

Ghanaian Voices: Examining the Causal Relationship between Entrepreneurship and Women's
Empowerment in Ghana

Colleen Fulp

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Committee:

Sara R. Curran, Chair

Wolfram Latsch

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Abstract

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Colleen Fulp

Chair of the Supervisory Committee:

Associate Professor of International Studies and Public Affairs; Associate Director, Center for
Studies in Demography and Ecology, Sara R. Curran

Jackson School of International Studies

Background: The field of Gender and Development (GAD) has been debating women's empowerment programs for several decades; specifically, are these programs effective, culturally appropriate, sustainable? *Global Mamas (GM)*, an NGO in Ghana, aims to achieve women's empowerment and financial independence by giving small business owners in the textile industry of batik and sewing access to increased income generation or employment opportunities. In June 2012 I traveled to Ghana to investigate how seamstresses and batikers working with Global Mamas experience empowerment, specifically autonomous decision-making and financial independence, and secondly, how effectively the two different types of employment models within Global Mamas programs meet the organization's mission of empowering women.

Goals of this project were twofold. First, to elaborate how the term 'empowerment' is operationalized in the literature and meaningfully understood in practice and in the field, as

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academics have not yet agreed on a definition of the term. To do so I drew upon previous work by scholars and practitioners and framed a definition of empowerment with clear empirical counterparts: autonomous decision-making and financial independence. Second, to unpack the causal mechanism between business ownership and empowerment, as defined by drawing on wider literature. Much of the scholarly work and practical programs assume that ownership leads to empowerment, few have questioned this causal direction, but it is not without question that it is possible there is a selectivity bias amongst those who might take the initiative to become 'owners.' That is these program participants are already empowered to some extent. This possibility is rarely included in studies and my research design specifically sought to ensure that the full range of causal directions was allowed for.

Methods: Twenty qualitative, one-on-one, open-ended interviews were conducted, transcribed, and entered into ATLAS.ti. Individuals represented two types of people: business owners that contract with GM and women that are employed directly with GM through the two different business models of Global Mamas and represent all spectrums of age, education level, work experience level, marital status, and time working with Global Mamas demographics. Three rounds of inductive coding were conducted utilizing ATLAS.ti software. To separate analyses were designed based on the data, the first examined data on the two empirical counterparts of empowerment: autonomous decision -making and financial independence and the second compared the two business models within Global Mamas.

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Results: I found that owning a small business in Ghana does not lead to empowerment, rather, empowered women decide to open small businesses. In analysis one, this is exposed through the data in both empirical counterparts of my empowerment definition: autonomous decision-making and financial independence. The first counterpart demonstrated strong data on the goal setting and decision-making capability of the women interviewed in this study, specifically on the ways that women autonomously plan for their businesses, make choices about how and when to work, as well as the ways they set and achieve personal, family and career based goals. The second counterpart, financial independence, is demonstrated in the way that women keep their own bank accounts separate from husbands or family members, choose when and how much to spend or put money into savings. The data on financial choices that women make for their businesses is extremely robust, with nearly all decisions being made independently, despite marital status, education level, or time spent working with Global Mamas.

In analysis 2 regarding the NGO Global Mamas, my findings show data that compares the two business models. Business model 1, contracting directly with women business owners, allows women to greatly increase their income thus allowing women the capital to begin a savings account and work toward personal, family and career goals. These women also report happiness at their success with the NGO and plan to utilize their savings to further grow their businesses independently in the future. The women in this business model treat the NGO as a tool to reach their professional goals. However, women in business model 2 have not experienced an increase in wealth generation to date, which is reported as a negative effect of their work with the NGO. They do not see many alternate options for income generation in their area, which has led them to becoming employees of Global Mamas, but the high majority of women stated that they would prefer to be part of business model 1 or working in their own

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shops. One benefit the women do list from business model 2 is that they receive trade training on site, which will allow them to produce higher quality products in their personal businesses in the future.

Conclusion: Global Mamas ought to continue to contract with women small business owners, but should also expand this opportunity to women in the regions where they currently only offer business model 2. If women were able to self select into the business model that best fits their needs, whether flexibility and possibility for increased income (business model 1) or stable income and trade training (business model 2), this NGO would be better achieving their mission of empowering women. As it stands now, Global Mamas is rather offering employment than empowerment activities in the regions where they exclusively offer business model 2. If this is the direction the NGO wishes to continue, it would be best to rework their marketing, recognizing the pre-existing empowered decision making status of women in Ghana in the productive work sector and framing their work as employment rather than empowerment. This could be achieved through more rigorous monitoring and evaluation. However, if a re-focus back to women's empowerment programs is the priority of the NGO, this could be achieved by implementing a GAD feminist theoretical model to assess their impact as well as outcomes of business model 2 and design new ways of framing their work.

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Chapter 1: Introduction

Many studies in the women and development field are interested in measuring the influence of women's focused development programs on women's agency, decision-making, and empowerment; a goal this research project shares. This goal is also shared by a growing number of NGOs implementing development projects, however, there is limited oversight and accountability for how these programs are designed and operated. In this study, I explore one type of development program, entrepreneurial training and support through work with local NGOs, in order to better understand the level of empowerment that this type of program is able to achieve. Focusing on one case study, Global Mamas fair trade textile work in Ghana, I investigate how seamstresses and batikers working with Global Mamas experience empowerment, specifically autonomous decision-making and financial independence, and secondly, how effectively two different types of employment models within Global Mamas programs meet the organization's mission of empowering women.

This research project has two goals. A first goal is to elaborate how the term 'empowerment' is operationalized in the literature and meaningfully understood in practice and in the field, as academics have not yet agreed on a definition of the term. To do so, I draw upon previous work by scholars and practitioners and framed a definition of empowerment with clear empirical counterparts: autonomous decision-making and financial independence. The second goal is to unpack the causal mechanism between business ownership or working with Global Mamas and empowerment. Much of the scholarly work and practical programs assume that ownership leads to empowerment. Few have questioned this causal direction, but it is not without question that it is possible there is a selectivity bias amongst those who might take the initiative to become 'owners.' That is, these program participants are already empowered to some extent.

This possibility is rarely accounted for in studies and therefore my research design specifically sought to ensure that the full range of causal directions was allowed for.

In order to answer my research question, I designed two separate but related analyses. In the first analysis, I evaluate the data relating specifically to my two empirical counterparts of empowerment: autonomous decision-making and financial independence. The second analysis compares the two business models at Global Mamas, represented by two different work sites: Cape Coast is a contracted worker model where small business owners contract work for the NGO's clothing line and PramPram is a direct employment model where the women work in-house on Global Mamas machines to produce for the NGO clothing line. Interviews were transcribed coded for descriptive, cognitive, relational concepts using ATLAS.ti. The analyses were conducted employing several of the software's analysis tools and qualitative analysis methodology.

My findings show interesting results for entrepreneurship and empowerment in Ghana. In fact, owning your own business is common for women in Ghana. Many women expressed empowerment indicators at a much earlier stage in life than when they started their businesses. Women's empowerment (by my indicators) seems to be based on pre-existing national and cultural systems, not on work with Global Mamas or business ownership.

In Analysis I, the assessment of the two counterparts of my empowerment definition, I found that women are empowered. The data from the first counterpart, decision making autonomy, demonstrates high frequency of goal setting and decision-making capabilities for the women, specifically the ways that women autonomously plan for their businesses, make choices about how and when to work, and the ways they set and achieve personal, family and career

based goals. The data from the second counterpart, financial independence, is actualized in the way that women keep separate personal bank accounts, choose when and how much to spend or put into savings, and how they spend and save for their personal businesses.

In Analysis II, examining the two business models within Global Mamas, data from the first business model shows that women are able to greatly increase their income with GM as well as independently utilize this greater access to capital to achieve personal, family and career goals. GM is a tool they can access, and within this model, work equals more money. Women express happiness with their business success in business model 1. Data for business model 2 does not show a great increase in income generation, which is expressed as a source of dissatisfaction for the women. The region in which this model is offered does not have diversity of income generating opportunities, which demonstrates a lack of the first dimension of empowerment- resources. However, this model does offer more on-the-job skills training than business model 1 and women express a desire to utilize these skills in their independent businesses in the future.

Global Mamas' assumption that their programs cause empowerment is not supported by my findings. Rather, empowered women in Ghana start businesses and enter into work with NGOs like Global Mamas as an exercise of their pre-existing agency. In order to best interact with the women they set out to serve, Global Mamas ought to take a critical look at their program design and implementation which could be done through a feminist theory lens. They could also apply an evaluation tool that would help them to better understand the impact their programs have, especially business model 2. If the NGO continues to offer business model 1, expanding it into areas where they currently only offer business model 2, this would allow for self-selection into the program that each woman feels best meets her needs.

Chapter 2: Background

The field of women's empowerment has grown rapidly since its inauguration in the 1970s, with many sectors including national governments, nongovernmental organizations (NGOs), international institutions, and academic theorists all claiming a stake in the development process. The wide range of stakeholders involved in the field of gender and development creates a vibrant system with many intricacies, challenges and ever evolving dynamics. Drawing on two main theories, women in development (WID), which has mostly been replaced by its successor, gender and development (GAD), these actors each play a role in this dynamic process. For example, theorists and academics conduct research about how these two theories ought to work on the ground, analyzing development programs and projects that are currently in place. Policy makers such as national governments and international institutions adapt these theories to the design of new guidelines, rules and regulations in the international system. Practitioners, most often NGOs, design, deliver, and implement programs and projects for communities on the ground based loosely on the theories and policies coming out of the two previous sectors. Each set of these stakeholders plays a key role in the dynamic ecosystem of gender and development work, sometimes working together to create positive change and other times working within their respective silos. I will now cover a few of the ways in which these actors agree and disagree about work in this field.

Academics and theorists, policy makers and practitioners disagree on many aspects of policy and program design, implementation and evaluation, including protocol on how to effectively implement international development programs with a focus on gender, how to measure program effectiveness, and how to discuss gender in relation to development. As an example, feminist theorists critique work done by international policy makers over the past few

decades as inefficient or ineffective. Feminist theorists argue that many empowerment policies can unintentionally cause disempowerment when cultural competency and evaluation are not correctly employed (Sen 1990). They also argue that development policies must avoid the use of western-centric values in the creation of their programs in order to avoid the recreation of colonialism sentiment, and argue that this is not often considered in hegemonic white-centric discourse (Parpart 1990). Another critique is that regional patriarchies matter; it must be noted that a successful model in one community will not necessarily be successful in another over time or space (Kabeer 2003), therefore, the inclusion of communities in the design of programs themselves is paramount for success.

Despite these challenges, there are several ways in which theorists and policy makers do agree. Data still shows that empowerment is difficult to measure, and that there are mixed results on whether programs are effective in improving empowerment. There is no universally accepted definition of empowerment, which either leaves researchers room to maneuver within their study, or creates vagueness in the field- depending on how you perceive this lack of common definition. In response to this, researchers typically state their working definition of empowerment within their study, in order to give readers an understanding of which dimension they will be addressing and what assumptions they may have made in the process. The lack of agreed-upon definitions about variables being measured within women's empowerment work demonstrates a gap in the field, leaving room for further study and analysis.

The third set of actors, practitioners, often work within their own silo, designing and delivering the programs that are implemented for target communities. These programs are based on international guidelines set by policy makers, but may be somewhat disconnected from academic research and lack an international framework for evaluating the work being done. I

will focus more on this latter group of stakeholders later in the paper, but will first explore work done by gender theorists and academic researchers.

The disconnect between academic research on the topic of empowerment and actual NGO project implementation drives a need for further integration and exploration between the two sectors. This paper focuses on sub-Saharan Africa and, in particular, examines the ways in which women express agency and make decisions and the ways in which programs have empowered women to do so (or not). Research in this field has been conducted qualitatively and quantitatively, and through a variety of empirical methods and theoretical testing. My contribution to the field, based on the gaps previously stated, is a case study of a women's empowerment NGO in Ghana, Global Mamas, conducted through qualitative interviews of clients of Global Mamas in 2012. I frame this study as a GAD critique and evaluation of whether this NGO is achieving their stated goals of helping women gain financial independence and empowerment. I further attempt to understand the assumptions made by this NGO in their program design and implementation, a systematic evaluation approach that is common in the gender and development field.

Global Mamas is a fair trade organization established by two former Peace Corps Volunteers that states their mission as increasing empowerment and financial independence for local women. I will discuss this NGO in more detail later in the paper. Focusing on feminist and development theories and the NGO case study, I explore how seamstresses and batikers working with Global Mamas experience empowerment, specifically autonomous decision-making and financial independence, and secondly, whether the two different types of employment models within Global Mamas programs meet the organization's mission of empowering women.

Feminist theory and Economic Development

As previously mentioned, my research focuses on feminist theory, specifically the women in development (WID) field including the Efficiency Approach and the gender and development (GAD) field including social relations of gender (SRG) theory and the Empowerment Approach. I will examine each of these theories and approaches in more detail in the following sub-sections. To guide this theoretical discussion, please refer to the following table.

Table 1: Summary of Theoretical Approaches			
Theory or Approach	Main Principles	When, Who, How	Ways each theory/approach engage with the concept of women’s empowerment
Women in Development (WID) Theory	<ul style="list-style-type: none"> -Development projects were having a negative impact on women and families -Women and men don’t benefit from development programs equally -Women can’t be treated solely as welfare recipients, but rather as active participants in development - Small-scale, women-only projects should take the place of large governmental projects, with the goal of ensuring participation and preventing male domination 	<p>-Esther Boserup published <i>Women’s Role in Economic Development</i> in 1970, starting the discussion of WID. This eventually led to the establishment of USAID’s Office of Women in Development</p>	<p>It was assumed that women’s empowerment would be an outcome of WID policies and programs due to the new focus on women within development work. However, this was not as precise a connection as some early theorists, policy makers and practitioners within WID might have thought.</p>

Theory or Approach	Main Principles	When, Who, How	Ways each theory/approach engage with the concept of women's empowerment
Efficiency Approach	<ul style="list-style-type: none"> -Structural Adjustment Policies (SAPs) were having negative impacts on the women in development field -WID stakeholders pushed policy makers to include the 'second half of the population' into development projects (ie women) - Development fails where it does not take advantage of the labor of half the population 	<ul style="list-style-type: none"> -The World Bank adopted this approach in the 1990s in place of their previous push for SAPs. -Gender theorists considered this a step in the right direction- getting large international stakeholders to buy in to gender work on a more significant level 	<p>This approach does not focus specifically on empowerment as some of the larger theories do. Rather, this approach is an attempt to bring new stakeholders into the field of women in development in order to affect change on a greater scale and direct more funding toward this work.</p>
Gender and Development (GAD) Theory	<ul style="list-style-type: none"> - GAD is about gender relations, not just women (see SRG below) -There are three dimensions that must be considered when attempting to measure empowerment: resources (pre-conditions), agency (process), and achievements (outcomes). - Increasing women's roles in productive labor does not reduce their reproductive labor responsibilities in many cases, resulting in overburdening of workload commonly known as the exhaustion problem - WID programs and projects often result in unintended consequences like the exhaustion problem and sometimes even disempowerment if not properly monitored and evaluated - WID assumes that all women benefit from development but this is not always true. Universal solutions don't always work -Regional patriarchies matter; something that works in one place will not necessarily work in another place or time 	<ul style="list-style-type: none"> -USAID WID office now called Office of Gender Equality and Women's Empowerment -GAD theory developed from critiques of WID theory and implementation over time -GAD began to critique Efficiency Approach, considering it as making women targets of development for most economic gain -GAD has changed over time, moving from a left oriented, academic backed theory to more mainstream development policy (including USAID, WB and UN) 	<p>Specifically addresses empowerment by offering a multitude of frameworks to measure, define, and approach empowerment. Kabeer's three dimensions framework is one of the leading approaches for GAD. This study draws on her work.</p>

Theory or Approach	Main Principles	When, Who, How	Ways each theory/approach engage with the concept of women’s empowerment
Social Relations of Gender (SRG) Theory	<p>-Gender is a socially constructed idea. We don’t know what ‘woman’ or ‘man’ means in any context before analysis. Gendered concepts are often culturally ingrained and must be deconstructed to be better understood</p> <p>-Gender is relational over time and space</p> <p>- Patriarchy, capitalism and development are connected and evolve over space and time. Changes in gender relations within capitalism and patriarchy creates a space where agency may emerge</p>	<p>- A key GAD theorist, Naila Kabeer has brought SRG concepts into the larger theoretical definition of GAD</p>	<p>This theory argues that talking about women is not enough; societal perception of women within the context of socially constructed gender embodiment must first be understand in order to discuss tangible concepts like women’s empowerment programs, outcomes and impact.</p>
Empowerment Approach-Gender Mainstreaming	<p>- Full integration of women and gender issues in all development planning, policies, and projects is needed in order to reach goals of gender equality in many development sectors and aspects of women’s lives</p> <p>-Gender must be mainstreamed into all aspects of development¹</p>	<p>- Empowerment Approach came out of The Fourth World Conference on Women in Beijing in 1995</p>	<p>This approach moves directly into the concept of empowerment, making it a central focus in development work. Essentially, gender mainstreaming accepts that GAD is in fact important within the greater development context. This approach gives greater attention, visibility and funding to GAD programs with a focus on empowering women.</p>

Figure 1: Five popular themes in WID and GAD literature

There are five themes that have emerged from WID and GAD development literature over the years. They are:

- Societies exhibit a division of labor by sex, although what is considered male and female may vary across time and space.
- Gender analysis must take into account sexual division of labor within the household and account for both paid and unpaid labor in both rural and urban settings.
- Economic development has had a different impact on women and men, with the impact on women being conditioned by class and ethnicity.
- There is a gendered way of economic policy-making and macroeconomic policies affect social relations of gender.
- Women’s grassroots networks and formal organizations are needed in order for women to take charge of their lives and influence the development process².

¹ This includes the employment sector or all income generating activities like entrepreneurship and NGO programs like Global Mamas

² Moghadam 2010.

Exploring WID Approaches

The first field of literature I focus on is women in development (WID). To best understand this broad and diverse field, I start with a historical narrative. Women in Development began in the 1970s when Ester Boserup published a book, *Women's Role in Economic Development*, which described the negative consequences of development projects on women and families. USAID responded by creating the Office of Women in Development (WID). Feminism and dependency theory then influenced some WID specialists to begin thinking about the structural and systematic structures that negatively affect women, with a focus on the negative impacts of capitalistic development. WID thinkers called for small-scale women-only projects in place of large governmental projects, with the goal of ensuring participation and preventing male domination (Moghadam 2010). Boserup confronted the assumption that markets and technology are neutral and that everyone (women and men) would benefit from them in time. She pointed out that women cannot be treated simply as welfare recipients, but rather as active participants in development. In order to achieve this goal, programs should be run by women, include women in productive work (not just reproductive work) and that resources needed to be allocated to this new approach at both the national and international level (Boserup 1975). Issues of women in development were discussed at the first UN world conference on women in 1975 in Mexico City, and the future of WID looked bright.

Structural Adjustment Policies. It is important to understand the progression of the gender and development field, from its birth in the 1970s to present day. After the exciting beginning for WID, the 1980s brought structural changes to the world system that changed the way development projects were treated. Crises such as the rise in the cost of oil and increasing interest rates were some of the reasons for this change. The World Bank and IMF implemented

structural adjustment policies and pressed for tight fiscal budgets. The 1980s demonstrated a change from Keynesian economic principles to neoliberal philosophies of austerity and balanced budget, which resulted in the reallocation of government spending from health, education, and welfare to debt repayment. For these reasons, the 1980s are known as the 'lost development decade'.

Efficiency Approach. In the early 1990s, WID specialists started to notice negative outcomes in development programs and set out to document these adverse effects. Structural adjustment policies in particular came under fire and WID authors argued that these policies could only fail to accomplish their goals if women and gender were not taken into account. Development officials in the WID field wanted to find a way to better bring the World Bank, IMF and other large development organizations to the table to truly integrate gender into development work. These actors began to argue that development fails where it does not take advantage of the labor of half the population (women). This approach, which later became known as the Efficiency Approach, has gained great traction in the development sector and was adopted by the World Bank in the 1990s to replace their previous advocacy for SAPs (Moghadam 2010). Into the new century, the World Bank has continued to push the Efficiency Approach, which is still reflected in many development programs around the world today. Actors working in gender and development see this as a small step in the right direction, but also feel conflicted arguing that women should be the targets of development rather than focusing on the more nuanced elements of gender in social settings.

Exploring GAD Approaches

Feminism and dependency theory, paired with investigations into the WID programs of the early 1990s, began to influence some WID scholars to start further challenging the structural and systematic structures that negatively affect women, with a focus on the negative impacts of capitalistic development. In the late 1990s into the early 2000s, this bore a new line of thinking known as gender and development (GAD). In many ways, GAD scholarship critiques WID scholarship and asks policy makers and program implementers to consider gender further. GAD scholars emphasized the social relations of gender (SRG), which calls into focus the gendered ways in which all elements of social interaction are constructed. These scholars wanted to primarily address the gendered system that considers women as subordinates to men. They pushed a need to investigate relationships between gender ideology, sexual division of labor, women's subordination, and the operations of social, political, and economic power (Moghadam 2010). GAD is similar to WID in its emphasis on global inequalities and systematic problems and is against the 'one size fits all' approach of large-scale generalized programs, but GAD scholars argued that WID was supporting universal solutions that simply focused on the integration of women in development without taking a critical lens to the regional patriarchies and intersectionalities of women in varying settings. GAD theorists point out that development affects gendered relations, not simply 'women' (Kabeer 1994).

As discussed in this theoretical overview, WID and GAD theories examine aspects of women, gender and development from many angles including for example, the way that programs affect women, how development programs ought to be, women's role in development, intended and unintended effects of programs on women, etc. Empowerment is a key concept within both of these theoretical frameworks, which will be the focus of the rest of this paper. I

will specifically drill down into the concept of empowerment within the GAD theoretical approach, as it is the framework that this study most closely aligns with.

There are a multitude of types of studies that attempt to measure empowerment in the field of gender and development. Some of the most common are: (a) those seeking to facilitate comparisons between locations over time; (b) those working to demonstrate the impact of specific interventions on women's empowerment; and (c) those that demonstrate the implications of women's empowerment for desired policy objectives. As mentioned previously, not everyone accepts that empowerment can be clearly defined, let alone measured, and in fact, many feminists even prefer the metaphysical 'fuzziness' of the undefined empowerment concept (Kabeer 2010). This study emerges from the second type of GAD empowerment research, working to demonstrate the impact of specific interventions (Global Mamas) on women's empowerment work within the context of Ghana.

The key provision of GAD theory when attempting to measure empowerment is that there are three dimensions that should be considered. These are: resources (pre-conditions), agency (process), and achievements (outcomes). These three are interrelated, and you cannot measure empowerment without considering all three. *Resources* are material, human, and social and can take the form of actual allocations as well as future claims and expectations. Rules and norms in a society determine who has access to these resources, which determines which actors have authority over others in determining distribution and exchange. This ties authority with allocation, which usually lies with heads of households, chiefs, or elites. *Agency* is the ability to define one's goals and act upon them. It encompasses the meaning, motivation, and purpose that individuals bring to their decisions as well as sense of agency within. It can take the forms of bargaining, negotiation, deception, manipulation, subversion, resistance, reflection, analysis and

can be used by individuals or groups. Agency has the positive meaning 'power to' define own life-choices and goals and the negative meaning 'power over' another's agency by use of violence coercion and threat. Kabeer notes that resources and agency together make up what Amartya Sen calls capabilities, the potential that people have to live the lives they want, and achieving valued ways of 'being and doing' (Sen, A. 1985). When failure to achieve this is due to laziness or incompetence, it is not considered disempowerment -- it is only when the failure to achieve resides in a deep-seated constraint on the ability to choose that you are dealing with disempowerment. In order to better understand the third dimension *achievements*, we must better understand choice. It is important to note that we are concerned with inequalities in people's capacity to make choices, not differences in the choices they make. Differences in preferences must not be tangled up in the determination of whether there is denial of choice (Sen, G. 1990).

Kabeer focuses on measurement and the problem of meaning. She notes that feminist model of processual social change isn't present in measurement literature because it is not predictive, but rather identifies key elements of structure and agency and labels them as having catalytic potential. She focuses her work on the importance of methodologies, and therefore understanding ways to employ these three dimensions in analysis and measurement is of key importance. Lets now address the application of each dimension in turn.

First, *resources* are harder to measure than it would first appear. Empowerment literature tends to talk about 'access to resources' in a generic way that is not really measured. For example, studies that use women's access to land as an indicator of empowerment don't look at how this access translates into agency and achievement, and don't give empirical evidence on these connections. Kabeer's methodological recommendations for measuring resources are that if it is to be useful as a measure of empowerment, the resource dimension must be defined in ways

that spell out agency and achievements more clearly than is currently being done. One way in which analysts are trying to do this is the use of 'control', usually described as having a say in the resource itself. She finds that many academics are trying to talk about control over resources but are interchangeably using access, ownership, and entitlement interchangeably with it. Therefore, the use of control is still not clearly defined.

Second, *agency* can be applied in many ways, but Kabeer focuses on decision-making agency. Indicators for measuring empowerment are widely varied, and she feels that greater care needs to be given to choosing these indicators in order to improve current methods. For example, evidence that women play a role in making decisions that were already assigned to women by preexisting gender division of roles and responsibilities tells us little about actual agency than does a measurement of their decisions that relate to strategic life choices that were previously denied to them in the past. It is also important to note that statistical perspectives only give us a small window into complex realities. One field example of this is formal versus informal agency. Klopp and Silberschmidt's measurement of decision-making by the Kisii in Kenya shows that the men are formally accounted with decision-making, yet actual decision-making is taken by women in daily life. When asked formally, women will give men the titles of head and leader and decision maker, but when it comes to deciding where to plant her crops, she'll ask the husband and then plant them where she thinks is best anyway (Klopp and Silberschmidt 2001). This is an example of playing gender roles; the women cater to the men's vision of the power structure, yet they still exercise choice on small levels.

Third, *achievements*, must be carefully defined to ensure analytical clarity. An example from the field, Kishor used national Egyptian data to determine a woman's empowerment level on two achievements, infant survival rates and infant immunization. She chose these two

achievements to measure based on her concept of empowerment in terms of control, as defined as access to information, making decisions, and act in their own or their dependents interests.

This study showed that employment, media, education, and not living under the authority of in-laws were the biggest factors in whether or not women achieved immunization of their children.

The variables that captured a woman's ability to take effective action in relation to the welfare of their children played the largest explanatory role (Kishor as cited in Kabeer 2002). Another study in Zimbabwe measures whether women use contraceptives as well as whether they take up prenatal care. The study notes that agency matters more when a woman must step out of routine forms of behavior (in this case, contraceptives were widely available due to a commitment by the government to provide them, and prenatal care was not) to make a decision than when she's conforming to the prevailing practice with her decisions (Becker as cited in Kabeer 2002). One key in measurement of achievement is whether the outcome improves the efficacy of agency, or whether it actually transforms agency. The latter is a much stronger conclusion.

Empowerment Approach- Gender Mainstreaming. The UN conferences of the 1990s incorporated the WID, GAD, and Efficiency Approaches, and created the Empowerment Approach. The Beijing Platform for Action document that came after the Fourth World Conference on Women in Beijing in 1995 called for full integration of women and gender issues in all development planning, policies, and projects to reach goals of gender equality in many development sectors and aspects of women's lives including education, employment, and political participation³. This came to be known as 'gender mainstreaming' (Moghadam 2010). In the employment sector, the empowerment approach is important due to high unemployment throughout the 2000s. Moghadam argues that this is partially due to neoliberal economic policies

³ For the purposes of this study interested in women's employment and entrepreneurship, I focus only on gender mainstreaming in the employment sector.

and macroeconomic decisions. Razavi mentions that the WB fails to discuss this employment issue in its 2012 World Development report. Technological advancements in textiles and electronic sectors have also forced women from their jobs in the 2000s (Razavi 2012), which should be a focal point for gender mainstreaming moving forward.

This brief historical narrative of the development of feminist theory from the 1970s until present time serves to depict ways in which the field has grown over time and mention some of the factors that have influenced the way we think about WID and GAD approaches. To further understand the application as well as differences between these two feminist approaches, I offer a mini case study of one USAID program.

Mini Field Case Study. Ruth Meinzen-Dick, Senior Research Fellow at International Food Policy Research Institute (IFPRI), gave a presentation titled Integrating Gender in Agricultural Programs for the USAID Summer Seminar 2009⁴. She used a WID theoretical approach to make her arguments about the work that USAID has been doing in this sector. By examining her presentation, I can determine that her underlying assumptions determining this theoretical approach include: that gender is a determining factor in the division of labor; that data on 'women's work' especially in agriculture is largely underestimated; and that development programs are useful to women. Many of these assumptions build from Esther Boserup's WID scholarship (Beneria and Sen 1981). Meinzen-Dick claims that women play many key roles in agriculture such as post-harvest work and natural resource management and that women play the critical role of improving health and food security of family but face more constraints than men do. Women produce 80% of food in agriculture (statistic from 1990s) but trends show that this might have grown. Women spend more percent of their income on their family than men do,

⁴ Found online here: <http://www.youtube.com/watch?v=KEYuO21h6kc>

especially for nutrition. Data isn't conclusive for land ownership, especially in Africa, but we do know that women have much less control over land. Women face labor constraints in farming because they have more roles (productive and reproductive) than men do (Meinzen-Dicks 2009). Technologies are helping to improve labor, especially post-harvest, but we must focus on whom that machinery is displacing. It is mostly women that are being undermined through the mechanization of agriculture (Rai 2002). Meinzen-Dick mentions that USAID has a program for addressing this issue, tackling the fact that when crops get commercialized, they are then taken over by men and men control the income. She states that in order to make improvements in this structure, women need to be involved in decision-making, which should be done in the needs assessment and design. Data must be collected on women and men's roles in the project area. Policy makers must ask, 'what are the constraints of women participating?' and design the project with this in mind. She says that gender integration is a little more than intuition but 'its not brain surgery either'. Think about how the program might affect men and women differently and see how they might be able to benefit. How can the program improve gender equity itself? (Meinzen-Dicks 2009)

A Gender and Development (GAD) critique of her argument would include several points. First, increasing women's roles in farming may increase women's workload substantially, thus overburdening women with work. Second, a program like Meinzen-Dicks outlines could also affect girls by limiting their access to school. An increased social acceptability for females to work on farms could lead to families determining that it is more useful for the family unit if the girl stays at home to contribute labor to the farm rather than spending her time in school. This would be a counter-productive outcome of a WID theory based program. GAD theorists would also argue that Meinzen-Dick minimized the issue of gender in development by saying it

is only a little more than intuition. This approach to development has shown many unintended negative consequences for women and girls such as those discussed above. GAD theory would also point out that WID assumes that all women benefit from development and that women are targets of development programs rather than partners in the programs (Kabeer 1994). GAD theory argues that market oriented production may increase patriarchy and men's control over crops and women's labor. Conversely, this type of production may also weaken traditional patriarchies but introduce new ones.

Ruth Meinzen-Dick might respond to this critique with a WID perspective that it would depend on how the program was designed or how the needs assessment was conducted that would determine whether the project had a positive effect on women's labor in agriculture or whether it simply knocked down traditional patriarchies to make room for new ones.

One aspect that Meinzen-Dick, Beneria, Sen as well as Kabeer might all agree is that the role of women in reproductive work (household labor, caregiving) in addition to their productive work in agriculture must be taken into account in all design and implementation of development programs (Beneria and Sen 1981, Kabeer 1994). This analysis offers examples of WID and GAD critiques of women's empowerment programs, which I will build upon later in the analysis of my research study. We will now further examine the role of the nongovernmental sector in the application of these theories in practice.

Assessing the Impact of Nongovernmental Organization (NGO) Driven Development on Women's Empowerment

The NGO sector has been booming in developing countries over the last few decades. As WID and GAD have become increasingly more widely recognized, independent actors have joined the development market in the form of NGOs, with the broad goal of 'empowering low income women in developing countries' (Kilby 2006). This is problematic in many respects, particularly accountability, decision-making power and the basic assumptions that ground these programs.

Accountability is about power, authority and ownership, and defines the relationship between actors and constituents. The NGO sector has no regulatory body internationally, or often even at the national or regional level, leaving practitioners with the freedom to operate on their own set of principles. Further, many NGOs operate on private or foundation funding that makes them accountable only to their funders. To combat this, some NGOs have adopted the idea of 'downward' accountability meaning they have some level of formal or semi-formal accountability to those it wishes to see empowered (Kilby 2006).

Due to limited resources in the funding, infrastructure, expertise and response and reaction time for NGOs internationally, these actors are sometimes unintentionally constrained in program implementation, monitoring and evaluation. Under these conditions, NGOs are sometimes tempted to make quick decisions on behalf of their constituents, resulting in unintended consequences. It is ethically problematic when an organization promotes empowerment in its mission yet practices paternalism in this way, whether intentionally or unintentionally (Brown and Kalegaonkar 2002).

A key limitation of NGO program design is the assumptions that are made about the needs and interests of the communities they 'serve', without thorough investigation of cultural norms, history, and community priorities. This lack of evaluation on the impact these programs have can often have unintended negative consequences in these settings including lack of buy in from the community, lack of long term commitment to the goals of the program and fiscal inefficiency (Brown and Kalegoankar 2002). One assumption particularly relevant to my study is that many NGOs overlook self-selection on the part of community members into income generating empowerment programs, resulting in a lack of truly understanding who joins these types of financial empowerment programs-- i.e. are the women that choose to join already empowered to an extent?

With these three challenges in mind, I take a GAD lens to ask the questions: how do we know that these NGOs are in fact effective, moral, and empowering? Are the NGOs considering the women they wish to serve in their design and implementation process? Are they measuring outcomes rather than only outputs? Most importantly, how do the women affected by these NGO programs truly feel about their relationship? This last question particularly drove my study design, due to the fact many NGOs are only recently beginning to acknowledge the importance of understanding the impact that these programs have on those they wish to empower.

In response to the challenges facing NGOs, I designed a study to better understand how the work of one NGO in Ghana empowers women. I focused on accessing and hearing the women's own voices about the issues of empowerment and the programs they participate in.

Chapter 3: Methodology

Study Design

Goals of this project were twofold. First, to elaborate how the term 'empowerment' is operationalized in the literature and meaningfully understood in practice and in the field, as academics have not yet agreed on a definition of the term. To do so, I drew upon previous work by scholars and practitioners and framed a definition of empowerment with clear empirical counterparts: autonomous decision-making and financial independence. Second, to unpack the causal mechanism between business ownership and empowerment, as defined by drawing on wider literature. Much of the scholarly work and practical programs assume that ownership leads to empowerment, few have questioned this causal direction, but it is not without question that it is possible there is a selectivity bias amongst those who might take the initiative to become 'owners.' That is, these program participants are already empowered to some extent. This possibility is rarely included in studies and my research design specifically sought to ensure that the full range of causal directions was allowed for.

I developed a wide range of hypotheses at the onset of this study, based on my a priori expectations for what I might find. I later compared the data I was able to collect against this list of hypotheses and eliminated those for which I did not have relevant or robust data. The hypotheses that had the most robust data results were then kept for analysis. Note, these hypothesis were not all proven to be true, rather, they are the hypothesis I was able to analyze with the data I collected. In several cases, my hypotheses were proven to be incorrect. They are as follows:

Analysis I:

- Women of various marital statuses talk about long term and short term goals differently.
- Women have an outside influence that helps to determine the career path they choose including whether they learn and trade and whether they should start their own business, meaning that neither of these are independent choices.
- Women are not intentionally delaying marriage.
- Married women manage bank accounts differently than single women because they will save with their husbands or in a joint account.
- Married women save and spend money differently than single women also because they will then have the influence of their husband when making financial decisions.

Analysis II:

- Women at Cape Coast and PramPram talk about Global Mamas in similar ways.
- Women talk about training offered by Global Mamas similarly both at PramPram and Cape Coast.
- Women joined Global Mamas because it is a good financial opportunity at both job sites.

Site and Data

To better understand the relationship between empowerment and ownership, I chose a field study site in Ghana where I could interact with an NGO focusing on women's empowerment through entrepreneurship. Global Mamas, formally known as Women in Progress, launched in 2002 and states their mission as empowering women through financial independence. They operate two separate business models. The first model, which they designed at the onset of the organization, is similar to a contractor relationship where women own their own batik or sewing business and also receive orders from Global Mamas. These women can

choose when and how many orders to take, as well as operating outside of Global Mamas to fill private orders as they choose. A woman in this model owns or rents her own equipment and is able to hire employees or train apprentices as she chooses. She is paid a fee for service, which is based on the complexity of the product she delivers as well as the number of products delivered. The second model is a direct employment model, which is the newer of the two, launched by Global Mamas in 2010. Under this second model, women are employees of Global Mamas, report to the Global Mamas work site during working hours (average 8am-5pm) and are supplied with all equipment needed to batik or sew (sewing machines and thread for seamstresses, calico, dye, chemicals, buckets, water, weigh scales, wax, stamps for batikers). A woman in this model is paid a salary based on the number of hours she works, typically 40 hours a week, and receives government worker benefits and paid overtime.

After discovering these two business models within Global Mamas organization, I became curious if one or the other models is better achieving their mission of financial empowerment? Or, is it rather a combination of the two models that allows Global Mamas to function as a company and therefore offer sustainable employment to a larger number of women? If the latter, are we truly looking at empowerment opportunities or are we looking at employment? In June 2012, I traveled to Ghana to investigate how seamstresses and batikers working with Global Mamas experience empowerment, specifically autonomous decision making and financial independence, and secondly, how effectively do two different types of employment models within Global Mamas programs meet the organization's mission of empowering women?

My study design draws on feminist gender and development theory, primarily the concepts of choice and agency, as discussed in Chapter 2. Utilizing qualitative methodologies, I

designed a sampling approach that combined purposeful sampling and snowball sampling.⁵ The purposeful categories I wanted to capture were: women working within both of the two business models (at two different work sites); both batikers and seamstresses; all marital statuses including married, single widowed and engaged; various ages; various family sizes; various lengths of time with the nonprofit Global Mamas and various lengths of time in the textile industry. From these purposefully selected women, I utilized snowball sampling to expand my sample size. Recruitment was done in partnership with local leaders within the Global Mamas infrastructure, specifically one of the office managers who has been working with the organization for many years. She helped me to identify potential participants, who I then followed up with a recruitment invitation and informed consent protocol, both written and verbal. From these sampling and recruitment methods, I was able to conduct 20⁶ in-depth, open-ended, one-on-one interviews including 11 from the first business model, 9 from the second business model, 1 manager⁷; 8 batikers, 10 seamstresses, 2 quality control checkers; 10 married women, 6 single, 2 widowed and 2 engaged; women ages 25 through late 60s; supporting between 0 and 6 children; from 2 years in the textile industry to 20 years ; and from less than a year with Global Mamas to 10 years with them.

The technical protocol in place was to ask permission to record the interview with my Sony recorder. If consent was given, I then recorded the interview and securely saved the MP3 on my personal computer. All interviews were then transcribed, transferred into ATLAS.ti and

⁵ More about these sampling approaches here:

<http://www.ccs.neu.edu/course/is4800sp12/resources/qualmethods.pdf>

⁶ One of my interviews was conducted with two women together, which has been counted as one interview, but two participants. Their responses are both accounted for in the data. This results in 20 interviews, 21 participants.

⁷ This interview is treated as a key informant interview, with the data utilized to triangulate interview data from the other 20 participants. Therefore, she does not show up in the demographic data, leaving my full sample size at 19 interviews, 20 participants

coded. My open-ended, in-depth interviewing methodology was supplemented by participant observation methodology, which was captured in journaling and memos in my field notes.

Participant observations often helped to triangulate data collected in in-depth interviews, offering richer data collection and deeper understanding of underlying systems and cultural norms. Please see Appendix I for my interview guide for business model 1 in PramPram, and Appendix II for my interview guide for business model 2 in Cape Coast.

Coding and Analysis

My coding and analysis approach was inductive, with round one codes loosely based

Figure 2: Round 1 Codes. These looked at descriptive themes of responses and captured demographic data to later be disaggregated across themes.

Theme Codes:

Work
Global Mamas
Decision-making
Goals
Finances
Education
Marriage

Demographic codes:

Level of education
Age
Marital status
Length of time with GM
Length of time working (batik/sewing/other)
Children/school fees (later broken down into number of children and number of children supporting)

Business model codes:

CC (Cape Coast, model 1), PP (PramPram, model 2)

Work type codes:

Seamstress
Bationer
Quality Control Checker
Manager

around my interview guide. I conducted three rounds of coding, each becoming more narrow and focused, utilizing a parent code/sub-code approach. Round 1 coding looked at large themes of responses throughout the data as well as captured demographic data. Round 2 coding broke down these large parent codes into sub-codes, creating several code families and also categorized the demographic data

creating demographic code families. Round 3 dug into empowerment key concepts more deeply, pulling out themes like freedom, trust and happiness. Round 1 of coding utilized the codes in Figure 2 above.

Extensive notes written during the first round of coding allowed me to capture ideas for combining and narrowing these codes. To then design the second round of coding, I reviewed these notes and wrote memos to myself describing each of these new sub-codes. Many of the

Figure 3: Round 2 Codes

Work: own business

Work: employment

Global Mamas: positive

Global Mamas: Negative

Goals: Short term

Goals: Long term

Goals: Family/children

Goals: business

Goals: Self

Finances: Savings

Finances: Spending

Finances: Financial Challenges

Finances: Own bank account

Finances: Independent

Marriage: Intentional delayed

Education: On-job training

Decision making: Independent

Decision making: Family

Decision making: Partner

I also categorized the demographic codes, creating demographic code families:

Age: only 10 interviews had an age, no families created

Length of time working (corresponded to age): 0-5 years, 6-10 years, 11-15 years, 16-10 years

Marital status: Married, engaged, single, widowed

Number of children became Number Children supporting: 0-1, 2-3, 4+

Level of education: Less than JSS + trade training, JSS + trade training, SHS + trade training, SHS + university/management

Length of time with GM: less than 1 year, 1+ year through 2 years, 2+ years through 5 years, 5+ years through 7 years, 7+ years

first round codes became parent codes to this new set of sub-codes. Figure 3 above displays the codes from round 2 of coding.

To further understand these codes, the following are the memos I wrote to describe each of these new codes:

Work: Own Business

Work: Employment

To capture what type of work the women are referring to. This should help with the analysis 2 site comparison. I might be able to draw out further work theme codes from this as well.

GM: Positive

GM: Negative

If interesting, will be able to discuss this in analysis 2

Goals: Short term- defined as right now in the moment

Goals: Long term- defined as anything out in the future

Goals: Family/Children- defined as goals relating to current family or children structure. Goals that have to do with dreams about how or when you will have a family or children are coded as 'self' goals

Goals: Business

Goals: Self

I realize that I asked goal questions a few different ways which resulted in women responding with short term very practical goals (like pay for children's education, get more work and

employees) and long term more dream oriented goals (like export goods, have a shop like GM or travel). This could be interesting to check co-concurrence between short/long term and type of goal children/business/self

Finances: Savings

Finances: Spending

Finances: Financial Challenges

Finances: Own bank acct

Finances: Independent

I decided to add independent as its own code so that it can be matched up with either saving or spending, rather than adding a round 3 of coding to capture that element. These codes are different than what is captured in financial goals type codes because this code family relates to the way they talk about finances in the present rather than future.

Marriage: Intentional delayed

This code looks at the late marriage age for many of the women I interviewed, to better understand the reasons for a late marriage.

Education: On-job training

I can look at co-occurrence with GM positive or negative codes.

I noticed in round 1 coding that education either pertained to their level of education (captured in D, Education), their goals for self or child education (captured in goals), training they are giving to apprentices (not captured), or a type of on the job education they received at GM (capturing

with this new code). I think this new data will be interesting, especially related to the development literature of NGO programs

Decision Making: Independent

Decision Making: Family

Decision Making: Partner

This code family captures how women talk about the decisions they make. This might overlap with some of the financial codes, but can also be used for any other type of decision-making.

For Round 3 of coding, I looked at all of the themes that stood out that were not captured in Round 1, and therefore not captured in the sub-theme codes of Round 2 either. I considered

Figure 4: Round 3 Codes

Happiness
Respect
Freedom
Observed: Gender
Observed: Cultural Norm

these as independent codes. Figure 4 displays the codes for round three of coding.

I noticed these themes in the data during round 1 and wanted to explore them more in depth. Two of them are listed as 'observed'.

This is due to the nature of these codes; the fact that these capture moments that I observed to be either gender or culturally related, but were not necessarily things that my study participants identified.

In order to best engage with my research question, I designed two separate but related analyses, drawing on feminist ethnographic qualitative methodologies. The first analysis looks at the two empirical counterparts of the empowerment definition: autonomous decision-making and financial independence. The second analysis approaches the second part of my research question,

the relationship between Global Mamas and the women working with them, comparing the two business models and women's experiences with each.

To analyze my data, I applied several analysis tools in the ATLAS.ti software including filters, code families, primary document families, code-primary document tables in excel and reports generating lists quotations for specific queries.⁸ The process of analysis was to first choose a hypothesis to analyze, for example, 'batikers and seamstresses talk about Global Mamas differently'. I then sorted my data by the key demographic variables in my hypothesis, for this example, 'job type', which included the sub-groups of 'batikers' and 'seamstresses'. To sort the data, I applied the ATLAS.ti filter tool, asking the software to only show me one sub-group at a time. Once this filter was applied, I would then choose the set of codes I was interested in exploring for the hypothesis, for example, 'Global Mamas', 'positive' and 'Global Mamas', 'negative'⁹.

The next step after preparing my data for analysis was to utilize two ATLAS.ti tools that produce outputs of information. The first tool I implemented was the quotation report tool, which collates all quotes in the data within my chosen demographic sub-group that were linked to the codes I selected. I generated these type of reports for all combinations of demographic sub-groups and code combinations, printed them out and working deeply through the results. The second tool I used was the code-primary document table, which generates the frequency of the codes I selected across demographic sub-groups, showing me how robust each combination of results was.

⁸ Best practices on how to get the most of ATLAS.ti tools were learned from resources like Suzanne Friese's *Qualitative data analysis with ATLAS.ti*.

⁹ These codes, as discussed above, were thoughtfully created to capture elements of empowerment, decision-making and interaction with the NGO.

In this example, I repeated the quote report and code-primary document table for both 'seamstresses' and 'batikers', with 'Global Mamas' and 'positive' and then 'Global Mamas' and 'negative'. I then analyzed the data in each of these reports to understand how seamstresses talked about Global Mamas and how batikers talked about Global Mamas. I looked at both positive responses and negative responses within each demographic sub-group and then extracted the key results of this data. This analysis then informed my findings for that hypothesis. I repeated the implementation of these ATLAS.ti tools for all of my hypotheses in a number of different combinations, looking for the most interesting and robust results. After testing these hypotheses, I delved into the data to inform my findings. The hypotheses I tested were based on the design of my two analyses and framed on GAD empowerment indicators, concepts and theories discussed in the background section of this paper. These analysis methods informed the findings and conclusions presented in Chapters 4 and 5. It should be noted that the following two chapters do not represent a complete presentation of the data collected, but rather focus on the most robust and interesting results that came out of the analysis process.

Chapter 4: Expressions of Empowerment

In the first analysis, I unpack the data relating specifically to my two empirical counterparts of empowerment. The first counterpart, autonomous decision-making, is analyzed by understanding various types of decisions that women in Global Mamas programs make independently versus with a partner or family member. These include: long term and short term goals for own business, family, or self; choosing when and how to enter into marriage; choosing a career path including how and when to access training as well as whether or not to start her own business; and creating long term and short term goals for her own business, self, or family. The second counterpart of empowerment, financial independence, is explored by understanding concepts such as: how does she do her banking (with husband, family member or independently) and how does she choose to spend or save her money (with husband, family member, or independently). To best explore the data relevant to each empirical counterpart of empowerment, I frame my findings around these two key components.

Autonomous Decision Making

This section includes data and findings about goals, decision making about career choice, education, and marriage. Starting with goals, this set of data is a very interesting way to look at the empowerment aspect of decision-making. Referring back to Kabeer's work that states that empowerment has three dimensions, resources (pre-conditions), agency (process), and achievements (outcomes), goals make up a key aspect of the first two dimensions. Resources refer to both present and future expectations and agency is the ability to act upon goals that one sets. Through the lens of marital status, I examine the data on goal setting, specifically looking at the differences between short term goals and long term goals. See the table below for results.

Table 2: Short term and long term goals by marital status		
Demographic group: Marital Status	Data (C. Fulp, personal communication, July 30, 2012- September 10, 2014)¹⁰	Findings
Married	<p>Married women talked about goals for their business and family equally in the short term (37%), and less so about goals for themselves. But in the long term, they talk mostly about business goals (67% of responses), followed by self-related goals, and lastly family and children goals.</p> <p>Long term quote: <i>Interviewer: Where do you see yourself in five years?</i> <i>Participant: Have my own computer, my own everything. And a shop. Two, three, four machines for work.</i> <i>Interviewer: How many machines do you have now?</i> <i>Participant: At the moment I have only two machines.</i></p> <p>Short term quote: <i>Interviewer: So your goals, what are the kinds of things you dream about?</i> <i>Participant: Taking care of these boys, the kids. My goal is to try to do that. Give what I have. (she is trying to send twins to university next year)</i></p>	<p>Family and children related goals are most often immediate goals in the present, while business and personal goals are most often thought of as future prospects. Perhaps this reflects the fact that in the future, their need to pay school fees may subside as their children graduate, and they can consider other goals besides this one. Married women talk about goals for themselves seldomly in the short term, and more in the long term, which might also reflect this point.</p>

¹⁰ All data cited in Chapters 4 and 5, unless otherwise cited, was collected from interviews conducted by C. Fulp in Ghana during the period of July 30, 2012 and September 10, 2012. Due to confidentiality protocol approved by the IRB at University of Washington, no identifiable information is shared in this thesis including real names, initials or exact dates of the interviews in which the data was collected.

Demographic group: Marital Status	Data	Findings
Single	<p>In the short term, single women talk about business goals as more than half of responses (57%), but about self-related goals as more than half in the long term (54%). Overall, single women talked about long term goals more than twice as often as they talked about short-term goals. Family and children were the least discussed goal type in both the short term and long term, but slightly increased in the long term.</p> <p>Long term quote: <i>Interviewer: Where do you see yourself in five years?</i> <i>Participant: Uhm, wow. My goals are also big. In five years I want to be a big designer, having a place like Global Mamas. Having an export job. Sewing and selling outside. Also showing my stuff in a showroom.</i></p> <p>Short term quote: <i>Participant: in the future I see myself, I can have everything I want. But for now, I have to work hard on my shop and not spend.</i></p>	<p>In the present, single women are thinking about their business success primarily, and then as they think to the future, they think most about their dreams for themselves (often including furthering their education).</p>
Engaged	<p>Engaged women talk about personal goals very often in both the short and long term (56% and 67% respectively). One of these personal goals is often furthering their education, which is also a factor in delaying their marriage. Family and children are not a goal that is discussed in the short term, but it is a goal that begins to increase when they talk about the long term (33%). Business goals are second to personal goals in the short term, and equal to family and children goals in the long term.¹¹</p>	<p>Engaged women focus on personal goals, which is very interesting. It appears that they have not yet shifted their thinking toward family and children as the sub-groups of married and widowed women have done.</p>
Widowed	<p>Widowed women have different responses than all other groups in that they did not mention any personal goals for themselves. Rather, the focus is on business goals and family/children goals equally in both the long and short term</p>	<p>Compared to the single women and the engaged women that have not yet married and had children, who often speak about personal dreams for themselves, widowed women are different. Widowed women were of course married at one point, so it is interesting that their goals differ greatly from the married women's goals, in that they do not change their focus between the long and short term as married women do, they stay focused on business and children throughout long and short term.</p>

¹¹ I think this is because the goal for returning to school was mentioned so often by the same person in the long term that it overshadows other goals like having own shop in future, which is mentioned twice out of 9 quotes.

Second, the data on the differences and similarities in the ways that batikers and seamstresses made decisions regarding their career path is very interesting. Specifically, I investigated the decision-making around choosing to learn their trade (whether batiking or sewing) and choices around becoming a business owner.¹² Batikers and seamstresses have some similarities and some differences in why they decided to learn their trade. Similarly, both of these trades attract people that like to be creative and enjoy the arts. See the table below.

Table 3: Decision making on whether to learn a trade and whether to start own business, by job type

Demographic group: Job Type	Data- Deciding to learn their trade	Data- Deciding to start their own business	Findings
Seamstresses	<p>-66.6% of seamstresses listed this as the reason they learned their trade, even stating that they had liked sewing since they were children.</p> <p>-33.3% responded that they learned sewing in an apprenticeship after their family did not have money to send them to Senior High School.</p> <p><i>Seamstress quote:</i> <i>Interviewer, "How did you decide to learn sewing?"</i> <i>Participant, "JSS, I had from there invitation out of many subjects to be admitted to SHS. But my mother didn't have money. So she said I should wait. That was very sad. Then I went to apprentice."</i></p>	<p>-40% of seamstresses said they like the flexibility, freedom and independence of running their own shop, which is why they chose to start their own business.</p> <p>-20% of seamstresses chose to start their own business specifically because they would make more money working for themselves than for a Madame in her shop.</p> <p>-Another 20% wanted to be able to stay at home and work, so they started a business at home (both also said this was because they wanted to be at home with their children). -10% said they wanted to make the most of the investment their family made in them by sending them to apprenticeship.</p> <p>- The last 10% didn't give a clear reason why she started her own business.</p>	<p>- Learn their trade: For seamstresses, having to go into an apprenticeship rather than Senior High School was often spoken about as a disappointment.</p> <p>-Start a business: It is interesting that many of these women chose their trade because they liked it; it appealed to them. This highlights choice in preference over necessity, an ability to dream of how you would like your career to be and act upon it. As for starting their own business, women see working for themselves rather than someone else as an opportunity to gain more financial capital and therefore achieve some of those personal, family and business goals they set for themselves. They also really enjoy the flexibility and independence that being your own boss provides. It is not strange or uncommon for them to want this type of career path, and actually, many women speak about wanting to hire others to work for them and have a problem finding workers. This shows the market’s high saturation of owners rather than workers. It doesn’t appear that Global Mamas considered this fact in their program design or their marketing.</p>

¹² Note, of those that discuss becoming a business owner, all of the 11 Cape Coast sample are represented as business owners and 66.6% of the PramPram sample (6 out of 9) are also represented as business owners. This subset of the PramPram sample have their own shops as well as work for Global Mamas as employees.

Demographic group: Job Type	Data- Deciding to learn their trade	Data- Deciding to start their own business	Findings
Batikers	<p>-42% of batikers listed arts and creativity as the reason they chose to learn batik.</p> <p>-42% chose to learn this trade because they wanted a job with better income than their previous job (street vendor) and liked the flexibility of working at home.</p> <p>-The last 14% cited circumstance of joining the batiking program at the technical school even though she went there to become a nurse as the reason she became a batiker.</p>	<p>-50% of batikers said that they like the flexibility of batiking, including being able to work from home.</p> <p>-The other 50% believed that batiking is a good career to have your own business and it is a better career than their previous one.</p> <p><i>I: Okay, and why do you do this kind of work? What inspires you?</i></p> <p><i>P: Oh, a lot. There’s no, nobody can control me. I save my own money. I make my own security. I enjoy my own profits. Yes.</i></p>	<p>Learn their own trade- batikers seem to really enjoy creativity. Slightly less than half of women shared this as the reason they chose batik, and the other portion shared that they wanted to step up in their career lives and begin to make more money than they were in the first career (selling street side or supporting their mothers selling businesses)</p> <p>Start a business- Half of women batikers love the flexibility of their work that they get when they have their own business. The second half wanted their own business first and chose batiking as an option to do so. This is an interesting nuance because it suggests that working for yourself is more important than the exact <i>type</i> of work that you do for at least half of the batikers in my sample.</p>

Third, I explored choices around marriage, specifically when to get married. I noticed that many of the participants I was interviewing were late 20s and above and not yet married. I wanted to better understand whether this was circumstance or intentional, to better understand decision making around marriage in Ghana. Of my 20 participants, 10 are married, 6 are single, 2 are engaged and 2 are widowed. So, of the 8 that had not yet married, I asked them why? See the table below.

Demographic group: Marital Status	Data	Findings
Engaged	<p>The two participants that were engaged are both intentionally delaying their marriage.</p> <p><i>First participant:</i> <i>“I want to save money first for our children's school fees and to get our own apartment.”</i></p> <p><i>Second participant:</i> <i>“I want to go back to school and finish before marrying.”</i></p>	<p>It is interesting that both of the engaged women are delaying their marriage, which might be what separates them from the married women, meaning it is because of their intent to delay that they are not married. Some of the married women may have delayed their marriages as well, but this study did not discover that because they have already moved into the married demographic category.</p>

Demographic group: Marital Status	Data	Findings
Single	<p>One of the six single participants is intentionally delaying marriage, as she prefers to go back to school first and work for awhile to save up money before getting into a relationship.</p> <p><i>Participant, "I need to be able to be supportive to my husband if I should have children and have a home... So I just have to work now and save something before I start my marriage and home."</i></p> <p><i>Interviewer, "Among other girls of your age, do you think that's common?"</i></p> <p><i>Participant, "In this vicinity, oh my god, most of the girls, I don't know what's happening. Most of them are just getting pregnant by men... They are not even finishing Junior Secondary School. And that is what is happening. The community is no making us do as before."¹³</i></p> <p>Four of the six single participants are looking for husbands, but have not found the right one yet. They are ages 25, 28, 33, and 46. They cited several qualities they are looking for in a potential husband.</p> <p><i>Participant, " Oh, hm. Its so sad. Its so sad because any relationship I try to get in, it doesn't work out. Most of the time too it is because the guy sees I work hard, and I have money on my own, and then they depend on my money. They also complain that I don't have time. I am so busy with my work, so that kind of creates a lot of confusion. Also, the kind of guy I wanted to go out with, I am not getting. What I'm a busy person, and I also want a guy that is a busy person. If you don't get a guy that's busy person, then they want to be going out and I don't have time for that. Its up to him, and then he's going to get angry. So I'll just calm down until maybe the right person comes along."</i></p> <p><i>Second participant:</i></p> <p><i>Participant, "I planned getting this year but its unfortunate myself and my boyfriend we just broke up. I have to start all over again."</i></p> <p><i>Interviewer, "So does dating, like finding someone you want to date have anything to do with education or income?"</i></p> <p><i>Participant, "It can. It depend on individuals. Some people want to date with somebody that their education is lower than himself or herself"</i></p>	<p>Of the single girls, only 16% (one of six) is intentionally delaying her marriage and all others are ready to start looking for husbands. Of all of the women that are looking for husbands (66%), they are above the age of 25, so age may be an important descriptor in this analysis as well. The challenges shared about finding someone to marry seem similar to dating challenges found in many democratic places where individuals choose their own partners to marry.</p>

¹³ This participant has finished Senior Secondary School and taken a post-graduate management certificate.

	<p><i>others too will prefer somebody that is higher. For me it doesn't matter who, but what matters for me is whether the person is a hard working man. No matter what the education. Or he be able to express himself in English, you see in English wherever you go you have to express yourself. In English be able to express himself to be able to speak English. For the other languages in Ghana, that is no problem, but for English it will be able to take you, I mean, far. So if the person is able to express themselves in English and is a hard working man. It doesn't matter the job or the education background."</i></p> <p>One single participant had children but said she did not have a husband and did not elaborate.</p>	
<p>Demographic group: Marital Status</p>	<p>Data</p>	<p>Findings</p>
<p>Key Informant</p>	<p>To further supplement my understanding on this topic, I interviewed a key informant about marriage practices in Ghana.</p> <p><i>Interviewer, "I was wondering how some of the men feel about if women are very successful and making a lot of money?"</i></p> <p><i>Key Informant, "They are not intimidated. They are really welcoming the idea. The woman is working so hard, at the end of the day the woman brings a lot of income. And its in bulk. The comment that I've heard is oh, 'my husband even likes it, because they pay me in bulk in the month and I can bring money' which is a good comment for GM.</i></p> <p><i>Interviewer, "Okay so maybe the women that are really doing well in their business, maybe men are even wanting that woman more? (Mhm) So maybe she has the ability to be more picky about who she chooses or? What do you think?"</i></p> <p><i>Key Informant, "Yes. Because she is out on her own. She has a lot of money. She is very particular about who she will choose. In that case, there will be a laid down criteria that he should be a man like this, before I will be able to see him."</i></p>	<p>There is a great sense of pride around a woman having her own career and having her own income in Ghana. Many women shared that they would not want to settle down until they have completed school or started working, data that this key informant grounds in her interview. Women that are well educated or have a good career including owning a business will have increased choice in the partner they will eventually marry. This data very strongly demonstrates autonomy and agency in this context.</p>

The ability to choose is defined as having real options, rather than only perceived options dictated by gendered spaces, cultural expectations or historical implications. (Kabeer 1994). It appears from this data that these participants have real options and the ability to make choices based on personal preferences and goals, which shows agency. When discussing choice, we must remember that we are interested in the inequality or ability to choose, not the differences in choices or preferences. Disempowerment is the denial of ability to choose by someone or something with power over the person, rather than the inability to perform based on laziness (Sen, Gita 1990). This first counterpart demonstrates strong data on the goal setting and decision-making capability of Ghanaian women, specifically the ways that women autonomously plan for their businesses, make choices about how and when to work, and the ways they set and achieve personal, family and career based goals.

Financial Independence

The second empirical counterpart of my empowerment definition is financial independence. In my interviews, I noticed that many of the women talked about having their own bank accounts, whether they were married or single. This seemed like a key piece of data to understand.

First, it is important to note that all women that work with Global Mamas have been required to open bank accounts upon starting work with the organization. Global Mamas then pays the women in checks. Therefore, whether I explicitly asked each woman whether she had a bank account, it is safe to assume that they do. Of the marital statuses, it is most interesting to understand how married and engaged women manage their bank accounts (because single or widowed women automatically keep their own, unless with a family member). See the table below.

Table 5: Bank accounts, personal or joint by marital status		
Demographic group: Marital Status	Data	Findings
Married	<p>Of the 10 married women, 7 of them said they have their own bank accounts and save money on their own. Two said they save with their husbands, and one did not clearly state how she does her banking. Therefore, 70% of married women save money on their own, separate from their husbands.</p> <p><i>I- Okay so when you're deciding what to spend money on and what to save, who helps you make that decision?</i> <i>P- Its my decision. How to do it. But I don't have to take money from the savings. That one I only buy sometimes. Taking the money and putting it down.</i> <i>I- Your husband does separate or you both together?</i> <i>P- Ah! He doesn't come into my business. He says that is your business, try to manage it yourself. But he helps me if I have an order, don't have money, then he'll help me. But I handle it.</i></p>	<p>-70% of married women saving on their own is significant. This establishes a norm for financial independence within this demographic sub-group.</p>
Engaged	<p>Both of the engaged women say they make decisions about their money themselves and save on their own.</p> <p><i>Interviewer, "Okay So what helps you decide how to spend the money or when to save it?"</i> <i>Participant, "I'm saving it"</i> <i>Interviewer, "So do you choose how to save it yourself or is there anyone you talk to?"</i> <i>Participant, "No I'm not doing it myself, but"</i> <i>Interviewer, "Okay, do you ask anyone for their ideas like your family or your husband or?"</i> <i>Participant, "About the savings?"</i> <i>Interviewer, "Uh huh, or do you decide on own?"</i> <i>Participant, "Okay first I'm deciding that if I'm working I have to save some money, so maybe in case of anything I can use the money."</i> <i>Interviewer, 'Okay do you save it with your fiancé or you save your own?"</i> <i>Participant, "Mine, I save it"</i> <i>Interviewer, "Okay, so you have control over it yourself?"</i> <i>Participant, "(laughs) yes"</i></p>	<p>-100% of engaged women save money on their own, separate from their fiancé. Similar to married women, this sub-group has an established norm of financial independence.</p> <p>-In this case I employed ethnographic methodology to establish myself as the outsider that wanted to better understand an action that the participant found normative. By exercising this method, I was able to draw out very specific responses to this question of personal banking and financial independence. What stands out in this data is that the participant finds it silly that I appear to not understand that she controls her own finances. Her responses suggest that it is normal or even expected that she has financial autonomy over the money she earns in her work.</p>

Building on these robust findings about financial autonomy, I wanted to further understand this variable by digging deeper into the types of responses that participants gave

relating to both saving and spending money. I analyzed the type of items and goals that participants identified as those they’re saving for as well as those they’re spending on. This adds another layer of detail to the financial independence indicator of empowerment.

I first began exploring this question through the demographic variable of marital status, but discovered that there is a second variable that may also be explanatory, age. Age and marital status seem correlated. On average, married and widowed women are older, while single and engaged women are younger. Therefore, age may play a role in how women think about spending and saving money. See the table below.

Demographic Group: Marital Status	Data- Spending	Data- Savings	Findings
Married	Married women spend over half (52%) of their expendable income on school fees for their children, 9 of 17 responses. The next 35% of responses are for business expenses such as paying workers, buying supplies and paying rent on their shop/workshop. Lastly, 11% of responses discussed buying bulk food to cook for the family	Married women (also older women) have big dreams they are saving for. The types of savings goals were evenly spread between business savings goals, personal savings goals and savings goals related to family and children. Some of the responses for savings include: moving to Accra to start a batiking school, sending children to university, buying a car and also building a house. One woman indicated that she had been able to save enough money to buy a shop stall and build a workshop through her work, and another saved enough money to build her family a house.	Spending: School fees account for over half of spending, followed by business expenses like paying employees and buying supplies. Savings: However, savings goals are equally split between business goals, personal goals and family related goals. This shows that women might like to save more of their money than they are currently able to do, or increase the funds they put into business rather than just school fees.
Single	- 83% of single women also report spending money on school fees, either for family members’ children or for themselves. -Buying bulk food for cooking -Paying rent on their shop -16.6%, donating to charity - 16.6%, trying not to spend any money at all (focus on savings)	Younger single women are saving for big dreams, mostly business oriented, such as wanting to build a large shop and buy sewing machines. Other dreams are for more personal goals such as sending themselves back to school. Older single women are saving money to help family members send their children to university, and building a house.	Spending: It is interesting that the majority of single women with no children even spend money on school fees. This establishes a norm of prioritizing school. Of those that send themselves back to school, they are often the same participants that discuss delaying marriage, as explored earlier.

Demographic Group: Marital Status	Data- Spending	Data- Savings	Findings
Widowed	Nearly all responses about spending money (75%) were related to children's school fees.	Savings goals are to expand their business, save for their children's higher education, and build a house.	It might be noteworthy to notice that both of the widowed women in my sample have children. Their savings and spending responses are similar to married women. Perhaps these similarities have to do with the fact that they are mothers.
Engaged	-One of the two engaged women in my sample already has children, and she cited her spending as being for the children's school fees. - The other tries not to spend any money, focusing on savings instead	The women with children has a goal for saving money to buy her own house, but has not yet been able to start her savings. The other engaged woman does not yet have children, and she has been saving to send herself back to school. For this reason, she says she tries not to spend on anything that is not absolutely necessary. She has been able to save 500 Ghana Cedis per month (about \$207 a month) ¹⁴ .	Spending & saving: This sample size is small, but it appears that there is an emphasis on savings over spending in this demographic group. These women are looking toward the future and would like to save up. However, for the woman with children, most of her income currently goes to school fees.

The main differences in savings and spending responses by marital status relate to other demographic indicators such as number of children and age. This indicates that women with more children (whether married, widowed, or engaged) tend to spend the majority of their income on family and children related expenses where single girls with no children still contribute to family expenses but also focus on putting money toward savings. A very high number of women in all four marital status groups discuss spending and saving money for their business, the highest being married women and widowed women. This may indicate that these two demographic categories are more settled into their work life and their business than the on average younger single and engaged women, and are therefore able to focus more on savings goals for their business. The fact that women in this sample are also saving towards personal

¹⁴ This currency conversion is current on date of drafting. http://coinmill.com/GHS_USD.html#GHS=500

goals like sending themselves to school, buying a car and building a house indicate financial autonomy to focus on their personal goals and dreams for a solid financial future.

Conclusion. The analysis highlights several interesting findings about business ownership and decision-making in Ghana. Data about autonomous decision-making shows that women in this sample are goal setters both for their personal life, their businesses and their families and children. Their ability to choose preference in a career, sometimes even in the face of financial challenges for paying for education shows very robust decision making power, which is often based on preferences such as enjoying the arts and doing beautiful, creative work. As for why they start businesses, women talk about enjoying the flexibility and freedom of being your own boss and also like to work from home. Owning their own business gives them the opportunity to make more money than they would by working for someone else because they make all of their own business decisions and control the finances. This shows the ability dream and act upon it, showing resources, agency and achievements. Further, considering whether unmarried women have intentionally chosen to delay their marriage and finding that of the engaged sub-set, 100% of women preferred to either complete school before getting married or save up some money before getting married shows robust results for autonomy and agency within my sample. Unfortunately, this sub-set of the sample is small so this only allows for drawing limited conclusions.

For financial independence, 70% of married women and 100% of engaged women have their own bank account separate from their husband or partner. These women control their own finances and make decisions autonomously about how they want to save or spend their money. This is a very robust finding and shows cultural and societal norms for women to have control over their financial assets even when married or engaged. This data shows that women make

choices about how to save and spend their money. It is interesting that there is some variance across the marital status sub-groups about savings and spending priorities. However, nearly all women whether married, engaged, widowed or single say the majority of their spendings go toward paying for school fees. After this expense, women discuss investing money into their business and daily expenses like food and transportation. Savings vary across marital status group, with savings for business being their highest goal for single women, married and widowed women sharing this goal with goals for their children. Overall, this analysis considers the ways in which women in Ghana are able to manage their decision making autonomously and finances independently. This analysis shows that the women in this sample *are* empowered women, by the definition of those two empirical counterparts.

Chapter 5: NGO Development Models and Women's Empowerment

My second analysis compares the two business models at Global Mamas, which are represented by two different work sites: Cape Coast is a contracted worker model where small business owners contract work for the NGO's clothing line, and PramPram is a direct employment model where the women work in house on Global Mamas machines to produce for the NGO clothing line. In order to understand the two models, I analyzed the women's responses about work (comparing the two business models), the NGO itself (positive and negative responses), training and services offered through the NGO, and why the women decided to join the NGO at either site.

Positives and Negatives of Global Mamas Business Models, The Participants' View

I was interested to better understand how participants talk about Global Mamas at the two work sites, considering both positive and negative responses. The following is a representation of the most interesting data and findings about the way participants discuss Global Mamas

Positives: At Cape Coast, 55% of all responses about Global Mamas had a positive connotation. The most frequent responses were: ability to better your skills (7 responses); receive bulk payments (5 responses); combining local jobs and Global Mamas jobs is very financially beneficial (4 responses); able to start saving since joining Global Mamas, including being able to build own workshop, buy own shop stall, and build own house (4 responses); able to better support family with school fees and other (3 responses); good trainings to go to (3 responses).

Interviewer, "How is your business different since you started with global mamas?"

Participant, "Then I didn't have a shop. I was doing it here (on the patio outside her house). So now, I have my own workshop.

Interviewer, "And how long ago did you get your shop stall?"

Participant, "5 years".

Interviewer, "And the shop?"

Participant, the shop too, 5 years."

Interviewer, Okay so after two years with global mamas, you had enough money saved to get both?"

Participant, "Yes!"

And another participant:

Interviewer, "Have your dreams/goals changed since before you worked with Global Mamas and after?"

Participant, "Ohhh, I am taking care of the children, the family, even though I will do it for my family member, but not as much as I can do it now. Now everything is fine, yes, I can take care of my mother, my sister's kids, the family members. I know I have it."

At PramPram, 35% of all responses regarding Global Mamas had a positive connotation. The most frequent responses were: ability to improve trade skills (13 responses); receiving support and a sense of community with their colleagues (5 responses); gaining consistent work and pay (3 responses).

Comparing the two work sites, the types of response vary widely. The only overlap in data is skills building, which does have the highest response rate for both groups. However, the Cape Coast group also lists a much wider selection of positive responses about Global Mamas, including many positive financial outcomes of working with the organization. Participants at PramPram did not mention any of these positive financial outcomes, but I must consider that PramPram has only been in existence for about 2 years when these interviews were conducted and Cape Coast was celebrating their tenth year, so perhaps PramPram participants had not yet had enough time to build their wealth and savings in the way that Cape Coast participants had. One standout of the PramPram model is the feeling of community and support amongst the women, which is not mentioned in the Cape Coast model. This might be an unexpected outcome of this type of 'factory' work as opposed to individual business work at Cape Coast.

Negatives: Of all comments made about Global Mamas, 14% were negative at Cape Coast and 13% at PramPram¹⁵. While the numbers are close, the types of complaints made vary greatly. At PramPram, the top three complaints in order of frequency are: You cannot set your own schedule, rest and work as you can in your own shop (3 responses); you can't bring your young children with you to work as you would if you were working in your own shop (2 responses); and you are paid monthly so there is no chance to work harder and earn more money if you need to, as you could by making more cloth or more dresses in your own shop (2 responses). These complaints all relate to the way that women envision themselves working as independent business owners, and are unable to do so when they are working for Global Mamas in PramPram.

¹⁵ You'll notice that these numbers only account for 48% of PramPram responses and 68% of Cape Coast responses. This is because the remaining percentages of responses regarding Global Mamas had neither a positive or negative connotation, rather a statement about work or process.

Interviewer, "Okay so if you had the choice, would you become a seamstress instead of a Quality Control Manager?"

Participant, "That's what I've been telling them but now here (PramPram), no. But outside, you see the way the Mamas are doing in Cape Coast? They take the things, send it to their house or send it to their shop and sew it. If I had that, I will go for it. Here that you come in here and sew, no, I don't want it that way. I prefer this than what they are doing but for me to be a seamstress I don't want it that way. I prefer to take it to the house."

In Cape Coast, the top three complaints are: payments are sometimes late by a month or two (4 responses); Global Mamas doesn't adjust their payments if the price of supplies needed for the work goes up, such as dye or thread, so the women lose the difference (3 responses); Global Mamas pays lower than market value for products (2 responses); Global Mamas does not supply the dye for batik but expects the women to get the exact same colors of dye every time. If they don't get the exact color, Global Mamas won't pay them for the batik (2 responses). Interestingly, all of the negative responses at Cape Coast relate to payment.

Comparing both sets of complaints, we see that Cape Coast participants are concerned with the way that Global Mamas does business with them, specifically the pay and way they are paid, while PramPram participants are concerned with their lack of agency and decision making power in their working life. This comparison suggests that women at Cape Coast are empowered to speak out about higher expectations of their pay per contracted job, where women at PramPram feel that they have lost some of their agency by coming to work with Global Mamas. The sense at PramPram is the women feel that if they want to continue being paid by this

organization, they will simply have to accept the terms, where at Cape Coast the women focus their energy on maximizing the best combination of Global Mamas jobs and private jobs to compliment their goals and business plan. There is a strong sense of feeling small and feeling some level of unhappiness with the status quo and having an inability to speak out about it.

Referring back to the three dimensions of empowerment, the PramPram women feel a lack of resources in the present (although this doesn't prevent them from dreaming about future resources, often a goal for going back to working on her own), and a lack of agency over bargaining and negotiation for reaching their best achievement or outcome. While this is not likely a case of *disempowerment* as defined by Sen, the denial of ability to choose by someone or something with power over the person, it is definitely a model focused on employment rather than empowerment (Sen 1990). As discussed by Brown and Kalegonkar, making decisions on behalf of your constituents simply because of a lack of resources or time is not valid, and raises serious concerns for sustainability and accountability (Brown and Kalegonkar 2002).

NGO Training Models, Global Mamas

Since I found that training and skills building were the highest positive response for both Cape Coast and PramPram worksites, I was interested to learn more about the ways that women interact with this aspect of the organization. The main difference that jumps out of this section of data is that the women at PramPram gain skills by coming to work in the global mamas office on a daily basis. The types of skills they cite make up a few different categories: basic work skills (hard work, neatness, quality), skills that pertain to their trade (new stitches, new patterns, measurements for the seamstresses and new stamp designs, dye blending for batikers) and specific skill sets like computer literacy, marketing, packaging and exporting goods. There is little to no discussion of additional skills the women wish to learn or trainings that they would

like to see hosted by the organization. This may be attributed to the fact that this business model teaches on the job as opposed to teaching through formal training classes.

In Cape Coast, the discussion of skills and training is very different. Not only do the women mention learning the types of skills that the PramPram women cited above, but they also attend trainings hosted by the organization and have specific ideas in mind that they voice as other opportunities for trainings. The trainings that they attended include: business strategies, health talks, stress management, book keeping, computer skills, fair trade certification, financial management, product quality. In addition to these, women mentioned wanting to have more trainings on computer skills, more trainings for book keeping, time management, and trade specific skills like de-waxing for the batikers and dress pattern making for the seamstresses.

Comparing these two models with a lens on training points out the way that women at each site view themselves in relation to Global Mamas and the way in which they frame their expectations for how Global Mamas might invest in them. The women at PramPram very much speak as employees, i.e. women that come in 40 hours a week and make products for a company. They have learned skills that will be useful to them in their future dreams of going back to their own shops (or starting a shop for the first time) but they do not generate much discussion around potential additional training and skill building. The women at Cape Coast, on the other hand, have experienced training in a more empowering way. They often come to the organization as a group to voice interest in certain training topics, and Global Mamas works with them to design trainings to meet their needs and interests. There is also the additional layer of training that is supported and nurtured at Cape Coast that doesn't exist at PramPram, the business owner skillset. From an empowerment: resources, agency and achievements perspective, the Cape Coast model allows women business owners to advocate for themselves and their needs, while accessing a

stream of stable income for their businesses. The PramPram model seems better suited for a woman that wants to learn how to improve her skillset in the sewing or batiking trades, but the work will not necessarily support her dreams of being a business owner.

Interviewer: Okay. So how do you think its different working at GM than it would be working on your own?

Participant: There is a big difference. For me, I earn a lot from working in my own shop. If I work really hard for a week, sewing about 5 dresses, I will earn about 100 Cedis. And GM here its not like that. You're going to work for the whole month, and then yea. And then in my work, if I am tired, I can rest. If I am not feeling well, I can stay home. Here it is not like this.

Interviewer: Which one do you feel is better working for, on your own or GM?

Participant: Yes, but I still think working on my own is better .Its better working on my own, but if I want to learn something, you don't think about that.

Self Selection into NGO Programs

Following the analysis of training and skills opportunities at Global Mamas, I was curious to learn more about why women at the two sites joined the organization. At PramPram, of nine participants, five of them cited opportunities to learn skills for their trade as the main reason for joining Global Mamas. An additional three said that Global Mamas was more consistent or a nicer employer than the jobs they were previously doing (restaurant, street selling, own shop). One additional participant said that she believed that it would be a better income for her children, and one was unknown.

At Cape Coast, seven of nine participants cited income related reasons for joining Global Mamas, including more money, more consistent money, and bulk payments rather than partials from local customers. One woman said she wanted to learn new patterns and colors, and another said her family wanted her to join.

Comparing these two job sites, 77% of Cape Coast participants listed income generation or consistency reasons for joining Global Mamas compared to a 44% response for PramPram. 55% of PramPram participants joined Global Mamas to learn new skills, where only 11% of Cape Coast participants cited that reason. This analysis highlights the different opportunities that each of the two Global Mamas business models offers to women, from their perspective.

Conclusion. Analysis 2 offered some very interesting perspectives on the ways that local women interact with the NGO Global Mamas. Data in business model 1 shows that women are able to greatly increase their income with GM; independently utilize greater access to capital to achieve personal, family and career goals. GM is a tool they can utilize and more work equals more money. Women express happiness with their business success in this model.

Data for business model 2 does not show a great increase in income generation ability, which is a source of dissatisfaction for the women. The region in which this model is offered does not have diversity of income generating opportunities, which demonstrates a lack of the first dimension of empowerment- resources. This is a societal or regional lack of resources, not a lack of resources as it refers to the NGO. This model does offer more on-the-job skills training than business model 1 does, however, and women express a desire to utilize these improved skills in their independent businesses in the future.

Question one showed that women at Cape Coast are empowered through all three dimensions: resources, agency and achievements, where conversely, PramPram women are lack

a diversity of resources, have agency over decision making in their personal lives but not when working for their employer, and their achievements are achievements collected by their employer more so than by themselves. Question two highlighted the different types of training that women access at both sites, and showed that Cape Coast women receive an additional element that PramPram women do not, business skills. Question three takes this analysis deeper by showing the expectations of women at both sites upon joining Global Mamas, which further displays that there is great variance in the way that women approach Global Mamas within the two business models.

Employing a GAD critique to this NGO, we see that it is unlikely that Global Mamas has considered the assumptions they made when designing these two business models. I argue that if the two models were offered in the same region, allowing women to self select into the program that best fit their needs-- whether flexibility and increased income (business model 1) or stable income and trade training (business model 2)-- this would more effectively offer women's empowerment outcomes. However, the fact that the two business models are implemented in different regions of the country, women in each location simply have the option to join the model available to them or not join at all. Unfortunately, the PramPram model is located in a more rural location where women have very limited income-generating opportunities. This may have the unintended consequence of women that would otherwise not choose to be an employee of a NGO coming to work with Global Mamas PramPram because they have limited other choices for work.

As it stands now, Global Mamas is rather offering employment than empowerment activities in the regions where they exclusively offer business model 2. If this is the direction the NGO wishes to continue, it would be best to rework their marketing, recognizing the pre-existing

empowered decision making status of women in Ghana and frame their work as employment rather than empowerment. However, if a refocus back to women's empowerment programs is the priority of the organization, this could be achieved by implementing a GAD feminist theoretical model to assess their impact as well as outcomes of business model 2.

It is clear, through a GAD lens that Global Mamas did not include local women's ideas when designing and implementing the PramPram model. GAD theorists would critique this as a WID approach, expecting that simply getting women into women centered programs would be enough, but it falls short of being truly empowering. The Cape Coast model, on the other hand, was designed in partnership with local women ten years ago, bringing several local women leaders to the table to discuss the design of the new organization. We can see the longstanding benefits of this approach still today in the Cape Coast model. Moving forward, I would recommend that Global Mamas seriously consider implementing a program evaluation that considers impact not just output and analyzes the empowerment indicators that they set out to achieve. From there, the NGO could design new and innovative ways of framing their work.

Chapter 6: Conclusion

Summary

In this study, I set out to investigate the ways that a local NGO in Ghana was working to meet its mission of empowering women through fair trade in the textile industry. Utilizing feminist theory, primarily gender and development and ethnographic approaches, I designed a qualitative research study to better understand the ways in which the women affiliated with Global Mamas experience this organization, the ways it interacts with their businesses, goals, and finances, as well as the way that women in Ghana think about work, saving money, decision making, marriage, and independence.

My sample size was not large enough to draw conclusive evidence in a few areas, especially all marital statuses and education levels. However, I do believe that this sample is representative of the population of women working with Global Mamas as a whole. I interacted with women at Cape Coast on a much deeper level, spending time with them in their shops and getting to know their families. I have a greater understanding of the organization in Cape Coast, as I spend a great deal more time at this office, but I did make a strong effort to ask questions and understand the office at PramPram as well.

My findings call into question the assumption that business ownership and working with Global Mamas brings empowerment to women, in several ways. The data about why women business owners started their businesses, the way they make their decisions, and the way they manage their finances shows a population of women that are empowered. The challenge to the assumption that business ownership or Global Mamas empowers women becomes more clear when we dig deeper into the roots of empowerment. Were the women empowered to make choices, gain independence and agency after they established their own business or after they

joined Global Mamas? In Ghana, the answer is no, the women were empowered with resources, agency and achievements before either of these events occurred. Rather, women in Ghana had the agency and choice to decide their career path and to start their own business prior to interacting with Global Mamas. All of the women in the Cape Coast model had their own business up and running far before joining Global Mamas. Adding Global Mamas work to their business was a choice, and they manage this aspect of their business in the way that works best for them. This shows empowerment to bargain, negotiate and analyze resources and utilize agency. Women's responses regarding the decision to start their own business shows that they were empowered to dream, choose, and act independently from an early age. This also speaks to culture of business ownership for women, where it is normative for a woman to branch out on her own in an income generating activity.

Global Mamas has not made clear in their marketing that they have entered an economy where women are already empowered to run their own businesses, and that their contribution is giving access to international markets and higher income. Rather, they work from the common NGO assumption that international NGOs can come into developing countries, where women are inherently not empowered (or even disempowered), and can therefore make the change to empower women that would otherwise not have the opportunity of autonomy and independence.

The majority of women in the PramPram model also had their own businesses prior to joining Global Mamas. However, there is an element of lack of bargaining power in this second model when it comes to decision-making and agency. The organization has power over the women employees in influencing the way they work, when they work and how they work, thus taking away the empowering elements of autonomous decision making. This is at the very nature of designing a program that directly employs women.

NGOs like Global Mamas fall into the group of organizations that perpetuate the efficiency approach of empowering women because they women will help drive the economy, tapping into capitalism as a means for development. With capitalism comes new and evolving types of patriarchy and inequality, especially for women living in the global south. Gender and development theory points out that development and economic empowerment is driven by the imperative need for social justice, equality and human rights, thus combatting the approach that women are the simply next vehicle to deliver development to the 'backwardness' of the global south. The efficiency approach is appealing to large funders and international actors like the World Bank, IMF and even the United Nations, but feminists have been fighting for a more gendered approach to development and women's empowerment for decades. In order to be more effective, Global Mamas must take a critical look at their programs from a feminist perspective and redesign their models with the women they aim to serve sitting at the table.

Attempting to understand empowerment in an academic setting is based largely on grasping the underpinnings of theory and definitions, while operationalizing empowerment concepts on the ground is a great deal more complex. The realities of gender and development work for practitioners is more than defining and understanding concepts, it includes understanding socially constructed representations of gender, historical contexts, goals and aims of the community you're working with, as well as true understanding and implementation of monitoring and evaluation. This project brings to light the complexities of implementing an internationally based women's empowerment program through an NGO framework, and highlights all of the ways that we cannot reduce true GAD work to a set of concepts or expected outcomes. I've learned a great deal about the challenges in this field throughout this study, and feel that this through this experience I was able to advance my understanding of the academic

and theoretical methodologies within the gender and development field, the ways in which international policy makers interact with the academic sector (or don't) and the realities of GAD work on the ground within an NGO program.

There are several opportunities for further research that come out of this study, primarily investigating the pre-existing empowered decision making capitol that Ghanaian women possess, by asking *why*. Approaches like Esther Duflo and Abhijit Banerjee's random control trial methodology would be very interesting in a study like this, perhaps resulting in more rigorous results and informed conclusions. Going beyond the how and exploring the why of this case study would further define women's empowerment and entrepreneurship in the context of Ghana. One key opportunity for improving women's empowerment programs could be achieved by exploring ways for NGOs to better work in partnership with national governments, specifically ways to scale up successful women's income generation opportunities.

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Footnotes

¹ This includes the employment sector or all income generating activities like entrepreneurship and NGO programs like Global Mamas

² Moghadam 2010.

³ For the purposes of this study interested in women's employment and entrepreneurship, I focus only on gender mainstreaming in the employment sector.

⁴ Found online here: <http://www.youtube.com/watch?v=KEYuO21h6kc>

⁵ More about these sampling approaches here:

<http://www.ccs.neu.edu/course/is4800sp12/resources/qualmethods.pdf>

⁶ One of my interviews was conducted with two women together, which has been counted as one interview, but two participants. Their responses are both accounted for in the data. This results in 20 interviews, 21 participants.

⁷ This interview is treated as a key informant interview, with the data utilized to triangulate interview data from the other 20 participants. Therefore, she does not show up in the demographic data, leaving my full sample size at 19 interviews, 20 participants

⁸ Best practices on how to get the most of ATLAS.ti tools were learned from resources like Suzanne Friese's *Qualitative data analysis with ATLAS.ti*.

⁹ These codes, as discussed above, were thoughtfully created to capture elements of empowerment, decision-making and interaction with the NGO.

¹⁰ All data cited in Chapters 4 and 5, unless otherwise cited, was collected from interviews conducted by C. Fulp in Ghana during the period of July 30, 2012 and September 10, 2012. Due to confidentiality protocol approved by the IRB at University of Washington, no identifying

information is shared in this thesis including real names, initials or exact dates of the interviews in which the data was collected.

¹¹ I think this is because the goal for returning to school was mentioned so often by the same person in the long term that it overshadows other goals like having own shop in future, which is mentioned twice out of 9 quotes.

¹² Note, of those that discuss becoming a business owner, all of the 11 Cape Coast sample are represented as business owners and 66.6% of the PramPram sample (6 out of 9) are also represented as business owners. This subset of the PramPram sample have their own shops as well as work for Global Mamas as employees.

¹³ This participant has finished Senior Secondary School and taken a post-graduate management certificate.

¹⁴ This currency conversion is current on date of drafting.

http://coinmill.com/GHS_USD.html#GHS=500

¹⁵ You'll notice that these numbers only account for 48% of PramPram responses and 68% of Cape Coast responses. This is because the remaining percentages of responses regarding Global Mamas had neither a positive or negative connotation, rather a statement about work or process.

Appendices

Appendix I: Interview Guide for Women Batikers/Seamstresses, at Global Mamas - Prampram Office

1. I am interested to learn about your work with Global Mamas!
 - a. What kind of work do you do here?
 - b. How long have you been doing that work (batik/seamstress) with GM?
 - c. And before GM?
 - d. What made you decide to start this work?
2. Please tell me a little more about your background.
 - a. What level of schooling did you complete?
 - b. Do you have any kids? How many?
 - c. Do you pay school fees for any kids to attend school? If so, what level school?
 - d. Are you married?
3. How did you learn about Global Mamas?
4. What made you decide to come to Global Mamas to work for them?
5. What have you learned from Global Mamas so far?
6. Have you ever owned your own shop or business before working with Global Mamas?
7. Where have you worked before Global Mamas? What kind of job was it?
8. I am interested to know how GM is different or the same as other jobs you've had.
 - a. How is this job different?
 - i. Financially?
 - ii. Structure?
 - iii. Job Security?

- b. How is this job similar?
9. I would like to know more about your goals for this work.
 - a. Why do you do this work?
 - b. Are you saving money for anything in particular? If so, what are you saving your money for?
 - c. Which job, GM or a job you had before, will help you achieve your goals for your career and your life?
 - d. What would you like to be doing in 5 years in your life overall?
 - e. How about in 5 years in your career?
10. If not married, why? (Are you waiting until later, you've decided to be a single woman, or other reason?)
 - a. Does this decision have anything to do with your goals for career, financial, or decision making independence?
11. Does anyone else help you make decisions for what type of work to do?
 - a. Whom?
12. In what ways do they help you make those decisions?
13. Do you think there are certain careers that women should have? If so, what kinds?
14. How about men, are there certain careers just for men? If so, which kinds? Why?
15. How do you decide what to use your income on?
 - a. Does anyone help you make those decisions? Whom?
 - b. In what ways do they help you make those decisions?
16. How do other women in your family work outside their homes?
 - a. What type of work do they do?

17. Tell me a little about your experience starting to work here.
 - a. What has been difficult for you in coming to work at GM?
 - b. How have you overcome those challenges?
 - c. What has been easy for you in coming to work at GM?
18. In what ways has working with Global Mamas changed your goals or helped you make new goals?
19. How do you feel about working with Global Mamas?
20. Is there anything else you would like to add?
21. Thank you!

Appendix II: Interview Guide for Women Entrepreneurs at Global Mamas- Cape Coast Office

1. I am interested to learn about your business!
 - a. What kind of business do you have?
 - b. How long have you been running this business?
 - c. Did you batik/sew before opening your own shop? For how long?
 - d. Do you have any partners in the business? If yes, whom?
 - e. How many people are working for you? And apprentices?
 - f. What made you decide to start your business?
2. For your background-
 - a. What level of schooling did you complete?
 - b. Are you married?
 - c. Do you have any kids? How many?
 - d. Are you supporting school fees for any children to attend school? If so, what level school?
 - e. What is your age?
3. How did you learn about Global Mamas?
4. How did you decide to come work with Global Mamas?
5. What have you learned from Global Mamas so far?
6. Do you go to either one on one or group trainings with Global Mamas?
 - a. If so, what additional kinds of things would you like to learn?
7. I would like to know more about your goals for this business.
 - a. Have your dreams for this business changed over time, since before you came to GM and to now?

- b. Why do you do this work?
 - c. Is there anything in particular that you plan to spend your earned money on?
 - d. What would you like to be doing in your life in 5 years?
 - e. And in your business in 5 years?
8. If not married, why?
 - a. Does this decision have anything to do with your goals for career, financial, or decision making independence?
 - b. Do you plan to have children?
9. How do other women in your family have businesses?
10. How do other women in your family work outside their homes?
 - a. What type of work do they do?
11. What job does your husband do?
 - a. Who is the primary wage earner?
 - b. Does that person make more decisions about how to spend money?
12. Does anyone else help you make decisions for how to run your business? Whom?
13. In what ways do they help you make those decisions?
14. How do you decide what to use your income on?
 - a. Does anyone help you make those decisions? Whom?
 - b. In what ways do they help you make those decisions?
15. Tell me a little about any challenges you've faced in starting a business-
 - a. What has been difficult or easy for you in starting this business?
 - b. How have you overcome those challenges?
16. In what ways has GM changed your goals for this business, or kept your goals the same?

17. In what ways is your business the same or different since you came to GLOBAL MAMAS?
18. Has your business grown since you started working with GLOBAL MAMAS?
 - a. Do you want it to grow? Why or why not?
19. How do you feel about Global Mamas?
20. Is there anything else you'd like to add?
21. Thank you!