

**Examining an Empowerment Framework:
A Look at Female Artisans Within a Ghanaian NGO**

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Abstract

This essay examines the processes of empowerment within an artisan NGO in Ghana. An empowerment framework focusing on the concepts of ‘agency’, ‘resources’ and ‘achievements’ are examined through interviews with women weavers, batikers and seamstresses. Their narratives reveal that a complex set of structural and cultural inequalities shape women’s specific struggles, and constrain their ability to make positive personal and social change. Currently, the literature on empowerment places emphasis on choice, decision-making, realizing opportunities, and community action; choice is thought to bring about agency and individualism. My analysis finds that the emphasis within the economic development literature primarily on the alleviation of poverty may exaggerate the importance of individual autonomy among women who are highly interconnected within their communities. Overall, I find that the ability to change awareness of inequality into agency depends upon factors that range from education to political conditions and cultural norms.

Keywords: Empowerment, Women, NGO, Ghana, Gender Equality, Artisans

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I. The Term Empowerment

Empowerment has become an important element of international development work. Although it is a complex concept, development policy has a tendency to focus on immediate and easily measurable products rather than long-term and sustainable change within a specific context. This essay attempts to use a broader perspective to explore empowerment of women within an artisan NGO in Ghana. I will explore the concepts of ‘agency’, ‘resources’ and ‘achievements’ as three dimensions of empowerment relevant for women weavers, batikers and seamstresses. Resources refer to the material and nonmaterial cultural assets that can be drawn on to make change; agency refers to the ability of women to enact desired change given their resources; and achievements are the outcomes realized from action. These indicators of empowerment will be examined through interviews with women, recognizing that their ability to exert personal choice in decision-making depends upon the cultural and institutional systems within which Ghanaian women live.

In this essay the term empowerment applies to more than just the individual. Becoming empowered is a process of gaining confidence and the ability to know and negotiate for rights from the private (household) to the public (economics and politics) sphere. Empowerment is also a multidimensional process of change that includes the ability to question gender norms in society, the capacity to exercise choice and control over one’s life, to create new opportunities without domination and the ability to participate on equal terms with men in reshaping society with their vision. To be disempowered implies to be denied choice (Kabeer 1999). In a dialogue on barriers Ghanaian women revealed what they considered to be unjust and how they can shape their vision of a better society.

The concept of women’s empowerment emerged from critiques by the women’s

movement in the 1980s when feminists, particularly in the Global South, were unhappy with the apolitical and overly economic models present in development policies. Historically, empowerment is a socio-political process where the operating concept was about control over resources and people (Batliwala 2007). Currently there are two pervasive problems with the way this definition of empowerment is used. One is that it can easily become too broad and generalized, and therefore not useful in particular contexts (MacKenzie 2009). The more common problem occurs when the term is operationalized and the focus shifts from empowerment as a process to empowerment as an end product (Smyth 2007). Instead of seeing empowerment as an ongoing process, this view focuses on whether people are empowered, or disempowered, relative to others or themselves at a point in time (Kabeer 1999).

Governments and NGO financial contributors want to quantify empowerment as it focuses on measuring results, documents transparency and establishes accountability. The result is that empowerment is being used for broader economic development and has largely eliminated its original meaning and strategic value (Batliwala 2007, Eyben & Napier-Moore 2009). This instrumentalism also results in the translation of feminist insights into a policy discourse with a focus on quantification (Kabeer 1999). Here women's empowerment and/or gender equality is equated with a kind of 'smart economics'. The Director of the UN Division for the Advancement of Women, however, stated that gender inequality results in the loss of billions of dollars due to women's inequitable access to employment, making it 'bad economics' (Eyben & Napier-Moore 2009). This "outcomes" approach illustrates an emphasis on women's empowerment as economic growth, and focuses on individual participation, skills and economic self-reliance. The result is to quiet calls for empowerment as social justice and shifts the focus away from the structures that produced economic and market inequalities.

In this essay I intend to engage a broader perspective on empowerment as it relates to women artisans in two Ghanaian villages/towns. Through interviews with weavers, batikers and seamstresses in Ajumako and the Cape Coast I address the following questions: (1) Do the concepts of agency, resources and achievements encompass how the women view their own empowerment, and (2) are any of the dimensions of empowerment more important to them?

Dimensions of empowerment are examined in this essay within a particular context, recognizing that the ability to gain confidence and make decisions depends upon culture and institutional arrangements. Context defines the barriers women experience and reflect cultural, political and economic dimensions that can influence women's ability to gain confidence and an ability to know and negotiate for their own rights. This leads to an additional research question of (3) what role does an NGO take on for fostering women's empowerment? Are they thinking of sustainability?

II. Empowerment Framework

This section outlines Kabeer's (1999) empowerment framework of resources, agency and achievements. Resources are to be viewed as the 'pre-conditions' for empowerment; agency refers to the 'process' of using resources to make positive change and achievements are the 'outcomes' of this process (1999:437). Kabeer (1999) also reminds us that there is always a relationship between power and choice in an analysis of empowerment: to be disempowered implies to be denied choice. The notion of choice implies the presence of alternatives and the ability to choose between them.

Some choices have greater significance than others in terms of their consequences for people's lives. Kabeer (1999) makes a distinction between first- and second-order choices. First

order choices are those that are ‘strategic life choices’ which are critical for people to live the lives they want (such as choice of livelihood, whether and who to marry, whether to have children, etc.) (437). ‘Strategic life choices’ are used to help to frame other, second-order choices, which may be important for the quality of one's life but do not constitute its ‘defining parameters’ (437). According to Tiessen (2004) “practical needs address short-term and immediate matters such as the need for an income to pay for food and children’s school fees... [while strategic interests] address the unequal structure of gender relations and the gendered division of labour that perpetuates inequality between women and men” (690). Strategic interests are designed to empower men and women to have a political voice and to bring about long-term change to guarantee gender equality.

Dimensions of Empowerment: Resources, Agency and Achievements

Kabeer’s definition of empowerment is about change. It refers to the expansion in one's ability to make strategic life choices in a context where this ability was previously denied to them. The ability to exercise choice can be thought of in terms of three inter-related dimensions: resources, agency and achievements (Kabeer 1999). Resources include not only material assets (economic), but also to human and social properties that affect one’s ability to exercise choice.

This is a more holistic approach to resources, which are acquired through a:

“...multiplicity of social relationships conducted in the various institutional domains that make up a society (such as family, market, community). Such resources may take the form of actual allocations as well as of future claims and expectations. Access to such resources will reflect the rules and norms which govern distribution and exchange in different institutional arenas. These rules and norms give certain actors authority over others in determining the principles of distribution and exchange so that the distribution of ‘allocative’ resources tends to be embedded within the distribution of ‘authoritative resources’ the ability to define

priorities and enforce claims. Heads of households, chiefs of tribes or elites within a community are all endowed with decision-making authority within particular institutional contexts by virtue of their positioning within those institutions” (437).

Access to resources as the means to empowerment is essential, but it is only part of a larger process that includes one’s ability to make decisions about how they are used. This leads to the second dimension of empowerment—agency.

In addition to agency as one’s ability to define their goals and to act upon them, agency also involves the meanings, motivations and purposes that individuals bring to their activity (Kabeer 1999:438). Making decisions can include, among other things bargaining and negotiation, deception and manipulation, subversion and resistance and cognitive processes of reflection and analysis (Kabeer 1999:438). It is in this way that agency can refer to individuals as well as to groups. Agency has both positive and negative meanings in relation to power:

“In the positive sense of the ‘power to’, it refers to people’s capacity to define their own life-choices and to pursue their own goals, even in the face of opposition from others. Agency can also be exercised in the more negative sense of ‘power over’, in other words, the capacity of an actor or category of actors to over-ride the agency of others, for instance, through the use of violence, coercion and threat. However, power can also operate in the absence of any explicit agency. The norms and rules governing social behaviour tend to ensure that certain outcomes are reproduced without any apparent exercise of agency. Where these outcomes bear on the strategic life choices noted earlier, they testify to the exercise of power as ‘non-decision-making’” (1999:438).

When the failure to achieve one’s goals reflects a constraint on the ability to choose, it can be taken as a manifestation of disempowerment (Tiessen 2004). Therefore, within the process of empowerment is a concern for inequalities affecting one’s capacity to make choices rather than in any differences in the choices that are made. Kabeer (1999) makes this distinction because all members of a society are not likely to give equal value to the different possibilities of

'being and doing.' These differences may not always reflect a gendered denial of choice. Kabeer (1999) states that a possible way to ascertain the problem for measurement purposes would be:

“...to focus on certain universally-valued functionings, those which relate to the basic fundamentals of survival and well-being, regardless of context. For instance, it is generally agreed that proper nourishment, good health and adequate shelter all constitute primary functionings which tend to be universally valued. If there are systematic gender differences in these very basic functioning achievements, they can be taken as evidence of inequalities in underlying capabilities rather than differences in preferences... However, focusing on basic needs achievements addresses one aspect of the problem but raises others. Inequalities in basic functionings generally tend to occur in situations of extreme scarcity. Confining the analysis of gender inequality to these achievements alone serves to convey the impression that women's disempowerment is largely a matter of poverty.” (1999:439).

A second way out of the problem might be to go beyond the concern with basic survival-related achievements to other functioning achievements. Achievements—the outcomes experienced by women—is the third dimension of empowerment. For this Kabeer suggests using the UNDP's gender-disaggregated Human Development Index as well as its Gender Empowerment (GEM) index. Such measures play a useful role in monitoring differences in achievements across regions and over time and in drawing attention to problematic disparities. This shift in measuring achievement does entail the movement away from the criteria of women's choices, or even the values of the communities in which they live, to a definition of 'achievement' which represents the values of those who are doing the measuring (Kabeer 1999). Beteta (2006) argues, however, that the GEM is an incomplete and biased index on women's empowerment because it measures inequality among the most educated and economically advantaged. Therefore it fails to include important non-economic dimensions of decision-making power both at the household level and over women's own bodies in 60-90 percent of low-human-development countries (235).

Kabeer also states that the dimensions of empowerment are inseparable which makes determining the validity of any single measure problematic.

Specifying 'access' to a resource tells us about potential rather than actual choice and the validity of a 'resource' measure as an indicator of empowerment largely rests on the validity of the assumptions made about the potential agency or entitlement embodied in that resource. It is similarly difficult to judge the validity of an 'achievement' measure unless we have evidence, or can make a reasonable guess, as to whose agency was involved and the extent to which the achievement in question transformed prevailing inequalities in resources and agency rather than reinforcing them or leaving them unchallenged. (1999:439)

The process of empowerment has to occur on multiple levels “with transformation leading to change in the ideological system, in access to resources and in institutions and structures at several levels, such as the family and the household, the village and the community, the state, the market and the international structures” (Ndinda 2009:320). This is crucial due to patriarchal dominance and the pervasiveness of women’s subordination. Within this study, ‘agency’, ‘resources’ and ‘achievements’ are examined in the context of empowerment of Ghanaian women artisan producers.

III. Operationalizing and Applying Concepts of Empowerment in Research on Women in Development.

This section provides a literature review on how concepts of empowerment have been operationalized and applied to women in development, particularly in programs focused on microfinance. Women confront barriers to developing businesses that include financial, educational, and infrastructural constraints, as well restrictive socio-cultural norms and gender-based discrimination (Dolan & Scott 2009). The majority of female entrepreneurs, for example, operate in the ‘lower-order’ sector, engaging in informal business ventures such as crafts and

personal services. The Global Entrepreneurship Monitor (GEM) refers to these as ‘me-too’ businesses: entry barriers are low, the income earned may not be sufficient for household survival, and such craft businesses have limited potential to empower (Dolan & Scott 2009). Since the late 1980s, development programs aiming to support rural livelihoods also have been increasingly directed at women (Holvoet 2005). While the general objectives of these programs point to the empowerment of women as a marginalized social group, the programs primarily focus on making ‘efficient’ use of women’s time and labor as a path to the reduction of poverty of women and their dependents (Murthy Rengalakshmi, and Nair 2008).

Empowerment as Poverty Alleviation

Many programs with a goal of empowerment through poverty alleviation have been found to reinforce gendered ‘norms’ of work. MacKenzie (2009) found that trades were chosen for women serving in the military based on gendered ideas of what women should do within specific fields/organizations rather than an assessment of trades/occupations that would allow women to be successful in an evolving economy. The small number of trades also meant that there was an overabundance of women trained in specific areas that have no direct connection with the broader economic market. Without skills training that has value in communities, former women soldiers will be forced to find alternatives for survival in communities where these options are limited (MacKenzie 2009).

Empowerment that focuses only on increased economic returns also does not necessarily lead to women experiencing increased access to power. Murthy, Rengalakshmi, and Nair (2008) examined agricultural and rural credit programs in India, where women’s efficiency is disadvantaged by gender inequalities in the economic, social, and political spheres. They found

that the goals of strengthening women's efficiency, reducing poverty, and empowerment do not always go together within this context, so targeting women in agricultural livelihood projects did not automatically empower women. Rather, the authors of this study suggest that empowerment of women must include their control over more economic resources, and the process by which women gain more control must raise community consciousness of gender inequality. This enlightenment should also lead to political action that furthers women's shared interests, and cannot solely be delivered through projects with poverty-alleviation or efficiency goals (2008: 110).

Another issue with empowerment initiatives that are focused on poverty alleviation is that they encourage and regulate women's participation in, and compliance with, established social and economic relationships. As Mackenzie found, programs designed to empower women soldiers conveyed messages about the social and familial relationships that were gendered rather than messages that offered the potential for change, inclusion and representation (2009:214). Development programs in India have moved away from defining empowerment in solely economic terms by focusing on the processes that lead to gendered inequalities in the marketplace. Empowerment as a process is one that shifts social power in three critical ways: "by challenging the ideologies that justify social inequality (such as gender or caste); by changing prevailing patterns of access to and control over economic, natural, and intellectual resources; and by transforming the institutions and structures that reinforce and sustain existing power structures (such as the family, state, market, education, and media)" (Batliwala 2007:560). Evaluating empowerment solely on the basis of economic indicators can lead to a partial view of success that ignores the effects of power, control over resources, and context, which shape gender inequalities in access and operation within the market (Kantor 2005:64).

As a process of empowerment, much depends on whether the poverty of women is addressed to improve women's access to basic needs, or if it also addresses the gender-specific causes of poverty (inequalities in ownership of land, and inequalities in access to credit, markets, and intra-household investments in food, health, and education). Johnson (2007) argues that it is only when women's poverty is reduced through addressing its' gender-specific causes that women's empowerment is fostered. The failure to address and incorporate analyses of gender into microfinance practice over the past decade means that opportunities have been lost to enhance the sustainability of empowerment efforts. However, such failure is also symptomatic of the difficulties in getting gender onto the agenda of development organizations more generally (Johnson 2007).

Components of Empowerment: 'Agency', 'Resources' and 'Achievements'

A number of studies draw on Kabeer's conceptualizing empowerment as agency, resources and achievements. These seek to operationalize or measure these concepts in a range of ways and, not surprising, obtain a range of results from their analyses. Many link the component of agency with access to, and control over, resources. For example, Sathar and Kazi (1997) measured access to resources as whether women had a say in household expenses, cash to spend on household expenses and freedom to purchase clothes, jewelry and gifts for their relatives, while control over resources was measured by asking who kept household earnings and who had a say in household expenditure (Kabeer 1999). Individual control is also commonly used when operationalizing empowerment. Kishor (1997) defines empowerment as women's control over certain aspects of their lives. Control indicators varied between: control in relation to resources (earnings and expenditures); control as self-reliance (can women support

themselves); control as decision-making (who has the final say); and control as choice (choosing own spouse).

Control is most commonly equated with decision-making agency. Using household survey data from South India, Holvert (2005) explored the impact of microfinance programs funded through the Integrated Rural Development Program (IRDP) and the Tamil Nadu Women's Development Program (TNWDP) features on this measure of agency. Control processes were measured in the following seven areas: 'loan use', 'expenditures', 'money management', 'time and task allocation', 'kinship and family matters', 'agricultural business' and 'cottage industry' (Holvoet 2005:79). As a result of this program women gained a higher stake in matters directly related to the loan use (primarily because it went to direct expenses for family/children's day to day needs), but they were not able to translate this into a more substantial involvement in other domains of agency and control of resources in household decision-making (particularly with respect to how the family related to others).

However, these findings change when awarded credit is tied to groups. Group membership shifts overall decision-making patterns from gender norm-guided behavior and male decision-making to more joint (and therefore women-involved) decision-making (Holvoet 2005). Women in this study felt that their position in the household had improved as they had secured access to long-term financial resources through their personal savings account and the group fund (Holvoet 2005). Holvoet's findings indicate that intensive social group intermediation raises a program's potential to increase women's decision-making agency. Longer-term group membership and more intensive training and group meetings strengthened these patterns.

A factor in the success of women's resource management projects has been working in partnership with others (organizations, government bodies, and NGOs), because individual

women who lead grassroots movements may not be well versed in how to approach or deal with officials and outsiders (Aladuwaka and Momsen 2010). When women can successfully implement resource management practices and projects it is a great achievement that can have a considerable effect on their sense of agency (Buyinza & Nabalegwa 2007). This implies that future programs may be more successful when they provide their women clients with a network and partnership of outside sources who can act as mentors.

Measuring long-term gains in women's empowerment can also be difficult. Leach and Sitaram (2002) measured the impact of training via four indicators: income, access and control of resources, status, and quality of life (576). In the early period of implementation women perceived an increase in their economic and social status and felt that they had more respect in the community and their own self-esteem increased accordingly (Leach & Sitaram 2002). Also, their mobility increased, they became more articulate, had a sense of security and could provide for their children independently of their husbands. Although on the surface there appeared to be a reversal of gender roles, no long-term behavioral change was ever observed (Leach & Sitaram 2002). There was, however, some evidence from the research that men's general behavior towards women varied according to how much income women brought into the household.

In addition to monetary and social gains (external process), empowerment is also a process of intrinsic change (Ndinda 2009). Kim et al. (2007) examined the scope of women's empowerment and the mechanisms underlying a reduction in intimate partner violence in rural South Africa's Limpopo province. Outcome measures included 9 indicators of women's empowerment: self-confidence, individual confidence, challenging gender norms, autonomy in decision making, perceived contribution to the household, communication within the household, relationship with partner, social group membership, and participation in collective action.

Participation in the program intervention was associated with gains in self-confidence and financial confidence as well as more progressive attitudes toward gender norms. Compared with those in a control group, women in the intervention reported higher levels of agency in decision making, greater valuation of their household contribution by their partners, improved household communication, and better partner relationships. Reductions in partner violence were shown among women who challenged the acceptability of violence, expected and received better treatment from partners, left abusive relationships, and worked to help raise public awareness about intimate partner violence (1798). Networking with other women's groups had a heightened impact on women's empowerment.

In this study I will examine the concept of empowerment guided by Kabeer's empowerment framework (1999). This analysis focuses on women examining power in their own lives. As Wong stated, "When you look at what is involved for empowerment of women, you have to look at the totality of their experience. Thus, empowerment needs to be examined in a more holistic manner which emphasizes the interactions between social relations and individual experiences" (2003:318). Following this framework I will ask women working in an NGO in Ghana to identify their opportunities as well as constraints to action, agency, resources and achievements. Conversations can reveal women's understanding of their empowerment and suggest ways forward to heighten and sustain it. A short history of Ghana and the economic policy approaches used there will help set the stage to begin a discussion of my project.

IV. The Ghanaian Context

Ghana has a population of about 20 million and in 2000 the Central Region's population

was about 1.6 million (White & Hunter 2009). Ghana is divided into ten administrative regions, which are further divided into 110 districts and inhabited by about ninety ethnic groups (Arthur 2009). Ajumako-Enyan-Essiam (AEE), the site of my study, is one of the seventeen districts in the Central Region of Ghana. Ajumako is the district capital and is Northeast of the Cape Coast.

Ghana is estimated to be 52 percent urban with a relatively high literacy rate when compared to sub-Saharan nations, with approximately 63 percent of women and 80 percent of men aged 15 and older literate compared to 53 percent and 69 percent in sub-Saharan Africa (White & Hunter 2009). It has the 16th-largest GDP in Africa (out of 52 nations). However, about a third of the population lives below the poverty line (Manful & Manful 2010). Ghana gained independence from British colonial rule on the 6th of March 1957, and by the early 1980s, the economy had declined due to its' narrow export base of cocoa, gold, timber and other natural resources. In 1983, the government adopted the World Bank's and the IMF's structural adjustment program (SAP), which involved trade liberalization, currency devaluation, public sector retrenchment, privatization, increased taxes and the removal of subsidies on food, education and healthcare (Mensah & Antoh 2005, Kraus 1991).

SAPs covered both stabilization and structural adjustment policies. The restructuring programs sought not only to open up Ghana to globalization, but also to reduce the economy's dependence on the traditional exports of cocoa, timber, and mineral resources. (Konadu-Agyemang & Adanu 2003). The first phase of Ghana's SAP was the Economic Recovery Program (ERP I); a stabilization phase with the objective to realign relative prices and to establish a better climate for investment (Gayi 1995). ERP II (1987-89) was created to consolidate the gains from the stabilization.

It is widely understood that SAPs worsened the economic reality of many Ghanaians by

shifting employment opportunities to those that were part-time or temporary and thus contributing to economic insecurity (Mensah & Antoh 2005). SAPs also led to cuts in spending in the public sector and the removal of subsidies on food and social services, which in turn increased the cost of living. This widened the income gap, and increased poverty levels among women and children (Mensah & Antoh 2005, Tagoe 2011). Newly instituted fees on education and health services kept many children out of school and without access to health care (Kraus 1991). Attempts to address the problems of access to quality education came in 2002 with the establishment of the President's Committee on Review of Education, followed by the passage of the National Health Insurance Scheme (NHIS) in 2003, which provided health coverage for most illnesses of residents (Assensoha & Wahabb 2008).

Structural adjustment programs reduced women's chances of gaining long term employment (Tagoe 2011) as most of the jobs created were in construction, mining, logging, transportation and cash crop industries. Because cultural constructions of gender align these types of occupations with men, these types of reforms have the potential to benefit more men than women (Mensah & Antoh 2005). Real family incomes decreased throughout the country, while increasing women's workloads by adding employment to already time-consuming work within the household. Women have also been disproportionately affected because they are largely responsible for household expenditures and since the introduction of SAPs Ghanaians spend about 69% of their income on food (Kraus 1991).

Following significant criticism the government, World Bank and IMF acknowledged that SAPs increased poverty and overburdened women and children (Mensah & Antoh 2005). In 1987, the government, with financial assistance from the Word Bank and IMF, instituted a national Program of Action to Mitigate the Social Cost of Adjustment (PAMSCAD). PAMSCAD

was supposed to provide a 'safety net' for vulnerable populations that suffered from the short-term negative effects of SAPs (Gayi 1995). However, women's concerns were generally ignored in the planning and implementation of the program. Only 1% of funds disbursed by 1991 were for women and children, even though they had been identified as among the poorest and most vulnerable (Mensah & Antoh 2005).

In Africa, women are grossly under-represented in parliament and in the political administrative levels of government (Longwe 2000). Women frequently face abuse and violation of their constitutional rights, especially in the rural areas where women remain under traditional male dominance and subject to social norms that deny their claims to inheritance and property (SIGI). Legal frameworks in Ghana provide women very limited access to ownership rights. Although women could acquire land through marriage, it is often lost again in the event of divorce or death of the spouse. Women and men in Ghana have equal rights in relation to access to property other than land. However, customary law considers property as a family asset to be administered by the family head, which is usually a man. Women's access to bank loans through formal channels is more limited than that of men. Weak access to land limits their ability to provide collateral and makes it difficult to obtain credit. The majority of female farmers derive their capital from informal sources, including loans from husbands or relatives, or moneylenders (SIGI).

SAP's preoccupation with economic development has, in effect, sidelined the interest of social welfare, and in many cases has worsened the living conditions of women and other vulnerable groups. According to UNIFEM (2001) globalization, privatization, structural adjustment policies, and the removal of social safety negatively impacts minorities, women in countries that are recently decolonized or continue to experience neo-colonialism and immigrant

and indigenous women.

With this background in mind, I interviewed women within an NGO that since March of 2003 has worked at the grassroots level to promote economic independence of women and to reduce poverty through the sustainable growth of women-owned businesses. Their programs provide workforce training, new technology, and in-depth business development projects that focus on improving internal efficiencies, competing more effectively in existing markets, gaining access to new markets, and engaging in international trade. This training involves seminars in bookkeeping, quality control, new product development, fair trade business management, computer literacy, design, color, visual merchandising, and women's health. The NGO sees the empowerment of women as essential in the pursuit of forming sustainable enterprises and states that women entrepreneurs largely recognize what is needed to expand their businesses but may lack the resources to execute their ideas. By taking a long-term approach to women's business development, the NGO helps women to improve their business.

The Ghanaian context can demonstrate how the process of empowerment relates to differential access to resources at the individual, community and institutional levels. Further, institutional arrangements perpetuate the established social hierarchies that make some people disadvantaged relative to others. Rather than seeing disempowerment as a symptom only of poverty, I look at relative levels of (dis)empowerment as symptomatic of the complex structural and cultural inequalities that shape women's specific struggles, and their constraints to action (barriers). The existence/persistence of barriers points to the notion that women's empowerment may be about transforming society, rather than simply making women more effective wealth producers within the existing system (Ndinda 2009).

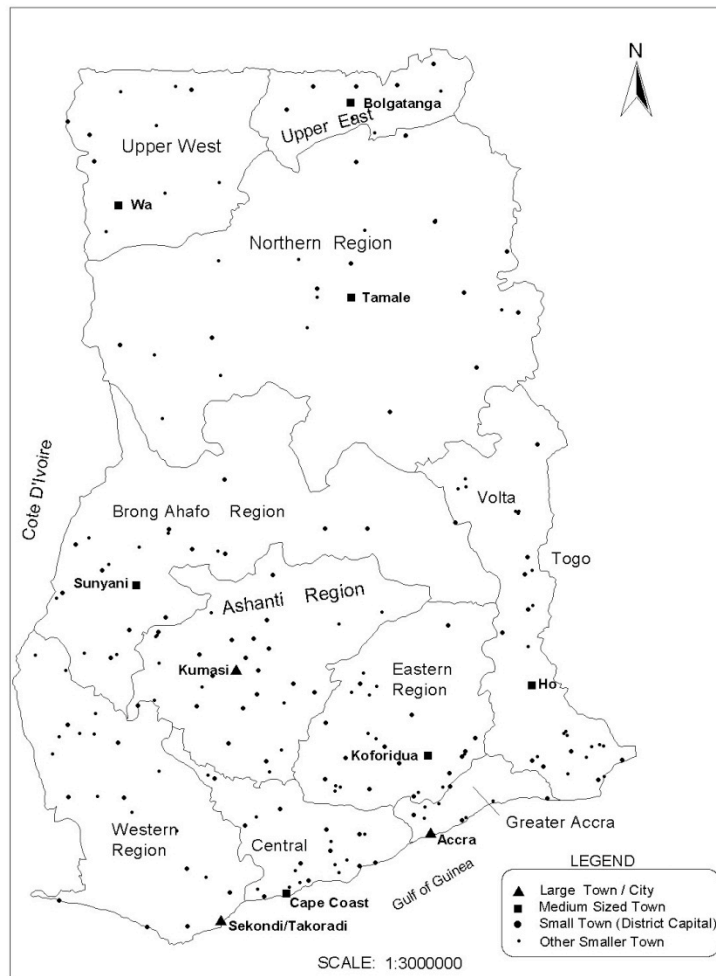
V. Methodology

During the summer of 2010, I interviewed forty-eight female artisan producers (weavers, seamstresses and batikers) who were producers of the same NGO, located in Ajumako and Cape Coast, Ghana. When studying empowerment the use of qualitative methods is useful because it can tell us quite a bit about the subtle negotiations that may be involved in reaching the outcomes a quantitative approach identifies (Ndinda 2009).

I interviewed all of the women weavers at the Ajumako center. That project opened in January 2008 with 3 workers and has now grown to employ 11 weavers. The women of Ajumako create items out of scraps by weaving left over pieces of fabric into products such as accessories and trivets. The economy of Ajumako is agricultural. Prior to weaving for the NGO, the majority of the women were employed through that sector. Ajumako is much more rural compared to the Cape Coast; they do not have a hospital, or paved roads and neither city has sanitation.

Within the Cape Coast I interviewed 18 batikers and 19 seamstresses out of a total of 58 producers employed at the site. The women that were interviewed were those who came to the NGO to pick up supplies or to drop-off their products. I also traveled to the businesses of 5 women within the Cape Coast who could not make it to the headquarters. These interviews were conducted as part of the NGO's annual survey.

Producers were not recruited in any systematic way to join the NGO; rather, women hear about the organization by word of mouth and then apply to become a producer. The NGO has a 3-stage application process that the potential producer goes through. The first stage is an interview, followed by a site visit, and an examination of the woman's product. Once a woman passes the 3-stage application process she is accepted into the program.

Map 1: Ghana

Measuring Empowerment Concepts

Kabeer's empowerment framework focuses on the three related concepts of resources, agency and achievements. In Table 1 I show these concepts alongside examples of the indicators/interview questions I used to measure them. A complete list of interview questions can be found in Appendix A. The 'resource' dimension has to be defined in ways that spell out the potential for human agency rather than 'access' indicators generally do (Kabeer 1999). How changes in women's resources will translate into changes in the choices they are able to make depend, in part, on other aspects of the environment in which they are making their choices. To

get at this I asked women to think about the potential versus the reality to control and influence resources when I asked them about barriers. Therefore, I hope the producers' narratives will reveal the concept of 'access to resources' in the broader cultural and institutional realms (education, employment, within the community and the household).

Table 1: Measuring Empowerment Concepts

	Resources	Agency	Achievements
Example Indicators	<ul style="list-style-type: none"> -Equality of access and control over resource(s) -Education, employment, division of labour, public life, finances -Indicator of resource potential vs. reality: narratives on barriers to access resources 	<ul style="list-style-type: none"> -Control over monetary resources and decision-making within the household and business -How to spend income; whether to buy land, build a shop, other major purchases; food purchase, other household consumption 	<ul style="list-style-type: none"> -Basic Functions: income/ability to pay for food, shelter, clothing and children's school fees -Strategic Interests: choice of livelihood, whether to marry, ability to make choices within institutional and alter barriers
Example Interview Questions	<ul style="list-style-type: none"> -Do you think that there are areas where men and women do not have equal rights? Are not treated equally? -If you were at a community meeting, would you feel confident raising your opinion in public? 	<ul style="list-style-type: none"> -When decisions need to be made regarding your business? -What process do you go through to come to a decision? -Can you give me an example of a business decision you've made and how you arrived at that decision? 	<ul style="list-style-type: none"> -What is your biggest accomplishment for the year? -Have you made any large purchases in the last year? -Do you feel more confident in raising your opinions in public and/or at home changed since you have been involved with the program? (Examples)

Access to resources reflects the rules and norms of a given society; institutional distribution of resources and cultural rules of interaction give some people control over others. As shown in Table 1, 'access to resources' examines gendered cultural and institutional constraints. One of the questions asked to get at this component was: Do you think that there are areas where men and women do not have equal rights? Or are not treated equally?"

Agency refers to the ability to create new opportunities without domination, and includes factors such as the ability to make independent decisions about how to spend income, whether to buy land, build a shop, other major purchases, food purchase, other household consumption (Kim et al. 2007). Table 1 provides an example of the questions used to measure this, including: "How are decisions made concerning the future of your business? What role do you play in decision-making?" In addition to agency in reference to women's ability to define their goals and to act upon them, agency also encompasses the meaning, motivation and purpose that women bring to their activity (Kabeer 1999).

'Achievements' are an additional area of empowerment that was examined by asking the producers about changes in their lives since working with the NGO. The women were asked about what they were proud of, and what they have been able to achieve. Within empowerment is a concern in inequalities for one's capacity to make choices, rather than in differences in the choices made. It is highly unlikely that all members of a society will give equal value to different possibilities of 'being and doing' vs. a gendered denial of choice. My goal is to get at a definition of 'achievement' that represents the values of the producers.

As shown in Table 1, achievements are divided into basic functions, or primary needs and strategic life choices. According to Tiessen (2004), "practical needs address short-term and immediate matters such as the need for an income to pay for food and children's school fees..."

[while strategic interests] address the unequal structure of gender relations and the gendered division of labour that perpetuates inequality between women and men” (690). Strategic interests are designed to empower men and women to have a political voice and to bring about long-term change to guarantee gender equality.

Table 2 provides the summary demographic characteristics of my sample. Weavers are the smallest group (23%) and came from Ajumako, which is more rural, compared to Cape Coast and Elmina where the batikers (37%) and seamstresses (40%) work. When presenting my findings from the interviews I note if the women are weavers, seamstresses or batikers. Knowing if they are from the rural or urban context will be important to contextualize women’s views, especially on those related to awareness of gendered inequalities. The ethnicities of the women and their age did not appear to me to have an effect on their perceptions.

Table 2. Producer Characteristics

	(N=48)	(%)
Artisan Composition		
Batiker		37
Seamstress		40
Weaver		23
Highest Educational Attainment		
Secondary School/Primary School		17
Junior Secondary School/Junior High School		34
Senior High School		16
Tertiary (Vocational, Polytechnic, University)		33

In a few instances a producer’s marital status was also relevant to their experiences and in

those instances marital status is noted. About a third of the women only reached the junior high level of education while another third went on to receive “tertiary” (or vocational) training.

While vocational training is not the norm for Ghanaians, it seems logical for a group of artisans.

The NGO provided a program focused on women’s practical needs in the form of economic empowerment. This addresses women’s short-term and immediate needs such as income to pay for food and children’s school fees. This focus on empowerment as economic and as a path to alleviate poverty is different than a focus on strategic interests, which would address the unequal structure of gender relations and the gendered division of labor that perpetuates inequality between women and men. My goal is to engage women in this broader discussion of empowerment; one that is more sustaining.

VI. Qualitative Findings

Women’s narratives about their experiences offer insights into gendered dynamics and structural inequalities within the context of the Cape Coast and Ajumako in Ghana. Their voices also lend a grassroots discourse about empowerment as they experienced it. This discourse is organized around reoccurring concepts such as: awareness, voice, being listened to, controlling resources and solidarity, as well as to the barriers experienced by the women. These reoccurring concepts are found within the following sections on ‘resources’, ‘agency’ and ‘achievements’. This study highlights the social, cultural, and institutional challenges women have faced up to this point (barriers) and what they value about the present (achievements and future goals).

‘Resources’

The notion of empowerment forms part of the vision to gain control over one’s life and

make real choices. Kabeer (1999) argues that people's access to resources is critical to making choices. Resources are tied to institutions and laws, as well as the cultural aspects of a society.

The Social Arrangement of Resources in Ajumako

In this section I will be discussing Ajumako separately from the Cape Coast because of the rural location and the importance of the District Chief Executive of Ajumako-Enyan Essiam, Mr Peter Light Koomson, who sat in on my first round of interviews. In Ajumako a division of labor within employment, the household and the community was largely seen as natural. Such realms are marked by inequality but are legitimized through the concept of complementarity; while roles and responsibilities are dissimilar and unequal they are idealized as reciprocal and of equal value (Rubenberg 2006:258). This is the one area where the difference in the contexts of Ajumako and Cape Coast was most salient and visible. Within Ajumako there was an idea that there are distinct realms for men and women within the household, employment and the community. What was most striking was how similar the verbiage was between the weavers.

Weavers articulated that women were ultimately responsible within the household and that if a man wants to help he can. He does not have to, however, because the responsibility "does not fall on men". Preparing food was mentioned as one area where men can help. This related to making fufu, which is made by boiling such starchy foods as cassava, yam, plantain or rice, then pounding them. Preparing fufu is a two-person job, and the division of labor is that a man will stand and pound it while the woman will sit and stir.

Within employment there also exists a distinct and 'complimentary' gendered division of labor. The weavers stated that some work was "only for women and some are only for men, they cannot do the others. If you go to the forest or the farm and if the trees are big the women cannot

cut them. If you want to dig clay... it is not meant for women to do it". Men are able to dig for sand or clay, while the women are allowed to carry it. Within Ajumako the women also believed that the act of weaving within the NGO was a job that men should not do.

Overall, there were very specific gendered jobs that point to a more rigid definition of gender, which may limit the ability to see and question gendered inequality. While one of the weavers agreed with the divisions of labor that were previously voiced, she went on to note that one could do any job regardless of their gender IF they are given that opportunity. The conditional 'if' shows the power of the village chief in assigning duties, which she did not assert having control over. In the quotation below the weaver recognizes that place and time affect the gendered expectations for men and women.

In the home there is work that the men can do that the women cannot do. If you are digging men dig (the clay), the women do the cooking... In the community the men will be building a toilet for the community, and women cannot build. The women will be capturing the stones for the men to build. That is what the women can do... In some parts and times there are differences in the ways that men and women are treated. But I think that what a man can do a woman can do. Both can do everything. If it happens that men and women are given different work then fine, but they can both do the same.

When the weavers did question gender equality it was only in one of the realms: the household, or the community or employment. For example, one weaver did not question the division of labor within the community or employment, but within the household she stated that duties should be different. She said that within "the home the male can cook more than the female and [he can] take care of the children. [Though] it is not equal within the home, but it should be" (Weaver). Another example occurred when a weaver did not question gender equality within the home and employment, but she mentioned how men are able to go to community meetings, while the women remain working and are thus 'cheated'.

This may point to the beginning of a critical consciousness of gendered inequality, although the context of Ajumako may make acting on a critical consciousness difficult due to how pervasive the gendered norms are within all aspects of life. In this sense the women's access to such cultural and economic resources reflect the rules and norms that govern distribution and exchange in different institutional arenas, which place women in a subordinate position to men. Even if a woman recognizes gendered inequality, and wants change within the home, community or employment, she does not appear to have the ability to alter such relationships.

Within a different region of Ghana, Duncan found similar divisions of labor in another rural, agrarian community of cocoa farming (2010). Male village elders have authority over others (specifically women) in determining the principles of distribution and exchange. In this social context of resources, which affects one's ability to exercise choice, women are constrained. It is in this way that power, choice, and resources are inter-related.

The Social Arrangement of Resources in Cape Coast.

Within the more urban context of the Cape Coast several of the women brought up the idea of how there exists regional differences in the treatment of women within the home. Here, batikers and seamstresses articulated that their position of being women within the Central Region was different than the status of women within the Northern Region and rural areas.

The batikers and seamstresses perceived that within the Northern Region and rural areas, women were not allowed to talk while men were talking, and they must sit behind men in social spaces. However, the producers stated that in the cities there exist more egalitarian relationships, therefore allowing women to rest 'sometimes'. This points to how context shapes the available of resources, which is voiced below by a seamstress and then a batikier.

They are different, men and women are not the same. Men are men and women cannot compete with men. When it comes to Islamic religion men are separated from women and women sit at the back of men. In Ghana some of the men do this... they think [housework] it is only for women.

In the northern region of Ghana women are not training. They are told to marry at the age of 14. The parents will insist that you get married. They are forced to get married before they can go out into the world to work. Sometimes you will see the women in Accra, you see them suffering with their babies. I see this on television.

The batiker went on to state that she has not been to the north but she heard about it on TV and on the radio. She perceived gender inequalities to be related to context (location, culture and the institution of religion) since she stated that those in the north are predominately Muslim while those in the south are Christian (“but it is not too much in the south”). This ‘othering’ seemed to allow the women to see their positions as more equal to men than those of women in the Northern Region and rural areas (Eisenstein 2006).

A couple of the women also compared their status, and relationship with men, to those of women within the United States. It was perceived that gendered relationships are more egalitarian than those in Ghana. Below, a seamstress voices this thought.

In Ghanaian society the men is the top of the home. It is the culture, but we are changing, becoming more American. Things are changing; I think that we can communicate easily. The man will think that because he is the breadwinner he can do what he wants, but if the women stands firm that she will get respect. Women are learning and progressing, as Obama said ‘we can’.

The producers perceived that the institutional arrangements within the United States enable American women’s greater access to cultural resources and the ability to be assertive with their partners. However, this was only referenced to gendered relationships within the household. As one batiker stated, “For Africans, it is difficult to tell the man to come and wash the dishes but for you [Americans] it is easy. I say... if you want to eat you will come and support me. I said

this to my husband... Men should be helping us because batiking is not an easy job". It was stated to be more difficult to tell an African man to help compared to an American man.

However, this still points to an unequal distribution of power and gendered norms, where women are primarily seen as responsible for the domestic realm. This unequal distribution extended into community life when a batiker (who is unmarried and lives at home) remarked that she had "not been going to any community meetings, it is my father who goes to those at that level and speaks for our family". Within the Cape Coast, women were more aware of the differences in resources that men and women have within institutions than women in Ajumako.

Batikers and seamstresses both brought up the idea of struggling for equality within the household along with the concept of respect; "At times men always want to be at the top. But [women] do not have to come so low. I always say that you have to give respect to men or people. It is not always that what men do is right. There are some cases where you have to prove to them that what you do is right" (Seamstress). The producer's statements suggest that cultural definitions of gender contribute to an unequal distribution of power within the household, at the expense of women, and reflects that "everywhere people do not support each other, or have equal rights in Ghana" (Seamstress). A lack of support was mentioned through women's outside employment and the continuation of work inside the home, while the husbands were able to have leisure time in the evenings. Within this conversation of gender inequality there was also the idea that the world is changing, therefore the burden of taking care of the home cannot be on one person. Within the interviews the women who pointed out gendered norms and inequalities in the division of labor also stated how their homes are 'more' egalitarian than other Ghanaian homes. A seamstress shows this through the quotation below.

My husband... helps me to wash, or anytime that I am busy, or I am not feeling well with cooking and taking care of the kids. In

Ghana it is not so much, but some people are doing it... Not all houses are like this.

This pointed to a trend where women were generally unwilling to talk negatively about their own households and husbands, but felt able to express differences at a community level and to household inequality. This may be related to the system of patriarchy that is first learned within the family and is reflected and reinforced in every social institution. These interactions give rise to particular “truths” that distinctly position women within all institutions (Rubenberg 2006:258).

Talking about gender inequality signified the ability to reflect on societal norms and tradition. This awareness occurred along with the ability to think for oneself, to make judgments, and to exercise critical evaluation. Within the next section batik makers and seamstresses who were able to articulate barriers were expressing a transition from an unquestioning acceptance of the given norms and structures, to the realm of debate and discussion. In identifying barriers, the women used their capabilities to make judgments about their priorities for change.

Barriers to Resources

Resources include not only material resources (economic sense), but also human and social resources that can affect one’s ability to exercise choice. Access to such resources reflects the rules and norms in different institutional arenas. These rules and norms give certain individuals authority over others in determining the principles of distribution and exchange so that the distribution of resources is tied to the relative ability to define priorities and enforce claims.

Through self-analysis and internal power, individuals can potentially influence their lives to make changes, though the ability to choose between alternatives may be constrained. Barriers

in the household, within employment settings, and in education set the parameters around resources people can draw upon to make meaningful choices.

Barriers Within the Household

The subordination of one group by another requires a discourse that justifies “the resulting unequal distribution of resources and opportunity and reconciles those who are subordinated to their position... patriarchy both invokes male supremacy and institutionalizes male privilege” (Lerner 2006:248). The quotation below by a seamstress references the effects of patriarchy in the unequal division of resources, such as power, upon their lives.

Most of the times we look upon ourselves when the men are around. When the man says something that is the final. You, the woman, are under the man, just the helper to the man. They [wives] become more like slaves to their husband. Some Ghanaian women feel that it is wrong.

These inequalities contribute to women having to work disproportionately more within the home than men. It was agreed upon that men have more rights and power within the home. A batik maker (who is not married) stated that women would go to work at:

8am and close at 5pm. We all went to work [the husband and wife] but the [husband] will expect you, the lady, to come and cook. To do whatever the woman is supposed to do and I think it is not fair. So they are treating us lower. If... we all go to a job maybe the man can be an assistant [within the home]. If you are cooking the rice they can blend the tomatoes. It should be equal. They should help. They are cheating us... [But] the man is the head. If the man is the head there are some things that if you cut them out you are not respecting the man. But it should not be a wide gap [between women and men]. It should be closer.

The man as the head of the household seemed to correspond with the institution of religion, specifically Christianity. Within the interviews the bible was used as a justification of

unequal access to resources and gendered norms more than it was used as a basis for gender equality. The majority of the women who brought up the bible referenced the man as the head of the household and as such men must be given respect. Below a seamstress voices this.

As for that my bible says that my husband is the head of my house, so I have nothing to do with equality... the man can help the lady. If I wake up and am preparing the food, the man can look after [the kids]. In Africa we believe in the bible so we have to give [men] their respect.

Another interpretation on gender relations within the bible is of ‘helping’, as one seamstress said:

...[the home] is not easy work, the men have to help in the house. The bible says that we are helpers and if I am a helper then why should I do all of the work? They should help.

Religious leaders are powerful and are trusted in Africa (Takyi, Opoku-Agyeman, and Kutin-Mensah 2010). The data from the 2000 Ghana population and housing census suggests that Christianity is the dominant form of religion within Ghana. Previous comments show that men should be respected within the home and should be central in decision-making, thus giving them more resources. However, if men do wish to have more egalitarian households they face communal barriers in the form of insults from the community. This occurred when men and women lived in a ‘compound house’ where other tenants insult the man. This illustrates how social constructions of the gendered division of labor keep men from participating within the home. Still, the women felt that they needed help within the household, especially since they were employed. There was a sense that the producers experienced stress from their roles inside and outside of the home: “[men] have to help us because now we are all one. If they do not know we have to teach them, especially us workers our husbands must help us” (Seamstress). This consciousness of gender inequality produced a desire to educate husbands in order to mitigate the effects of such norms.

Barriers Within Employment:

With respect to employment outside of the NGO, the women stated that they faced discrimination due to their gender and biology. These experiences constrained their ability to have access to resources through employment as well as to make choices about their futures as workers. The capacity for empowerment is tied to institutions and laws, which defines who has power when.

Ghanaian women face discrimination in the workplace due to their biology. I heard from many that most companies do not want to employ women because of maternity. Some challenged the biology argument as being unfair because everyone should be given an equal opportunity to work. The quotations below from a batik maker show how women were hired for positions that had a lower power status, which contributed to discrimination in wages and to situations with sexual assault and abuse.

Before I became a [producer] I worked for a store. The owner of the store, the man, was not treating the women well. He cheated them [with their salary]... the man will take it behind the back of the women, so he is not treating her equally in my mind.

If men are the boss, or the manager, they want the women to sleep with them. And these women need the [job] so they will do it. They have nowhere else to go. And it affects us here. They are cheating us, so we have to come out [to change this].

Farmer argues that this can create an atmosphere for structural violence to occur, noting that “social factors including gender, ethnicity, and socioeconomic status may each play a role in rendering individuals and groups vulnerable to extreme human suffering” (2006:379). No other course of action was mentioned against this kind of behavior other than acquiescing or not working. One seamstress commented that “sometime the managers will want to sleep with the women, so they will draw back and let their husbands do it (work outside of the home). The

government needs to look at that”. Such comments reveal that women largely felt that they lacked the power to change the situation, therefore a shift in cultural norms as well as laws and policies to protect women within employment are necessary. An additional effect of the devaluing of women’s bodies is that women are equated with weakness. The body is a visual site that is used for unequal treatment and contributes to gendered difference in resources; a seamstress voices this below.

In the workplace if you are a woman, and you are the boss, in the workplace and you have men under you, sometimes they do not respect you as a woman. They think that you are weak. But we are strong too.

Most of the women in the Cape Coast stated that women and men could do any job they choose and that it should not matter if one is a woman or man, because ‘we are all human beings’. One seamstress articulated it this way: “[W]omen can do anything. If you have the experience you can do anything. Now we have women in parliament, so now we are moving forward and we are challenging the men. So we can do what they can do”. The reality is that in Ghana women hold 10.9% of the seats in parliament (GEM 2008), and although the producers believed that women could do anything, they focused on the structural inequalities and cultural constructions of gender that keep women from achieving equality. Lack of education was stated as having contributed to women’s lower participation in parliament.

Barriers Within Education

Education was not specifically asked about during the interviews but the women brought up the topic for three reasons:

1. Education affects one’s status within the community;

2. Without an education then people cannot know their legal rights or enforce them;
and
3. Education is not encouraged equally for girls and boys, which has negatively affected girls, and their mothers', resources.

The women I interviewed were keenly aware of structural and cultural inequalities in their lives that shaped and restricted their access to resources: "In the olden days they said that women should not go to school. So the men went to school. The women stayed in the house and it has affected our mothers a lot. Now we see that is wrong" (Batiker).

By identifying concerns, such as the lack of employment opportunities and sexism within the home, education or workplace, women are identifying gender inequities as key areas of concern for them. These are the strategic interests that need to be addressed, because these make visible the unequal structure of gender relations that perpetuates inequality and inhibits women from leading the lives, or making the choices, they want to. Participating in identifying needs is an essential part of the process of empowerment (Ndinda 2009). Awareness is thought to come first at the manifest level of power relations, where women's unequal status is most clearly visible. At the same time, Charmes and Wieringa (2003) state that the ability to change this awareness into agency is dependent on factors that range from education to the existence of alternatives, and from political conditions and self-esteem.

'Agency'

Agency refers to the ability of individuals to create new opportunities without domination, and to define their goals and to act upon them. It encompasses the meaning, motivation and purpose that individuals bring to their activity. Agency as 'decision-making' can

include bargaining and negotiation, deception and manipulation, subversion and resistance and cognitive processes of reflection and analysis (Kabeer 1999). For these women, agency was expressed as being able to speak in situations they had once feared--with strangers, with those from other countries, within their communities and while at meetings at the NGO.

Self-Esteem and Confidence

The development of self-confidence and self-esteem are central to the empowerment process (Murphy-Graham 2008). Self-confidence makes it possible for women to assert their opinions and make independent decisions (Kim et al. 2007). Several of the women also reported feeling more confident due to their participation in the NGO.

Through participation women reported talking to new, and different kinds of people. This exposure made them feel more confident in asserting their opinion in public spaces: “Like with [the NGO] you meet a lot of people. You talk to a lot of people, so you become confident enough in talking in public” (Batiker). This sense of confidence was also tied to one’s status as a worker and with leaving the home to work or going to the office, below this is voiced by a seamstress.

If we have to pay the water bill we do not have our own meter. So we have to share it. If someone has travelled he or she cannot pay the water bill. They come to me and I tell them what I think... I feel comfortable; if I go somewhere in a crowd I know that I am a worker. So I feel comfortable expressing my self. I can say that this is the right way.

Being part of the NGO also gave a sense of community, and a place where women in the same field could meet. This community served as a forum for solving issues, and to cooperate: “if there is an issue we have to discuss and with friends we share ideas that would benefit us” (Seamstress). This community was a critical and safe environment for the producers to explore their options and exert a sense of agency in decision-making, as voiced by a batiker below.

I like to talk about the issues that we are facing and talk as a group to think of solutions [with my fellow workers]... at the meetings with the batikers, we normally buy the bleached calico from them and when we meet at that union meeting we give it to them straight away. Sometimes they want to hold all of the calico, and as a batiker if you don't have calico you cannot work. So we have to struggle with them.

The information that is learned is so important to the women that they make a point to share their knowledge within the artisan community: “what I have learned I will pass it on to others, who are also dressmakers. I am able to give advice” (Seamstress). A salient theme through the women's narratives was the idea that the status of being a ‘worker’ enabled one to feel more willing to tell people what they think. Being a ‘worker’ also gave the women status to have others in the community seek them for career advice: “I am able to give career advice. I am seen as a successful businesswoman” (Batiker). Being asked for business advice was indicative of greater respect and recognition from others. It meant being listened to by husbands and family, and being sought out by other members of their community for their opinion and knowledge. This, in turn, increased the producers' self-confidence. This process enabled the women to speak up in public settings, which extended into their interactions within the NGO.

The NGO's staff works with producers to ensure that they are properly compensated for each product that is made for the brand. In turn the NGO expects the producers to pay their workers more than the Ghanaian minimum wage of 2 Cedis 20 Pesewas (1.55 USD) per day and to pay them overtime when filling large orders. During the interview a seamstress voiced that she had a problem with her wage. She felt that the NGO paid her unfairly due to the cost of her time and materials. In the quotation below she uses agency to negotiate and bargain for a better wage.

For the ruffle dress, I want more money for making the dress. I get 4 GHC per one for both medium and small and [I should be paid] 8 GHC. It takes a long time. The dress needs to go to knitting and they will charge me. And I am given too short [of a] period to

finish the order. [The other producer and I] did a pattern and calculated that with the time, the knitting and the fabric we said... how much we should get paid. I say 8 GHC, but we get 4.

The seamstress was confident enough to voice that the price was unfair. She went on to calculate how much she should get paid based upon the amount of time it took to produce the garment, and the increased cost of supplies. For each dress this producer paid 1.50 GC to workers, after that she deducted thread, elastic, and knitting and electricity and she estimated that she only makes half of 1 GHC (conversion is 1GHC = 1.5USD). Financially she felt that it is not worth it to her to make the dress. In addition to resistance being voiced within the women's employment forms of resistance also took place within the household, as shown below.

There are sometimes when [my family] says that I should buy some cement for the house but the money that they were asking me for was too much! And I said that it is too much and I can't. I said that everyone should contribute.

The batik maker used her sense of agency to shape and negotiate household financial conversations and to control her financial resources. The women explained that the NGO has helped them get ahead financially due to increased knowledge, training, and the ability to save and in earning a sense of self-confidence.

Through the NGO the women have developed a support system with other businesswomen, but no large-scale instances of collective action to fight injustice were reported. Rather, the interactions with the NGO and staff included the trainings and seminars, which were largely focused on business and economic development. When development programs are concerned solely on economic outcomes without consideration of the broader social norms related to gender hierarchies, women's gains from these programs have less chance to spill-over into other realms of their lives.

Control Over Resources: Household Earnings and Expenditures

Control over resources was measured by whether women had a say in household expenditures. Within marital relationships reaching a consensus in household decisions/duties for family members was expressed as being important: “we all come together, no body imposes. We all share ideas and the one that is good we take it” (Seamstress). Although consensus within decision-making was viewed as important the outcomes from this process were still in alignment with gendered norms, a finding that is not unique to Ghana (Wilson 2011).

Batikers and seamstresses who were married reported a division of financial responsibilities within the household that were largely gendered with women assuming primary responsibility for purchasing foodstuffs and planning meals. Women did voice a sense of agency here as they had sole control over foodstuffs-- deciding what to buy, what to make, and to tell a husband ‘no’ when he said ‘today we should make fufu’ (Weaver). Telling her husband ‘no’ and then providing what she would like to make for dinner showed a sense of agency in negotiating meals.

It is unclear if this was translated into other household conversations. Some of the producers voiced the idea that they do not talk with their husbands about cooking because their husbands make other decisions without consulting them, which a batikier states below.

In my work, sometimes I want to do something and I do not have money. I will go to him and ask him and then I go to the bank and get it out (this is with business too). For cooking I do not talk with him. He makes decisions without talking to me, he owns two shops and he makes decisions without talking to me.

Women also reported a division of labor when it came to paying for household bills. For example, a seamstress voiced that if something related to food is not in the house, she provides it

because that is her duty while her husband has his own duties. Below is one example of such an arrangement.

When I receive my payment I sit down and calculate what I bought and if I calculated all of the expenses then the rest I pay the rent, the rest I put in the bank account 50 GHC the rest we spend on feeding. Everything is together. He pays the rent and the small girls school fees, then I pay the rent, light bill, water bill and the snack. He pays the taxi that takes the girl [to school].

A few of the women voiced some inequity with respect to this division of labor, noting that they feel that women paid more than their fair share of household expenses, they add more money into the household than men, and that husband's incomes 'do not cater to the household'.

At times the producers mentioned that because they generated more income than their husbands they try to foot most of the bills. For some women, bringing in more money was associated with an increased ability to voice their suggestions "about the children's welfare, education and home affairs, I bring out suggestions about how things should be" (Batiker). A weaver also explicitly states below that since her husband is not working she does not discuss household issues with him.

With the work that goes on I will be able to help the children. If the family is sick then I take care of food and clothing. But my husband is not working so I do not discuss this with him. I do this myself.

When women are the sole financial provider of a family I did not sense that this automatically placed the husband in a subordinate position; however, as a batiker states below-- if a woman is supporting the household she *should* have a say in decision-making.

It depends on how the relationship is and how you talk about certain things within the house. He may think that he is the head of the house and what he says is the final word and I don't think that is right. If I support the house for a week then that it not right.

I did not ask specifically about what would occur to the women's decision-making

abilities if they were to lose their income. The discussion above suggests that a renegotiation of decision-making would follow.

Working for the NGO appeared to have an effect on producing more egalitarian decision-making and divisions of labor within the household. The women reported that since working with the NGO, when they need help they voice this to their husbands: “now when I have orders I tell him to do something at home, so he is helping me in my work so I do not have any problem with my husband. He helps me out” (Seamstress). The producers also believed that their husbands valued their work, and the financial contribution they were able to make: “without the work we cannot survive... And he loves it because of the support that I [can give]” (Seamstress).

Positive changes had taken place in their marital relationships as husbands adjusted to the gradual empowerment of their wives. As Kabeer (2011) found women’s struggles in the domestic domain appeared to be motivated by their desire for greater equality with men rather than greater independence from them. Although some gains had taken place women still felt largely ‘cheated’ by the gendered relationships within their lives, and by inequalities in power.

Barriers to the Agency of Financial Decision Making within the Home

For some women, having their own home versus living with a relative was closely connected to their access to resources and the ability to exert agency in decision-making processes. Living arrangements were related to marital status, where women who were widowed or single lived with others. A widowed seamstress stated: “Because the house is not for me I couldn’t decide anything, because it’s my sister’s house. But when it’s my own house I can decide anything I want to”. Similarly, single producers who lived in their parents’ home consulted with their fathers in decision-making. Below we see how a father of a batik maker exerts

power and has the final decision within the household, though he may consult his daughter (the producer) on decisions.

This month we want to buy rice and oil, and I plan with my father so that we can save. If he agrees we all save. Sometimes, he will tell me, so he will tell me that he wants to do this and ask ‘is this good?’. I may say that this is not good. I discuss sometimes with my father and my younger sister... My father will give me his decision...

Within this context power in decision-making is shaped by cultural norms and factors such as age, gender, and marital status.

Equality of household finances is another area where women felt cheated: “the man cheats on the woman financially... they want women to put all of their money together, but then [the man] keeps some of their money for themselves” (Batiker). Similarly a seamstress stated that “[T]he men work 40% and the women work 60%. With the expenses, the men take 60 or 70% and the women take 30%. The women do more of the work and the men take more of the money”. Again, none of the women mentioned that this was how their own households were, but it was perceived to be a problem within other Ghanaian households. To combat being ‘cheated’ the women mentioned that if things are not equal you have to sit down with your husband, come together, and reach a consensus.

A strategy mentioned to mitigate being ‘cheated’, and left out of decision-making, was for women to ‘become wise’. This was seen as important because “men tend to lie about what they have, so if they get divorced the woman has nothing. The money should go together but we do not do that because the trust is not there” (Seamstress). This also related to the concept of rights and resources because if women spend their money on the children and the husband puts his money into buying a land/house then legally the women do not have the right to the resource.

If men are hiding money or assets from their wives, in the event of a death or divorce the wife is likely to be left with nothing. Women and men in Ghana have equal rights in relation to access to property other than land. However, customary law considers property as a family asset to be administered by the family head, which is usually a man.

Barriers to Agency Within the Business: The Control of Earnings, Expenditures and Decision-making

The producers reported being comfortable making decisions within their business. They felt they have the authority to find solutions to problems, and they are able to access and control the means of production in ways that benefit them. An example of decision-making in choosing what was best for the producer is shown in the quote below by a batikier.

Sometimes I prefer buying the raw materials in bulk. [My mother] would rather say no, wait until the order come before you purchase the raw material. If the order comes then there will be a shortage of the materials in town. I prefer to buy it and have a storage... That is my choice... to buy in bulk.

The quote shows that the women had their own preferences in obtaining the necessary materials (dye, cloth, thread) to run their business.

It was common for women to state that while they make all decisions on their own, they also consult with others: “I [have to] make my own decisions. Sometimes [I consult] with my niece, and sometimes with my workers. Now there is a water problem, so we started thinking of how we would fix this” (Batiker). The women reported consulting with their business partners, husbands, family members, friends, fellow businesswomen and ‘bank officials’. Trust was an important element within this, as well as the idea that they themselves (the women) are human, and can make mistakes. If the women did not know the proper prices for materials they would

consult with fellow workers to make the decision to buy the product or not. The women also strategized with others on the future of their businesses as shown by a batiker below.

I like being my own boss. I like choosing what I do with my time. Me and my [business] partner, Kingsley talk mostly how to get more orders and contracts when there is no work for [the NGO] and the future of the whole thing. How we want it to be shaped, the goals, our aims.

The one reported instance of gendered inequality within decision-making occurred when a husband told his wife that she needed to provide for the children before she invested in her business. The seamstress replied: “If I want to buy something expensive he will say not to, such as cloth/fabric/calico. He says ‘you pay your children’s [school] fees before you buy that’.

All of the producers had plans for their business and ideas to make them grow. The women reported wanting to expand their businesses and articulated the ways to accomplish that goal. One of the woman stated that if she spends money she “...will spend it is on my job so that I can make money” (Batiker). In order to expand their businesses producers stated wanting to: add the selling of credit cards, have branches outside of Ghana, build a material storeroom, and to buy land for their shop so they do not have to pay rent. All of these goals were lofty, long term and were dependent upon access to resources (loans and capital).

Financial Constraints as a Barrier to Agency

Financial constraints, or the inability to secure a loan, were mentioned as a barrier in restricting women’s agency. The lack of finances constrained the women’s ability to grow, and add to their business in the way that they envisioned. A recurring theme was that that the women wanted a loan but were unable to secure one, or that they could not afford the high interest rates. Loans were sought after so women could expand their businesses by purchasing their own calico

for batiking or sewing for their local businesses. Below a batik maker states difficulties in securing a loan.

If the interest rates were very low [then I would want a loan]. The problem is that the interest rate is 40; I would like 10. If [the NGO] can help and give us a loan with a small interest rate it would help us. People have been complaining because the interest is too high. And without loans, or money, I cannot get the material for the workshop. When I am paid small, small I cannot afford this, so I need a loan. The market is very poor; people buy on a credit basis. We need a market. So I send people to [the NGO because] it helps their family and the neighborhood. Having a low interest rate would help us a lot...We need other enterprises, so there are not street children! The banks here are killing us. We don't have any means here anywhere so we go in. There are no alternatives.

Similarly, Mensah and Antoh found that even though both the Ghana Commercial Bank and Agricultural Development Bank have branches in the major towns, most women did not use their services because they could not fulfill the bank's requirements (2005:93). Women's access to bank loans through formal channels is more limited than men's. Weak access to land limits their ability to provide collateral to obtain credit. This affected women's abilities to use their agency to act upon their defined goals, although the women were not passive victims. The producers used agency to influence favorable business outcomes in other ways such as through informal groups, and consulting and working with others to solve their problems. Informal loans are given through these organizations and they give women a chance to grow their businesses by acting upon their agency in setting goals.

The basic relations in patriarchal system produce hierarchies of control based on age and gender. Duties and obligations are strictly defined, which can affect one's ability to exert agency and control. Within Ghana, marriage and motherhood also contribute to a woman moving from being defined as a 'small girl' to a 'big woman'. As an unmarried seamstress stated: "the elders give permission for me and other youths to speak. They usually do not want to listen to small

girls”. Similarly, Kabeer (2011) found that marriage continues to be a central role in women’s lives because “market opportunities have not expanded sufficiently to offer them viable livelihoods without the support of a male breadwinner, while rural society still views marriage as the primary, perhaps only, route into adulthood and childbearing for women” (525). Below, a batik maker states that she would have an easier time reaching her goals if she were married.

When I finish this structure I will move onto another improvement [for my business]. If I get married maybe my husband will support me so that I can buy my own land, so that I will not have to rent it. If I get my own land then I can put my own workshop on it. I need another income, ...but I am not married now so I have to plan. I will still trying before marriage... It is my prayer that I get married and have children. And have my own house and help others at the orphanage. Married women are more respected. It is my prayer to go out and get married so that I can help others.

The above statement that marriage brings financial assets reflects that differences in resources between men and women. The producer sought to get married because of the access to resources that it would give her, both cultural and economical.

Financial resources are critical as they enabled the women to ‘give [money] out, to solve problems’, to go to school (which had been previously impossible), to hire workers and to open bank accounts. The women did not feel that this would have occurred without the NGO, because through the organization the producers have consistent work. Below a seamstress states how her life has changed since working with the NGO.

...working with [the NGO] has given me more experience. Now I have money in my hands. Before the money was not in my hands or in my bank account. Working with [the NGO] at least [the money] is always there... I am able to have workers and pay them now every month.

Overall, the women stated an ability to define their goals and to act upon them while showing a motivation and purpose behind their choices and activities. Even when women had

access to microfinance or employment and could control their businesses' they still faced difficulties that were embedded in gender relations. For example, women's business networks are less developed than men's, which hinders women's abilities to break into new markets. Also, gender-differentiated responsibilities within the home hampered their ability to travel to trade; as such some of the women's husbands would pick up thread or dye at the market. Therefore while it may at first appear that constraints are generic to micro-enterprises it is critical to recognize the gendered dimensions, and to provide support to women in ways that help to mitigate women's unique needs. The areas that are mentioned as barriers points to the notion that women's empowerment is more about transforming society, rather than about simply making women more effective wealth producers. While women might be empowered or have an enhanced capacity for self-determination, the choices available to them are constrained by the economy, society and culture. Individual empowerment cannot alone change the boundaries within all of the domains in women's lives.

Achievements

The previous sections have illustrated the structural and cultural inequalities inherent in the lives of the Ghanaian producers. Among them are a lack of personal financial security and a dependence upon husbands or fathers to access financial resources and power. This points to a gendered inequality in access to resources for basic functioning achievements.

As a batik maker listed her desires for what she wanted in the future, the women's achievements followed a similar pattern; "I [want to be] able to work to get money to feed ourselves. I want to be a role model to people. I want to have the basic things in life". Being able to provide food, shelter, or transportation for themselves and their families were seen as no small

goal or achievement. However, basic functioning achievements do not alter gender inequalities.

Achievements with Children and Within the Home

Being able to provide for a child's education, when previously unable to, is not a small achievement. All of the women interviewed had each one of their school-aged children receiving an education, which is especially significant due to the direct and indirect costs of education (fees, uniforms, books, pencils, journals, snacks, cab fare etc.). A weaver stated that during the year "all that I have been able to do is help the children with their school. That is my greatest accomplishment". The producers, regardless of context or craft, were proud that they now have something to give their children and to aid in their children's futures, which had been largely impossible previous to joining the NGO. Another weaver stated that previously she had been unable to help her children, but now she is able to. This may be especially significant in rural areas such as Ajumako where women have very limited vocational opportunities.

Outcomes of Financial Achievements

The ability to be financially independent was stated as a direct result of being enrolled in the NGO and produced a sense of freedom. Because she had an income a batik maker stated: "I feel like right now I do not have any burden on me I feel free... I can go anywhere. I can do whatever I like. And I am moving on". An income led to the ability to save, and to open a bank account (within the Cape Coast, formal savings accounts were not available within Ajumako). Financial stability meant that the women did not need others to provide for them. The material gains brought self-reliance, status and voice within both family and the wider society. Being

financially secure was of great importance, particularly since the future can be precarious without a stable source of income. A seamstress who had been widowed stated:

My aim is to make sure that my children get a very good grounding so that they can face the computer world. And they will not be dependent on somebody. If [they are] doing a good work, having a good salary they will not have to depend on someone. Little did I know that my husband would die early. I did not have a profession. It is better for oneself to get a trade so you don't have to depend on a man. It is better that you are strong yourself so that if the negative happens you can depend on yourself.

It is difficult to know what would occur if the NGO was no longer able to provide access to international markets for their producers. The producers' statements did show a reliance on the NGO for orders: "[it has been] three months and I have not gotten an order, I am praying for an order. So when I get that I will try to do something and get materials to sell so that I can expand my business" (Seamstress). Without orders from the NGO the seamstress would be unable to add to her local business.

Employment with the NGO meant that these women were very busy, which affected their ability to spend time with their family. One Batiker noted that her schedule left little to no time for relaxation: "Maybe [when I get to relax I want to go to] a beachside a place to have some relaxation, but I don't really have time" (Batiker). Another producer (Seamstress) mentioned that she is only able to rest when she is tired, but that she has to work everyday of her life because she does not have very many workers. Complicated schedules led to some of the producers seeking help fulfilling orders from their children. As a seamstress stated: "At times I tell my mother that because I'm working with the [NGO] I'm always busy. I have to satisfy them, I tell my children too so that they can help me, I have to satisfy them". This woman's children were 8, 12 and 15, and all of them were in school. She went on to state how being busy with the NGO sometimes made her local customers wait to receive their orders. This pressure 'to satisfy' the

NGO led to other producers telling their local customers that they did not have time to fulfill their orders, which could be detrimental to the long-term success of the producer's local businesses. Another seamstress stated if her local customers come to her shop she says: "because I'm busy with [the NGO] I can't make things very fast for them and so they need to wait for me".

It is important to note that being busy was mentioned with a sense of pride. The producers were quick to mention a sense of gratitude to the NGO for the access to international markets to Ghana because "we batikers sometimes we just sit there and don't do anything. But since I heard about [the NGO] I knew where to go and I appreciate them" (Batiker). A producer mentioned that since working with the NGO she is always busy, and that she does not rest, so she brags that she is never idle. This has meant that she is not "a liability to other people. I depend on myself I don't depend on anybody, not even my husband" (Batiker).

Financial stability allowed the workers to focus on their businesses and they reported achieving abilities to purchase land for a shop, to build a shop, increase the amount of workers or apprentices, to pay off a loan and to purchase chairs. Purchasing land and the ability to build a shop are very expensive achievements, and therefore most of the producers focused on their ability to purchase chairs or to paint their workspace. Making their space 'neat and tidy' was voiced with a sense of pride. This was important because it attracts local customers and travelers.

A strong theme revealed through the interviews was that when the women talked about the growth of their businesses, they connected their success with the wider community, and the ability to enhance their community. The women wanted to grow their business so that they could get apprentices and train others. This was stated to produce more local jobs rather than as a means to accrue increased personal wealth, as a seamstress and then a batik voice below.

I want my community to be great, if sometimes I sit down and said that I wish that I could open a big shop to pick people from my community to train them so that they can become something in the future. That is my vision. I am just saying it but I want to be like, like a person people look at and say this sister has been helping me a lot. So I am praying for that... We need more jobs, there are not so many here.

I hope that the community where I am now that there will be one day be togetherness that everything is planned well, we are all from different homes but when there's togetherness they will be peaceful

This sense of community and of 'others benefiting' was of vital importance, though it would not be sustainable to have a community full of batikers, seamstresses, and weavers. This may also point to a lack of employment opportunities for women, in general, within the local contexts.

The Role of the NGO

People feel they have power when they can get together and unite for a common objective or shared vision. On the value of women's organizations Scheyvens (2003) states that through encouraging collective action women's groups and organizations help women to identify their concerns and to work to achieve more power by providing them with opportunities for attaining leadership and management skills and increasing confidence. The sense of solidarity and being with other women in the same trade was important for the producers: "I am proud that I have an outfit that I can bring women together" (Seamstress). Several women reported the importance of training they received through seminars and courses offered by the NGO that gave them more knowledge and confidence to speak. Since the NGO doesn't recruit women in any systematic way the producers take it upon themselves to share this opportunity with other women in the community.

I am in the dressmakers association, we think about our jobs, how

we charge, and we have to save money... we get together to think of ourselves. The meetings [are on] every Monday and those who are not coming I talk to them so that they will join the society, so that we will be one and we share ideas too. So I talk to colleagues that are not in the society. Sometimes when we go to the meetings they teach, we do book work, [and] they show us new designs.
(Seamstress)

The NGO also provided an important function as a communal space for artisan workers. In the end, however, the NGO sought to empower women economically and did not specifically challenge social inequality, improve women's voice in the public sphere, or recognize the cultural arrangements that contributed to women's poverty. As a result, women's achievements were primarily seen in the category of basic functioning achievements rather than strategic achievements. These basic functioning achievements do not seek to alter gender inequalities but the statements of women discussed in this paper suggest that without independent finances and housing, women would remain dependent on those who provide for them. The women perceived an increase in their economic status, which affected their personal social status. The women stated that they now had power in their own lives, and they could dream, create, and plan their lives. However, individual achievement by itself does not necessarily imply a shift in underlying power relations more broadly. An investment in broader strategic interests are designed to empower women to have a political voice and to bring about long-term change for gender equality.

VII. Discussion

Mohanty "criticizes the way much feminist discourse defines women in terms of 'object status' i.e. the way they are affected by certain institutions or systems" (Mosedale 2005:246).

This perspective characterizes women as a pre-existing socio-political group "outside such social

relations instead of understanding that women are produced through these very relations as well as being implicated in forming these relations” (Mosedale 2005:246). Analysis of women’s position should therefore be based on the realities of their lives rather than on a generalized assumption that they are oppressed and an important aspect of this is to have women identify the constraints within their own lives that inhibit their choices, actions or opportunities.

Women’s narratives about their experiences not only offered insights into gendered dynamics and structural inequalities within the context of the Cape Coast and Ajumako in Ghana, they also provided a grassroots discourse on empowerment. Their narratives told us what women rejected about their past (barriers) and what they valued about their present (achievements and future goals). This discourse was organized around the themes of resources (pre-conditions), agency (process) and achievements (outcomes). Within both sites visited, but to varying extents, women’s access to the ‘preconditions’ of empowerment was limited due to barriers.

In Ajumako the women recognized the existence of gender inequalities but the majority of the producers did not consider these inequalities to be unjust. The ability to imagine the possibility of having chosen differently is crucial to the emergence of a critical consciousness. It is through this critical consciousness that people move from a position of unquestioning acceptance of the social order to a critical perspective on it (Kabeer 1999). Even if women in Ajumako recognized gendered inequality, and wanted change, they did not appear to have the ability to alter such relationships, especially within public spheres.

Within the Cape Coast women largely had a critical consciousness on gender inequality and they exhibited an increased ability to exert agency within the household and their business. Even there, however, barriers to resources affected women’s abilities to use their agency to act

upon defined goals. Gendered definitions of women's responsibilities within the home hampered their ability to travel and trade. As shown above, however, the women were not passive victims and they were actively engaged in challenging domestic decision-making processes.

Overall, the idea of awareness captured the dawning of a critical consciousness (Kabeer 2011), where women described their choices as having been restricted due to gender-based norms and practices within education, the workplace and the community. It is because of this that the process of empowerment has to occur on multiple levels “with transformation leading to change in the ideological system, in access to resources and in institutions and structures at several levels, such as the family and the household, the village and the community, the state, the market and the international structures” (Ndinda 2009:320).

Awareness occurred along with the ability for women to think for themselves, make judgments and articulate barriers to their inequality. Such women participated in a transition from the realm of unquestioning acceptance of the given order to the realm of debate and discussion. In stating barriers, they used their capabilities to make judgments about priorities for change. This may point to the beginning of a critical consciousness of gendered inequality, although the pervasive gendered norms and arrangements in Ajumako may make acting on a critical consciousness more difficult. Comparing the two sites in this study reveals that women's access to cultural and economic resources reflects the rules and norms governing distribution and exchange and can differentially place women in a subordinate position to men.

For the women within this study, empowerment occurred at a localized level with the concept of agency expressed through being able to speak in situations they had once feared—in interaction with strangers, with people from other countries, with others in the community and with those attending meetings within the NGO. Being asked for business advice indicated greater

respect and recognition from others. It meant being listened to by husbands and family, as well as being sought out by others in their community for their opinion and knowledge. Some voiced a sense of pride in their own economic contributions, and their ability to support their children and to provide for the household without having to turn to their husbands.

Solidarity, the building up of social relationships based on shared learning and goals along with the gains for owning and controlling the finances and future of their business, is a possibility with NGO membership. The women were able to find friendships in related fields and support for questioning the NGO's practices along with bargaining for different wages. Other gains they had made through their membership of the organization included a sense of increased knowledge, recognition and the support of each other. Even though the NGO is more committed to empowering women through economic rather than social change, these gains were supported through NGO membership. The women did report gains in economic independence that, for some, were translated into household gains in decision-making and increased support: "When I start with [the NGO] I have no problem with my husband. But now when I have orders I tell him that to do something at home, so he is helping me in my work so I do not have any problem with my husband. He helps me out" (Seamstress). Positive changes had taken place in their marital relationships as husbands adjusted to the gradual empowerment of their wives. Similar to Kabeer (2011) I found that women's struggles in the domestic domain appeared to be motivated by their desire for greater equality with men, rather than greater independence from men.

Ideas about equality were a consequence of experiences with injustice. A common theme underpinning the instances of injustice that emerged from my study was the notion of unfairness, i.e., 'the men are cheating us'. Injustices related to the spheres of: family--the denial of a fair share of family resources to its female members; community--an unequal division of labor and

duties; community group participation--father's/men's participation in speaking for the family; or employment--being denied jobs due to maternity. Some of the women realized that "social norms are not immutable, and are themselves subject to bargaining and change" (Mosedale 2005:249)

The vast majority of the women reported making autonomous decisions at home and for their businesses. However, there was actually a strong reliance on women's groups, family members and friends for decision-making. As previously stated, autonomous decision-making illustrates an over-emphasis on women's empowerment strictly as economic growth (MacKenzie 2009). 'Agency' is now cited in development discourse almost exclusively in the context of strategies for survival rather than transformation, and in the context of the individual rather than the collective (Wilson 2011:318). The valuation of autonomy reflects westernization, where "a somewhat different account of identity and selfhood emerges in contexts where the processes of socialization are built around *interdependence* rather than *separation* as the basis of gender roles and responsibilities" (Kabeer 2011:502 emphasis in original).

While there is a need for the NGO to provide access to international markets and training, a focus on handicrafts, as a mode of empowerment, does not include attention to many other issues of concern to women or challenges women's subordinate positions in society that *resulted* in that economic inequality. Focusing only on economic outcomes provides a partial view of success because it ignores the barriers that women faced in converting access to resources into control over them. I found that the NGO was mainly dealing on a reactive basis with social problems by providing services to vulnerable women without knowledge and understanding of power relations or a commitment to combating gender inequality.

While there are multiple understandings of empowerment, I argue that they must be seen within a process that is contextualized by both structural and non-structural determinants of women's participation, including social perceptions about women's abilities and social norms about appropriate behaviors/experiences for women. Without challenging patriarchy and gendered norms NGOs are missing the chance to enact long-term change to guarantee sustainable gender equality.

VIII. Policy Recommendations

Empowerment is not only difficult to define and often results in knowing whether women are relatively more empowered than they were prior to their involvement in a particular project. Claims about the effects of empowerment may have been important for development policy politically, but have been a distraction from attending to women's experiences of struggle to achieve improved outcomes. Also, gains for women through business development have not occurred without their downsides. For example, some of the producers who successfully grew their businesses complained of neglecting their local clientele, excessive work hours, a need to 'satisfy' the NGO and feeling tired (Leach and Sitaram 2002). There was also a suggestion that the workload was so heavy that women need to employ of child labor. This implies that women need increased and holistic support either through a network of family members, partners, local government, and/or NGOs. This is an area where women's narratives on barriers should be utilized to increase the successfulness of empowerment programs.

Aladuwaka and Momsen (2010) found that a very important factor in the success of women's projects was working in partnership with others (organizations, government bodies, and NGOs) because women who led grassroots movements may not be well versed in how to

approach or deal with officials and outsiders. When women can successfully implement resource management practices and projects, however, it is a great achievement that can have an effect on their sense of agency and achievement (Buyinza and Nabalegwa 2007). The NGO within this study sought to empower women economically but it did not challenge social inequality, improve women's voice in the public sphere, and it did not recognize the cultural arrangements that have contributed to women's poverty. NGOs tend to "adopt gender-specific policies which are targeted at women and seek to address their practical gender needs but leave their strategic gender interests unarticulated, and the position of men intact" (Murthy 1998:209). Tiessen (2004) suggests gender mainstreaming as a strategy to help development practitioners address strategic gender interests, which would require NGO's to make "changes in the cultures, values and practices of organizations for the purpose of confronting gender inequality" (690).

The United Nations Development Fund for Women defines women's economic empowerment as "having access to and control over the means to make a living on a sustainable and long term basis, and receiving the material benefits of this access and control" (Mosedale 2005: 247). This definition looks for longer term sustainable benefits, not only in terms of changes to laws and policies that constrain women's participation in and benefits from development, but also in terms of power relationships at the household, community and market levels. The producers were dependent upon the NGO to provide access to global markets. On their own they lacked access to modern technologies, capital, knowledge, connections and markets that would enable them to benefit from economic development for the long term.

The producers stated needing access to credit (with low interest rates), capital, equipment, labor, and information about the market. Broader market access is vital because these women serve saturated local markets. This dependence on the NGO leaves women's artisan

businesses vulnerable. As Hutchens (2010) states, producer-dependence is a problem in the craft sector. Thus addressing women's strategic needs in addressing structural issues (including their limited financial literacy skills, limited industry skills and knowledge, and their confinement to the domestic/private sphere) is crucial for policies designed to empower women. By identifying concerns women stated the key areas of gender inequities of concern for them. These are the strategic interests that need to be addressed, because these make visible the unequal structure of gender relations that perpetuates inequality and inhibited women from leading the lives, or making the choices, they wanted to.

IX. Conclusion

This essay has highlighted the interdependence of individual and structural change to the processes of empowerment. As Kabeer (1999) outlined, structures impact individual resources, agency and achievements. They also tell us who are able to pursue and promote their own voice and agency, how individuals define goals, and what is valued. This project reveals how resources and agency are tied with constraints that directly impact one's ability to achieve their goals. The women's voices suggest a role for individual agency in challenging gender inequality but they also strongly point to the importance of structural change. Within the site of this study, cultural values and constructions of gender constrained women's ability to make strategic life choices. Women's organizations and social movements in particular have an important role to play in creating the conditions for change. The barriers mentioned point to the notion that women's empowerment is more about transforming society, rather than simply making women more effective wealth producers. While women might be empowered or have an enhanced capacity for self-determination, the choices available to them were constrained by the economy, society and

culture. Individual empowerment cannot alone change the boundaries within all of the domains in women's lives (Murphy-Graham 2008). These findings depict the experiences of women who participate within a specific NGO in Ghana. They do not reflect the experiences of all Ghanaian women.

Future research should focus on testing the varied and diverse dimensions of empowerment to examine what factors appear to be more important for women according to their culture, geographic location and place in time. For example, autonomy may be more of a Western concept and thus not as appropriate for empowerment as collectivity. NGOs need to evolve a support system which does not just concentrate on individual struggles and strategies to achieve empowerment, but also focuses on collective gender concerns. NGOs should build relationships with feminist movements and be open to change within as the needs of their clientele progress.

Women's narratives about their experiences offered important insights into gendered dynamics and structural inequalities in the context of the Cape Coast and Ajumako, Ghana. Their voices also provided a grassroots discourse on empowerment. Their narratives on barriers were crucial in revealing how women understood empowerment and in suggesting ways to move forward and sustain it. This study suggests that there are no automatic links between the goals of poverty reduction and women's empowerment. It is only when women's poverty is reduced through addressing its gender-specific causes that women's economic empowerment is fostered.

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Map Acknowledgement

Map 1 was accessed from: <http://www.africa.ufl.edu/asq/v8/OwusuMap.jpg>

Appendix A: Survey Instrument

Hi my name is Heather Boyd and I am an intern with _____. The following questions are part of the NGO's annual survey, but also contain some of my own research questions. I am a graduate student at Oregon State University and I plan to use this information as part of my master's essay. The interview involves questions about your involvement with the NGO and how it has affected your business activities. In addition, I will be asking you about how you make decisions—whether at work or at home. Finally, I am interested in your broader involvement in community affairs. With your permission, the interview will be tape-recorded, and no one but me will hear the recording. If you do not give permission to have the interview tape-recorded, notes will be written on paper. As the consent form stated everything you say will be kept confidential.

Name (check spelling with them): _____

Age: _____ Date interviewed: _____

1. What is the name of your business? _____

2a. How would you describe your business?

- _____ 1. Batik
- _____ 2. Seamstress
- _____ 3. Bead manufacture
- _____ 4. Bead assembly
- _____ 5. Other: _____

2b. Seamstresses: What kind of equipment do you own:

- _____ 1. Electric sewing machines
- _____ 2. Hand machines
- _____ 3. Knitting machines
- _____ 4. Embroidery machines
- _____ 5. Other: _____

3. When did you start working with the NGO? _____

4. How many people work with you at your business?

- _____ 1. Owners
 - _____ 2. Employees
 - _____ 3. Apprentices (skip to question 6)
- (Full-time): _____ (Part-time): _____
- _____ 4. Other: _____

5. Are any of your apprentices paid?

- _____ 1. Yes
- _____ 2. No

6. Do your employees receive any benefits?
 1. Holidays
 2. Time off for family or personal issues
 3. Other: _____
7. Why did you want to become a batik/seamstress etc?
8. Where did you learn your profession?
9. What kind of new skills have you learned since joining the NGO?
 1. Sewing/Batik
 2. Book-keeping
 3. Business skills
 4. Other: _____
10. What do you like most about your work?
 1. Financial independence
 2. Creativity
 3. Autonomy
 4. Working with clients
 5. Other: _____
11. When you are not working, what do you like to do for fun?

Now I would like to talk with you about your employment before you joined the NGO.

1. Did you have a business before joining the NGO?
 1. Yes
 2. No (skip questions 13 and 15)
2. About how much do you think you earned in a year before you worked with the NGO?
3. Does how much you earn vary monthly?
 1. Yes
 2. No (skip to question 4)
- 3a. If yes, by how much? _____
4. About how much do you think you earn in a year now?
5. Does how much you earn vary monthly?
 1. Yes
 2. No (skip question 6)
- 5a. If yes, by how much? _____

6. Did you have any employees before you joined?

_____ 1. Yes

_____ 2. No

6a. If yes, how many? _____

7. Have you managed to save any money?

_____ 1. Yes

_____ 2. No (skip to question 8)

7a. If yes, how much did you save in one year?: _____

7b. Does this vary month by month?

_____ 1. Yes

_____ 2. No (skip to question 8)

7c. If yes, by how much? _____

8. Do you have a loan?

_____ 1. Yes

_____ 2. No (skip to next section)

8a. Where is the loan from? _____

8b. How much is it for? _____

8c. How much do you pay off each month? _____

8d. Are you usually able to pay on time?

_____ 1. Yes

_____ 2. No

9. Are you providing financial support to others?

_____ 1. Yes

_____ 2. No (skip to question)

10. Who are you providing financial support to?

11. Are they partially dependent or fully dependent on you?

12. How much monthly do you give to those you just identified?

Next I would like to talk with your about your family.

1. Who do you live with?

2. Are you married?

_____ 1. Yes

_____ 2. No (skip to question 5)

3. Does your husband work?

_____ 1. Yes

_____ 2. No

4. What is your husband's profession? _____

5. Do you have any children?

_____ 1. Yes

_____ 2. No (skip to question 10)

6. What is/are their age(s)? _____

7. Are any of them at school?

_____ 1. Yes

_____ 2. No (skip to question 10)

8. Do they have their own books?

_____ 1. Yes

_____ 2. No

9a. How much do you estimate that the books cost in one year? _____

9b.. What other costs are there for school? _____

9c. How much are they? _____

10. What was the last stage of education that you completed? _____

11. IF RESPONDENT INDICATED THAT THEY HAVE/HAD APPRENTICES, ASK: Earlier you mentioned that you have apprentices/workers. How much education have they completed?

12. Do you have any medical expenses?

_____ 1. Yes

_____ 2. No (skip to next section)

12a. If yes, are these for your self?

_____ 1. Yes

_____ 2. No

12b. If yes, are there for other family members?

_____ 1. Yes

_____ 2. No (skip to question 2)

12c. Who are they?

13. About how much do they cost you a month?

Next I would like to talk with you about your home and workspace.

1. How many rooms do you have?

- _____ 1. Bedrooms
- _____ 2. Living room/hall

2. Are any of these rooms shared?

- _____ 1. Yes
- _____ 2. No (skip to question 4)

3. Is the bathroom shared?

- _____ 1. Yes
- _____ 2. No

3a. If yes, who do you share this room with?

4. Is the kitchen shared?

- _____ 1. Yes
- _____ 2. No

4a. If yes, who do you share this room with?

5. Do you have electricity?

- _____ 1. Yes
- _____ 2. No

6. Where do you get your water from?

7. Do you work within your home?

- _____ 1. Yes
- _____ 2. No

8. Do you own or rent your workspace?

- _____ 1. Rent
- _____ 2. Own

9. How much is the rent? _____

10. Is there electricity?

- _____ 1. Yes
- _____ 2. No

11. Is there a telephone?

- _____ 1. Yes
- _____ 2. No

12. Do you have a cell phone?

- _____ 1. Yes
- _____ 2. No

13. Do you have a telephone at home (i.e. landline)?

1. Yes
 2. No

14. Do you have any other investments, such as another business?

1. Yes
 2. No (skip to next section)

14a. If yes, do you have these investments with anybody else?

1. Yes
 2. No

15. Have you made any big purchases in the last year with the money you earned?

1. Yes
 2. No (skip to question 3)

16. What were these purchases?

1. Television
 2. Sewing Machine
 3. Other: _____

The following questions are not specifically from the NGO, but are part of my research. You are free to decline to answer these questions. First I will talk with you about how you go about making decisions for your business and family. In addition, I would like to ask you about your involvement in the community and what you think about women's rights as they relate to these activities.

17. When decisions need to be made regarding your business, what process do you go through to come to a decision? Do you make these decisions independently or do you consult with others? Can you give me an example of a business decision you've made and how you arrived at that decision? _____

18. How are financial decisions made at home with respect to spending for your family? What role do you play in decision-making? Can you give me an example or incidence when a decision needed to be made and how you went about it? _____

19. In the past year, have you participated in a community meeting or social organization? If so, please tell me about these meetings/activities, and what your role was in the meeting or organization. _____

20. If you were at a community meeting, did you feel confident raising your opinion in public?

(May prompt for an example) _____

21. When you are at home, with your husband and children do you feel confident raising your opinion? _____

22. Do you feel more confident in raising your opinions in public and/or at home changed since you have been involved with the program? If so, can you give me an example how you've changed? _____

23. Do you think that there are areas where men and women do not have equal rights and are not treated equally? Give me an example. [Probe: How about within family life? How about in community life? How about in business development?] _____

24. Do you believe in equal rights for men and women in:

24a. Employment?

_____ 1. Yes

_____ 2. No

24b. Division of labor at home (if unclear, specific this refers to work that needs to be done for maintaining the home and care of children)?

_____ 1. Yes

_____ 2. No

24c. Public life?

_____ 1. Yes

_____ 2. No

The last question I have for you comes from the NGO and concerns your plans for the future.

25. What do you hope for in the future (i.e. what do you pray for or what do you think your life will be like, say, in 5 or 10 years)?