



WOMEN'S PARTICIPATION IN DECISION-MAKING AMONG FISHMONGERS IN THE EFFUTU MUNICIPALITY OF GHANA

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Abstract

Both qualitative and quantitative data collection techniques were used to obtain data from fishmongers and non-fishmongers in the Effutu Municipality of Ghana, the study indicates that change in women's socio-economic status can ameliorate women's hardship and that women's access to income alone cannot increase their participation in decision-making both at the household and community levels. The study also reveals that at the household level, both fishmongers and non-fishmongers in the Effutu Municipality do not participate in reproductive decisions. The study recommends that development agents should design policy interventions on livelihood empowerment intervention.

Key words: Women empowerment, Poverty reduction, Fishmongers, Decision – making

Introduction

Women's participation in decision-making processes, whether at the household, community, national or international level, is considered as one of the important indicators of poverty reduction and women empowerment in the Millennium Development Goals (Staveren Van, 2010; Grown *et al.*, 2005). The Millennium Declaration resolves to promote gender equality and the empowerment of women as basic human rights.

Women have been the target of recent development programmes in Ghana not only because of their numerical size in the population but also because of the realization that for sustainable national development, the entire population should be fully mobilized to participate actively as agents and beneficiaries of development. Starting with the establishment of the National Council of Women and Development in 1975, efforts at national reconstruction gave an impression of the recognition of the need to address women's concerns regarding participation in decision-making. Today, women are seen in all spheres of life, acting as household heads, growing cash crops for export, managing formal and informal organizations with men as subordinates (Wrigley-Asante, 2011). This notwithstanding, a vast

majority of women are still marginalized in the decision-making process (Apusigah, 2009).

According to Wrigley-Asante (2009), women's roles and active participation in decision-making is hampered by socio-cultural practices which recognize men as superior to women. These practices in some cases curtail women's participation in market transactions and their potential to generate income which reinforces their economic dependence (Lay and Schuler, 2008). As a consequence, women encounter many unpleasant experiences like economic deprivation, lack of freedom of life choices, seclusion in veils and violence in every step of their life (Manuah, 2011). In fact, women's marginalization stem from the household at the beginning of their infancy and it is pervasive in society by a variety of processes reflected in women's low self-esteem and powerlessness.

However, an important issue that has continued to gain currency in the population and development literature is the link between access to income and participation in decision-making. The consensus in the literature is that women with greater control of financial, material and social resources tend to have greater inputs into the decision-making process (De Haan, 2011). Several frameworks have

been used to analyze this issue. A school of thought believes that if women have access to income, their level of participation in decision-making would be enhanced. For instance, Duflo (2012) noted that, women's empowerment could be achieved through their active participation in making household decisions if access to resources like education, training, income and credit are rendered by social and legal institutions. This posits women's participation in decision-making to be primarily determined by price and income considerations (Lloyd and Hewett, 2009).

With these stated facts, the pertinent question to address then, is to what extent is female fishmongers' participation in decision-making different from non-fishmongers? While considerable efforts have been given to the examination of the role of gender ideology in decision-making in Ghana (Apusiga, 2009), limited efforts have been devoted to the linkage between income status and women's participation in the decision-making process. The need to address this, with particular stress on household and community decision-making, constitutes the main thrust of this study.

The study will investigate women's participation in household and community decision-making among fishmongers in comparison with female non-fish

mongers (women who are not engaged in income generating activities) using the non-fishmongers as a control group. This is premised on the assumption that fishmongers are a category of women that are engaged in an economic activity and are assumed to have access to income. Hence, their level of participation in household and community level decision-making needs to be addressed through empirical research.

Research Questions

1. What are the determinants of women becoming fishmongers in the Effutu Municipality?
2. What are the determinants of incomes of fishmongers in the Effutu Municipality?
3. What are the areas of decision-making in the household and community level that fishmongers participate?
4. To what extent do fishmongers participate in household and community decision-making process?

Conceptual framework

Women's participation in decision-making in this study is conceived from the perspective of access to resources such as income as a factor that influences the extent of participation as seen in figure 1. Women's participation in decision-making is at two levels; community and household level.

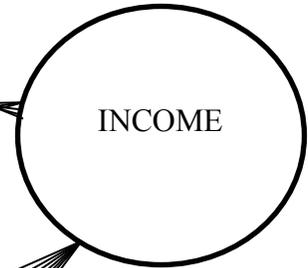
Figure 1: Conceptual Framework

COMMUNITY LEVEL DECISION

Taking Community Position (Assembly or Unit Committee member)	←
Assessing Microcredit	←
Siting Community Infrastructure	←
Communal Labour	←
Exercising Franchise	←
Clean-up Exercise	←
Community Group Membership	←

HOUSEHOLD LEVEL DECISION VARIABLES

Reproduction (family Planning)	←
Education of Children	←
Healthcare of Children	←
Socio-cultural (visiting relations, worship)	←
Assets Acquisition	←
Economic Activity (Employment/spending of own income)	←
Agricultural (land, credit, type crop)	←



Adapted from Kabeer, (1999)

Literature Review

This section deals with the empirical review of literature in terms of the objectives. It opens up with a look into measurement of participation, extent of women’s participation in decision-making, and factors that affect their level of participation. Specifically, it focuses on factors such as formal education, length of marriage and number of children, access to household resources, and ownership of productive assets, exposure to information, socio-cultural practices and how they affect women’s participation in decision-making.

Household Level Decision-Making

At the household level, gender equality with regards to household decision is on production and reproduction areas (Wrigley-Asante, 2011). In the household, decisions about food allocation, child education, number of children, the type of health care to seek, and even the assets to acquire are solely taken by the man (World Health Organization, 2008). Women have less access to education, social security, and government employment opportunities (Apusigah, 2009). In

examining existing studies of intra-household resource allocation, Todaro and Smith (2015) observed that in many regions of the world there exists a strong bias against females in areas of nutrition, medical care, education, and inheritance. In Bangladesh it is common for men in male-headed households to control all funds from cash crops or the family business, even though a significant portion of labour inputs may be provided by the women (Chakrabarti and Biswas, 2008).

The proponents of Women in Development (WID) and the Basic Need Approach to development were to ease women's work burden to enable them become more independent economically and participate actively in the development process (Rathgeber, 1989). When women engage in income generating activities, it makes them economically secured (Apusigah, 2009). According to Oyediran and Odusola (Doss, 2013), access to income is an important determinant to women's participation in decision-making at the household level. To De Haan, (2011), higher income levels give women recognition within the household and this enables them to push for greater spending in areas of their interest.

Community Level Decision-Making

Community level decisions on environmental, educational, political, economic, health and sanitation issues are said to impact men and women differently (The Women's Manifesto Ghana, 2004). Since men and women have different needs and interests, it is important for women to participate in community decision-making. Giving women a voice in decision-making is the foundation of popular participation and democracy (Todaro and Smith, 2015).

In Ghana during community decision-making, traditional customs and values expect women to be mute even when the outcome of the decisions would impact women negatively (The Women's Manifesto, Ghana. 2004). Male domination and superiority in many African societies continue to subject women to subordination and discrimination (Elson, 2010). Male-dominated gender relations are found in both patrilineal and matrilineal kinship systems in all parts of Ghana (Bortei-Doku, 2000). The patriarchal nature of these communities allow for the allocation of traditional resources like family inheritance and titles to male children

(Jayachandran, 2014). Women's participation in community decision-making is determined by educational level, age, income and the type of household (Blossfeld, 2010). In a Muslim community in Nigeria, Valerie and Adekoya (2006) observed that women's participation in community activities depends on age, size of household, number of wives in the household and educational attainment.

Factors Affecting Women's Level of Participation in Decision-Making

Many factors affect women's level of participation in decision-making. These include; formal education, length of marriage and number of children, access to household resources, and ownership of productive assets, exposure to mass media and physical mobility and socio-cultural practices. Others such as poverty, age, educational attainment, religion and employment status also affect women's level of participation in decision-making (Damisa and Yahanna, 2008). In Bangladesh, lack of formal schooling and technical skills, land ownership and income, dowry pressure and early marriage are seen as the most crucial impediments to women's participation in household decisions (Parveen, 2004). In Ghana, a woman's position in the decision-making process of the household is determined by her educational, occupational and financial status (Wrigley-Asante, 2011).

Educational Attainment in Community

One's level of education in the community is related to one's level of participation in community decision-making. Achampong (2009) observes that education advances women's interests to negotiate and participate in local government elections. Women with no formal education are often confined by their partners in their households (Karlson, 2013). Education enables women to break through the traditional gendered roles in the community, for instance, being able to express their views at community meetings (Todaro and Smith, 2015).

Assets Ownership in Households

In a study in Bangladesh, Parveen, (2007) concluded that, ownership of assets gives women a better bargaining position within the household. Adding that, women who own parcels of land and

livestock have a positive influence on decisions related to their right to use contraceptives and might be able to participate in agriculture decisions.

Number of Children in Household

In many developing countries, children are seen as a source of labour in the production circle and also as a source of security at old age (Todaro and Smith, 2015). In explaining the household theory of fertility, Todaro and Smith (2015) state that ‘the opportunity cost of children is relative to other goods in low income households that will substitute commodities for children’. They argued that, the higher the number of children a woman has, the greater her status and recognition.

Age

In rural communities, knowledge and status are accorded to people in the older age group (Wrigley-Asante, 2008). Wrigley-Asante (2008) added that in these communities, roles are assigned to people with regard to age. Damisa and Yahanna (2007) in a study in Nigeria also confirm that older women are more consulted in community decisions than the younger ones.

Household Types

In Napel, Arshad et al (2010) asserted that in polygamous households, an individual woman’s participation in community decision-making process depends upon her age and the number of her co-wives. Female-headed households have limited involvement in community decision-making due to their limited access to community resources as compared to their colleague women in male-headed households (Todaro and Smith, 2015). Blossfeld (2010) also found women in cohabiting households and married women households actively participating in community decision-making.

Income

The shift from the subsistence economy to market production, propelled women’s participation in income generating activities to improve their economic independence, family’s access to healthcare, education as well as smoothening consumption (Wrigley-Asante, 2008). Women who are economically independent have a greater say in community decisions and on children

education than those who are not economically independent (Apushiga, 2009; Wrigley-Asante 2011). The income level of individual women is an indicator of their status in the community. The higher the income levels of a woman the greater her status.

Women’s political participation and access to positions of power in local government is determined by income (Manuah, 2011). Manuah (2011) also stressed that women with little earnings are unable to lobby for credit to fund the cost of campaigns. In India, Doss (2013) concluded that the status of women and their ability to influence community decisions depended upon their financial soundness. A low income restricts women’s mobility and their opportunities to mix with those in power. They have the sole responsibility for household maintenance and face political nepotism that favours men (Apushiga, 2009). Hence when women participate in community election, they are able to elect representatives to influence their interest during the decision-making process.

Methodology

Study Area

The Effutu Municipality was carved out of the former Awutu-Effutu-Senya Municipality of the Central Region of Ghana in 2008. It shares boundaries with Gomoa West District to the West; Agona Municipality to the north, Awutu-Senya Municipality to the East and to the South is the sea. The Municipality is blessed with a University, a Police Training Depot, a Community Nursing Training School and three Senior High Schools. The 2005 population gazette puts the population of Awutu-Effutu-Senya Municipality at 40,017; out of this figure, 21,687 are females and 9,568 were household heads. The main ethnic group is the Effutu and Aboakyir is the festival celebrated by the people. Fishing is the major occupation in the Municipality. There are three fishing landing sites in the Municipality which are Yepensu, Penkye and Epiye with three fishmongers associations; Osacam, Anamansa and Rest House. The major fish marketing places out of the Municipality include Swedru, Keta and Asamankese.

Research Design

The research adopted a comparative design method. Both quantitative and qualitative methods were utilised. The researcher attempts to determine the cause or reason for differences in behaviour or status of groups or individuals (Gay, 1996). When it is observed that groups differ on some variables, the researcher attempts to identify the major factors that led to such differences. This research design thus suits this study because the objective is to compare the participation in decision - making between female fishmongers and female non-fishmongers. In order to arrive at conclusions that are valid, reliable and capture a clear and holistic picture of women's participation in decision-making, the researcher built triangulation into the overall design of the study. Both quantitative and qualitative methods were used. Quantitative data were used to study the category of factors that may account for differences in participation, while qualitative data complemented the quantitative information within the context of women's participation and in terms of why certain attitudes and opinions are held about women's participation in decision making.

Target and Study Population

The target population comprised of adult women in the Effutu Municipality, while the study population consisted of adult women who are fishmongers and adult women who are not fish mongers (women not engaged in income activity) in the Effutu Municipality.

Sample size

There were 1000 registered fishmongers in the Municipality (The Effutu Fishery Office). The Youth Employment Office showed about 1000 women registered for employment engagement. Therefore, the total population (fishmongers and non-fishmongers) of adult females this work studied was 2000. Convenience technique was used to select the respondents consisting of 100 fishmongers and 100 non-fishmongers hence a sample size of 200.

Data Analysis

The statistical tools used in analyzing the data were frequencies and percentages, simple probit regression analysis and simple linear regression for

research questions 1 and 2 respectively. Thematic content analysis on the other hand was used to analyze the qualitative data research questions 3 and 4.

Ethical issues

The ethical issues considered include formal consent and confidentiality of the respondents.

Characteristics of the Study Population

What are the determinants of women becoming fishmongers in the Effutu Municipality?

Several studies have indicated that women in income generating activities are likely to be independent, be adult women, have larger household size and be married (Chase, 1995; Valerie and Adekoya, 2006). It is therefore important to run a regression analysis on the variables that determine a woman's chance of being a fishmonger in the Effutu Municipality. The probit model below (Table. 1) indicates the factors that influence the probability that a woman picked at random from the Effutu Municipality would be a fishmonger. From the Table, the major factors that can influence a woman's chance of being a fishmonger include ethnic background (Guan), head of the household, the household size and if her husband is a fisherman. These factors positively influence the decision of a woman in the Municipality becoming a fishmonger and are statistically significant at conventional levels (1%, 5%, and 10%). The most important determinant of a woman's decision to be a fishmonger is if she is a Guan. This is because Guan is the major ethnic group in the Municipality and fishing is the main economic activity. Thus there is a high possibility that women will pass this trade onto their children especially the girls. Another significant determinant is the occupation of the husband. If the husband is a fisherman, then there is a high incidence that his wife will be a fishmonger. A reason proposed by some of the women interviewed was the fact that a woman can only enter into fish mongering through a husband or mother. Though statistically insignificant, there exists a negative relationship between the level of education of women and the decision to become fishmongers.

Table 1: A Simple Probit Regression to Determine the Probability that any Woman Picked in the Population would be a Fishmonger.

	Coef.	Std. Err.	z-statistics
Age	-0.013	0.0264308	-0.5
Age of spouse	-0.003	0.0201429	-0.13
Kids	0.058	0.1343483	0.43
Guan	2.225	0.5262981	4.23
Education	-0.394	0.3847716	-1.02
Education of spouse	0.669	0.4621732	1.45
Head of household	1.028	0.3938849	2.61
Household size	0.193	0.0827509	2.33
Christian	0.185	0.593008	0.31
Fisherman	1.701	0.375982	4.52
Cons	-3.985	1.31598	-3.03

Source: Field survey, (2009).

What are the Determinants of incomes Fishmongers in the Effutu Municipality?

A simple linear regression model was used to determine the incomes of fishmongers in the Effutu Municipality. Table 2 below give the regression results with income as the dependent variable. The determinants of incomes of fishmongers in the Effutu Municipality are the household size, the head of the household, and being a Guan.

Table 2. A Simple Linear Regression with Income as the Dependent Variable

	Coef.	T
Age	0.011	0.62
Age of spouse	-0.003	-0.18
Married	1.146	0.99
Kids	0.005	0.05
Guan	1.469	6.18
Education	-0.197	-0.75
Education of spouse	-0.166	-0.58
Head of household	0.782	2.78
Live with husband	0.103	0.39
Household size	0.161	3.19
Christian	0.398	1.16
Cons	0.154	0.11

Source. Field survey, (2009)

In Table 3 below, Husband's occupation (fisherman) positively affects income significantly. The results from the focus group discussion revealed that some fishermen fish for their wives or lovers to sell; hence having a fisherman husband or lover might lead to a stable supply of fish and for that matter income. One notable outcome with the inclusion of fishermen (husbands) is the increase in the R-square from 42% to 52% (0.5240) of the variation in the income of fishmongers explained by household head, household size, fisherman, and being a Guan Table 3.

Table 3: A Simple Linear Regression with Income as Dependent Variable.

	Coef.	Std. Err.	T
Age	0.0077037	0.0157283	0.49
Age of spouse	-0.0074181	0.0128557	-0.58
Married	1.06538	1.058213	1.01
Kids	0.0570084	0.0766999	0.74

Guan	1.318358	0.2187773	6.03
Education	-0.2051909	0.2412052	-0.85
Education of spouse	0.2245533	0.2729423	0.82
Head of household	0.7467265	0.256894	2.91
Live with husband	0.3049565	0.2434792	1.25
Household size	0.1069398	0.0469991	2.28
Christian	0.1312232	0.317514	0.41
Fisherman	1.076509	0.2060653	5.22
Cons	0.3688048	1.322614	0.28

Source. Field survey, (2009)

Aspects of Decision-Making in the Household and Community Levels

Household Decision-Making Areas of Fishmongers and Non-fish Mongers

From the results displayed in Table 4 above, majority of both respondents participate in child spacing decisions, with only a few participating in deciding the number of children desired. During a focus group discussion in the Twi language on areas of reproduction that the women participate in, one of the women had this to say about family planning use:

“Most of us do not do family planning because it is God who gives children and a human being cannot say when to have children and the number of children he or she wants. We give birth till God stops us.”

More fishmongers participate in providing for their children’s education than non-fish mongers. This is because the fishmongers earn higher incomes and are more likely to be able to provide for their children’s schooling. One member of the Ocasam Fishmongers Association lamented that:

“Though education is free, our husbands are irresponsible in helping to educate their children. We are responsible but the nature of our work does not allow us to monitor our children’s education”.

While a little over half of the fishmongers participate in their children’s health care, a significant part of the non-fishmongers participate in taking decisions about their children’s health care. During a focus group discussion with the fishmongers on their participation in health decisions, a fish monger voiced out that:

“When we complain of sickness our husbands normally ask us to collect loan and treat ourselves and pay back when we

are well. For the children, it is when the situation gets worst that their fathers come in.”

Quite a good number of fishmongers participate in disciplining their children, whereas majority of the non-fishmongers participate in their children’s discipline. The situation depicts the busy nature of fishmongers business as compared to non-fishmongers who need not travel long distances to transact their businesses. Therefore, the latter are likely to spend more time on their households. From the regression analysis, fishmongers in Winneba are likely to be of Guan origin and as a result, they are likely to have influence on culture that will dominate their gender relations and pattern of decisions. Less than half of the fishmongers participate in choosing the food to be cooked each day meaning their spouses determine the kind of food to be cooked. About two thirds of the non-fishmongers participate in choosing the food to be cooked each day. One woman however said:

“Madam, it is educated men who give chop money; our men don’t, they want women who are rich and can provide for themselves and the children. If you are poor your husband will maltreat you.”

While quite a number of fishmongers participate in making big household purchases such as household furniture, roofing materials among others however only a few of the non-fishmongers do same. From Table 4, a 10% increase in the number of fishmongers in Winneba will lead to about 15% increase in income. It might indicate that by virtue of the fishmongers’ high incomes they are more likely to be able to afford the cost of big items in their households.

According to Wrigley-Asante (2008), a woman’s position in the household decision-making process is positively related to her financial resources and how these are used in the household. For employment decisions, more than half of the fishmongers identified it as an aspect of decision-making area that they participate in the household; a significant number of non-fishmongers identified it as an area of participation in the household. The regression analysis indicates that there is a positive and significant relationship between fishmongers

and their spouses (fishermen). During the focus group discussion, the remarks of one participant are succinct in this context:

“Some fishermen go for fish for their wives or lovers to sell and they will share the money. In this one, such a woman has no control over the money but those with their own income have control over their money.”

From the results, no fishmonger participated in agricultural (crop farming) decisions. As such fishmongers are not engaged in subsistence or commercial crop farming.

Table 5: Aspects of Decision-Making Areas in the Household Level (%)

Aspects of Decision making	Fishmongers	Non-Fishmongers
Reproductive Decisions		
Lack of information	47	35
Distance to health facility	0	8
Negative perception	47	37
Affordability	4	12
Educational attainment	2	8
Total	100	100
Education Decisions		
Position in polygynous marriage	1	7
Educational attainment	24	30
Income level	75	63
Total	100	100
Healthcare Decisions		
Distance to health facility	49	29
Time factor	15	18
Income level	36	53
Total	100	100
Socio-cultural Decisions		
Gender	69	76
Income level	25	17
Time factor	6	7
Total	100	100
Assets Acquisition Decisions		
Gender	39	41
Income level	57	55
Age	4	4
Total	100	100
Economic Decisions		
Income level	95	87
Assets owned	5	13
Total	100	100

Agricultural Decisions		
Gender	0	34
Knowledge/skills	0	26
Income level	0	40
Total	100	100

Source. Field survey (2009).

Community Decision-Making Areas of Fishmongers and Non-Fishmongers

Table 6 displays the domains of decision-making areas that both respondents participated in at the community level. While 75% of the fishmongers indicate exercising voting choice in any adult franchise as an aspect that they participate in at the community level, a 65% of non-fishmongers identified same. Interactions with the women revealed that their associations have political colouration hence this result is not surprising. On clean up campaigns more non-fishmongers than fishmongers indicated it as an aspect in the community that they participate. However, while 9% fishmongers indicated providing communal labour, 5% of the non-fishmongers do same. One percentage each of both respondents will offer themselves for election as an assembly or unit committee member per the results. This might be as a result of their poor educational attainment.

Table 6: Aspects of Decision-Making Areas in the Community Level (%)

Aspects of Decision-Making	Fishmongers	Non-Fishmongers
Offering Oneself for Election as an assembly/Unit Committee member	1	1
Accessing Microcredit or Loans	5	3
Providing Communal Labour	9	5
Exercising Voting Choice	63	75
Clean-up Campaign	10	16
Belonging to a Community-based Group	7	0
Taking up an Executive Position in a Community-based Group	5	0
Total	100	100

Source. Field survey (2009).

Extent of Participation in Household and Community Decision-making

From Table 6, very few of both respondents take part in reproductive decisions, more than 80% of reproductive decisions are taken by their spouses (husbands). Both respondents had less than 10% joint decisions on reproduction. This is a sensitive aspect in household decision-making over which income has no influence. The results also indicate that non-fishmongers do not make decisions on reproduction with their husbands. With regards to educational decisions, 68% of fishmongers and 42% the non-fishmongers take decisions alone. The reason might be that because of their high and more stable income they are likely to take independent decisions. Only 20% of them take joint decisions with their husbands on education. The interactions with the fishmongers revealed that some of them are into the business with their

husbands and so these women are more likely to take joint decisions. The cross tabulation on highest educational attainment presents high educational attainment for non-fishmongers and their spouses than that of the fishmongers. There is relative high participation of non-fishmongers in education decisions than fishmongers.

On healthcare decisions, while 60% of fishmongers take these decisions alone, 33% take decisions with their husbands. This means that the fishmongers are more likely to take independent decisions on healthcare because they may be able to afford it.

In the case of socio-cultural decisions, 44% of fishmongers take decisions alone, while 29% take joint decisions with their spouses. This is in sharp contrast with non-fishmongers, while 22% take

socio-cultural decisions alone, 48% of them take it with their husbands. The regression analysis gives a positive and significant relationship between fishmongers and their spouses. The fishmongers are less likely to stay at one place and by the nature of their business; they are more likely to spend less time with their children. 40% of fishmongers take asset acquisitions/purchase decisions alone and 35% of them also take joint decisions with their husbands. For non-fishmongers, 45% of them indicated that their husbands alone take decisions on asset acquisition, 29% take such decisions alone 17% make joint decisions with their husbands on what asset to acquire. This particular aspect is a sensitive area and joint decision-making for both fishmongers and non-fishmongers was highly anticipated. The interactions with the women revealed that they take assets acquisition decisions with their husbands because they want to pass these assets onto their biological children. However, for economic decisions (employment and spending of own income), while 73% of fishmongers mentioned someone else, 27%

fishmongers said that their spouses alone take such decisions. This is because the fishing industry is more structured and so entry is likely to be more formal. Majority (49%) of the non-fishmongers take economic decisions alone, some also take joint decisions with their spouses. Agricultural decisions are taken by spouses alone see Table 6.

During the focus group discussions on extent of participation of fishmongers in decision making, quite a number of the participants expressed the following statements:

“When a man has more than a wife he acquires the land alone but when he has only one wife he would involve the wife”.

Another woman said:

“Some too acquire big assets alone and some also involve their wives”

Generally, participants agreed that:

“Health decisions are more jointly taken than educational decisions, healthcare especially for children”.

Table 7: Extent of Participation in Household Decision-Making (%).

Aspects of Decision-Making	Fishmongers					Non-Fishmongers				
	RA	SA	RSJ	SE	RSE	RA	SA	RSJ	SE	RSE
Reproductive Decisions	8	85	2	0	5	9	81	0	0	10
Education Decisions	68	0	20	0	12	42	3	43	7	5
Healthcare Decisions	60	4	25	2	9	43	1	33	3	20
Socio-cultural Decisions	44	10	29	6	11	22	0	48	0	30
Assets Acquisition Decisions	40	9	35	7	9	29	45	17	2	7
Economic Decisions	0	27	0	73	0	49	5	36	0	10
Agricultural Decisions	0	0	0	0	0	9	41	35	0	15

Source. *Field Survey 2009*

Legend: RA=Respondent Alone, SA=Spouse Alone, RSJ=Respondent and Spouse Jointly, SE=Someone Alone, RSE=Respondent and Someone Else

Extent of Participation in Community Decision-Making

Data from Table 8 vividly show that 37% of fishmongers and 14% non-fishmongers take joint decisions on association members offering themselves for election as an assembly or unit committee member. The reason might be that their associations are very vibrant and can attract their attention. While 88% of the fishmongers decide with their association on accessing microcredit and loans, 74% of the non-fishmongers also make such decisions with their association members. The observed pattern is so, because, institutions granting loans and microcredit usually require women to be in groups (Armendariz de Aghion and Morduch, 2005).

For decisions regarding participating in siting community infrastructure, nearly all the fishmongers make such decisions with their association members. For the decision to provide communal labour, majority of both categories of respondents take the decision with their association members. However, exercising voting choice in any adult franchise is a decision taken solely by 74% fishmongers, 84% non-fishmongers do same. From

the results, respondents' association had a considerable influence over respondents' participation in community decision-making indicating high participation (see Table 8 below).

Table 8 : Extent Participation in Community Decision-Making (%)

Aspects of Decision-Making	Fishmonger					Non-Fishmongers				
	RA	RS	RAM	SE	RSE	RS	RS	RAM	SE	RES
Offering Oneself for Election as an Assembly/Unit Committee Member	5	14	37	4	40	7	10	14	7	62
Accessing Microcredit or Loan	3	3	88	1	5	0	2	74	2	22
Participating in siting Community Infrastructure	2	0	97	0	1	1	0	94	0	5
Providing Communal Labour	1	1	94	0	4	0	0	94	0	6
Exercising Voting Choice	74	16	6	0	4	84	13	0	0	3
Clean-up Campaigns	1	2	93	0	4	0	3	90	0	7
Belonging to a Community-based Group	65	17	3	6	9	47	21	1	5	26
Taking up an Executive Position in a Community-based Group	10	12	38	4	36	12	9	31	2	46

Source. Field Survey 2009

Legend: RA=Respondent Alone, RS= Respondent Spouse, RAM=Respondent and Association Members Jointly, SE=Someone Else, RSA= Respondent and Someone Else

Conclusion

On the extent of participation, results indicated that reproductive decisions are male dominated. An important decision like reproduction is being challenged by negative perception and lack of information. There is a high participation among non-fishmongers on household decisions in health, socio-cultural and economic issues more than fishmonger. The results indicate that income level affects women's participation in decision-making in both the household and the community. From the data, gender ideology, socio-cultural, educational attainment, marital status and asset acquisition are factors that affect respondents' participation in the decision-making process.

It is significant to state unequivocally, that the data from the study do not support fully the view that income status directly affects women's participation in decision-making. Although access to income ameliorates hardship of women, it does not necessarily lead to increased participation in household and community decision-making. The results have confirmed the prevalence of male dominance in reproductive matters. There is a high

probability that a fishmonger in the Effutu Municipality will be married, be a household head, a Guan and a Christian.

The findings of the study would inform government policy direction on the education of women on their human rights, personal strength, skills and resource management to improve upon their capabilities.

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