

Harnessing the Potentials of Informal Sector Women for Development in Ghana

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This study affirms that “the economic development of a country can be accelerated by enhancing the status, position, and living conditions of women in a country” (Tripathy, 2003). Women dominance is evident in the major economic sectors (agriculture, services, and industry) in Ghana. Both secondary and primary data were employed and analyzed in this study. The study discovered that women’s contributions in most cases have been relegated to the background, impeding expected growth rates. Discussion of outcomes with recommended solutions for economic growth in Ghana is thoroughly addressed in this paper.

INTRODUCTION

The informal sector is reported to be growing steadily and rapidly with expected enormous economic benefits, especially in developing countries (Akingunola & Onayemi, 2010; ESCAP, 2006), such as Sub-Saharan Africa. Research indicates that even in the midst of economic crises, employment in the informal economy tends to rise but does not translate into improved standards of living. Hence, productivity in the sector has not been satisfactory due to several factors such as inadequate support (Amu, 2004) driving most informal entrepreneurs and their families into impoverishment (Horn, 2010, citing Lee 1998; and Tokman 1992).

Several studies have been ongoing, focused on different areas of the economy, in attempts to redirect efforts for development. One of such areas of study has been on gender and informal sector development, looking specifically at enhancing and sustaining women’s contributions toward economic development. It has been studied and concluded that “there is a sort of inevitability about women’s increasing engagement in labor markets” (ILO, 2010). The International Labor Organization again has indicated that female participation in the labor force increased from 50.2% to 51.7% between the years 1980 and 2008. The report also shows that “male labor force participation rates have shown a tendency to decrease slightly” over time. In most developing countries, women find job in the informal sector as the main source of employment. This has led to the sector having “a higher proportion of female workers than male workers” (Horn, 2010 citing United Nations 2000). In an attempt to describe the categories of workforce found in the informal sector, the International Labor Organization stated that “most workers involved in these units are women.” Adding that “most poor people are women” (Mata-Greenwood, n.d. citing United Nations,

1995). This implies that women, “the most vulnerable members of the informal workforce are particularly hard hit” (Horn, 2010).

Considering women dominance in the informal sector in Ghana (Amu, 2004; Ginnie, 1996), one would quickly envisage an existing corresponding participation in decision making. It also suggests focused development oriented programs for women in the informal sector. Unfortunately, it appears otherwise. Women’s impact on decision making and efforts to enhance their performance are minimal, according to Amu (2004). Amu contends that women still face many barriers in contributing to and benefiting from development. There are indications that the unsolved confusion is partly contributed by the seemingly inadequate or failed support for women in the sector. Another hindrance has been the difficulty in measuring the size of the sector (Mata-Greenwood, n.d.). In Ghana for instance, “equal opportunities to both boys and girls in all aspects of life” is concomitantly greeted with hindrances in terms of culture, economic and otherwise, that prevent girls and women from taking full advantage of such opportunities. There is the need for the formulation and implementation of “gender policies that enhance gender equality and full integration of women into the economy central to the growth process” (Amu, 2004). The International Labor Organization perfectly describes the unfortunate situation of the informal sector as:

characterized by a high degree of vulnerability. Workers have little or no legal or social protection and are excluded from or have limited access to public infrastructure and benefits. Informal economy workers are rarely organized for effective representation and have little or no voice at the workplace or in the sociopolitical arena (ILO, 2007).

The African Union Extraordinary Summit on Employment and Poverty Alleviation in Africa (Ouagadougou, September, 2004) agreed that women’s entrepreneurship should become a regional priority in the effort to reduce poverty (ILO, 2007). With women dominating the sector, it could be argued theoretically that they are the most vulnerable, as suggested earlier, making inevitable the need to redress the sector for productivity. The informal sector is evident in both the urban and rural areas.

This study focused on illiterate informal sector women in some remote rural communities where the situation seems to be dilapidating. Issues addressed in the study hover around the following questions: What roles do women play in the informal sector? How has the sector been supported – focus on women? What are the perceptions of women in these communities about the various support programs? What are their challenges? Could there be a more productive support for a long-term development of the sector and the nation at large? One major problem encountered during the study was the scantiness of available information. Hence, this study sought to look at the role and challenges of women participation in the informal sector in Ghanaian communities. Informal sector activity reportage seems very low, giving subjectivity precedence over objectivity.

There are still differences in defining the informal sector and its components even though attempts have been made by the International Conference of Labor Statisticians (17th ICLS, 2003) to ensure uniformity and comparability. Such lapse of a universally accepted definition does not throw away the need for description. In view of this, country specific modification and crafting has been allowed (ILO, 2004). This paper has adopted the definition of the informal sector by Khotkina (2007) as any legal income generating activity resulting in the production of goods and services by “workers who in most cases are outside the organized workforce, entailing the violation of legal procedural requirements and also of labor and tax legislation.” Such activities, the writer indicates, exclude illegal acts that are the “objects of criminal law and do not belong to the sphere of the regulation or enforcement of labor legislation.”

Horn (2010; citing ILO, 2002) emphasizes the economic benefits of the informal sector indicating that informal employment comprises more than 70 percent of all employment in sub-Saharan Africa. The study adds that “the contribution of the informal economy to gross domestic product (GDP) is ... more than 40 percent for sub-Saharan Africa.” Female dominance in the informal sector and their need for special attention has also been emphasized by various studies.

As far back as 1976, Mazumdar mentioned in his study that “A disproportionately large number of informal-sector workers are (i) very young or very old, (ii) females, (iii) limited in education...” Other studies have also confirmed women constituting the largest workforce with the highest contribution in the informal sector (Amu, 2004; Becker, 2004). Even in the formal sector, it has been reported that “the share of women in wage and salaried work has grown from 42.8% in 1999 to 47.3% in 2009” (ILO, 2010). Such female growth in the informal sector has been tremendously noticeable with varied cries for support and sustenance. Tripathy (2003) clearly puts it in the following words

Women play a paramount role ... The pace of the economic development of a country can be accelerated by enhancing the status, position, and living condition of women in a country. Participation of women in the process of economic development is greatly acknowledged even though its degree varies from country to country. Women account for over half the food produced in the developing world, and even more in Africa, they constitute one fourth of the developing world’s industrial labor force ... (pg. 1).

At the regional level, for example in Sub-Sahara Africa, the informal sector is seen to be growing (Akingunola & Onayemi, 2010; ESCAP, 2006). Table 1 presents a summary of the percentages of women in total employment of each of the three sectors for Sub-Saharan Africa.

TABLE 1
PERCENTAGE DISTRIBUTION OF SECTORAL EMPLOYMENT IN AFRICAN REGION... BY GENDER & SELECTED YEARS

	EA (%)					EI (%)					ES (%)			
	1996	2004	2005	2006		1996	2004	2005	2006		1996	2004	2005	2006
Females	69.4	66.5	64.7	64.2		5.8	5.4	5.3	5.5		24.7	28.1	30.0	30.3
Males	67.0	64.3	62.5	62.1		11.4	11.0	11.1	11.3		21.5	24.7	26.4	26.6

Key: EA = Employment in Agriculture; EI = Employment in Industry; ES = Employment in Services
Source: International Labor Office (2007), African Employment trends.

It can be seen from Table 1 that the proportion of females in agriculture in the sub-region from 1996 to 2006 went as high as 69.4 % as compared to 67 % for men. Women’s percentage in the services sector was also higher in 2006 (30.3%) as compared to 26.6 (men). The percentage in the industry sector is seen to be lower for women (5.8 %) than that of men (11.4 %). It could be deduced from this that sectors of the economy where informal activity is highly probable do have female predominance (ILO, 2007). This establishes the importance of the role of women in the development of the sub-region.

It then becomes imperative that women’s efforts be directed and rewarded with a more deliberately focused support for sustainability and national development. Amu (2004) adds that familiarity at the international arena indicate that “support for a stronger role for women in society contributes to economic growth...” (see also Mazumdar, 1976). The situation is not different in Ghana.

Trends of Female Involvement

Women are seen to be the major players in all the main sectors of the economy – agriculture, industry, and services. It is estimated that some 80% of women in Ghana are engaged in various economic activities and they predominate in the informal micro-small to medium scale agriculture, manufacturing and service sectors of the economy. However, their contribution to economic growth and development is not adequately represented because the majority of their activities is in the informal low-growth low-return areas and are basically subsistent (Amu, 2004). Furthermore, Amu declares that in agriculture, women are involved in all the sub-sectors: farming, processing, and distribution. It is estimated that they produce about 70% - 80% of the food consumed in Ghana. Between 1984 and 2000

(according to census data), women's labor force contribution in agriculture moved from approximately 47% to 49%. The involvement of women in this case has been described: in most cases as men are responsible for the clearing and preparing of the land while women are responsible for planting, weeding, fertilizer application, harvesting, transportation to market centers, and marketing of the produce (Ibid.).

In Ghana, the main sub-sectors of industry are manufacturing, construction, mining, quarrying as well as electricity and water. The number of women employed in manufacturing activities (the main sub-sector within industry) was higher than men (Amu, 2004; citing census report from Ghana Statistical Services, 2000). Women participation in manufacturing amounted to 84%, 5% in construction, and 9% in mining and quarrying. The study explains that women dominate the two largest activities, which are food and beverages (corroborated by The Statesman, 2007) and textiles and leather products within manufacturing. The remaining activities in the sub-sector are wood products and furniture, chemical and petroleum products as well as metallic and mineral products and plastics. Their specific activities cover food processing; rural non-farm activities such as soap making, traditional medicine, cosmetics and beadwork among others and textiles and garment production. As mentioned earlier, most of such activities fall within the informal economy.

The service sector is made up of tertiary activities such as economic services -wholesale trade, retail trade and tourism; infrastructural services – transport, storage and communications; government services; community, social and personal services and finance and insurance services. The study revealed that women participation was directed more towards the wholesale and retail sub-sector (55%) under services. The rest were 13% in hotels and restaurants, and 11% in community service. It is estimated that this sector employs about 20% of women, ranking second after agriculture (Amu, 2004). These women are predominantly illiterate or semi-illiterate who acquire their knowledge and skills largely from family. In services are also domestic workers, dominated by women (The Statesman, 2007).

METHODOLOGY

This paper combined empirical study with the review of related literature. Although several studies have been done in this area of study, the point of divergence is the geographic area, seeking to contribute to its development. This study was carried out in the Eastern Region of Ghana. The decision was informed by a report that the Region is one of the areas where “the incidence of poverty is high and above the national average” (as declared by President Attah-Mills in 2010). Furthermore, the study was conducted within the Akyemansa district (a fusion of two districts in the region: Ayirebi and Ofoase). Data was gathered from women in the remote villages within the district (Adubiase, Brenase, Brampa, Asuogya Apoli, Asabidie, Nyamebekyere and Kwaboadi).

Hence, the target population consisted of female workers in the informal sector within the district. Focus was specifically on the situation of the informal sector women within communities where any form of support is almost absent. Nonprobability purposive sampling technique was used. Subgroups were pre-defined by type of job seen to be common among the population under study. They covered the following areas: petty trading (15), house help: maids (2), catering: “chop bar” (5), farming/rice (10), livestock farming (2), sewing (7), and agro-processing (9).

A total of fifty (50) respondents were sampled for the study. Due to the expected illiteracy level of the respondents, Interviews were used due to respondents' inability to read or write.

Future study in this field (or any other) is recommended within other districts of the region for poverty reduction solutions (especially among illiterate rural women) toward national development.

RESULTS AND DISCUSSIONS

Statistics indicate that the Eastern Region of Ghana has a population of 49.2% males and 50.8% females (www.modernghana.com). The report continues that nearly four-fifths (77.7%) of the population in the region are self-employed with no employees, while 4.3% are with employees. Females constitute

the highest proportion of self-employed without employees, mainly in the informal sector. The sector employs 80.5% of workers within the region.

Figure 1 describes the age ranges of the respondents. It indicates that 18% of the respondents fall within 18-20 years. Since sampling was randomized, it can be concluded that it is possible the majority (26%) of the respondents within the study area were within the age bracket of 21–30 years, 24% within 31-40 years, 18% within 41-50 years, and finally, 14% were above 51 years old.

**FIGURE 1
AGE DISTRIBUTION OF RESPONDENTS**

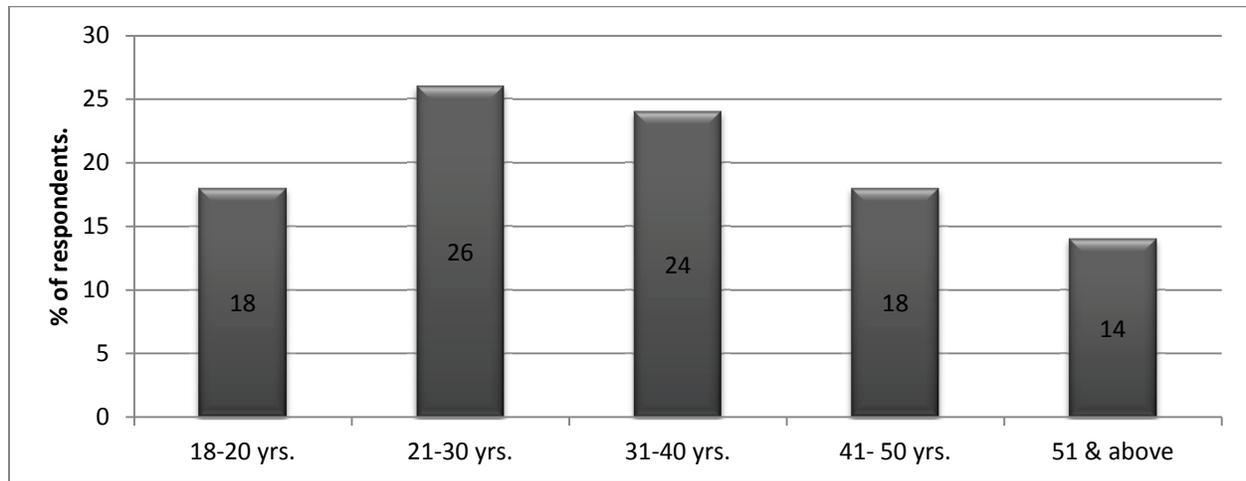


Figure 2 provides information on the number of years the respondents had been engaged in their work at the time of study within the informal sector. It shows that 20% had been in business for at most 3 years, 28% between 4-6 years, 24% between 7-9 years, and 28% had worked for 10 years or more. A closer look at the figure indicates an even distribution across. This possibly confirms the increasing rate of women involvement in the informal sector all year round. In all, 80% of the respondents had been in business for over three years.

Awareness of Business Support Programs

The purpose of Figure 3 was to determine if the respondents were aware of any existing programs directed toward enhancing productivity among women in the informal sector. In all, 84% of the women registered their awareness of existing micro-finance programs by some non-governmental organizations and financial institutions. Only 8% were aware of existing entrepreneurial programs that educate on rudiments of starting a business, and barely 4% knew about available skills program. None of the respondents were aware of any available program to sponsor the financially challenged for further education. They were also not aware of any available business information that would be helpful in the planning, production, and selling of their products, as well as the delivery of services. So far micro-financing seems to be the only support program well known to the respondents. During the interview, the respondents did not suggest any knowledge or interest in the activities of banking institutions. They mainly knew of some non-governmental organizations and other micro-financing institutions and their activities. This could explain their perceptions about their exclusion from banking activities (such as commercial banks).

FIGURE 2
DISTRIBUTION OF RESPONDENTS ACCORDING TO YEARS IN BUSINESS

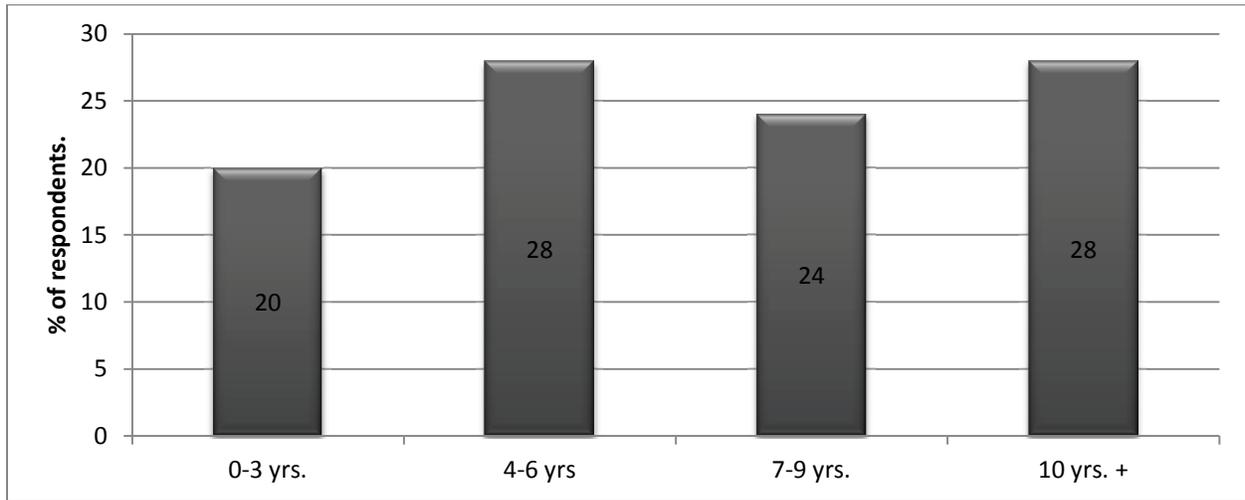
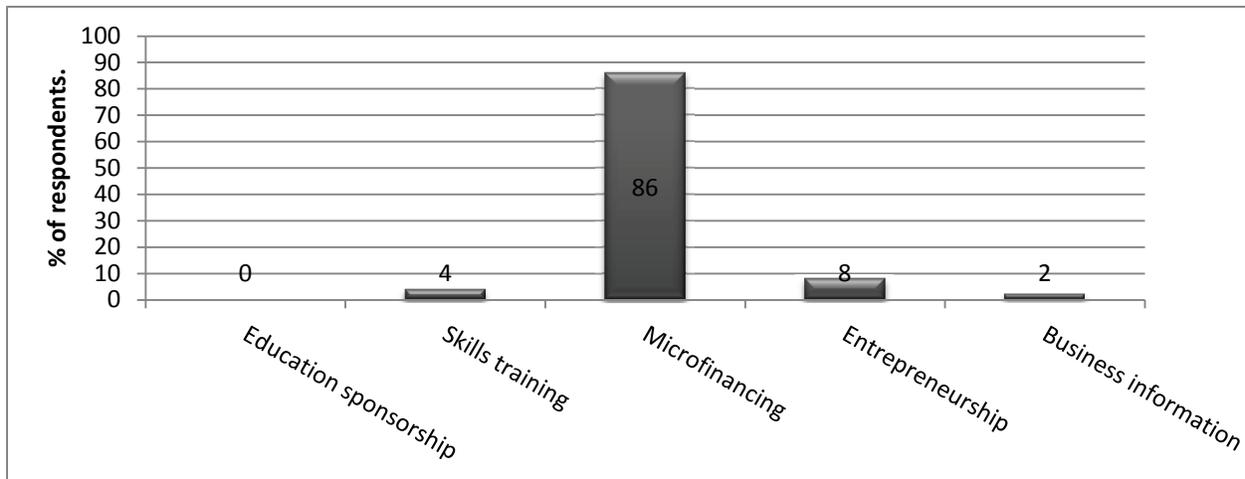


FIGURE 3
AWARENESS OF SUPPORT PROGRAMS

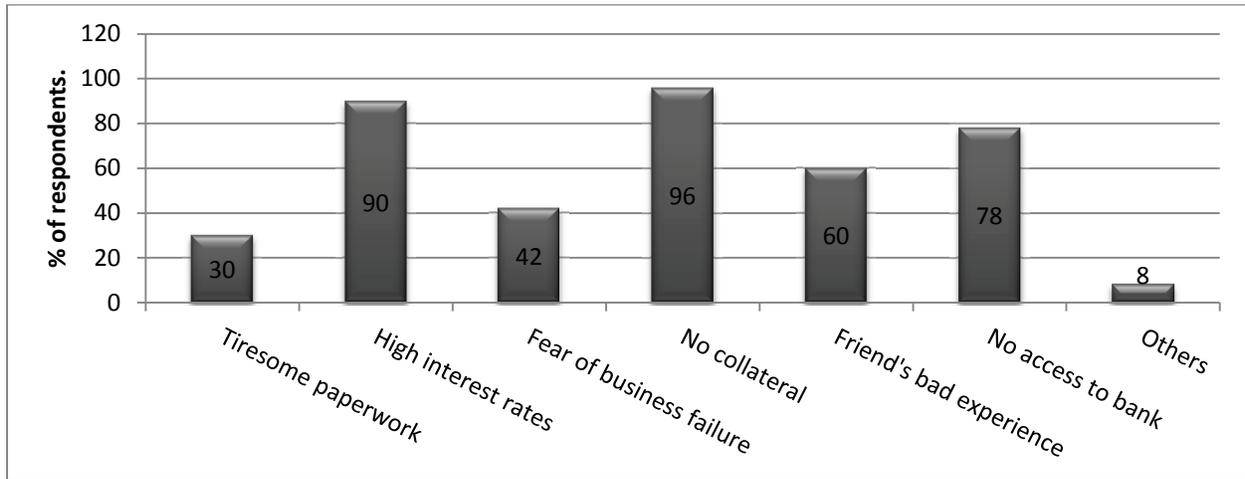


Sources of Funding

Respondents were asked whether they had ever accessed any credit from any micro-finance institution or a bank. Only 8% responded “Yes” while the remaining 92% indicated “No.” A follow-up question to determine the respondents’ future intentions to access credit from any financial institution or a bank only confirmed their responses for the previous question. All the fifty (50) women responded “No,” representing 100%.

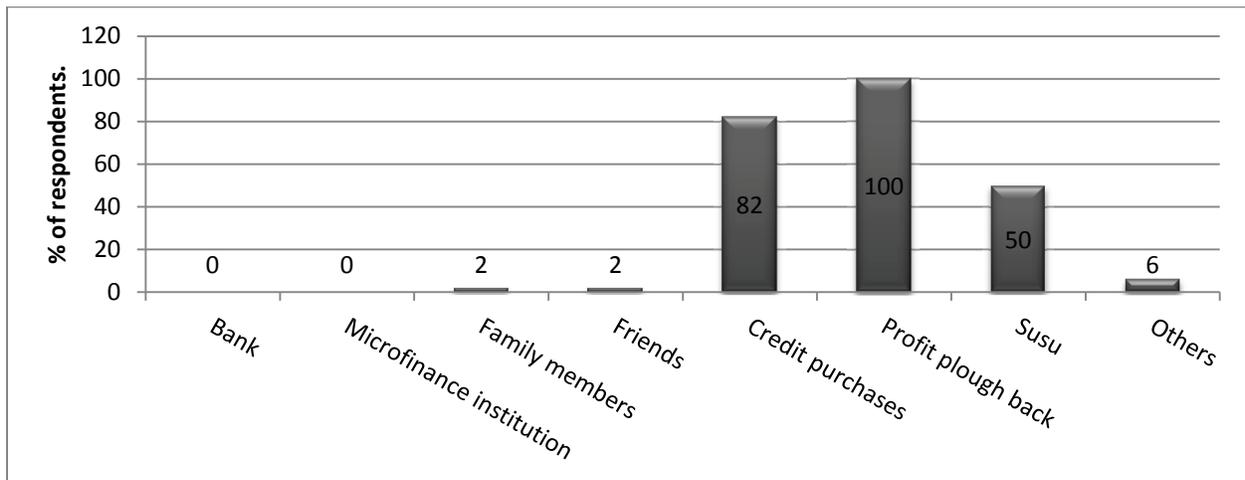
When respondents were asked to give at most three reasons why they would not take any loan from any financial institution (Figure 4), 8% did not specifically indicate any reason, while 30% indicated the involvement of tiresome paperwork. Fear of business failure after a loan has been received and used followed with 42% respondents. Majority of the respondents showed no interest in such credit facilities due to the absence of banks within their vicinity, high interest rates, and their inability to secure loans with collateral (78%, 90%, and 96% respectively). These responses are crucial to this study since they give clues to closing the financial gap between the institutions and the women.

**FIGURE 4
REASONS FOR AVOIDING LOANS FROM FINANCIAL INSTITUTIONS**



Every business needs funding. It was therefore necessary to find out from the respondents, at most three means by which their businesses were funded. Figure 5 indicates that all the respondents depended on their lean profits (profit plough back) to run and expand their businesses, representing 100%. As has been the practice with most businesses, 82% do purchase on credit, with 50% looking up to the “susu” collector for some sort of relief.

**FIGURE 5
SOURCE OF FUNDING**

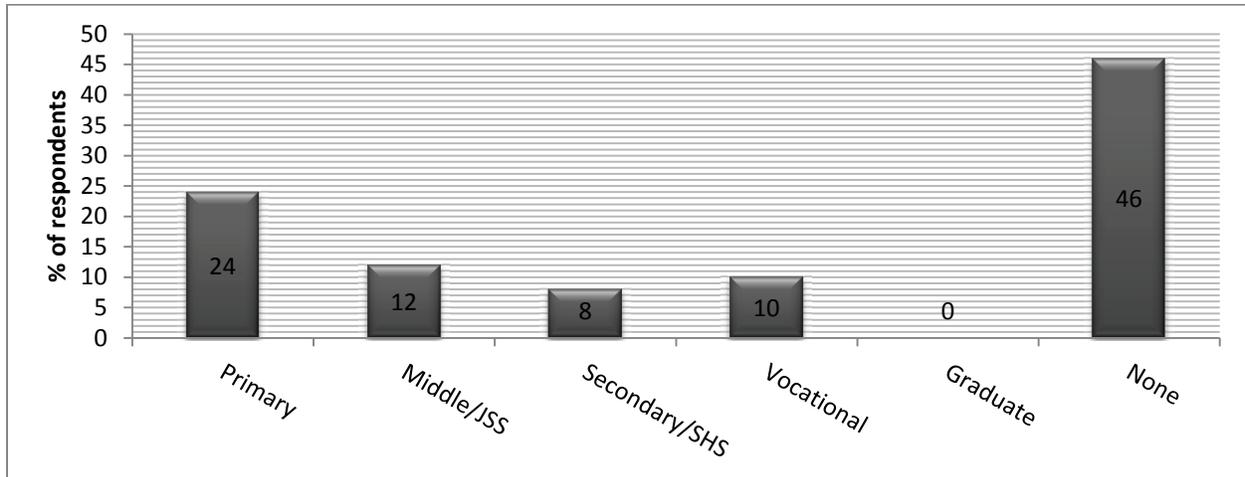


Education and Source of Skills Training

This study seems to confirm the view that the informal sector is characterized by illiteracy or semi-illiteracy. It can be seen from Figure 6 that about half of the respondents had just the basic education and the remaining half, representing 46%, had no formal education. Only 24% had up to primary education, 12% had Middle/Junior Secondary School, 8% had Secondary/Senior High School, 10% Vocational

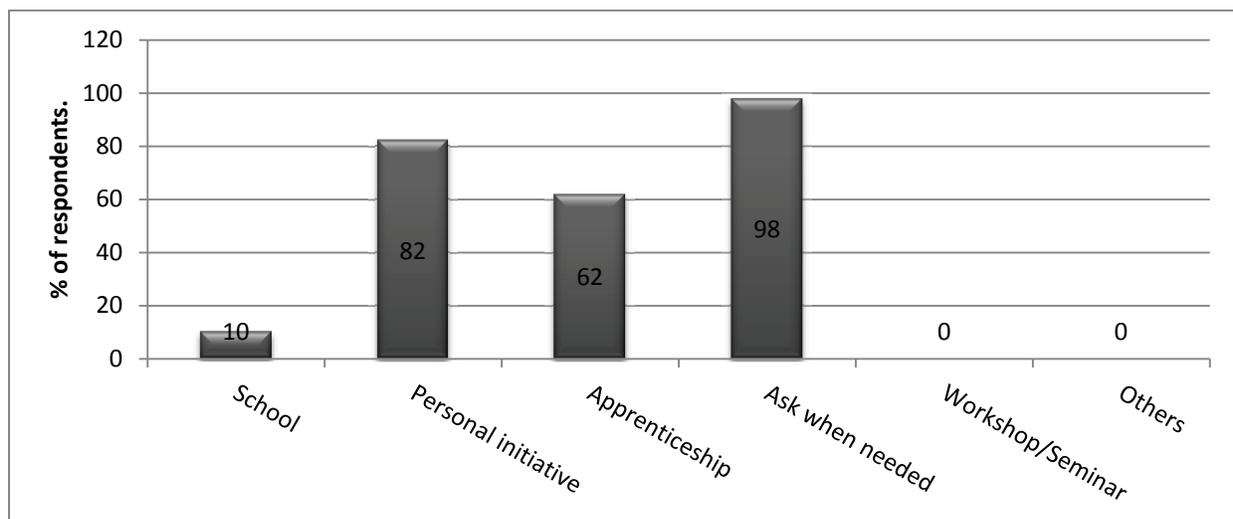
training, and 30% had no education at all. As at the time of the study, none of the respondents had attained any graduate degree.

**FIGURE 6
EDUCATION**



Since the level of education was very low, it then became important to find out how they train and develop their skills to run the businesses (Figure 7). Almost all the respondents (98%) would ask a business partner for help when the need arises. A form of apprenticeship also exists through which more than half of the respondents, 62%, had obtained their training. Others, representing 82%, indicated that they depend on their personal initiatives to solve business problems. This could also be seen as a form of apprenticeship. Only 10% indicated their experiences in vocational schools as their source of skills training. None of the respondents had attended any workshop/seminar for skills development. There is a clear indication here that these illiterate workers depend heavily on the rather incomplete and possibly obsolete circulated information to run their businesses in a closed environment.

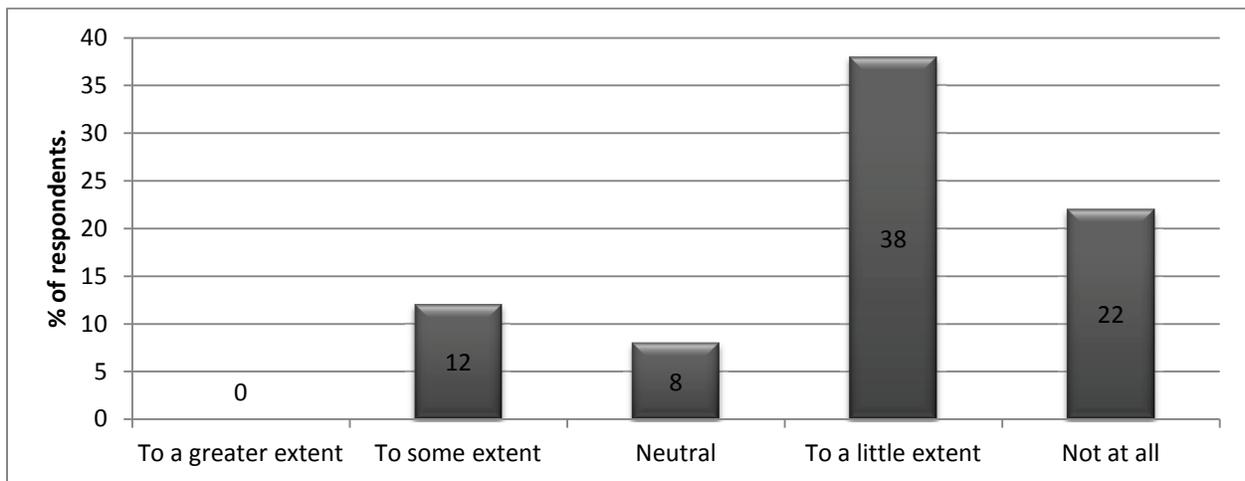
**FIGURE 7
SOURCE OF SKILLS TRAINING**



Business Growth and Standard of Living

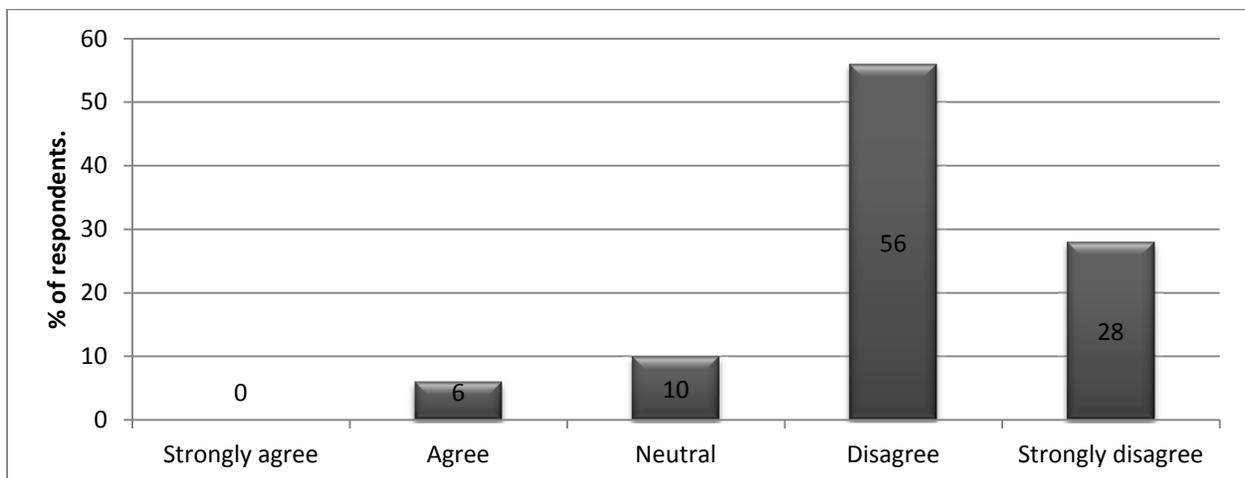
Information was gathered from the respondents who had been in business for more than 3 years to determine the extent to which their business had expanded (Figure 8). The results here were not encouraging. Even though they had been in business for a considerable amount of time, there seem not to be any significant improvement. Responses from 22% of the respondents indicated that there had been no expansion in business activities at all, and 8% were not sure whether there had been an increase or not. Half of the respondents did believe that there had been an increase in business activities. Out of these, 38%, the majority, thought that the increase had not been very significant, as compared 12% who saw a change to some extent.

**FIGURE 8
EXPANSION IN BUSINESS ACTIVITIES**



It is obvious that lack of increased business activities reduce profitability, thereby reducing ones possibility of improved standard of living. From Figure 9 respondents were asked whether they agreed or disagreed to the fact that their standard of living had been improved. Only 6% agreed to the statement. 10% were not sure of any improvement, while a surprising 84% disagreed.

**FIGURE 9
IMPROVED STANDARD OF LIVING**



Discussions so far clearly indicate the need to revisit some policies in place to alleviate the burden of informal sector disorganization and poverty, especially for the semi-illiterate and illiterate rural women. The sector seems to need a revamp.

Support and Challenges

The International Labor Organization, in 2002, has suggested expected institutional roles toward developing the informal sector for individual and national development. These were the roles of financing, unions, cooperatives, literacy and basic education, training and skills development, and, national and local governments. Some of these major roles and few challenges have been considered and related to the conditions in the Ghanaian rural environment.

TABLE 2
NBSSI EASTERN REGION PROGRAMS (2009 TO 2010)

Name of Program	Purpose	Duration
Follow Up for Ghana National Association of Garages (Koforidua)	Follow-up	11 to 13 November 2009
Management Workshop for Graduate Apprentices (Koforidua)	Business Startup Workshop	03 to 13 February 2010
Needs Assessment for Christian Mothers (Atimpoku)	Agro Processing Workshop	02 to 16 July 2009
Technical Workshop For Christian Mothers Association (Abirem)	Agro Processing Workshop	01 to 10 July 2009
Technical Workshop for Palm oil processors (Abirem)	Agro Processing – Palm Oil	01 to 06 July 2009
Technical Workshop Tafo Christian Mothers Group (Kibi)	Agro Processing – Cassava	10 July 2009 to 17 July 2009
Technical Workshop for Ghana National Tailors and Dressmakers Association (GNTDA) in Koforidua	Services – Computer aided designing in fashion	March 20-30 2010
Technical Workshop for Victory Vocational Institute (Koforidua)	Entrepreneurship Talk for unemployed youth.	March 3 to May 30 2010

Source: National Board for Small Scale Industries Website

The National Board for Small Scale Industries (NBSSI) has been offering region specific programs in all areas of industry across the nation (Ghana) in support of the informal sector. Table 2 provides a list of such programs within the eastern region. It can be seen from the table that as at November 2010 no program had been designed specifically for illiterate women in rural areas.

In spite of the various support programs, illiterate women in the informal sector do face a lot of challenges, especially in the economies of remote rural areas that seldom attract the attention of both governmental and private institutional support. Amu (2004) has emphasized that “While there has been an increased participation of women in economic activities in Ghana, there are still more women with little or no means of economic survival.” In spite of the various supporting programs, literature and empirical studies point to impending progress stagnating challenges.

During the interviews some female-specific challenges mentioned were, inadequate time for business due to domestic chores (housekeeping); inability to own property (in some communities) for collateral to access loans; stigmatization that women cannot do what men do. The number one major challenge among the respondents was lack of finance. The rest were (not in any special order), low demand for products, no regulation of business activities in the sector, lack of formal education, poor managerial and technical skills, lack of equipment, poor technology, bad roads, high transportation costs, lack of market

information, no/poor electricity, inadequate equipment, bad location of business, bad economy, and poor working environment.

It is believed that no venture will survive without financial backing. The financial requirements for growing business dwarf the strength of informal sector activities (ILO, 2002). There has been an argument that women’s entrepreneurial skills improve when they are given access to credit (Schindler, 2010, citing Goetz and Sen Gupta, 1996; see also Akingunola & Onayemi, 2010). According to the International Labor Organization (1998) “both training and credit, together and separately, are seen as ways of increasing women’s productive capabilities and bargaining power.” Some progress is made to lessen the burden of the informal sector woman with the availability of microfinance programs on a broader scale (Schindler, 2010); unlike some years back where only traditional money-lenders (informal credit) provided loans. The sector is mainly financed by non-banking institutions in Ghana. For example, Opportunity International had allocated 93% of its loan portfolio to commerce; Ezi Savings & Loans, 80%. About 90% of loan clients in the savings and loans industry are women. Most of the loans go to market women, hairdressers, dressmakers, and others (Boateng et al, 2011, citing GBN, 2009).

Unfortunately, not all women do benefit from such credit programs due to several factors (see Figures 4 and 5). These leave them with “little resources to meet eligibility criteria for borrowing and also to be considered creditworthy” (Munga & Gideon, 2009; Amu, 2004). The poor informal rural women are then left at the mercy of the informal traditional money lender with higher interest rates. A study indicated that “informal credit involves high transaction costs and prevents market women from growing out of poverty in the long term” (Schindler, 2010). The proliferation of microfinance activities currently benefits most urban informal sector women but not those in the remote rural communities.

More so, the informal sector is commonly characterized by high illiteracy (ILO, 2002; Adu-Amankwaah, 2008). Amu (2004; see The Statesman, 2007) also adds that women’s inability to access formal education has precipitated their dominance in the informal sector. Most women in the informal sector lack the requisite educational and business skills. Low education and technical skills development lead to low productivity due to the absence of scientific and technological business applications. Low literacy levels are mostly attributed to cultural bias against girls and women in society. The government of Ghana, in 1992, initiated a tuition free basic educational reform. Illiteracy rates in Ghana seem to be reducing (as shown in Table 3) but on the surface.

TABLE 3
LITERACY/ILLITERACY RATES IN GHANA

Year	Literacy	Illiteracy
1980		56.2
1985		48.9
1990	58.46	
1995		34.8
1999		29.7
2001	51.1	49.9
2003		25.1
2006	57.9	47
2008	66	44
2009	65	35

Source: Ghanaweb.com (2010). The Statesman (2006). NationMaster.com (2010).

The Integrated Social Development Centre (2009) has indicated in a report that Ghana is one of the 75 countries that have missed the goal of achieving the Universal Completion of Primary Education by 2015 required by the Millennium Development Goals (MDGs) which states that by 2005, there should be an equal number of girls in classrooms as there are boys. The gender parity stands at 0.88 and is greater in

poverty ridden regions. It continues that “out of the total number of children who get enrolled into basic schools, only 39% of boys and 22% of girls managed to complete nine years of formal education.” Basic education is a constitutional right (free basic education), but the report indicated that the number of school going children out of school were 18%, majority of them supposedly girls. All these end up looking for work (as entrepreneurs) in the informal sector. In practice, free education is not actually free for parents in some poor rural communities who cannot afford the “financial attachés.”

Where formal education fails, training and skills development is resorted to as alternative for development. In Ghana, several institutions have been established toward this end. They include Vocational and Technical Education Division (VOTEC); National Vocational Training Institute (NVTI); and National Coordinating Committee for Technical and Vocational Education and Training (NACVET). Ghana has 10 Polytechnics, 22 Technical Training Institutes, and about 300 Vocational Training Institutions, VTI (Haan & Serrieré, 2002). With all these establishments, Figure 6 indicates that females in some rural areas still do not have access. As mentioned earlier, cultural bias could be a factor among others. In spite of all the vocational institutional establishments, “opportunities for skill development are limited in Ghana...” (Amankrah, 2001, cited by Haan & Serrieré, 2002). Vocational Centers are available, but are confronted with some setbacks such as “(i) inadequate funding, (ii) fragmented institutional framework, and (iii) low quality and limited outreach of training at different levels.” There also appear to be some duplication of efforts among these institutions (Haan & Serrieré, 2002).

It is believed that women have not been given the expected support in the informal sector due to some cultural biases against them: the belief that the place of the woman is to keep the home and take care of the children. Such bias and constant reminder of inferiority to men only heightens low self-esteem for many (ILO, 2007; Amu, 2004). Besides, according to Amu (2004), women in the informal sector also have domestic responsibilities. These include caring for the home, the children, and helping the husband process and sell his produce. “The demand on the woman farmer’s time is very high and does not allow her to give adequate attention to her work.” The ultimate effect of such demerit is reduced productivity due to lack of adequate time to improve business practices. In addition, inability to access information on support services for business improvement has been a characteristic of informal women in the sector. Majority of them have no or limited access to information and technology. Illiteracy or semi-illiteracy also does not allow ability to access available new technology. Limited information does not encourage productivity. Consequently, lack of adequate education and skills as well as financial support has led to low productivity making it impossible to save for re-investment.

CONCLUSION AND RECOMMENDATIONS

The informal sector has been characterized by rapid growth, greatly supporting the economy of the nation of Ghana. The focus of the study was directed toward women who form the majority of the workforce in the informal sector and contributes greatly to development. Literature and empirical studies have indicated that women participation in the sector has been increasing and need to be brought to the foreground and supported.

The study identified some existing issues among female workers of the informal sector needing redress. It was disinterred that:

1. the level of education among women in Ghana, particularly the eastern region is very low;
2. micro-financing is basically the only support program known to these deprived women;
3. these women shun any form of credit from financial institutions for varied reasons such as no collaterals, low productivity to pay up high interest rates and inaccessibility (proximity) to financial institutions. Others also avoid it due to the unfortunate experiences of others, and also for the fear of uncertainties that the business may collapse in the future;
4. the main source of funding for these seemingly underprivileged women have been in the hope of generating enough profits for reinvestment, or receiving credit purchases from suppliers. Few also depended on their daily meager savings with “susu” collectors as collaterals for loans ;

5. these women hope to grow their businesses but the expansion, for many, seems insignificant, and to some, non-existent;
6. there has not been any significant improvement in the standard of living of these disadvantaged women, possibly due to their inability to do “good” business

The importance of education (literacy) cannot be sidetracked in any way because it is the backbone of all development. Special effort will probably have to be made to exclusively entice and encourage parents in deprived and remote rural areas to send their girls to school. Certain incentives could be given, just as allowances are made available to entice students into Colleges of Education to train as teachers. Several schools should be made available in these areas, and more teachers trained because female population keeps escalating.

The skills of adults already in business may be sharpened through vocational training. Vocational centres should be made available within those deprived communities and fully supported for easy accessibility. The learn-to-train skills development method could also be adopted. Here, Traditional Apprenticeship Training will have to be fully recognized and developed to formally train those already in business. This will equip the trainees to in turn train new entrants who may have no skills.

It is possible these women shun accessing credit because of their limited understanding of its benefits. Just as urban informal sector women have access to most information about financing and other supporting programs, same should be made available to those in rural communities. It appears that recognizing, regularizing, encouraging, supporting and promoting the role of the informal money lender (the susu collector) could be an ideal starter for women in the sector, until full knowledge and interests are elevated to acknowledge and access loans from financial institutions; and on the other hand, until loans are made easily accessible by the institutions. As at December 2010, the Ghana Co-operative Susu Collectors' Association (GCSC) had registered a total of 1,462 susu collectors (1,249 males and 213 females) with a total client base of 372,805 (GCSC, 2010). These are just official figures. Unofficial, traditional, informal susu collectors may add up to the current number. Also, business success stories, as well as the impact of micro-finance support for women on changing roles in the household will have to be shared to change the perceptions of some remote rural community informal sector men and women. Arku & Arku (2009) observed that women's “increased engagement in productive roles and financial support to the household” due to their participation in business support programs has facilitated the modification of gender roles in some cultures. Arku & Arku (2009) picture it in the following style: husbands were increasingly dealing with children and housework when women in credit groups were overseeing the setting up and operation of new shops. Creating opportunities for men to experience the world through the ‘eyes’ of women – engaging in reproductive tasks – could potentially modify the perceptibly low value that patriarchal societies place on women's work. Also, ... men's and women's roles – describing the man as doing mostly productive work and the woman as responsible for reproductive work – are fading away...especially within rural communities.

Issues on culture are always very sensitive, and treaded cautiously! Society in general (especially in rural areas) needs to be educated on the need to support the female, and also on the benefits reaped from such, for personal and national development. The respondents' ignorance of any existing support for informal sector business activities is a clear indication of a missing link. There seems to be communication gap; either the supporting institutions are not informing the women about existing programs, or they are marginalized due to their remoteness. Market activity information should be made available regularly to allow for the sharing of best practices. There should also be maintenance of regular communication between institutions and these illiterate women.

One major problem identified during the study is the dispersal of skills. Supporting female illiterate entrepreneurs with clustering and networking is believed to be a solution (Abdel-Fadil, 2000; citing Meine Pieter Van Dijk, 1997). Institutions' role should be to initiate and motivate the establishment of geographical business and trading zones for entrepreneurs with like skills, and creating links to other sources of labor and raw materials.

In addition to the above, women in the informal sector could be supported in the following ways for efficiency and effectiveness: market demand should be created for their goods and services; availability of infrastructure (eg. water, transport, and telecommunications) for easy transactions; availability of productive resources (land, buildings, machinery, and raw materials) to enhance productivity; women in remote rural areas should also be given the opportunity to participate in the formulation and implementation of policies concerning them; training should be conducted in local languages (not English) for easy and better understanding of business practices; information collection on informal sector women's activities should be regular to help keep corresponding policies up to date.

The illiterate rural informal woman needs to be fully supported as Ghana prepares to move up to a middle-income nation; the struggle toward national development. The pace of the economic development of a country can be accelerated by enhancing the status, position, and living condition of women in a country" Tripathy (2003).

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