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# Barriers to Women in Economic Development

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# BARRIERS TO WOMEN IN ECONOMIC DEVELOPMENT

by

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**Question: What formal and informal barriers prevent women in Ghana from obtaining greater economic power?**

## Introduction

The focus of my research is on Ghana, because I completed a microfinance internship there. The methodology of this research is a combination of direct observation, interviews, and secondary research. Women in Ghana are limited from obtaining greater economic power by formal and informal barriers. Formal barriers are systematic exclusions from resources that prevent women from pursuing greater levels of power, specifically lack of access to capital and unstable political institutions. Informal barriers are perceived by individuals or societies but are not evidenced in the societal structure. Informal barriers that hinder women from progress include community restraints regarding the role of women and self-perceptions of women.

## Formal Barriers

Two types of formal barrier are prominent in the hindrance of economic progression for women, specifically in developing countries like Ghana. The lack of access to capital is found in several forms: exclusion of females from formal banking systems; absence of females in education systems, particularly primary schools; and deficiency of property right regulations. The other area of formal barriers is the lack of stable political institutions (Duflo, 2012) (Yunus, 2007).

### Lack of Access to Capital

Exclusion From Banking

In many developing countries, including many countries in Western Africa, as well as Bangladesh, women are not allowed to participate in the banking systems. Also, they are not allowed to own property without permission and signatures from their husbands. In Pakistan during the 1970s, women were not allowed to open bank accounts without the permission of a man (Yousafzai, 2013, p. 24). This requirement resulted in the creation of banks exclusively serving men, and the aftermath of it are evident in the stunted progression of the Pakistan economy.

As micro financing becomes more common in some of these nations—and especially available to women—economic progression is taking place. For example, in Bangladesh, as women have been allowed to receive loans, the standard of living in rural areas has increased (Yunus, 2009).

Micro Financing Success Through Women

In *Half The Sky*, Kristof and WuDunn (2009) discuss how effective women can be when allowed to practice their resiliency. For example, in Cambodia, a girl named Rath escaped a brothel to which she had been sold—sex slavery is a major international issue itself—and became "an effective saleswoman. She saved and invested in new merchandise, her business thrived, and she was able to support her

parents and two younger sisters. She married and had a son, and she began saving for *his* education" (p. xvii). Providing access to capital for women results in economic progress and stability not just for the woman, but also for her entire household. Ultimately, providing access to capital and access to labor force participation for women results in increased national GNP. During the early 1970s, three out of four Bangladeshis lived in poverty. Though the forecast for the country's economy was that these people would continue living in chronic poverty, studies found that poverty reduction among borrowers, specifically women, was 1.6 percent per year due to microfinance participation (Yunus, 2009).

In 1976, Muhammad Yunus set up Grameen Bank, a bank for micro lending to fight world poverty with a special focus on serving women. As more and more women were issued credit loans, Grameen recognized that credit given to women brings about change faster than when given to a man. Grameen focused on creating an institutional framework in which women could operate that supports their creativity and resiliency in an effort to enhance their economic power.

> Though they cannot read or write and have rarely been allowed to step out of their homes alone, poor women see further and are willing to work harder to lift themselves and their families out of poverty. They pay more attention, prepare their children to live better lives, and are more consistent in their performance than men...money entering a household through a woman brings more benefits to the family as a whole (Yunus, 2007, p. 72).

When Grameen Bank reached 2.6 million borrowers, 95 percent of them were women. The loan repayment rate was and remains at 99 percent (Yunus, 2007, p. 235). The success of Grameen Bank has led to similar lending frameworks for other micro financing firms: it is now typical for these institutions to lend almost exclusively to women, in groups where individuals guarantee one another's debts. The Wasatch Social Ventures SEED Program in Ghana allows the loan recipients to select others whom they trust to join them in a pod. Once a pod of five members is created, the pod members are required to make loan payments as a group. They are not considered debt-free until the entire pod has repaid their loan.

Once women are engaged in micro financing their own businesses, they gain more control of household spending. When women control spending, "less family money is devoted to instant gratification and more for education and starting small businesses" (Kristoff & Dunn, 2009, p. 192). These smart investment practices help to foster ground-up economic development progression beginning in the households.

Women are taking advantage of microfinance opportunities in Ghana. In the loan classes taught by Wasatch Social Ventures (WSV) interns from Utah State University, the vast majority of students are female. When discussed with the WSV in-country loan officer, he stated that the reason for this is that micro loans are directed towards the business goals of women. Common businesses run by women include

keeping of provisional stores, processing of palm oil, selling of used clothing, sewing of dresses and pantsuits, and cooking simple food products for sale. All of these petty trader businesses require little capital and result in small profits. However, most women are happy with this option because the interest rates on micro loans are much smaller than those on other available loans.

Lack of Education

Access to capital can include access to education. Western African governments don't provide assistance to the poor through provision of school and basic healthcare, as do many Western governments. Education serves as a segue to promote labor capabilities. Literacy, problem solving practice, and hard skills obtained in school can make the difference of employment or unemployment for an individual. Education also contributes to greater health for women by enhancing understanding about the body and fetal development. This education has proven across studies to reduce maternal mortality rates in developing countries. "Investments in educating girls resulted in women having more economic value and more influence in society, and that seems to be one reason that greater energy was devoted to reducing maternal mortality" (Kristof & WuDunn, 2009, p. 117).

33 million less girls are enrolled in and attend primary school than boys worldwide (Robbins & Yellin, 2013). "Schooling is also often a precondition for girls and women to stand up against injustice, and for women to be integrated into the economy. Until women are numerate and literate, it is difficult for them to start businesses or contribute meaningfully to their national economies (Kristof & WuDunn, 2009, p. 170). In order for women to overcome the informal barriers to economic empowerment, it is necessary that education be obtained as a springboard to further economic progression.

For example, in Pakistan, many girls must attend school in secret, as the Taliban thinks that girls should not go to school (Yousafzai, 2013, p. 2). This lack of education seems to be the root of Pakistan's problems. Ignorance has allowed politicians to fool people and bad administrators to be re-elected. (Yousafzai , 2013, p. 33). Many of these countries are not democracies, and they lack in fair, free, and competitive elections. In the *Economist* Democracy Index, Ghana and India are considered "flawed democracies," and countries of the Middle East are classified as either "authoritarian regimes" or a hybrid between "flawed" and "authoritarian" (*Economist,* 2012). This is a problem *everywhere.* In developing countries where corruption runs rampant, ignorance due to lack of education is present, as I personally witnessed in Ghana. The general population does not have the education to understand how to fight corruption, because they do not understand the political workings of their system. In 2009, the Taliban set a deadline by which all girls were required to stop going to school. Any girl schools that the Taliban learned of would be bombed and destroyed. "How could they stop more than 50,000 girls from going to school in the twenty-first century?" (Yousafzai, 2013, p. 132).

In Ghana, many children do not complete school due to poverty. Even sending a child to high school is a financial sacrifice for a family. The burden hinders parents from sending their children to school, especially daughters. In addition, teen pregnancy rates are extremely high in Ghana. In 2013, 750,000 Ghanaian girls between 15 and 19 became pregnant (Blunch, 2013). Girls are not allowed to be in school while they are pregnant, causing a high drop out rate amongst females. In the high school class that I am teaching, there are four girls and twenty-five boys. There is currently a push for a new government policy to get girls in school, with a focus especially on elementary-age schooling for females. The final kinks are going through the government right now. A common phrase stated by Ghanaians is, "When you educate a man, you educate an individual. When you educate a woman, you educate a nation" (Paddy, February 10, 2014). This policy shows promise, as it reflects an understanding of the economic importance of educating women.

Weak Property Rights

Systematic inefficiencies are frequently found in studies. For example, one study found that there was a discrepancy between investments in fields owned by women and fields owned by men for farming, simply because the institutional framework wasn't set up to regulate the property rights of women. Thus, men in villages took advantage of the females, refusing to purchase their farmed goods at a fair market price. The women were coerced into selling their products at a loss, while their male counterparts providing the same products to market were compensated fairly. This inequality in law enforcement created household inefficiencies (Moss, 2007).

Esther Duflo (2012) recognizes that, "In legal rights: women in many countries still lack independent rights to own land, manage property, conduct business, or even travel without their husband's consent." (p. 1052). Specifically in Ghana, property rights are very weak. These implications result in women facing insecurity and shying away from seeking property. Insecure property rights literally make families poorer. Women shy away from investing because the access to potential capital is limited by the uncertainty of security enforcement. Duflo (2012) also pointed out, "there is a bidirectional relationship between economic development and women's empowerment defined as improving the ability of women to **access** the constituents of development" (p. 1053). Increasing women's control over resources, even in the short run, will improve their say within the household, which will not only increase their welfare, but as research seems to have shown repeatedly, child nutrition and health as well.

Specifically in Ghana and its nation building, moves toward capitalism were hindered. It gained independence from the United Kingdom in 1957, but it underwent a socialist movement with communal land ownership. Public ownership resulted in the tragedy of the commons in which land is overworked and under kept (Moss, 2007). The distinction between public resources and private wealth is little, making land ownership an unattractive option for those Ghanaians who are capable of buying property.

When interviewing Ghanaian villagers, I did not find any who felt that they had weak property rights. Rather, they spoke about how family inheritance of land runs through men: fathers will give land and property to sons than to daughters. Oftentimes, the daughters don't receive any property. With the success of cocoa farming in Ghana, inherited land gives those who receive it a great springboard for income, a benefit that most women do not receive. If women want land, it is relatively easy to buy if they can come up with the money.

Overview

Improving economic opportunities available to women in the labor market provides a strong catalyst for the treatment of women to change for the better. This has been heavily evidenced in the micro finance industry, as well as in education and property rights enforcement. In Ghana, the biggest issue that I have found in my research is with the lack of education that girls receive.

## Lack of Stable Political Institutions

In the last section, there was a discussion of weak property rights due to lack of enforcement. In Ghana, people live under an inconsistent political structure within a patriarchal society.

Illegal Activities Don't Carry Consequences

Another issue with lack of stable political institutions is evidenced when illegal activities cannot be regulated. For example, in India, "brothels are technically illegal—but, as we said earlier, they are ubiquitous; the same is true in Cambodia. In poor countries, the law is often irrelevant, particularly outside the capital" (Kristof and WuDunn, 2009, p. 32).

In Pakistan, Zia ul-Haq came to power as general during the 1970s. He brought into practice many Islamic laws that "reduced a woman's evidence in court to count for only half that of a man's," (Yousafzai, 2013, p. 24), resulting in jails full of young girls who had been raped and unable to testify against their aggressors in court, needing proof of four males. One *Pashtunwali* custom called *swara* states that a girl can be given to another tribe to resolve a feud. Though it has been officially banned, the tradition still continues (Yousafzai, 2013, p. 54). Such practices don't have any enforcement in place to insure that instituted changes are carried out. Under the new MMA government, a group of five religious parties in Pakistan that went into affect in 2002 following 9/11, an attempt was made to remove all women from public life (Yousafzai, 2013, p. 79-80). With the new group in power, women were progressively limited more and more through the 2000s.

In Baruipur, India, women are openly marginalized continuously. Women stay at home and take care of their children without exception. Even though women do have many of the same rights as women in this area, because they cannot read and do not have access to written law, these village women do not know what their rights are, preventing women from fighting for their freedoms. The women aren't

aware of the opportunities available to them or the obligations that the government has to carry out in their behalf.

In Nepal, there is a class of women called Kamlari. These women are bonded laborers and have been illegal since the year 2000. However, if you are to visit the rural villages of Nepal, bonded women can be found easily (Robbins & Yellin, 2013). Under political systems that do not reconcile violations of rights, women are marginalized, and there is no path to address the injustices. The inability to enforce is evidence of state weakness. Specifically in Africa, when such state weakness is present in the system, warlordism takes its toll, and manipulative members of society can come into power, regardless of the existing system that is set up. Ghana's history has frequent military coups, and this is evidence of authoritative uncertainty, a major contributor to the fear women have of being assertive and forthright. (Moss, 2007)

"In many developing countries, women are very poorly protected in the case of divorce, and stand to lose assets and the custody of their children. Even when divorce laws exist, it is frowned upon in society, and remarrying is difficult" (Duflo, 2012, p. 1072). Laws don't work in societies where they don't match the culture or in societies where they don't have the infrastructure to enforce these laws. Until the formal structures can promote accountability, transparency, and other incentives, progress and opportunity for women will come more effectively through changing the cultural paradigm of attitudes toward women and their societal role.

Not one of the Ghanaian political officers that I have spoken with in Ghana seems to think that lack of right protection for women is an issue. Though my research has heavily discussed the importance of a good judiciary system in order to experience economic progression, other more pressing issues take precedence in policymaking.

## Informal Barriers

Formal barriers are easily traced through institutions and structures. However, as was evidenced in the last section regarding existing, yet unregulated, laws, it is apparent that the answer isn't always through the law—especially where the political system is unstable. In fact, change has to be felt in the culture as well as the legal code. The challenge then becomes this: how do you create that cultural paradigm shift that allows the social expectations to match the public policy implementations?

Informal barriers could be where the shift must begin. Two major informal barriers preventing economic empowerment of women are cultural restraints on the role of women and the self-perceptions that women have regarding gender expectations (Duflo, 2012) (Moss, 2007). The way people think dictates how they act. The internal belief within communities that the role of women is limited to activities in the household displays itself in the behaviors within the community. Women are

treated—and women treat themselves and other women—in ways that are aligned with this belief, making it difficult to move beyond this expectation.

**Cultural Restraints**

In Ghana, society is set up as being culturally patriarchal. The expected role of women is in the household, and the household demands on women limit their professional opportunities. In smaller villages, communities hold closely to their African cultural heritage. Those who go against the grain and leave for work in the city are not seen as disrespectful of their culture, but the idea does not hold as attractive for all. Many women do not have the desire to leave the villages where they have spent their entire lives. In fact, even those with the economic capacity to leave choose to stay.

Role Expectation

While in Ghana, I have observed several interesting cultural restraints. Suzy Afua has created a promising provision store along the main road in a village called Asamama. She is clearly the breadwinner. However, her husband was granted property ownership, over her either through inheritance or his own income. People in Ghana believe that it is the "husband's role to be the breadwinner, and the wife's role to support her husband. Success is attributed to the husband, even if the wife is the breadwinner," (Paddy, February 10, 2014) like Suzy. Suzy works very hard to attract customers and to keep her store looking good and stocked. Her husband sits in a chair most of the day, not contributing to the business. There are no bitter feelings between the two, because they are both fulfilling the expectations of the community for their respective genders.

In Pakistan, the birth of a daughter takes place behind a curtain, and the gender role set in place is to simply prepare food and give birth to children. For Pakistani women, there seems no point in going to school to just end up cooking, cleaning, and bringing up children (Yousafzai, 2013, p. 32). Additionally, while men can roam freely throughout town, women are not allowed to go out without a male relative, even if that is a five-year-old boy. (Yousafzai, 2013, p. 9-20).

In these developing countries, ties to tradition are strong. Even when a better future is apparent if tradition is broken, and even if it is viewed as acceptable, women have a difficult time breaking that norm. For example, Pashtunwali has a code of conduct that does not handle treatment of women properly. For people like Malala, a tension arises between maintaining pride of culture and tradition, and liberating women (Yousafzai, 2013, p. 54). For many women, they just need a few brave women to stand up and to show them that women can do important jobs yet still keep their culture and traditions. (Yousafzai, 2013, p. 161)

"While empowering women is critical to overcoming poverty, it represents a field of aid work that is particularly challenging in that it involves tinkering with the culture, religion, and family relations of a society that we often don't fully

understand" (Kristof & WuDunn, 2009, p. 177). In the United States, it is easy to say that women should be assertive and proactive in achieving economic empowerment. However, such behavior elicits a different response in Ghana based on their cultural perception of women. Though Sheryl Sandberg's study (2013) found that "success and likeability are positively correlated for men and negatively correlated for women" (p. 40) as a universal truth, the findings varied in degrees based on culture. In America the response was average; in Ghana, the correlation was much more extreme. Economic progression for anyone is often based on risk taking and self-advocating, traits that women are often discouraged from displaying. Such cultural paradigms increase the barrier to economic success for women.

Arranged marriages are a cultural phenomenon that also play a major role in the potential for women to make economic progress. Skills and employment can be an attractive option to prevent girls from being married off at a young age, and in more hopeful situations, can even result in the female having more of a say in *who* she marries. Generally, for an unmarried woman, being employed immediately removes some of the family pressure to get married, because, she is no longer seen as a burden financially. In addition, having a job increases marriage prospects dramatically, which can lead to a more fulfilling and less abusive, less oppressive future.

Consequences of Being Forthright

Sheryl Sandberg notes that being forthright fosters opportunity. While this is true in some areas of the world like the United States and Europe, behaving with such directness and drive in other areas can be life threatening. An example of this is Malala Yousafzai (2013), a Pakistani girl who was shot in the head by the Taliban for advocating girls' rights to education on a school bus near her home in October 2012. Though Malala survived, her experience illustrates the life-threatening danger of being forthright in some areas.

In Afghanistan, nineteen-year-old Ellaha had interest in pursuing a career, rather than being confined to her home in a burka. She also avidly opposed the arranged marriage set forth for her. Because Ellaha stood up against these cultural customs, she was imprisoned. "As long as smart, bold women like Ellaha disproportionately end up in prison, or in coffins, in some Muslim nations, then those countries are undermining their own hopes for development" (Kristof & WuDunn, 2009, p. 157). Struggles of girls like Malala and Ellaha suggest the importance of women's suffrage and equal opportunities of both genders.

The small Ghanaian town of Abomosu where I lived for three months has had three female mayors, and the current mayor is female. When interviewing both men and women in the community, I found that women are not viewed as less than men when they are in positions of power. In fact, the opinions and voices of women are heavily considered on issues that women are more involved in, particularly water distribution and sanitation. Women are responsible for fetching water from the closest water pumps to their homes, and they are also responsible for cleaning.

Women have more comprehensive needs when it comes to sanitation, so in the political sphere, their views are heavily considered when trying to resolve issues and establish policy.

In Ghanaian culture, being forthright is not looked down upon or punished. However, there is a firm belief that women are quiet and easily swayed in character, while men have the ability to be firm. Most men believe that if an issue is being heavily debated, then men should resolve it because they are better at standing their ground. As I interviewed a 12-year mayor, he said, "Some issues need a strong voice. That is for the men. Women have less courage." (Paddy, February 10, 2014). Even some very smart and exposed leaders like him don't believe that women are capable of being forthright.

**Self Perception of Women**

Because most cultures hold expectations that women will fulfill the roles of mother and housekeeper, many women limit their perceptions of future possibilities. They plan to fulfill this expected role only. Even for women who desire education and skillsets to be employable, their understanding of the gender role of women limits what they set out to achieve.

While studies often suggest that men are chauvinistic against women, expressing distaste for women who aspire to leadership positions, there is an alternate problem: "Often without realizing it, women internalize disparaging cultural attitudes and then echo them back. As a result, women are not just victims of sexism, they can also be perpetrators" (Sandberg, 2013, p. 164). It's not just men who contribute to the gender gap. In fact, China's one-child policy is an example of women contributing to sexism. Because males are considered more valuable to society, parents who learn that they are pregnant with a female oftentimes abort their child. It isn't the men that are doing this: the women are typically the ones taking action to ensure that the child is aborted so that they can have another chance at having a son, rather than a daughter.

Malala Yousafzai (2013) discusses how "it's a gloomy day when a daughter is born" (9) to a Pashtun family. Girls are seen as a burden to the family because they are never expected to contribute financially. In fact, most girls are satisfied staying at home, just waiting to be married. Even Pakistan though has seen steps towards women's rights. In the 1980's, Benazir Bhutto was elected as the first female prime minister of Pakistan and the first in the Islamic world, creating a lot of optimism about the future (Yousafzai, 2013, p. 36). But even though Pakistan had a female prime minister, it was still a country where almost all the women depend entirely on men. Pakistani women who want independence, like Malala, are simply seeking to make decisions for themselves—free to go to school or to work without having to live and be reliant on men (Yousafzai,, 2013, p. 184).

Kristof and WuDunn found in their studies that, "As for wife beating, 62 percent of Indian village women themselves absorb and transmit misogynistic values, just as men do" (pp. 68-69). In fact, women and men are equally likely to associate women with family and men with careers. There is a significant cultural barrier to recognizing women as competent members of the labor force.

Ultimately, both men and women must condone and not condemn behavior of women that is reflective of aspiration, drive, and fulfillment of a purpose. "If more women lean in, we can change the power structure of our world and expand opportunities for all. More female leadership will lead to fairer treatment for *all* women" (Sandberg, 2013, p. 171). While the issue I address here is one in which women are expected to put forth great effort in order to experience economic progression, formal barriers exist and are prominent in third-world states, including Ghana.

When asked what their greatest aspirations are, the women desire going from running their business at a table or from a basket that they carry on their head, to having their own small kiosk along a main village road. If pressed further, these people seem confused at the idea of leaving life in the village for life in a larger city. Rather than feeling limited by community barriers and expectations, they simply haven't ever thought of a different life. Village life is all they have ever known, and they don't consider changing things.

Though I thought that child rearing and housekeeping would be a major deterrence to women in the workplace in Ghana, I've seen that women simply bring their children to work. Until they are weaned, children are tied onto their mothers' backs and fed on-the-job. Women also run their businesses out of their homes, and homes are small and simple. That said, work and home life go hand in hand.

Fear

"Fear is at the root of so many of the barriers that women face. Fear of not being liked. Fear of making the wrong choice. Fear of drawing negative attention. Fear of overreaching. Fear of being judged. Fear of failure. And the holy trinity of fear: the fear of being a bad mother/wife/daughter" (Sandberg, 2013, p. 24). Women must face the fear that they have and change the perception of themselves. "21 percent of Ghanaian women reported in one survey that their sexual initiation was by rape." (62) This fact legitimizes fear. But, overcoming such fear and taking initiative may be the best chance that women have for change, both within themselves and within society.

With examples of women like Malala Yousafzai who are shot for their advocacy, the fear is legitimate. Even Malala, though, saw value in overcoming this fear. In 2007 when Benazir Bhutto, the past female prime minister of Pakistan, returned to power, Pakistani women were excited at the possibility of having a female leader again. This inspiration is overtly described by Malala: "It was because of Benazir

that girls like me could think of speaking out and becoming politicians. She was our role model" (Yousoufzai, , 2013, p. 107). Upon her return to Pakistan leadership, Benazir was lucky to survive an attempted bombing of her bus, adding to the fear that women have in speaking out. Later that same year, a second murder attempt was successful, and Benazir was killed. Even throughout 2008 when the Taliban was bombing schools for girls every single day, locals still stood up and advocated the importance of educating girls. In fact, Malala and her father faced dire danger as they journeyed in order to voice their advocacy on international television, particularly BBC.

For women in the Ghanaian bush, fear is based on fear of violating cultural norms, not fear of violating a law. The majority thinks that women with young children shouldn't work; however, more and more women each year are violating this expectation by continuing with their work while raising their babies. The fear is disappearing, and the potential for economic progression for women is getting better and better.

## Conclusion

The formal and informal barriers that prevent women from obtaining economic empowerment are clear. Providing access to capital for women through micro financing, education, and enforced property laws will contribute to economic empowerment for women, especially since education for girls has a catalytic effect on every dimension of development. Creation of stable political institutions would also cater to the needs of women. Changing the cultural restraints and the self-perception of women—particularly overcoming fear—are keys to removing the roadblocks on women.

Those countries that are seeking gender equality are finding success in economic progression. "Rwanda is consciously implementing policies that empower and promote women—and, perhaps partly as a result, it is one of the fastest-growing economies in Africa" (Kristof & WuDunn, 2009, p. 211). The benefits of gender equality through the economic empowerment of women are apparent. The challenge is in creating a paradigm shift in culture that encourages women and men within communities to seek for progress. Then, these beliefs can carry over into tearing down the formal barriers that limit women.

Many countries that have taken action have found success. Sri Lanka experienced a sudden reduction in maternal mortality that was brought about by effective public policy. This change led to a convergence in the education level of boys and girls. Educating children enhances their employment opportunities in the future. China has "evolved from repressing women to emancipating them, underscoring that cultural barriers can be overcome relatively swiftly where there is the political will to do so" (Kristof & WuDunn, 2009, p. 206). Other progressing countries are Rwanda, Botswana, Tunisia, and Morocco. These are examples of success for other struggling countries to look to as they move forward in overcoming these important

formal barriers—providing access to capital to women and developing stable political institutions. Women in struggling countries can view women in countries experiencing success as examples to emulate as they overcome informal barriers—changing cultural restraints and overcoming fear.

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