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Accra Turns Lives around: Female Migrant Traders and their Empowerment Experiences in Accra, Ghana

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Accra Turns Lives around: Female Migrant Traders and their Empowerment Experiences in Accra, Ghana

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Abstract

This paper examines young female migrants working as petty traders in the Accra Metropolitan Area. It discusses the processes through which female migrant traders as economic actors have used migration and trading as pathways to empower themselves through an analysis of their control over material and non-material resources, their choices in life and their ability to influence the direction of change. The author argues that young female migrants must not be looked at only in the context of vulnerability but rather seen as agents of change and people who can change their life circumstances, that of their families and make life choices. Facilitation of measures by relevant stakeholders to support the efforts of these female migrant traders as positive agents of change is recommended.

Keywords: empowerment, Ghana, migrant, trading, women, gender



Accra Da un Giro a su Vida: Mujeres Comerciantes Migrantes y sus Experiencias de Empoderamiento en Accra, Ghana

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Resumen

Este artículo examina las jóvenes migrantes que trabajan como pequeñas comerciantes en el Área Metropolitana de Accra. Se analizan los procesos mediante los cuales las comerciantes migrantes, como actoras económicas, han utilizado la migración y el comercio como vías para empoderarse a sí mismas, a través de un análisis de su control sobre los recursos materiales y no materiales, sus opciones en la vida y su capacidad de influir en la dirección del cambio. La autora sostiene que las jóvenes migrantes no deben ser examinadas en el contexto de la vulnerabilidad, sino más bien vistas como agentes de cambio y como personas que pueden cambiar sus circunstancias de vida, la de sus familias y hacer elecciones de vida. Se recomienda facilitar medidas a las partes interesadas para apoyar los esfuerzos de estas comerciantes migrantes como agentes positivas de cambio.

Palabras clave: empoderamiento, Ghana, migrante, comercio, mujer, género



Feminist approaches in migration research have been increasing over time (King *et al.*, 2011). Whilst some researchers have focused on socio-cultural factors influencing decision-making in the migration process, particularly in relation to prevailing norms that shape migrants' decisions (Erman *et al.*, 2002; Hoang, 2011), others have looked at social and economic opportunities that young female migrants enjoy particularly in the Asian and Latin American context (Attanapola, 2004; Esplen & Brody, 2007; Wright, 2011). In Ghana, this growing feminist research in migration has been done within the context of poverty, focusing on the risk and vulnerabilities as well as the reproductive and health rights of young female migrants (Awumbila & Ardayfio-Schandorf, 2008; Kwankye & Addoquaye Tagoe, 2009). Studies that have focused on migrants' economic activities within urban settings highlighted migrants' survivalist strategies within the context of neoliberal reforms, the challenges they pose to the urban space and the resultant conflicts with municipal authorities (Overa, 2007; Asiedu & Agyei-Mensah, 2008). The few studies on the opportunities that migrants gain have concentrated mainly on transnational migration with little emphasis on internal migration (Awumbila *et al.*, 2011). This paper contributes to the expanding knowledge of feminist research in migration studies from the Ghanaian perspective by focusing on how young female internal migrants move from rural areas to urban centres to change their life circumstances. It argues that young female migrants should not only be looked at in the context of vulnerability, as many have done in Ghana, but within the context of empowerment, and as agents of change that could use trading as pathways to improve their socio-economic lives and empower themselves. It first provides the conceptual framework for the study and then presents the study site and methodology used. Subsequently, the empirical findings that show the empowering experiences of these women are presented. The final section discusses the policy implications.

Contextualising Empowerment

This research has been largely influenced by the concept of empowerment drawn from Kabeer's (2001; 2010) conceptualisation of empowerment and Malhotra *et al.*'s (2002) multi-dimensional framework of analysing

empowerment. Kabeer links empowerment with conditions of disempowerment and refers to the processes by which ‘those who have been denied the ability to make choices acquire such ability’ (Kabeer, 2010, p. 13). She further draws an association between poverty and disempowerment in the sense that the inability for an individual to meet one’s basic needs often rules out the ability to exercise meaningful choices. Strategic life choices include where to live, whether and whom to marry, freedom of movement and association among others (Kabeer, 2010, p. 14). For Kabeer, the ability for an individual to make choices can be thought of in terms of the resources, which is the precondition; agency, which is the process; and achievements, which is the outcome. Resources include material, human and social which serve to enhance the ability to exercise choice. Agency refers to people’s capacity to define their own life choices and to pursue their own goals. Resources and agency together constitute what Sen terms as capabilities, the potential that people have for living the lives they want, of achieving valued ways of ‘being and doing’ (Sen 1985 cited in Kabeer, 2001, p. 21).

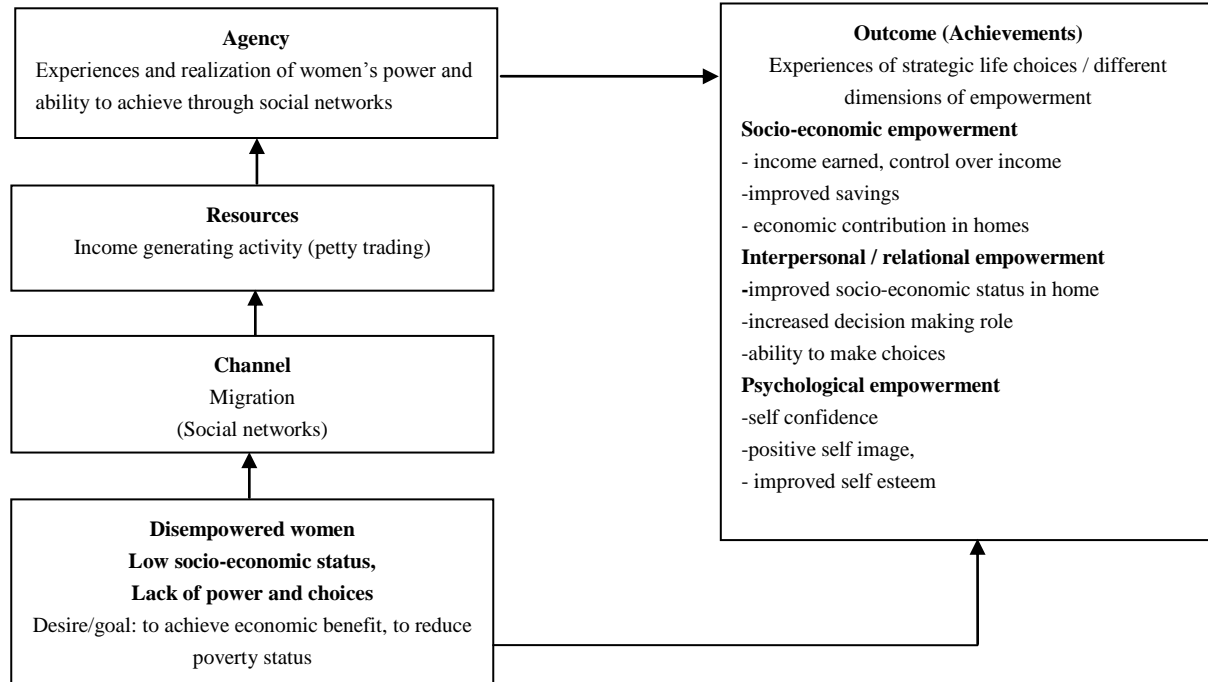
Malhotra et al. (2002), also present a framework on women’s empowerment that captures the commonly-used dimensions or indicators of empowerment. Their framework is based on a nexus of some key overlapping terms such as options, choice, control and power which are most often included in defining empowerment and refers to women’s abilities to make strategic decisions that affect their well-being (World Bank, 2004; Kabeer, 2001, 2010). Malhotra et al. (2002) view women’s empowerment as a process which manifests at different dimensions, that is, economic, social, political, interpersonal/relational, psychological and legal dimensions of empowerment. At the individual level, economic empowerment includes women’s access to credit, control over income, savings, contribution to family support and social empowerment includes skills acquisition, education, information and freedom of movement. Interpersonal and relational empowerment includes women’s participation in decisions concerning their sexual relations, knowledge of family planning choices and freedom from violence. Political and legal empowerment includes women’s collective action and knowledge of political and legal system and exercising

the right to vote. Psychological empowerment includes women's self-development, self-esteem and psychological well-being.

This paper analyses how poor young female migrants have used trading as a resource to define their own life choices and to pursue their own life goals and aspirations. As shown in Figure 1, it is assumed that women, prior to their migration from rural areas were in a state of disempowerment experiencing low socio-economic status. The desire to achieve economic benefits and move out of poverty is a motivating factor for migrating. Through social networks and by engaging in economic activities (in this case trading), there are shifts from women's positions of disempowerment and limited life choices and towards achieving socio-economic, interpersonal/relational and psychological dimensions of empowerment. In this context, socio-economic empowerment means women earning income and controlling income earned, having choices in life, ability to support self and contributing to household needs. Interpersonal and relational empowerment means women's participation in decisions concerning their household needs including decisions on sexual relations; and psychological empowerment means a sense of self-esteem and self-confidence. The empirical analyses of these processes have been discussed in subsequent sections of the paper.

Figure 1

A schematic diagram for understanding the empowerment experiences of young female migrants in Accra, Ghana



The Study Context

In Ghana, the pattern of economic development has created three distinct geographic identities: the coastal zone dominated by Accra-Tema and Sekondi-Takoradi, a middle zone with Kumasi at its centre; and the northern savannah zone. The coastal zone of Ghana as the most industrialized and urbanized has been the focus of internal migration since the last century (Agyei & Oforu-Mensah, 2009, p. 20). The opening of the Takoradi deep-sea port and the Tema port in 1927 and 1962 respectively attracted many migrants to these areas. Similarly, the middle zone with its natural resource endowment such as extractive minerals, forest and agricultural products, became a dominant centre in the country and the focus of migration particularly from the savannah zone (ibid). Consequently, the pattern of north-south migration in the country has been influenced by the spatial differences in the level of development between the north and the south. Awumbila and Ardayfio-Schandorf (2008, p. 172) note that the British colonial policy promoted the north largely as a labour reserve for the south thus little investments and infrastructure were made in the north whilst conscious efforts were made to develop the forest and coastal belts of the south. As a result, there have been high rates of migration from the north to large towns and cocoa-growing areas of the south (ibid). Movement to towns has therefore been an important livelihood strategy as economic opportunities in these areas act as a pull factor attracting migrants particularly from the northern savannah zone (Awumbila & Ardayfio-Schandorf, 2008). People also move from rural to urban areas in search of social and cultural amenities such as good drinking water, electricity, medical care and entertainment (Awumbila & Ardayfio-Schandorf, 2008; Agyei & Oforu-Mensah, 2009).

The city of Accra, the capital city of Ghana, located in the coastal zone has subsequently been the destination point for many migrants as a result of several factors such as infrastructural facilities, medical facilities, industries and closeness to port city Tema (ibid). Traditionally, it was young adult males who moved to seek employment in these areas. With time, migration has become more feminised with young females migrating independently, mostly to major urban cities without the company of their partners and

relations (Awumbila & Ardayfio, 2008; Agyei & Ofosu-Mensah, 2009). Most of them have little or no education and often with no employable skills thus find themselves in the informal sector economy as head porters, street vendors, traders and domestic workers (ibid).

Research Methodology and the Sample

This study discusses the experiences of female migrant traders sampled from three geographical sites within the Accra Metropolitan Area (AMA): Kwame Nkrumah Circle, Tema Station and Kaneshie. These sites were selected based on the fact that they are well-known spots for the trading activities of female migrants. Both Kwame Nkrumah Circle and Tema Station accommodate very large fleet of vehicles that ply the routes within the city and to all other regions of the country. There are also markets adjacent to them and therefore attract a large number of traders and buyers from all parts of the city. Kaneshie is located outside the main city centre on a major highway. It also has a very large daily market which caters for traders from the Central and Western regions of the country. The area is also well-served with numerous shops and banks (Asiedu & Agyei-Mensah, 2008, p. 194). All three sites serve as terminals for local buses (trotros) and taxis that ply all routes in the city. They therefore provide attractive spaces for trading at the car parks.

Data for the study was collected in March-April 2012 and follow-ups done in August-September 2013. To address ethical issues, the women were briefed with respect to the nature of the study and their willingness to participate. Those who consented to be interviewed were selected and were assured of the anonymity of their responses. Since trading activities in Accra have grown to include people displaced from the formal sector, as a result of neoliberal policies and the presence of transnational traders (Overa, 2007; Darkwah, 2010), the purposive and snowballing methods were employed to sample a total of 117 young female migrants. This sample size was deemed appropriate to assess the proportion and percentages of data since the key objective of the study was to get a deeper understanding from the women's own narrations and accounts of their life experiences, their successes, benefits and challenges of their trading activities within the context of empowerment. It was therefore important to interact with the women

involved and get first-hand information of the issue under study. With a key objective of analysing the effect of trading on rural migrants, the study targeted first generation migrants from rural areas and who have traded for at least three years. In-depth interviews using semi-structured interview guide, as well as observation methods were employed in order to get a deeper understanding of the empowerment experiences of women. The interviews were all conducted at the trading sites as this allowed the researcher to ask follow-up questions that arose from observing the trading environment. Interviews were conducted between 10:00 a.m. and 2:00 p.m. each day as this was the time that some took a little break off their trading activities and relaxed under sheds and trees. Questions asked included their places of origin, reasons why they migrated, goods sold, the socio-economic benefits including investments made, the effects of their trading activities on interpersonal relationships and their psychological well-being, the challenges they encountered and their future aspirations. These major themes guided the analysis of the data. All the interviews were conducted in Twi¹ and transcribed into English.

Table 1
Demographic Characteristics of Respondents

	Frequency	Percentage
<i>Age</i>		
15-24	24	20.5
25-35	55	47.0
36-45	38	32.5
<i>Marital Status</i>		
Single	63	53.8
Married/cohabiting	44	37.6
Divorced	8	6.8
Widowed	2	1.7
<i>Highest Educational Level</i>		
Senior High Secondary	23	19.6
Junior High Secondary	64	54.7
Primary	21	18.0
No school	9	7.7
<i>No. of Children</i>		
None	51	43.6
1-2	66	56.4
<i>Region of Origin</i>		
Ashanti	21	18.0
Brong Ahafo	6	5.1
Central	19	16.2
Eastern	33	28.2
Gt. Accra	3	2.6
Volta	20	17.1
Western	9	7.7
Northern	2	1.7
Upper East	1	0.8
Upper West	3	2.6
Total	117	100.0

Source: Fieldwork, 2012

Table 1 shows the demographic characteristics of respondents. The results showed that 114 (97.4 percent) of them came from the nine other regions² of Ghana into Accra, the capital city of Ghana. Moreover, 3 (2.6 percent) respondents from the rural areas of the Greater Accra Region were found among the sampled traders. The high percentage of respondents from the Eastern and Ashanti regions representing 33 (28.2 percent) and 19 (18.0 percent) respectively, may be attributed to the culture of entrepreneurship and wealth accumulation amongst them. That of the Volta and Central Regions representing 20 (17.1 percent) and 19 (16.2 percent) respectively, may also be that such regions are quite close to Accra and therefore easy for the youth to migrate in order to eke out a living (Asiedu & Agyei-Mensah, 2008, p. 194). The rather low representation of migrant traders from the three northern regions (Northern, Upper East and Upper West) may be due to the fact that the majority of female migrants from these regions into Accra mostly worked as head porters rather than as petty traders (Awumbila & Ardayfio-Schandorf, 2008; Kwankye & Addoquaye Tagoe, 2009). With respect to their ages, the majority of the respondents, 79 (67.5 percent), were 35 years and below. On marital status, 63 (53.8 percent) were single, 44 (37.6 percent) were married or living with partners and 10 (8.5 percent) were either divorced or widowed. Sixty-six (56.4 percent) of the women had either one or two children. In terms of their educational level the majority representing 85 (72.7 percent) women had attained the junior high school level or had primary education, and the remaining had completed the senior high school or had no formal education representing 23 (19.6 percent) and 9 (7.7 percent) respectively.

Research Findings

Reasons for Migrating and Trading Activities

In Ghana, the main reason for internal migration is to look for work as asserted by Ackah and Medvedev's (2010). The findings from this study corroborate this assertion. Indeed, the primary motive of the respondents for migrating to Accra was economic. Inability to secure jobs after completing their education, financial hardships and parents' inability to support children

were factors that pushed these young females to the city. In effect, their desire to improve their socio-economic status was paramount as explained by these women:

After completing Junior High School there was nothing to do. Life was very difficult for me. I barely survived, I had heard about Accra so I decided to come even though I really did not know anyone here. I came because I wanted a better life (26- year old woman).

I had always wanted to travel outside my village because there's nothing to do there after school. It had been my dream to be in Accra because I always thought of it as a land of riches where people's destinies could be changed. So after school, I started contacting the few people I knew who were in Accra from my village and I came (32-year old woman).

These reasons for migrating recurred throughout the interviews. These also confirm the assertions that in contemporary times, women are migrating independently to fulfil their economic needs thus the traditional pattern of migration which is male-dominated and long distance in nature is becoming increasingly feminised (Awumbila & Ardayfio-Schandorf, 2008; Agyei & Oforu-Mensah, 2009). Strong social networks in the city appeared to be a motivating factor as it is a major source of initial support for these young women. Many mentioned that once they came to Accra, their first contact was often a close family friend, a relation or a member from their home communities. These relations assisted them by providing a 'temporary' place of abode, as they are expected to find their own apartment when they began an economic activity and started earning income. In effect, family relations and networks are the web within which the decision to migrate takes place as they are more likely to support migrants in their journeys, provide information, advice, economic and emotional needs (Awumbila et al., 2011, p. 56).

Once a temporary place of abode had been secured, women were immediately ushered into the trading business. Many started with consumable goods such as water, biscuits, fruits, which were considered as 'quick business' since they were highly patronized and monies recouped easily. Most often, goods were received on credit basis as women did not

have any source of initial capital. For instance, a 27-year old woman who had been trading for more than five years explained that she first came to Accra in a company of a friend from her village. Once they got to Accra, she was introduced to an elderly woman from their hometown who freely offered her goods to sell even though she didn't have any initial capital. But because she exhibited truthfulness in accounting properly for the goods sold, she won the trust of the woman and continued business with her till she saved enough profits to be on her own. The women, however, emphasised that untrustworthiness on the part of people in present times, has made initial capital a necessary requirement. Thus, the relatively new entrants mentioned that they started with their own small capital which they carried along with them from their home communities. Whilst time for trading activities varied, it usually started very early in the morning. For some, trading started as early as 4:30 a.m. and ended at about 7:00 p.m. The number of days worked also varied but many worked from Monday to Saturday and rested on Sundays. However, some worked all seven days and these are usually those who had just started the business and desired to earn more. Another key observation was that the relatively older women (36-45 years) with much trading experience acted as older siblings and 'mothers' to the younger ones by providing advice, counselling and guidance. In the process, very strong social networks are built amongst them but these are mostly ethnic or region-based. Whatever its form, it provides a feeling of agency for women in the sense that an enabling environment is created for women to start the process of empowerment.

Pathways to Empowerment

As shown in Table 2, 81 (69.2 percent) women reported that their current status is better than before. Twenty-two (18.8 percent) women mentioned that their status had not changed much to their satisfaction and 14 (12 percent) women even felt that their lives were worse off. This implies that more than half of the women perceived themselves to be better off and that their lives had improved as compared to when they were in the rural areas. Among this group, however, women who were 36-45 years appeared to be relatively better off as reported by 31 (81.6 percent) than women in the other

age groups. Moreover, those who had been trading for longer periods also seem to have relatively better status than the others.

One clear factor that seems to have brought significant changes in the lives of the women who felt their lives had improved was the economic activities that they engaged in. These activities had brought the traders the opportunity of earning personal incomes. Even though they were reluctant to state how much they earned weekly or daily, many reported that there were ‘good days and bad days’ with good days being days that very good sales and profit margins were made and bad days being days that little sales were done hence minimal profits. A few who stated how much they earned mentioned that they earned between Gh¢20 and Gh¢40³ a day. Earning income appeared to be a major achievement for these women as many were in the position to make choices such as the ability to invest. Indeed, many reported having made some appreciable level of investment from personal incomes earned and these included savings. Whilst savings level varied, those who had just started their trading activities saved between GH¢1 and GH¢2⁴ daily whilst those who had been in the business for more than two years saved at least GH¢3 and GH¢5⁵ daily, with the majority saving GH¢5 daily. Savings in the past according to the women used to be more on informal basis or through the ‘susu’⁶ system. With time, women are saving with more formal institutions as a result of the proliferation of micro finance institutions. As noted by Malhotra et al. (2002), ensuring good financial management, which includes cultivating the habit of savings, is one of the indicators of socio-economic empowerment. Other investments made by the majority who felt their lives were better included renting of own apartments, purchasing personal items such as clothes, shoes, cooking utensils, electrical equipments and in few cases other valuable assets such as jewellery and land as reported by these women:

I have rented my own flat and everything I have in my room now was purchased with the money I earn from this trading. I have furniture, television, DVD player, rice cooker, pressing iron among others. I don’t think I would have been able to buy all these had I continued to be in my village. (34-year old single woman)

I have bought all that I need as a woman, cooking utensils, blender, cloth, shoes and some jewellery. I have also purchased a land on which I intend to build so that my children do not struggle in future.
(38-year old single woman)

The savings and investments done by these women appeared to have given them a sense of hope for the future. For instance, a 43-year old divorced woman who had been trading for over 15 years reported that apart from the personal items that she had acquired, she had built a two-bedroom house in her village for her aged mother. She had also purchased land in a peri-urban area of Accra and had plans to build for herself and her two children. She had subsequently advised her younger contemporaries to do likewise. She expressed pride that her 37-year old contemporary had also purchased a piece of land in the same area. The investments these women have made thus seemed to give them a sense of satisfaction as they appeared proud of their achievements. This suggests that women's involvement in economic activities improves their confidence in their own capabilities, enhances their self esteem and improves their status (Nikoi, 1998; Mayoux, 2002). Even among those who thought their situation had not changed as reported by 22 (18.8 percent) women or even worsened as reported by 14 (12.0 per cent) women, there appeared to be a sense of anxiety and ambitiousness to succeed in life. Many expressed hope that they will be able to fulfil their life aspirations. This was particularly so among some of the unmarried women who had spent less than two years in trading. They reported that they had purchased pieces of cloths and utensils, something they considered very important for a woman who is preparing towards marriage.

Contributions to Household Budget

Contributing to household budget as a result of increasing economic empowerment of women was also identified as a source of satisfaction for the women, particularly the married ones, because in traditional Ghanaian society, the husband is considered as the head of the home and has the responsibility of taking care of all household members (Oppong, 2005;

Wrigley-Asante, 2012a). It has been argued that incomes earned by women often lead to an enhancement of their socio-economic status at the household level as a result of their contributions to household survival (Hashemi et al., 1996; Kabeer, 2010). According to the women, the income derived, supplemented family budget and this enabled them to feed, clothe and provide for their family needs regularly as explained by these women:

These days life is tough, one can't depend solely on the man, that's why I work so that I can support my husband to take care of our children. I pay my children's school fees, send them to the hospital when sick, buy food and clothes for them and myself, so you see, had it not been this work, what would I have done. Because of that my husband cannot insult me. (30-year old married woman)

I have one child but have no husband. As a single mother, I cater for myself and my child and this is all from the work that I do. I pay my child's school fees, send him to the hospital when sick, buy food and clothes for him and myself, because of that my child's father really respects me because I don't beg him for money. You know, some women do that and they always quarrel with those men but I will not. So you see, I have to work hard. (28-year old single woman)

These expressions from the women suggest that both married and single women contributed to household budget. Whilst those who were single relied solely on their income to provide for their needs and that of their children, for the married women, incomes earned contributed substantially in supporting the sustenance of their households. It further suggests that when women's income improves, there's a multiplier effect on the children because women pass on the benefits to children, through increased spending on the household, education, health and nutrition. Moreover, it enhances women's status in the household (Mayoux, 2002; Wrigley-Asante, 2012a).

Interpersonal Relations and Decision Making

Women's control over resources including income earned is one of the major indicators of women's empowerment (Kabeer, 2010; Malhotra et al., 2002). Whilst only 4 women mentioned that their husbands or partners had a say in their incomes earned, the rest of the women including those whose situation have not changed or even worsened, controlled incomes earned themselves. Indeed, many women did not want their partners to have intimate knowledge of their businesses due to past experiences in relationships, lack of trust between partners and fear of husbands shirking their responsibilities. But the most important reason for women's control over income earned was their desire to exercise choices in life such as deciding to save or purchasing personal items as expressed by these women:

I used to give my money to my former husband to keep. Later we divorced and he left and I never got that money back. So I have decided to control my own money no matter what and no matter how much my present partner loves me. I keep my own money so that I can save for my future and children. (37-year old married woman)

I control what I earn myself because I work tirelessly for it so I can decide to do whatever I want to do. I don't even discuss what I earn with my husband because once he gets to know, he will stop supporting me and the children. (40-year old married woman)

Some studies have also shown that when rural women have enhanced control over their lives, they continue to conform to traditional ideas and gender relations and that men's positions as 'heads' are not explicitly brought into question (Erman et al., 2002; Wrigley-Asante, 2012a). Whilst a few married women appeared to conform to these traditional ideas and gender relations, the demeanour of most of the women gave an impression of not conforming totally. Rather, they appeared to challenge patriarchal ideology of male domination and female subordination due to the fact that women were economically engaged with little economic dependence on

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men. Indeed, the women considered themselves urbane and may not necessarily be tied to tradition and customs that prevailed in rural communities. The unmarried women who controlled and managed their incomes earned alone also did not seem to conform to traditional ideas of men's control over resources as mooted by these women:

Why should I let my husband control the money I earn after all this struggling? These days times are difficult so one has to be wise. If I let him control my money I cannot do what I want to do and even buy what I want to buy. (25-year old single woman)

I take care of myself and therefore have to control my own money. I don't trust anybody when it comes to money, so I have to keep my own money in order to buy anything I want. (26-year old single woman)

With improvement in women's earnings and contributions to the household budget, women also did participate in decision-making at the household level particularly on what to eat, cook and children's education. The unmarried women seemed to take decisions on these issues alone but whilst a few of the married ones did take such decisions alone, the majority did that together with partners. But the fact that women took decisions in these areas, whether alone or in partnership, tend to confirm Oppong's assertion that the financial resources that urban women bring into the household play a significant factor in the decision-making role of women (Oppong, 2005). The decision making role of women extended to issues of sexual relations with partners. Many unmarried women expressed full control over sexual relations with partners since they did not live with such partners and that *'in modern times, women could take decisions on anything including when to have sex'* as explained by a 23-year old single woman. There however, were mixed responses about this issue among the married ones. Whilst some felt that their partners could not force them because of their economic independence, others thought that refusing a partner often suggest infidelity on the part of the woman as expressed by these women:

He can't force me to agree to his will all the time, I refuse him sometimes especially when I'm very tired. Sometimes he understands and agrees but I also have to give in sometimes otherwise he will think that I am seeing someone else. (34-year old married woman)

Because I work hard and bring money home, he cannot force me, if I'm tired, I'm tired and that's it. (29-year old married woman)

If I explain to him that I'm tired, he agrees and understands. You know that marriage thrives on understanding and so we understand each other. (40-year old married woman)

These mixed reactions suggest that whilst some women were conforming to traditional ideas and gender relations concerning sexual relations, others appeared to challenge patriarchal ideology of male domination and female subordination. Perhaps the most important aspect of decision-making role of women was at the extended family level. Women seemed to have used their new found earning opportunities to renegotiate their relations not only within marriages but also within their extended families. Women reported being respected by their elders in their family, their siblings and friends as a result of the financial support and regular remittances they provided for their extended families left-behind. Consequently, they participated in key family decisions during festive occasions such as Christmas and cultural festivals when they visited home. A 26-year old woman who has been trading for about five years for instance, reported that she took care of her mentally-retarded brother and this has won her admiration by her family members. Another 41-year old woman who has been trading for over 15 years explained that because of her constant support of her family members she is called a 'queenmother' by all family members. This respect accorded them thus gives women a sense of social status and satisfaction as explained by these women:

You see, Accra has turned my life around and I believe many of my sisters here will testify that their lives have been turned around. Life

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has not been easy and it's still tough but I feel good when I go back home because of the respect accorded me. When there is a problem, my family calls me to come back home and assist them to settle it. Some of my elderly aunties even call me 'maa' because I support them financially. I don't think I would have received that kind of respect had I continued to be in the village because some of my friends I left behind some 15 years ago are still wallowing in their poverty. I even give them money sometimes. (43-year old divorced woman)

I am respected a lot when I go back home. As young as I am, they look up to me as their mother because I am the only person who has taken care of my father ever since he fell sick. Because of this, my uncle consults me for advice. I sit together with the elderly and take decisions at family gatherings. (36-year old married woman)

At one time, some of my family members came to visit me in Accra. I took them to my apartment and they were surprised to see all the things that I have. They really have seen that Accra has been good for me and so they respect me a lot. (27-year old single woman)

These expressions corroborate studies conducted in Asia that show that migrant girls from rural areas to urban areas who had previously not been able to assist their aging mothers were able to do so. Moreover, the respect received from family members and enhanced sense of self-worth and self-reliance has given them greater sense of freedom and autonomy (Attanapola, 2004; Espen & Brody, 2007).

Challenges and Future Aspirations

Trading activities by these migrant women were not all that rosy. They were characterised by numerous challenges that many informal sector workers experience such as lack of permanent working spaces and insurance schemes, health-related challenges such as tiredness, back pains and other

musculoskeletal disorders (see for instance Wrigley-Asante, 2012b). But the most repeated challenge that the traders expressed was ‘harassment’ by city officials. Ejection, harassment and arrest have therefore characterised official attitude and reactions towards such traders (Asiedu & Agyei-Mensah, 2008). In the event that goods were seized, one tends to fall on her savings or relied on friends and acquaintances for support. In effect, that individual tends to retrogress rather than progress. Even though all the traders mentioned that they faced these challenges, the most affected were those who felt their lives had not changed. Indeed, this category of traders complained bitterly about how these factors negatively impacted on their lives. The problem was further compounded by over-reliance of external family members. These women explained that in certain cases, monies meant for savings had to be given to family members in order not to be perceived as ‘wicked’. Further, in the event of ill-health, one had to spend profits made on hospital bills and medications rather than savings. These explanations implies that investments, in the form of financial and physical assets, were very significant to these women and they seemed to be measures of success for these women. Therefore not having substantial savings, relatively, connotes failure.

Interestingly, many of the respondents in this study, including those who had not yet seen significant changes in their lives, did not seem to have any regrets and fears but rather had hope that the challenges they encountered would be succumbed. Many were confident that they would be able to fulfil their life aspirations inspite of the challenges they faced as they had future plans of owning large supermarkets, operating commercial vehicles such as taxis, sending their children to the best of schools and having substantial amount of savings in the bank. Those who had not yet achieved some substantial investments had future plans of acquiring assets such as land. For the relatively younger ones, some desired to continue their education by enrolling in the polytechnics and or learning a vocational skill such as hairdressing or sewing.

Concluding Discussions

In this study, the trading activities of women and income earned are critical material resources which serve to enhance the ability of women to exercise choice (Kabeer, 2010). Prior to their migration, many of them could be described as being in conditions of disempowerment in the sense that they had limited opportunities and choices in life. Migration thus became the channel for improving one's socio-economic status (Awumbila et al., 2011). The social networks of women play a significant role for women to realize their power and ability to improve on their status. Through these networks, trading activities are established, incomes are earned and these create conducive atmosphere and avenues for strategic life choices to be made. Even though not all these women were satisfied with their status in life, the majority of them seemed to be on the pathway to empowerment. These women were particularly those who have had longer years in trading and have gained the ability to purchase personal items and make investments such as savings and acquisition of land. Such women were also contributing substantially to their household needs including the needs of extended family relations. There is thus a sense of socio-economic empowerment amongst these women particularly those who perceived themselves to be relatively better off. The earnings of women, is a contributing factor for participating in decision-making at the household and wider family levels and through which substantial respect had been gained. In this way, women seemed to be achieving interpersonal and relational empowerment. The respect accorded them gave them a sense of social status and satisfaction. Many were also confident that they would fulfil their life aspirations. Thus there is a sense of psychological empowerment which means a sense of self-esteem and self-confidence (Malhotra et al., 2002).

It has been argued that migration may be empowering for many migrants, but such empowerment cannot be deemed automatic and that a significant number of migrant women experience downward occupational mobility (Moreno-Fontes, 2008). Moreover, many of them who fall in the informal sector activities are not covered by labour legislation and other social security benefits (Mitullah, 2003; Wrigley-Asante, 2012b). These assertions seem to be true and reflect in the lives of those who thought their status had

not changed or even worsened due to the numerous challenges they encountered and their inability to make substantial investments. Therefore, whilst one cannot categorically state that all these women are empowered, one could nevertheless argue that the majority of them are in the pathway of empowerment. The analysis shows that women do not only portray greater extrinsic control over resources but also a growing intrinsic capability, greater self-confidence and an inner transformation of one's consciousness (Sen & Batliwala, 2000; Kabeer, 2010). As noted by Moser (1993), empowerment must show the capacity of women to increase their own self-reliance and internal strength. This is identified as the right to determine choices in life and to influence the direction of change, through the ability to gain control over material and non-material resources (Kabeer, 2001; 2010). In this study, women's ability to gain control over material resources, their strategic life choices, and their ability to influence the direction of change are all pathways towards achieving empowerment. In spite of their limited education, they appeared proud of themselves, and what they had achieved. As noted by Erman et al. (2002), the money these women earn appears to be the most important thing in their lives as it allows them to enjoy 'personal feelings of empowerment' despite the tendency to underestimate migrant women's financial status.

In conclusion, one could argue that these young female migrants must not only be looked at in the context of vulnerability but rather seen as agents of change and people who can change their life circumstances and that of their families. Therefore the necessary support that they need must be provided by all stakeholders such as government and non-governmental organisations, civil society, donor and bilateral organisations. The Ministry of Gender, Children and Social Protection in collaboration with women's advocacy groups and donor organisations could assist these women by providing vocational skills, business and entrepreneurial training programmes for them so that they can improve on their trading activities. These institutions should also encourage the women to enrol with the national social security system established for the informal sector. This could be done through an intervention programme to educate and sensitize these women to subscribe to the system. Moreover, the women should be sensitised to enrol with the national health insurance scheme so that they can fall on that when faced

with health-related challenges. Finally, non-governmental organisations could support the relatively younger ones who desired to further their education and assist them to achieve their future aspirations.

Notes

¹ Twi is a common local language widely spoken and understood in Ghana.

² Ghana is divided into ten regions namely Greater Accra, Ashanti, Central, Eastern, Western, Volta, Brong Ahafo, Northern, Upper East and Upper West.

³ This is equivalent to US\$7.5 – US\$20 daily, based on exchange rate as of July 2012.

⁴ This is equivalent to US\$0.5 – US\$1 daily, based on exchange rate as of July 2012.

⁵ This is equivalent to US\$1.5 – US\$2.5 daily, based on exchange rate as of July 2012.

⁶ This is a long tradition of informal savings and credit association where groups of people come together to save and borrow in turns.

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