also without having to accept some of the stronger claims and inferences of discourse theory.

subsequently – the role of language in the process of normalization of realities and ideas.

THE CREATION OF A CATEGORY

The consistent usage of the word “entrepreneur” to address all self-employed (and even unemployed), could be said to have created a new category and thereby produced a particular representation of reality. As shortly addressed in the beginning of this chapter, the invariable use of this concept glances over the heterogeneity of people who are labelled as “entrepreneurs”. As the earliest tradition in discourse studies informs us, it is

through the choice and combination of linguistic expressions and styles’ ... that reality is represented and - at times - misrepresented.²⁵⁰

The persistent representation of, first, the majority of people working in the informal economy as being “entrepreneurs” or “potential entrepreneurs” and, second, the association between entrepreneurship and its “catalyst” potential in the economic process seem to have contributed to a broad acceptance of the necessity to support entrepreneurship for the poor. Through the dissemination of the entrepreneurial ideal– and nourished by repetition - in policy papers, World Bank reports, National Growth Strategy Papers, NGO programme designs and the like, the optimistic belief that entrepreneurship functions as a catalyst of growth has been consolidated.

Theories on entrepreneurship – and their accompanying use of language - created a lens through which contemporary development issues are observed and analysed. This reinforced the idea of entrepreneurship as a linear process – a ladder to development - attainable for all willing to climb it. It is by ignoring psychological, cultural and historical factors that structural issues, which hamper individual entrepreneurship, are in fact being overlooked. This has certainly been the case in Bolgatanga, but probably applies to many similar contexts as well. Also, the language used to promote – and normalize - entrepreneurship conceals the considerable normative aspects of this strategy: the fact that the ideal of development through

²⁵⁰ Van den Brink, *Rijkswaterstaat on the horns of a dilemma*, 24.

entrepreneurship comes with a specific set of normative prescriptions about the organization of life, the setting of priorities and the pursuit of aspirations. While the same can be said about debates on development in general²⁵¹, it is worth acknowledging because the unquestioned desirability of entrepreneurship undermines the articulation of alternatives visions:

The early model had an implicit standard (the prosperous, developed countries), and development was to be measured by the yardstick of Western progress. ... This excluded the possibility of articulating a view of social change as a project that could be conceived of not only in economic terms but as a whole life project, in which the material aspects would be not the goal and the limit but a space of possibilities for broader individual and collective endeavors, culturally defined.²⁵²

DISCURSIVE DENIAL OF ALTERNATIVE ROUTES TO DEVELOPMENT

Pondering the prominence – and acceptance - of entrepreneurship as a development strategy, it can be argued that it is remarkable how alternatives to employing the poor, and the role of governments to create jobs, moved away from centre stage. A second tradition in discourse studies - mainly associated with the work of Michel Foucault - has called attention to - amongst other things - ‘discursive conditions of possibility’ and ‘means by which different political forces advance their interests and projects.’²⁵³ Relating these views to the discourse on entrepreneurship, it would be worthwhile to investigate in-depth where and by whom ideas about entrepreneurship originated and how their dissemination was brought about. Were there specific advantages to be gained by presenting entrepreneurship as a viable development route? Was its emergence rooted solely in a shared belief in liberal principles, or were there political forces that benefited from this shift in thinking? Which institutes, what policy papers, which key figures were leading in this process? In comparison with previous large, state-led development efforts, no large investments are needed when promoting

²⁵¹ Escobar, *Encountering Development* (2012).

²⁵² Escobar, *Encountering Development*, 83.

²⁵³ Van den Brink, *Rijkswaterstaat on the horns of a dilemma*, 24 – 25.

entrepreneurship, which is, therefore, a rather cost-conscious development strategy and beneficial to particular group interest. This is the argument Bateman and Chang make with regard to microfinance. They argue that this particular approach to poverty alleviation is 'politically acceptable' to the neoliberal establishment.²⁵⁴

Neoliberals appreciate that an emphasis upon microfinance can greatly help to embed 'further down' in society their preferred idea that development is a process mainly involving individual entrepreneurial activity, and certainly not involving state intervention ... This helps to legitimise not only the entrepreneurial process as the core foundation of any society, but also the vastly unequal rewards (wealth and power) that inevitably arise in the process²⁵⁵

Bateman and Chang argue that such policies are a technique whereby elites can pay lip-service to development, while refusing to implement programmes that could in fact reduce poverty:

Microfinance [here taken as a practical exponent of promoting entrepreneurship as a development strategy; MvW] could be deployed to delegitimise and dismantle all possible 'bottom-up' attempts to propose alternative development policies that might primarily and directly benefit the majority but which would circumscribe the power and freedom of established elites. To the extent that micro-entrepreneurship backed up by microfinance becomes universally embedded as a major legitimate exit route out of poverty for both the individual and the community, especially with regard to women (see Feiner and Barker, 2007), a wide range of progressive policies can be removed from the political and policy agenda. These include demands for constructive state intervention, land ownership reform, robust social welfare programmes, quality public services accessible to all, income and wealth redistribution, and all forms of state, collective and cooperative ownership²⁵⁶

While this rather strongly formulated argument does challenge us to think about the desirability of promoting entrepreneurship and whether this is done at the expense of

²⁵⁴ Bateman and Chang, 'The microfinance illusion', 24.

²⁵⁵ *Ibidem*, 25.

²⁵⁶ Bateman and Chang, 'The microfinance illusion', 24.

other possible interventions, it portrays “neoliberals” and “neoliberal thought” as an unescapable force that is solely concerned with the advancement of its own interests. That part of the argument is less refined and does not relate well with the popularity of the strategy of promoting entrepreneurship among NGOs – which are often criticizing, not championing, neoliberal policies. In any case, not many NGOs will see themselves as executers of neoliberal programmes.

ENTREPRENEURSHIP AS A “FRAME” AND NGO LEGITIMATION

Another way of looking at the popularity of promoting entrepreneurship is by considering this strategy as a frame, used by NGOs to interpret complex situations, legitimize their efforts and relate to broader discourses, possibly informed by a specific political rationality.²⁵⁷ While the definition of a “frame” is highly contested, I will follow Brink’s definition by considering frames as ‘sense-making devices’, or, ‘concrete guides for doing and acting’:

A framing perspective emphasises the different ways in which people make sense of reality and how they add meaning to a previously ambiguous and complex situation. Framing processes - processes through which frames are constructed - enable this meaning-making by highlighting particular aspects of a perceived reality, while simultaneously occluding or downplaying other aspects.²⁵⁸

Poverty and the struggle to obtain livelihoods belong to the more complex phenomena that society has to deal with. Rather than deferring to this complexity, policy makers and NGOs are - to some extent - expected to make sense of it. Getting a grip on one’s surrounding world and its dilemmas is facilitated by the use of a frame. In the same vein, Escobar, for example, argues:

²⁵⁷ W. Brown, ‘Neo-liberalism and the End of Liberal Democracy’, *Theory and Event*, Vol. 7, No. 1., np.

²⁵⁸ Van den Brink, *Rijkswaterstaat on the horns of a dilemma*, 35.

Development relies on setting up the world as a picture, so that the whole can be grasped in some orderly fashion as forming a structure or system ... In the case of the economist, the picture is provided by economic theory.²⁵⁹

Constructing a frame entails identifying causes and victims and attributing blame (diagnostic framing), articulating a proposed solution to the problem (prognostic framing) and providing a rationale for engaging in ameliorative action (motivational framing).²⁶⁰ NGOs, whose *raison d'être* is to undertake ameliorative action, have to engage in diagnostic and prognostic framing as well. Since framing is well-embedded in a socio-cultural context, it is interesting to considering political opportunity structures, cultural opportunities, constraints and the targeted audiences to understand the construction of a frame.²⁶¹

Accepting the underlying assumptions and possible solutions that entrepreneurship seems to offer, can be regarded as such a frame. Presenting the self-employed as “entrepreneurs”, the belief in this specific route to development and portraying the informal labour market as a place of opportunity fit the criteria of framing: it highlights several aspects of the problem, while downplaying others. It provides a ‘normative-prescriptive story about a problematic situation that functions as a guide for doing and acting’.²⁶²

The political opportunity structure, then, is provided by an international political system that prefers – or cannot do anything else but accept – rolling back the welfare state, reduce the number of salaried jobs and discourage other livelihood strategies. A shared understanding of the need to encourage bottom-up approaches to development can be seen as a cultural opportunity, while the target audiences mainly consist of donors who are also surrounded and informed by the same discourse and assumptions. Both the form and content of this frame, however, are not adapted to the lifeworld of girls in Bolgatanga – a small segment of the proposed “entrepreneurs-to-be” in developing countries.

²⁵⁹ Escobar, *Encountering Development*, 56.

²⁶⁰ R.D. Benford and D.A. Snow, ‘Framing processes and social movements: an overview and assessment’, *Annual Review of Sociology*, Vol 26, 611-639, 615.

²⁶¹ Benford and Snow, ‘Framing processes and social movements’, 628.

²⁶² Van den Brink, *Rijkswaterstaat on the horns of a dilemma*, 39.

The YHFG is not exempt from these processes, as it engages in diagnostic, prognostic and motivational framing in its efforts to design programmes for seamstresses in Bolgatanga. Its subsequent actions can be taken as an entry point for investigation.²⁶³ While these actions were – obviously – motivated by the desire to make a difference, legitimisation practices played a role as well. On the one hand, the YHFG faced the challenge to design a programme that could impact the lives of its recipients, on the other hand the NGO needed to make sure that its actions were perceived as legitimate and ‘helpful’.

Hence, the fact that the YHFG holds on to the assumption that entrepreneurship is a suitable solution to the problems of young women in Bolgatanga may have been inspired by its need to make sense of a complex situation - and the subsequent need for a frame - it is also part of a legitimisation practice: horizontally the YHFG needed to legitimise itself and its programme to staff members and volunteers, while vertically it needed to design a programme that was acceptable to donors. In this light, promoting entrepreneurship among women is a justifiable choice for an NGO. Whether it is a strategy that positively impacts the lives of its participants, is – sadly enough - a different story.

HIDDEN VIOLENCE

Setting the lives, struggles and ambitions of the young women in Bolgatanga against the rather poor impact of the STEP-UP programme, the question arises whether – under the guise of genuine development efforts – the programme does not do more harm than good. The women’s disappointment and bitterness, their unanimous feeling that the YHFG did not take them seriously and that they had wasted a whole year of their life should raise questions about the NGO’s strategy. Attributing the failure of the programme to the women themselves and portraying them as ‘failed, lazy or unmotivated entrepreneurs’ does not do justice to their activities in other spheres of human endeavour, their capabilities, struggles and the various ways in which they manage to navigate their lives under difficult circumstances.

This reveals the contours of what amounts to a hidden, structural form of

²⁶³ Following K. Dodworth (2014).

violence that is embedded in a discourse that categorizes women as “entrepreneurs”, portrays life as full of entrepreneurial opportunities and puts the blame for subsequent “failure” squarely at the door of impoverished seamstresses.

CHAPTER 6 | CONCLUSIONS

The evil that is in the world always comes of ignorance, and good intentions may do as much harm as malevolence, if they lack understanding – Albert Camus

BLIND FAITH

This research project aimed at understanding the expectations and motivations of young women in Ghana's Upper East region to start their own sewing business. Supporting the owners of small-scale businesses in the informal economy has become a central objective of the global development agenda. Using an anthropological approach, this research intended to contribute to, and criticise, the dominant discourse on the need to advance entrepreneurship. The central research question was: what are individual, cultural and contextual factors that shape the decision of young women in Bolgatanga to enrol in a seamstress apprenticeship and in which ways do these factors relate to the wider debate on promoting entrepreneurship as a development strategy? Based on the material presented in the previous chapters, I argued that the theoretical arguments underlying efforts to advance entrepreneurship among the poor are fundamentally flawed.

There are three cross-cutting issues that need to be taken into account when we discuss entrepreneurship as a development strategy. These issues are relevant for the situation of seamstresses in Bolgatanga, but also apply to a wider field. These issues are: the weak conceptualization of entrepreneurship in development discourse, the neglect of the socio-economic context in which "entrepreneurial" activities take place, the importance of cultural and psychological factors, and the ongoing attractiveness that entrepreneurship carries for development policymakers.

The conceptualization of "entrepreneurship" in development discourse is

rather weak. Thus, there is no consensus on the question whether entrepreneurship can be taught. Instead, it is assumed that everyone who is motivated to learn can develop their entrepreneurial skills. Following from this, mere self-employment is labelled as “entrepreneurship” in development discourse. However, in order to uphold the notion that every poor woman (or man, for that matter) can be seen as an entrepreneur this point of view allows for a considerable degree of heterogeneity among actual “business owners” in the informal economy - heterogeneity in ambitions, motives, choices and capabilities. However, this one-dimensional and thoroughly a-historical conceptualization of “entrepreneurship” renders the term useless and narrows our understanding of the problems at hand. One should draw a clear dividing line between “self-employment” and “entrepreneurship” so as to move away from the high expectations that are associated with entrepreneurship. From a policy perspective, it could help to devise development interventions that are actually relevant to the people involved.

Furthermore, the discourse on promoting entrepreneurship treats the socio-economic context in which “entrepreneurial activities” take place as a mere detail. Poverty among micro-business owners is often interpreted to be the result of a lack of technical and business skills, while the labour market perspective and the lack of wage-earning job opportunities are not given due attention. If there are no jobs available, people are simply forced to make a living through informal activities. Thus, the existence of a plethora of micro-businesses should not be mistaken as evidence for high levels of “entrepreneurial” aspirations. In the case of the Bolgatanga seamstresses, their activities merely reflected their poor background and their lack of choice.

Despite its obvious drawbacks, entrepreneurship remains a popular development strategy. The ‘market-friendly’ development discourse that became fashionable in the 1980s and 1990s facilitated a shift in thinking about development and its drivers. The key role attributed to the private sector, the application of market mechanisms to the social domain and a renewed optimism in the self-reliant capabilities of the individual constituted a fertile breeding ground for the portrayal of entrepreneurship as a tool for development. From the perspective of discourse-

theoretical traditions, one could argue that such ideas can ‘command the power of truth’ while their historicity and epistemological and cultural conditions of production are not revealed or articulated. The consistent usage of the term “entrepreneur” produced a particular representation of reality: a reality in which poverty can always be overcome by individual entrepreneurial efforts. This led to a discursive denial of alternative routes to development, such as the potential role that governments can play in providing employment or alleviating poverty. In this discursive reality the escape from poverty is represented as a matter of individual will and choice. This thesis showed, however, how individual circumstances, contextual factors and cultural conventions impinge on the lives of women in Bolgatanga and severely complicate their “entrepreneurial” activities.

ENTREPRENEURSHIP AS THE SUM OF INDIVIDUAL, CONTEXTUAL AND CULTURAL FACTORS

It is crucial to acknowledge that, for many, “entrepreneurship” is a necessity-driven ‘option’. Among the poor necessity shapes and structures the size, configuration and outlook of business activities. The life stories of the seamstresses shows that it was only after they failed to enter formal education - and thereby lost the possibility to get a wage-paid job - that they decided to enrol in apprenticeship training. This decision was not made easily. The realization that life would not be what they had hoped for - an escape from poverty through formal education - weighed heavily on the hearts and minds of these young women. In some cases this severely affected their self-image and becoming a seamstress symbolised personal failure: they “had not made it” in life. The women did not see their self-employment as an opportunity - in “entrepreneurship” or otherwise.

Their individual trajectories shared many characteristics. The seamstresses all grew up in poverty-ridden households that struggled to obtain daily necessities and experienced seasonal hunger. The lack of cash to pay for school fees coupled with the expectation that girls were responsible for household chores, were the principal causes why these women barely received an education.

In this context, starting an apprenticeship and opening a micro-business is a

common way to earn some extra cash. There is not much choice: the gendered opportunity options to learn a trade for uneducated girls are - more or less - limited to sewing, hairdressing and cooking and selling of food. Consequently, enrolment in an apprenticeship signals a woman's low social standing and her lack of options. Some of the young women in this study quickly resigned themselves to their new situation, while others resisted the turn that their life had taken. Once they graduated their apprenticeship and tried to open their own business, most were confronted with a host of challenges and obstacles. The lack of cash, heavy daily schedules - filled with chores around the house - not only reduced the actual amount of time that the seamstresses could spend on their business, but also took a toll on their energy.

Women were especially affected by the continuous struggle to obtain cash for basic necessities. They often felt like 'beggars' since earnings from their work were hardly enough to survive. Furthermore, hierarchical structures in Ghanaian society place seamstresses on the lower rung of the social ladder. Customers often treat them without respect or refuse to pay the full amount for their services. Patriarchal gender relations, as well as socio-religious values, prescribe respect for and obedience to (male) customers instead of standing up for one's rights. There is, thus, a huge discrepancy between the cultural connotations surrounding the seamstress profession and the ideal of "empowerment" of female "entrepreneurs". Following Kleinman, these different kinds of suffering can be seen as a form of social violence.

As a result of structural deprivation and violence, women in Bolgatanga suffer stress, insecurity and anxiety. If the seamstresses would get the chance, they would gladly trade their business for a simple, salaried job that could provide financial security. Instead, the NGO that worked with them encouraged the seamstresses to invest the little savings they had in their business, although the returns are highly uncertain and depend on factors that are beyond their control. It is no wonder that women felt that it was only 'by the grace of God' that their business activities could support their livelihood. Instead of investing in their businesses, the seamstresses preferred to spend their money on the education of their children.

The above shows the ambiguity of promoting entrepreneurship as a development strategy. Precisely these women - who already struggle to manage

everyday life – are expected to devote time, money and mental energy to develop entrepreneurial skills. The NGOs' formalist approach reflected the imbalance between the theoretical assumptions underpinning entrepreneurship promotion and the daily realities of seamstresses. Following the psychological-economic approach developed by Mullainathan and Shafir, it could be argued that the experience of different forms of scarcity – of food, money, time, health, peace of mind, security, etc. - fully absorbs seamstresses' mental capacity, preventing them from focusing on other goals, such as their participation in entrepreneurial training.

EMPTY PROMISES

Taking the experiences of the seamstresses as an example, it becomes clear how interdependent – and superficial - the theoretical assumptions of entrepreneurship promotion are. Especially in a context of poverty, these assumptions (i.e. the idea that entrepreneurship leads to poverty reduction, gender equality, empowerment and economic growth) do not stand the test of reality. Thus, it is unclear why we should still consider the promotion of entrepreneurship among the poor as a viable development strategy. It probably reflects our own (Western) ideological and normative views and says more about our inclination to seek solutions for intractable problems than that it speaks to the dilemmas at hand.

REDUCING POVERTY VERSUS MANAGING CHALLENGES

Generating money through businesses could indeed reduce poverty. The crux of the matter is, however, that the theory on entrepreneurship as a development strategy does not differentiate between self-employment and entrepreneurship. Entrepreneurial training for seamstresses focuses on women's individual actions, while there are many important elements that are beyond their control. Thus, in practice, entrepreneurial theory expects impoverished, uneducated seamstresses to come up with innovative business plans, raise the required money, break hierarchical and patriarchal structures and lift themselves out of poverty; through this it misplaces responsibility and misjudges the situation.

PURSUING EQUALITY VERSUS NORMATIVE COMPLIANCE

The assumption that promoting entrepreneurship among women increases gender equality is equally unfounded in this context. The idea that women take ‘their rightful place’ in society is highly normative. The patriarchal gender relations in the Upper East Region do not leave much room for an equal distribution of time, energy and workload between men and women. Sewing is considered as a secondary activity that needs to be carried out in addition to women’s household chores and farming responsibilities. Thus, starting a business does not necessarily contribute to equality between husband and wife nor is it considered to be an act of emancipation.

PERCEPTIONS OF EMPOWERMENT VERSUS EXPERIENCES OF REGRET

The objective of empowerment does not automatically follow from self-employment. It is too easy and simplistic to assume a logical relation between the two. On the contrary, the self-image and self-worth of seamstresses were impaired by scattered dreams, low social standing, and dependence on the whims and caprices of customers.

EXPECTATIONS OF GROWTH VERSUS THE FOCUS ON SURVIVAL

The belief that the survivalist kind of “entrepreneurship” should be transformed so as to contribute to sustainable national growth is a highly questionable objective. The seamstresses in Bolgatanga do not focus on business expansion and “innovation”, business plans, the creation of employment or the ‘trickle down’ effect of their own activities. Hence, the big question is whether we should still see the transformation of the informal economy through entrepreneurship as a viable route to development. Does it not merely mask the inability of governments to provide for jobs?

EMBRACING COMPLEXITY: RETHINKING DEVELOPMENT POLICY

Based on the stories of seamstresses in Bolgatanga, this thesis is an appeal to rethink policies designed to promote (female) entrepreneurship among the poor. It calls into question the portrayal of self-employment as “entrepreneurship”, the depiction of

poverty as an individual problem and the relevance of entrepreneurial skill training to the poor. In fact, an anthropological approach is indispensable for the assessment of the effects of development programmes. Understanding target groups, their motives and their opportunities in the labour market is crucial here. This requires an extended commitment to understand the lifeworld of recipients of development programmes and an openness to investigate new lines of inquiry not confined by the boundaries of programme objectives. The so-called 'noise' surrounding formal goals should receive central attention. An anthropological approach could therefore be of considerable use in shedding new light on development efforts. Unfortunately, the unquestioned belief in entrepreneurship promotion seems to have eliminated the wish to ask fundamental questions about the nature of development and poverty. We should allow ourselves to admit that strategies to promote entrepreneurship do not even *begin* to address the problems of the poor.





APPENDIX 1 : THE EXTENDED CASE METHOD

Through the extended case method, reflexive science can be applied to anthropological research.²⁶⁴ Burawoy follows a tradition that was established earlier by the Manchester School of social anthropology in which Max Gluckman (1958) and James Clyde Mitchell (1956, 1983) wrote extensively about the way in which it is possible to 'extend out from the field'²⁶⁵ 'Extending out from the field' stands for ways to relate anthropological findings to contextual factors and theoretical debates through constructing dialogues between these different levels of analysis (see graph 1). In a nutshell, a reflexive model

embraces (...) engagement as the road to knowledge. Premised upon our own participation in the world we study, reflexive science deploys multiple dialogues to reach explanations of empirical phenomena. Reflexive science starts out from dialogue, virtual or real, between observer and participants, embeds such dialogue within a second dialogue between local processes and extralocal forces that in turn can be comprehended through a third, expanding dialogue with theory itself.²⁶⁶

Several principles that underpin Burawoy's reflexive model of science have informed the theoretical and methodological components of this research and are cited below to accentuate points of departure that differ from a more positivist point of view. Such context effects include the fact that researchers are never non-intervening observers; their presence affects responses given by participants. Furthermore, respondents are affected by the ambiguity of the questions which stems from the difference in lifeworlds between researcher and participant. Also, the political, social and economic context (the field) in which an interview takes place effects responses. Lastly, representativeness becomes an issue because 'meanings, attitudes, and even knowledge do not reside with individuals but are constituted in social situations'²⁶⁷ (See graph 1).

²⁶⁴ Burawoy, 'The extended case method', 5.

²⁶⁵ Ibidem, 5.

²⁶⁶ Ibidem, 5.

²⁶⁷ Ibidem, 12.

Such context effects can be considered as “noise” that distract from acquiring valid data. However, in a reflexive approach this “noise” is considered a point of departure.²⁶⁸ Instead of creating a distance between observer and participant, reflexive science takes dialogue and intersubjectivity as premise.²⁶⁹ The reflexive model of science is based on four principles that directly influence the methodology. First, the *principle of intervention* into the space and time of the participant is considered the start of a dialogue. Time that is spent with participants produces valuable data, precisely because such intervention 'produces ripples worthy of examination'.²⁷⁰ This is called the extension from observer to participant. Second, the *principle of process* demands the researcher to 'unpack those situational experiences by moving with the participants through their space and time.'²⁷¹ Instead of asking the participants to aggregate their experiences into a single answer, the observer aims to compile the *situational knowledge* that is subsequently acquired into an account of *social process*. This is the extension of observations over time and space. Third, the fact that the field in which the research is conducted has its own dynamic and cannot be held constant, leads to the *principle of structuration*, which encourages the observer to look into the social forces that structure this field. These social forces are often effects of other social processes that are not directly the object of investigation.²⁷² This extension, *from process to force*, demands the researcher to compare cases and trace the source of difference to external forces.²⁷³ Lastly, the *principle of reconstruction* demands the observer to deepen existing theory by looking for refutations, new angles of vision and surprising contradictions.²⁷⁴ This *extension of theory* intends to reconstruct theory with findings from the research.²⁷⁵

This reflexive approach has its own impediments. Power effects, such as

²⁶⁸ Burawoy, 'The extended case method', 14.

²⁶⁹ Ibidem, 10, 14.

²⁷⁰ Ibidem, 17.

²⁷¹ Ibidem, 14.

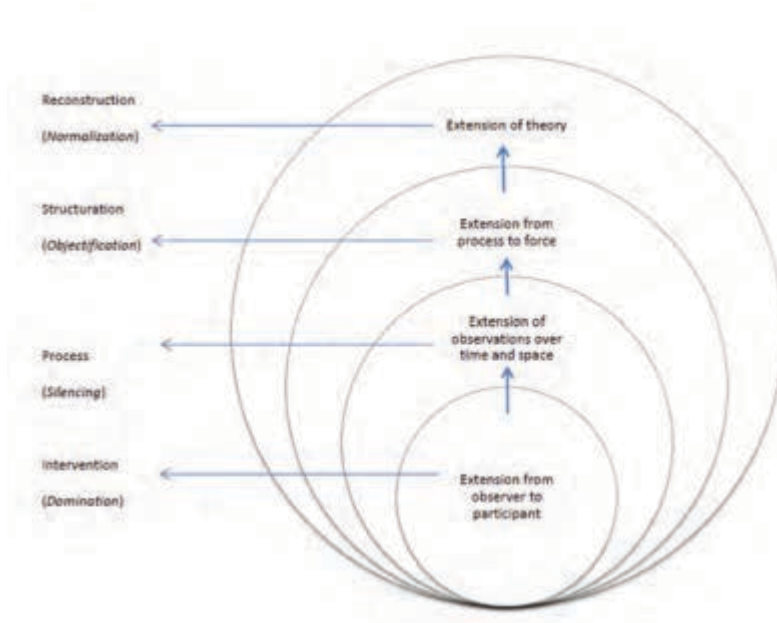
²⁷² Ibidem, 15.

²⁷³ Ibidem, 19.

²⁷⁴ Ibidem, 16.

²⁷⁵ Ibidem, 16.

domination, silencing, objectification and normalization need to be taken into account²⁷⁶ (See Graph 1).



Graph 1: Reflexive Principles and its power effects. Adapted from M. Burawoy, 'The extended case method', 26.

²⁷⁶ Ibidem, 26.

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ENTREPRENEURS BY THE GRACE OF GOD

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