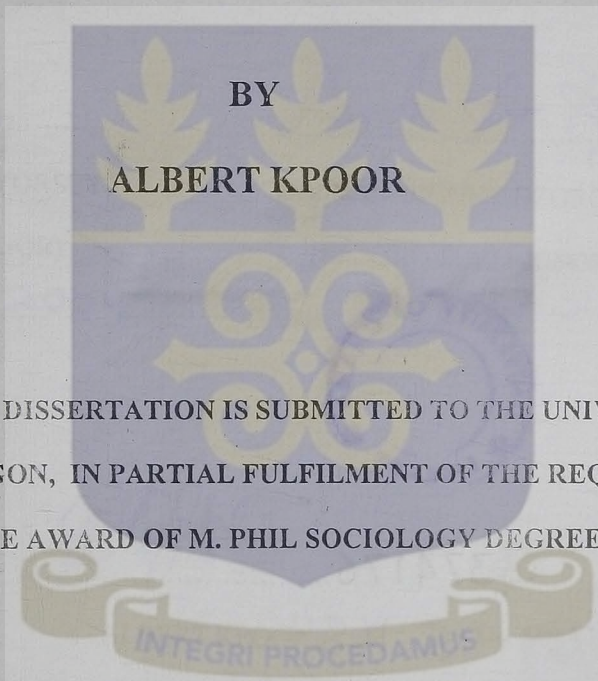


**THE COPING STRATEGIES OF SINGLE PARENTS: A
STUDY OF FEMALE HOUSEHOLD HEADSHIP
IN ACCRA**

**BY
ALBERT KPOOR**

**THIS THESIS/ DISSERTATION IS SUBMITTED TO THE UNIVERSITY OF
GHANA, LEGON, IN PARTIAL FULFILMENT OF THE REQUIREMENT
FOR THE AWARD OF M. PHIL SOCIOLOGY DEGREE.**



JUNE, 2003

DECLARATION

I declare that this dissertation is the result of my own research work carried out in the Sociology Department under the supervision of Professor Clara Fayorsey and Dr Dan-Bright Dzorgbo.

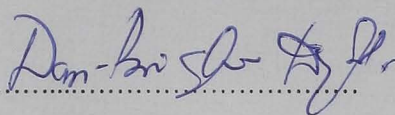
References made in this research work have however been fully acknowledged.



.....
PROF. CLARA FAYORSEY

(FIRST SUPERVISOR)

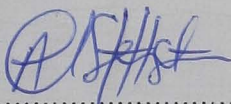
Date... 28-7-2004



.....
DR. DAN-BRIGHT DZORGBO

(SECOND SUPERVISOR)

Date... 26/07-04



.....
ALBERT KPOOR

(STUDENT)

Date... 26/07/04

DEDICATION

This study is dedicated to my mother Florence Dansoah, my auntie, Eva Ahenkorah and to my sister and brothers with whose love and care I have been able to come this far.



TITLE	PAGE
DECLARATION.....	i
DEDICATION.....	ii
LIST OF TABLES.....	vii
LIST OF FIGURES.....	viii
ACKNOWLEDGEMENTS	ix
ABSTRACT.....	x
CHAPTER ONE: INTRODUCTION AND METHODOLOGY.....	1
1.1 Introduction.....	1
1.2 Statement of Problem.....	5
1.3 Rational of the Study.....	6
1.4 Objectives.....	7
1.5 Definition of Concepts.....	7
1.6 Research Method.....	9
1.6.1 Research Instruments.....	9
1.6.2 Data Collection Procedures.....	10
1.6.2.1 The Survey.....	10
1.6.2.2 The In-depth Interview.....	10
1.6.3 Study Area and Sampling.....	11
1.6.4 Target Population.....	14
1.6.5 Data Processing and Analysis.....	14

1.6.6	Problems Encountered in the Field.....	15
1.6.7	Limitations of the Study.....	16
CHAPTER TWO: LITERATURE REVIEW.....		17
2.1	Introduction.....	17
2.2	Trends in Other Parts of the World.....	17
2.3	Factors That Account For Single Female Parenthood and Female Headship.....	19
2.4	Problems.....	28
2.5	Coping Mechanisms and Strategies.....	33
2.6	Conceptual Framework.....	46
CHAPTER THREE: STUDY AREA.....		50
3.1	Introduction.....	50
3.2	Accra.....	50
3.2.1	Geographical Location.....	50
3.2.2	Population.....	51
3.2.3	Historical Background.....	51
3.2.4	Development of the Area.....	51
3.2.5	Political Organisation/Administration.....	53
3.2.6	Religious Activities.....	54
3.2.7	Economic Activities.....	54
3.2.8	Social Infrastructure.....	55
3.3	Selected Survey Areas.....	58
3.3.1	Maamobi.....	58

3.3.1.1 Geographical Location.....	58
3.3.1.2 Population.....	58
3.3.1.3 Brief History.....	58
3.3.1.4 Religious Activities.....	59
3.3.1.5 Economic Activities.....	59
3.3.1.6 Social Infrastructure.....	60
3.3.2 New Dansoman.....	62
3.3.2.1 Geographical Location.....	62
3.3.2.2 Population.....	62
3.3.2.3 Brief History.....	62
3.3.2.4 Religious Activities.....	62
3.3.2.5 Economic Activities.....	63
3.3.2.6 Social Infrastructure.....	63
3.3.3 Roman Ridge.....	64
3.3.3.1 Geographical Location.....	64
3.3.3.2 Population.....	65
3.3.3.3 Brief History.....	65
3.3.3.4 Religious Activities.....	65
3.3.3.5 Economic Activities.....	66
3.3.3.6 Social Infrastructure.....	66
 CHAPTER FOUR: DATA ANALYSIS.....	 68
4.1 Introduction.....	68
4.2 Socio-Demographic Characteristics.....	68
4.3 Socio-economic Factors that account for Single Female Parenthood.....	81

4.4	Social Support.....	88
4.5	Decision Making.....	121
4.6	Challenges.....	126
CHAPTER FIVE: SUMMARY AND DISCUSSION OF FINDINGS.....		131
5.1	Introduction.....	131
5.2	Summary and Discussion of Findings.....	131
CHAPTER SIX: CONCLUSION AND RECOMMENDATIONS.....		141
6.1	Introduction.....	141
6.2	Conclusion.....	141
6.3	Recommendations.....	142
BIBLIOGRAPHY.....		145
APPENDIX A.....		162
APPENDIX B.....		171

LIST OF TABLES

	PAGE
Table 1	Age Group of Respondents..... 69
Table 2	Occupation of Respondents..... 70
Table 3	Number of Children of Respondents..... 79
Table 4	Responses on Factors responsible for Single Parenthood and Reasons given by Respondents..... 81
Table 5	Responses on Who Provides Children's Needs..... 93
Table 6	Responses on Who Pays Household Rent and Utilities... 94
Table 7	Occupational Income of Respondents and Responses on Who Provides Children's Educational Needs..... 99
Table 8	Occupational Income of Respondents and Responses on Who Provides Children's Health Needs..... 100
Table 9	Occupational Income of Respondents and Responses on Who Pays Rent..... 101
Table 10	Occupational Income of Respondents and Responses on Who Pays Electricity Bills..... 102
Table 11	Occupational Income of Respondents and Responses on Who Pays Water Bills..... 103
Table 12	Educational Level of Respondents and Responses on Who Provides Children's Educational Needs..... 105
Table 13	Educational Level of Respondents and Responses on Who Provides Children's Health Needs..... 106

Table 14	Educational Level of Respondents and Responses on Who Pays Rent.....	108
Table 15	Educational Level of Respondents and Responses on Who Pays Electricity Bills.....	109
Table 16	Educational Level of Respondents and Responses on Who Pays Water Bills.....	109
Table 17	Household Activities of respondents.....	118

LIST OF FIGURES

Figure 1	Monthly Income of Respondents.....	72
Figure 2	Educational Level of Respondents.....	74
Figure 3	Religious Affiliation of Respondents.....	76
Figure 4	Ethnicity of Respondents.....	78
Figure 5	Respondents' Major Source of Income.....	89
Figure 6	Responses on Whom some Children of Respondents are Living with.....	113
Figure 7	Residence of Respondents.....	116
Figure 8	Responses on Who Assists Respondents in Household Activities.....	120
Figure 9	Responses on Whether Respondents Make Major Decisions.....	122

ACKNOWLEDGEMENTS

I am very to thankful and grateful to the Almighty God for the strength and ability He gave me to work on this thesis.

My sincere gratitude also goes to Prof. Clara Fayorsey, my main supervisor whose priceless knowledge, tireless corrections, guidance and long suffering has led to the completion of this work. My heart felt gratitude goes to Dr. Dan-Bright Dzorgbo who is my second supervisor for his invaluable knowledge and priceless suggestions through out this work.

I cannot also forget my auntie, Miss Eva Ahenkorah and my mother, Florence Dansoah through whose financial sacrifice this MPHIL programme has been made possible. I express my gratefulness to them.

I wish to express my gratitude to my Uncle, Kwabena Ofori, Pastor Effah Kojo and Evelyn Anim for their encouragement and prayer support through out this work.

Finally, I am grateful to the respondents for their cooperation during the data collection. I say God bless them.

To God be the Glory.

ABSTRACT

This study investigates the coping strategies of single female parents in Accra. Single female parents within Maamobi, New Dansoman and Roman Ridge areas in Accra were interviewed through in-depth interviews and a survey. Specifically, the study sought to find out the socio-economic factors that account for single female parenthood, how single female parents economically support their households, examine social support mechanisms for single female parents and whether they make major decisions in their households.

The major findings are that divorce is principally responsible for single female parenthood due to mainly the infidelity of husbands. In the absence of men (husbands), single female parents through earning incomes which are although low, bear the bulk of responsibility in the maintenance of children and the household in addition to making major decisions. The fathers of the children of single female parents mostly do not assist the women in the maintenance of children. In situations where children's fathers assist the women, they mostly do so occasionally. Kin of single female parents on the other hand mostly assist the women with housing and household chores. The study thus concludes that single female parents are to a large extent heads of households.

Finally, the study offers recommendations such as improving the educational and income generating potential of women through sound macro economic policies and programmes by the government and NGOs respectively and the enactment of relevant laws by parliament to ensure that single female parents receive child support from their children's fathers among others.

INTRODUCTION AND METHODOLOGY

1.1 INTRODUCTION

The family worldwide is recognized as the basic social unit. It forms the baseline of all economic, social, religious and political organization within any community. With increasing social change brought about by modernization and commercialization, structural and functional modifications have taken place within the Ghanaian family. Notable among these changes is the emergence of a new form of single parent families: single male parent families and single female parent families. These families may be formed through desertion, separation, divorce, transfer/migration, and death of a spouse or by having children while single. Of concern to this study is the emergence of single female parent households.

In Ghana, twice as many female parents are single as compared to their male counterparts. According to the Ghana Demographic and Health Survey of 1998 (GSS and MI, 1999), 12 percent of women are widowed, divorced or not living together with their partners as compared to 6 percent of men. This gender imbalance may be attributed to the responsibility for the care of children, which is increasingly becoming that of the woman (Bleek, 1975).

It is important to distinguish the family from a domestic group, which refers to persons occupying a particular dwelling. A domestic group may be a family but not all domestic groups are families.

Similarly a household may be a family but not all households are families. Anthropologists usually refer to the term household as the basic unit of society involved in production, reproduction, consumption and socialization (Fayorsey, 1995).

According to the United Nations, a household should be considered on the basis of arrangements made by persons, individually or in groups for providing themselves with food and other essentials for living.

In line with the United Nation's criteria, the Ghana Population Census of 1984 considered a household as consisting of a person or a group of persons, who live together in the same house or compound, share the same house keeping arrangements and are catered for as one unit (Government of Ghana, 1981: 19). Thus in local parlance, Ghanaians refer to the household as people who "eat from the same pot" (Nukunya, 1992a: 47). Members of the household are therefore not necessarily related through blood or marriage and include persons like friends, domestic assistants and lodgers. There may however be relations or other kin like brothers, nephews, uncles, and aunties among others.

The Ghanaian kinship system, which plays a critical role in the organization of the family, in marriage, the household and in the society at large, has been found to be of great significance in household headship formation (Ardayño-Schandorf, 1994). In traditional Ghanaian Society the head of the household is used generally to refer to the oldest male in the household. In certain cases the household head may not be co-

resident, but residing elsewhere. He is however consulted in all major decisions by either the nuclear or extended family.

The one who is generally responsible for the up keep and maintenance of the household on a day to day basis and who has the power to make major decisions within the household is considered as the head.

With the absence of a partner, single female parents usually have the sole responsibility for ensuring the economic wellbeing of their household in addition to making major decisions thus assuming headship status. It is important for a distinction to be made between single female parenthood and female household headship. Single female parents who have no means of looking after themselves and their children are not necessarily heads of their households. This is especially the case of young unemployed adolescent mothers. They and their children usually live in, and are cared for in the household of their parents or the extended kin (GSS, 2000).

Women as heads of their households is of serious concern. This is because with the responsibility for ensuring the well being of the household, women relative to men are disadvantaged in accessing society's economic resources and opportunities. Also women as household heads affect both the utilization and disbursement of resources within the household and network of the exchange of resources within households (Lloyd and Gage-Brandon, 1993; Haddad, 1990; Bruce, 1989).

It has been revealed that in every country at least 70 percent of households that are made up of only one adult with children are female headed (Kishor and Neitzel,

1996). In Ghana, female headed households account for a higher proportion of urban than rural households. The Ghana Demographic and Health Survey of 1998 (GSS and MI, 1999) has indicated the 37 percent of households are female headed, with a slightly larger proportion of females heading households (39 percent) in Urban than in rural households (35 percent).

Kishor and Neitzel (1996) have revealed that among twenty Sub-Saharan African Countries, Ghana ranged highest in female headed households (37 percent). Circumstances that lead to female headship have become more common: as a result female headship is now relatively prevalent in many countries. Studies have shown that desertion, separation, divorce, widowhood, Polygyny, migration of men and single female parent hood are some of the circumstances that lead to female headship (Fayorsey, 1995; Abu, 1983).

When the earlier definition of household headship, as the person who is generally responsible for the upkeep and maintenance of the household on a day-to-day basis and who has the power to make major decisions is applied it reveals that women in formal unions are also becoming household heads. According to Ardayfio-Schandorf (1994), married women form between 32 to 34 percent of female headships in Ghana. Of concern to this study however is single female heads of households. These women as already noted are disadvantaged in terms of their access to assets and resources. The emerging role for single female parents and female heads is thus a challenge not only to them as women but their entire household. This study thus purports to find out the mechanisms or strategies used by these women to cope as household heads.

1.2 STATEMENT OF PROBLEM

Single female parenthood and households headed by females have become an important phenomenon in the last half of the twentieth century worldwide. Ghana is no exception to this phenomenon. According to the Ghana Living Standards survey Report of the fourth round (GSS, 2000), 9.4 percent of households contain one woman living with one or more children. The report also indicated that one in every three households in Ghana has a female as the head of the household.

Bukh (1979:43) has stated that in relation to male heads of households, female heads of households are in a disadvantageous and inferior position, since the head has to cope with subsistence responsibilities and yet her access to resources is poor and limited.

Single female parents and female headed households also tend to have fewer adults and a high number of children which increase their social and economic burdens (Lloyd and Brandon, 1991; Ardayfio-Schandorf, 1994; Gyekye, Arthur and Dankwa, 1996).

The problem of single female parents in supporting their households is exacerbated in developing nations such as Ghana. This is because the extended family that used to absorb unmarried women with children has been weakening (Nukunya, 1992a; Ardayfio-Schandorf and Amissah, 1996).

Much of the expansive body of literature has focused on the difficulties that single female parents and female heads of households face. What is less obvious though, is a

thorough study on how single female parents and female heads of households cope. The interest of the study thus lies in the various mechanisms or strategies these women adopt for their everyday survival and that of their households in the absence of their male partners (husbands).



1.3 RATIONALE OF THE STUDY

In Ghana, evidence points to an increasing trend in the incidence of single female parenthood and female headship over the last three decades. According to the 1960 population census (Government of Ghana, 1971), the proportion of female headed households was 25.75 percent. This increased to 28.66 in the 1970 population census (Government of Ghana, 1975); showing an increase of 2.91 percent, within a period of ten years. The 1984 population census indicated that the proportion of female headed households was 28.7 percent (Government of Ghana, 1987). In 1989, the Ghana Living Standards Survey Report (GSS, 1989) revealed that 32 percent of all households were being headed by females, whilst the 1993, Ghana Demographic and Health Survey indicated that 37 percent of households were being headed by females (GSS and MI, 1994). The subsequent Ghana Demographic and Health survey of 1998 also revealed that 37 percent of households are female headed (GSS and MI, 1999). Currently the Ghana Living Standards Survey Report of the fourth round (GSS, 2000) has indicated that one in three households in Ghana have a female as the head of household.

As their numbers are increasing, it has become imperative to investigate the factors responsible for single female parenthood and female headship, their disadvantaged socio-economic situation and coping mechanisms.

Also less research has been done on single female parenthood in relation to Female headship in Ghana. Thus this work will serve as a contribution to the literature.

Furthermore, the findings of this work, it is hoped will serve as a guideline to policy makers to fashion out intervention programmes to ameliorate the plight of single female parents and female heads of households.

1.4 OBJECTIVES

The major objectives of this study include the identification of single female parents, socio – economic factors responsible for single female parenthood, their coping mechanisms or strategies and whether they make major decisions in the household.

Specifically the objectives of the study are to:

- a. Identify the socio-economic factors responsible for single female parenthood.
- b. Determine how single female parents economically support their households.
- c. Identify and examine social support mechanisms for single female parents.
- d. Determine whether single female parents make major decisions in the household.
- e. Make recommendations for policy makers based on the findings of the study.

1.5 DEFINITION OF CONCEPTS

There is the need to define concepts in a study to guide the researcher into specific areas of interest to enable him come out with results that meet the set objectives, as

well as to guide the reading audience to appreciate issues being discussed to minimize doubts that may arise, with the concepts left vague.

Concepts requiring definition in this study are those that form the subject matter and those mentioned in the objectives of the study.

- a. Household is used in the context of the study to mean a group of people who share the same house keeping and eating arrangements or in other words eat from the same cooking pot (Nukunya, 1992a).
- b. The head of the household is used in the context of the study to mean the one (single parent) who is generally responsible for the up-keep and maintenance of the household on a day-to-day basis and who has the power to make major decisions within it.
- c. Social support is used in the context of the study to mean the assistance (child care services, remittances, gifts in the form of food, clothing, child fostering, housing etc) that is given to the single female parent or female head by members of her extended kin, friends, in-laws, child/children's father and others.
- d. A dependant is used in the context of the study to mean the children, members of the extended kin and other people in the household who depend on or are cared for by the single female parent.

1.6 RESEARCH METHOD

Soliciting information on issues in relation to people's marital status and the family can be problematic. This is because in many instances respondents are unwilling to give information considered as personal to people they do not know or may consider as strangers. To curtail this, the study adopted both the quantitative and qualitative approaches of social research.

1.6.1 RESEARCH INSTRUMENTS

The main tool in the collection of the quantitative data was the use of questionnaires. Self-administered questionnaire was adopted where the literacy and educational level of the respondents was judged to be relatively high and the respondent could complete the questionnaire herself without help from any person other than the researcher. Personal interview questionnaire was adopted where a respondent's formal literacy and educational level was relatively low and he/she could not read or write. Questions on the questionnaire was translated into vernacular and put to the respondents and answers given were also translated into English on the questionnaire. The questionnaire was structured to cover the main themes of the research which included the socio-economic factors responsible for single female parenthood, maintenance of children, social support for single female parents and their other coping mechanisms or strategies.

A combination of the open-ended type and close-ended type of questions was used. The open-ended questions was used to give the respondents the opportunity to express themselves on an issue in their own words, and not from answers suggested to them to



choose from. Open-ended questions also made room for the use of follow-up questions or probes.

Two research assistants assisted the researcher with the administration of the questionnaires.

The quantitative data collected was supplemented by a qualitative method. An-depth Interview was conducted with the goal of gaining an insight into some of the major observations acquired through the quantitative survey.

1.6.2 DATA COLLECTION PROCEDURES

1.6.2.1 THE SURVEY

A pre-testing of the questionnaire was done to ensure its reliability. This way, the loss of vital information due to ambiguous questions was prevented. This was done by selecting a small sample of respondents from the population universe. The pre-testing of the questionnaire was vital also because of the need to use open-ended questions. The pretesting indicated whether the responses to the open-ended questions were too diverse as to generate a large number of variables, which render the analysis of data complex. Based on the pre-test results modifications were made. Similarly the pretest indicated whether the choice options to the closed ended questions were clear and exhaustive as well as unclear and sensitive.

1.6.2.2 THE IN-DEPTH INTERVIEW

The In-depth interview took the form of a personal face-to-face structured interview. In the process, personal friendship, rapport, collaboration and exchange of

information beyond the specific interview was established between respondents and the researcher. A tape recorder was used to record the interview after the researcher had sought the consent of the interviewees.

The qualitative information acquired provided a great deal of insight into some of the major variables observed during the quantitative survey.

1.6.3 STUDY AREA AND SAMPLING

Accra, the capital of Ghana was the area or location of the study. Some of the reasons for the choice of Accra are that:

- a. The cost of living is highest in Accra and it is expected that single female parents may face difficulties in providing the needs of their dependants.
- b. The population of urban areas presents a mixture of people from different backgrounds in terms of education, occupation, ethnicity and cultural backgrounds due to in-migration. To ensure an unbiased representation of respondents of different backgrounds, it was imperative that the study be undertaken in a rapidly growing urban area like Accra.
- c. The researcher has lived in Accra all his life and is very familiar with the area, and this saves substantial amount of time to be spent on familiarization with the survey area and its people.

The specific areas of study in the Accra Metropolitan Area are Maamobi, New Dansoman and Roman Ridge. These areas were chosen for this study because they represent low, middle and high-income areas of Accra respectively. The rationale for choosing these three survey areas is not to make a comparative analysis of these three areas but rather to ensure the representation of people of different backgrounds in the study.

The study is concerned with the phenomenon of single female parenthood. This phenomenon is not distributed randomly or uniformly in the universe or population. A simple random sample may not at all include a unit typical of the phenomenon to be investigated, or it may include so few units that their analysis may not be statistically significant. For these reasons the researcher adopted a combination of techniques to contact respondents for this study.

To start with, the purposive sampling technique was used to contact respondents. In doing this, the researcher and research assistants conducted a house-to-house enquiry of single female parents in the selected survey areas. This was done with reliance on informants such as religious leaders, assemblymen and other opinion leaders.

The reason for relying on informants to contact respondents is that people are suspicious of strangers enquiring into their marital status and family life. Unless people they can trust introduce such strangers, they are likely not to cooperate with the researcher.

Also the snowball method was used to reach other respondents. In this approach the few number of respondents who were contacted in the early stages were each asked to nominate others for the study. These nominees were in turn added to the number of respondents for the study and were in turn asked for further nominations. The procedure continued, and the number of respondents was building up like a snowball. In the snowballing method, the social relation among the sampling units itself was used as a chain for contacting respondents for this study.

A total of 270 respondents were contacted for the study through the above processes; 148, 92 and 30 respectively from Maamobi, New Dansoman and Roman Ridge. The reason for relatively more respondents contacted in Maamobi (148) than those; 92 and 30 respectively in New Dansoman and Roman Ridge is due to the fact that residents in Maamobi as it was observed by the researcher, comparatively had closer social relations and therefore readily nominated others for the study which was not the same in New Dansoman and Roman Ridge. Initially the intention of the researcher was to contact 400 respondents for the study however in going to the field, 270 respondents were identified as indicated above. Thus all of them were surveyed.

As regards the in-depth interview, 30 women were also purposively selected. They were selected in accordance to age and number of years of single parenthood so as to represent the various groupings that were identified during the survey. Thus those who were selected were among those who have been single parents for short periods to long periods; those who are young and those who are old. Also unemployed respondents were selected, as they are most likely vulnerable to social and economic pressures in providing the needs of their children. Another important consideration in

the selection of respondents for the in-depth interview was the willingness on the part of subjects due to the extensive nature of the discussion. It is important to mention that the extensive nature of the discussions primarily influenced the selection of relatively few respondents (30) for the indepth-interview so as to cut down on time and cost.

1.6.4 TARGET POPULATION

This referred to all single female parents, with one or more children who have been living in Maamobi, Dansoman and Roman Ridge.

1.6.5 DATA PROCESSING AND ANALYSIS

Data collected from the quantitative survey was first edited to check for consistency in responses as well as grammatical errors. The edited data was then transferred to the computer for processing and analysis. Processing began with coding. This was the process of assigning numbers to verbal responses. For open-ended questions similar responses were collapsed into one category, till all the possible categories were obtained to develop a nominal scale category. A coding manual defining the meaning of the numerical codes for each variable was developed.

After coding the data was cleaned and edited for entry into the computer for analysis. Cleaning involved searching for coding errors that were identifiable by being impossible or improbable given the way the variables were defined in the codebook.

Statistical tables made up of frequencies and percentages were constructed from the coded scheme and these were used to build pie charts, frequency distribution tables

and bar graphs that are used to provide a picturesque representation and description of the data. Cross tabulations was used to establish correlation of variables identified in the study to help analyse patterns. No tests of significance have been done in this study. The statistical package for social science (SPSS) software was used for this purpose. The qualitative data from the in-depth interview was subjected to content analysis and categorized into the various themes of the study. This process was undertaken after the recorded interview had been transcribed and cross checked many times with the verbatim accounts of the recorded interview. Also the transcription was cautiously done taking the difficulties inherent in translating from one language into another into consideration. The findings were used to provide a qualitative description of the observations provided by the quantitative analysis.

1.6.6 PROBLEMS ENCOUNTERED IN THE FIELD

The main problem encountered in the fieldwork was at the Roman Ridge and New Dansoman residential areas. This was with respect to the fact that the researcher and research assistants had to go back repeatedly to respondents to retrieve the given questionnaires. This was surprising, especially because people from these areas are mostly relatively highly educated. They claimed they were very busy and always kept giving excuses for not having the time to answer the questionnaires. Some had the questionnaires with them for as long as three months. At the Roman Ridge residential area some respondents openly displayed an apparent lack of interest in the study in the early stages. The probable explanation for this is because these respondents had a relatively high level of education and therefore thought that the study would not be of any benefit to them.

On the other hand respondents from Maamobi, who were mainly people with relatively low educational levels were very sympathetic, cooperative and understanding. The explanation is that they believed that the study would go a long way to benefit them. Also the researcher realized that conducting an interview questionnaire with most respondents in this area was in itself an out-let for these women to share the experience of single parenthood and their challenges, hence their cooperation.

Despite these problems, the fieldwork generally helped to enrich the research experience of the researcher.

1.6.7 LIMITATIONS OF THE STUDY

The methodology adopted in this study was purely to document the cases of single female parenthood and female headship and their coping strategies. There was therefore the necessity to identify these categories of women and that was why the purposive sampling methodology was used. The data is thus not statistically representative of all single female parents and female heads of households, but does in fact bring out the essential elements of their coping strategies and challenges. The study is therefore more qualitative than quantitative and that the statistical data collected is statistically representative of the communities under study and not all single female parents and female heads.

CHAPTER TWO

LITERATURE REVIEW

2.1 INTRODUCTION

The literature surveyed in this study focuses on the trend of single female parenthood and female headship in Ghana and other parts of the world to broaden the understanding of the phenomenon of single female parenthood and female headship. Also, the literature surveyed in this study includes factors responsible for single female parenthood and female headship, and their coping mechanisms.

Factors that are responsible or contribute to single female parenthood or female headship matters, not least because these factors have a strong bearing on the subsequent fortunes or situation of single female parents or female heads (Hardey and Crow, 1991).

Also reviewing literature on the plight and coping mechanisms of single female parents and female heads of households is of immense importance to this study, since it provides a background to clearly understanding the situation of single female parents.

2.2 TRENDS IN OTHER PARTS OF THE WORLD

The typical image that comes to mind when we hear the term 'family' in modern times is likely to be mother, father and children living together in a household. This image belies the reality of what has been taking place in recent decades, particularly the surge in the percentage of families living in single female parent households the world over. In the United States of America for example, over a span of four decades

University of Ghana <http://ugspace.ug.edu.gh>
the "traditional" family as a percentage of all family structures has dropped more than 40 percentage points. Single female parent families in that time have quintupled (United States Bureau of Census, 1994).

Boyden/Unesco (1993) has also stated that nine out of ten single parents in the world are women. The reason for this trend according to him is because men move more freely in and out of parenting relationships than women. Men decline involvement in the maintenance, nurture and upbringing of their children. Boyden/Unesco (1993) further states that in many Cultures male partners are often transient members of the household.

Saddled with the sole responsibility for supporting themselves and their children, single female parents in the majority of cases, inevitably become heads of their households. Analysis of household characteristics by Ayad, Barrere and Otto (1997) show that nine countries, six in Sub-Saharan Africa and three in Latin America and the Caribbean, at least one in five households is headed by a female. In Kenya and Namibia, one-third of all households are headed by a female.

Buyunic and Gupta (1997) have also observed that even though female headship is less frequent in Asia and the near East, its prevalence is increasing in Cuba, the United States of America and Barbados among others.

2.3 FACTORS THAT ACCOUNT FOR SINGLE FEMALE PARENTHOOD AND FEMALE HEADSHIP

Factors that give rise to single female parenthood and female headship are varied and encompass a wide range of circumstances. These factors and circumstances are discussed below.

MARITAL DISSOLUTION

Single female parenthood and female headship occurs most often after the dissolution of a marriage through separation, divorce or death of a spouse (Bruce and Lloyd, 1992).

In developed regions headship rates are very high for divorced and separated women. On average the proportion of separated or divorced women who are household heads is 74 percent in developed countries (United Nations, 1995). Trends in the United States for example suggest that close to two-thirds of new marriages will end in divorce (Martin and Bumpass, 1989). Nearly 32 percent of couples who divorce will do so before their fifth anniversary and about 63 percent before their tenth (National Center for Health Statistics, 1995).

In the developing regions of Latin America, Africa and Asia, the average proportion of separated or divorced women who are household heads is 54 percent, 44 percent and 41 percent respectively (United Nations, 1995). This trend is not surprising as many countries studied in Sub-Saharan Africa, Latin America and the Caribbean show that more than one-third of women experienced marital disruption before age 40 – 49, and this proportion is as high as 61 percent in Ghana (United Nations, 1995).

Ardayfio-Schandorf (1994) has also asserted that in Ghana separation and divorce contribute to women becoming household heads. According to Ardayfio-Schandorf (1994) the absence of men in the household through divorce and separation leaves women with children to assume greater economic and decision making responsibilities in the household which results in women assuming headship status. In countries of Asia and North Africa with data, between 11 and 37 percent of women have experienced such marital disruption (United Nations, 1995).

Widowhood remains a chief factor responsible for marital disruption. Among women 60 and older, widowhood is significant everywhere from 40 percent in the developed regions and Latin America to 50 percent in Africa and Asia. Moreover in Asia and Africa, widowhood affects many women at younger ages. In many countries in these regions as many as 20 to 25 percent of women aged 45-49 are widowed, and in some up to 5 percent of even younger women, aged 25-44, are widows (United Nations, 1995).

Buvunic and Gupta (1997) have observed that sex-ratio imbalances caused by war, deaths and civil conflicts have resulted in a surplus of females in native populations thereby leading to a rise in female headship.

In Ghana, Ardayfio – Schandorf (1994) found 78.1 percent of widows heading households at over 40 years.

DESERTION

Rakowski (1985) and Fayorsey (1995) have intimated that men in marital unions abscond or desert their wives, leaving behind women to take responsibility for the

maintenance of their households. Nukunya (1992b) has also intimated that husbands desert their wives and dependants because of their inability or unwillingness to support them. Nukunya (1992b) is of the opinion that this is a sad commentary on men's behaviour and sense of responsibility, that while mothers generally hold tenaciously to their children like limpets even when the situation becomes hopeless, men always seek safety in flight with the onset of the slightest trouble. According to Nukunya (1992b) this is a world wide phenomenon which is found to be associated with working class families and others of similar socio-economic status. Nukunya (1992b) further states that in Ghana however, this phenomenon is found not only in urban and industrial areas but also in rural areas and that this is a development which runs completely contrary to the traditions and sense of responsibility associated with African life. Thus in the view of Rakowski (1985), Fayorsey (1995) and Nukunya (1992b) desertion is a factor that leads to female headship.

POLYGyny

Polygynous unions often provide separate living arrangements or households for wives of the same man (Abu, 1983; Appiar, 1990). In Sub-Saharan Countries, polygynous unions remain common, but an accurate measure is difficult since such unions are deliberately under reported where illegal (United Nations, 1995). In Mali, Nigeria and Togo, more than 40 percent of women have husbands with at least one other wife. In these countries the average number of co-wives ranges from 1.2 to 1.9, so it is not uncommon for a woman to have two or more co-wives (Westoff, Blanc and Nyblade, 1994).

In Ghana 23 percent of currently married women are in a polygynous union (GSS and MI, 1999). Women in polygynous unions tend to have great financial responsibilities and often bear the responsibilities of household management and childcare alone (di Dimenico, 1983). Since the husband has other families to support, the financial support to each child is generally lower than in monogamous unions.

Ware (1983:16), is thus of the view that the continued practice of polygyny which is not a dying tradition but a "flourishing institution" in West Africa has resulted in female headed households.

CONSENSUAL AND VISITING UNIONS

Consensual and visiting unions are major routes into single female parenthood and female headship. In relation to this phenomenon, Comarrof and Roberts (1977) have asserted that the most marked changes in family and household patterns are seen in the number of children born to unmarried mothers without any officially recognized fathers. The result according to Comarrof and Roberts (1977) is the significant number of households headed by women. Thus single mother heads especially teenage child bearing became a serious problem in Latin America in the 1980's as well as most developing nations including Ghana (Buvunic, 1990).

In Latin America and the Caribbean, female headship as already mentioned is high and related to consensual unions. This is because consensual unions are socially accepted and are an alternative to marriage (United Nations, 1995). The figures of children born to women not legally married are striking - 53 percent in Venezuela, 49

percent in Peru, 43 percent in Paraguay (Buvumbe et al., 1978) and 77 percent in Jamaica (Standing, 1981).

Gyekye, Arthur and Dankwa (1996) have noted that whilst customary marriage is the most common form of marriage among Ghanaians, there is the wide spread practice of parties not performing the ceremony and rites which are traditionally required for a customary marriage. The serious draw back with such an arrangement is that this informal union is dissoluble, and single parenthood is the result.

Data from the Demographic and Health Surveys have also confirmed that informal or consensual unions have been increasing in Ghana. The Ghana Demographic and Health survey of 1989 indicated that 6 percent of Ghanaians were living in informal unions. The number of Ghanaians in informal unions increased to 12 percent according to the Ghana Demographic and Health Survey of 1993 (GSS and MI, 1994). Currently, according to the Ghana Demographic and Health Survey of 1998 (GSS and MI, 1999), 13 percent of Ghanaians are in informal unions.

As these informal unions become widespread it leads to a woman and her children without a supportive partner and father (Lloyd, 1993) hence a matrifocal type of household.

TRADITIONAL PRACTICES

The traditions in some African societies indicate women as heads of compounds or households. Among the Gas for example, residence is duo-local. Under this system both husband and wife continue to live in their natal homes after marriage. Ga

compounds are divided into two sections, one for men, and the other for women. The adult males and their adolescent boys occupy the men's section known as 'hiamli'. The women's section or 'Yeiamli' is inhabited by women descended in the female line from a sister (or sisters) of the male founder of the 'hiamli'. As the compounds are built originally on patrilineage land, the result of this arrangement is that men of the same patrilineage live in the same quarter of town, while the female agnates are scattered all over town, residing with their mothers and mother's mothers. Boys live with their mothers until just before puberty when they move to their fathers even after marriage (Nukunya, 1992a:21-22). It is perhaps no surprise that Fayorsey (1995) found female headed households to be predominant among the Gas. Also among the Ashanti, residence is ideally patrilocal, but since this runs counter to matrilineal inheritance children cannot live permanently with their fathers and many never live with them at all (Nukunya, 1992a:23). Again it is perhaps not surprising that studies by Twumasi (1975), Abu (1983) and Appiar (1990) found a relatively high prevalence of female headship among the Ashanti.

SINGLE FEMALE PARENTHOOD AND FEMALE HEADSHIP BY CHOICE

It has been asserted that single female parenthood or female headed households are formed by circumstances such as poverty rather than by choice (Ono-Osaki, 1991). This may not be true as some women with the ability to support their children themselves, choose not to be under the jurisdiction of a man.

Staying single or being a female head is a conscious choice (Comaroff and Roberts, 1977; Reinvoize, 1985; Boyden/Unesco, 1993; Brown, 1996).

Despite their growth in their numbers in recent years however, single female parents or female heads by choice remain a minority among single female parenthood (Cashmore, 1985).

Leonard and Speakman (1986:60) suggest that for Lesbians, becoming a single parent by choice is "a very significant step forward in forming their identity".

POOR ECONOMY

The declining economy in the third world has also led to a reduction in real household income and increased poverty, forcing men to relinquish responsibility for family maintenance.

In Latin America and the Caribbean regions for example, feminist researchers have hypothesized that, the economic crisis of the eighties and the loss of gainful employment among men have increased the number of households that rely basically on women's income (Buvunic and Gupta, 1997).

Evidence from Ghana has also shown that women take up a greater share of household expenses as a result of their husbands being made redundant due to the International Monetary Funds (IMF) policy of redeployment (Fayorsey, 1992).

MIGRATION

The seasonal migration of men contributes to the high number of women headed households in some countries, and the number of women who migrate in response to economic opportunities in others (United Nations, 1995).

Barros, Fox and Mendonca (1997), have indicated that female headed households as a family type has a long history in Brazil. They indicated that married women whose husbands were absent headed almost 30 percent of households in the city of Sao Paolo in 1765. This high headship rate was attributed to the need for adult male migration in an economy that was characterized by plantation Agriculture.

In Africa, after the abolition of the slave trade and the beginning of colonial rule in the early twentieth century, there was mass migration particularly of men. The migration pattern was from the rural areas to the cities and mining centres to meet the demands of the introduction of wage labour and cash economy by Europeans. The migration was also partially in response to the taxes imposed by the Europeans and the replacement of local goods by European goods, which could only be acquired through cash payment (Cutrufelli, 1985). Since it was only men who migrated, the consequence was an increase in female headed households (Ono-Osaki, 1991). This trend in modern times has not changed. In Ghana, for example, the Ghana living standards survey Report (GSS, 1989), has indicated that migration of husbands from rural to urban areas has put a lot of pressure on the spouses left behind, who are forced to take care of children as well as the activities and assets of the family including farms and other property. Ardayfio-Schandorf (1994) has similarly indicated that in Ghana the absence of men in the household through migration results in women becoming household heads. In her study of household headship and female earning in Ghana, Ardayfio-Schandorf (1994) shows that as more men migrate in response to various economic opportunities, women assume responsibility or become sole managers of the household with greater responsibility for expenditure, income and important decision making. In her study, she realized that no less than 58.2

percent of married women were found to be taking major economic responsibilities and major decisions concerning the household in rural areas.

Martinez and Holme (1980) have indicated that a striking feature of female migration pattern to cities is the proportion of single women who migrate with children but not to join a spouse. Most of these women according to Martinez and Holme (1980) are younger women with small children.

The declining economy and lack of employment opportunities in most third world countries has resulted in international migration. In the past one hundred years, international migration has improved the opportunities for millions of people because countries have often encouraged immigration to meet their labour needs (United Nations, 1995). According to Marris (1986), a drastic economic decline in Latin America generated the need for young workers to be sent across international borders.

The recruitment efforts of countries admitting migrant workers have intended to target men and restrictions are usually imposed on the admission of immediate relatives of the workers involved, giving women fewer opportunities than men to migrate legally to labour importing countries (United Nations, 1995). The logical effect is left behind female parents to head their households (Buvunic and Gupta, 1997).

COLONIALISM

Cutrufelli (1985) has asserted that colonialism disintegrated families in Africa. According to him, since the fifteenth century, activities of Europeans such as slavery caused a lot of Africans to be taken out of the continent. Men in particular were

preferred to women and children. This situation weakened the social cohesion that existed before the coming of Europeans. Hitherto intact families were transformed into single female parent families and female headed households.

Ono-Osaki (1991) has also asserted that in countries of Eastern and Southern Africa, young men were the first to accept wage employment on white owned farms and mines leading to male out-migration. He thus suggests a link between colonialism and the development of female headship.

2.4 PROBLEMS

It is often difficult for single female parents and female heads to function effectively. Burdened with the primary responsibility for supporting themselves and their children, single female parents frequently have too little time and too few resources to manage effectively (Cherlin, 1981).

Many single female parents have never worked, have out-dated skills or are now working at jobs that have relatively low average pay. They are subject to the problems of low income, few fringe benefits, occupational segregation and discrimination that face all working women (Richmond-Abbot, 1992).

In 1987 for example, the mean household income of two-parent families in the United States was \$34,700, while that of female headed households was \$14,620 (Norton and Moorman, 1987).

In Ghana evidence shows that incomes of women heading households are low and inadequate to meet the requirements of their households (Ardayio-Schandorf, 1994). After divorce the income of single female parents fall on average of 73 percent (Weitzman, 1985; Arendell, 1987).

Folbre (1990) has also intimated that female headed households pay a very high price in loss of access to male market income and they almost certainly bear an even larger share of the costs of children than in traditional male headed households.

Benneh (1992) contends that in situations where the husband migrates leaving behind his wife and children, female headed households may have difficulty supporting the family, especially if remittances are small or irregular. This may put considerable strain on members of the household. Benneh (1992) further states that single parent households which are predominantly female shoulder the burden of maintaining the household alone in the midst of rising cost of living.

Lack of child support in the United States for example create financial difficulties for single female parents, particularly because less than half of them receive regular child support payments from the fathers of their children (Office of child support enforcement, 1988).

The problem of single female parents in supporting their households is exacerbated in developing nations, such as Ghana. This is because the traditional extended family that used to absorb unmarried women (single, divorce separated, widowed) has been weakening. This system provided a very sufficient means of guaranteeing the welfare

of less fortunate members within the family such as single female parents. This particular situation can be attributed to people being exposed to the western family norm, making people prefer the nuclear type of households. In other cases, rapid urbanization along with increased economic pressures may be diminishing the sense of responsibility to support extra kinswomen (Nukunya, 1992a; Ardayfio-Schandorf and Amissah, 1996).

Kossoudji and Mueller (1982) in their study of the economic and demographic status of female headed households in rural Botswana also observed that contact with western customs and education seems to have disrupted the traditional system of patriarchal governance. This according to them has weakened the explicit and implicit contracts that enforced income transfers from fathers to mothers and their children.

The effect of the weakened extended family bond in Africa and elsewhere has increased the poverty among female headed households (United Nations, 1992).

A study by Mavis Hetherington and colleagues found that another major problem for single parent mothers and fathers is role overload. This is a problem particularly for the single female parent, as she is often unable to buy replacement services such as house cleaning help as most single fathers are able to do. Custodial female parents have to deal with tasks normally performed by two parents: earning an income, taking care of a house, having time for children and doing all the errands and maintenance chores that are needed. They are concerned about areas that may be new to them. Such as insurance mortgages, taxes, wills and judging the appropriateness of charges by service people (Hetherington, Cox and Cox, 1978).



Lloyd and Brandon (1991) based on a data from the Ghana Living Standards Survey Report (GSS,1989) have shown that 30 percent of the households with a reported female head contributes the majority of market working hours to the household, particularly when the head is of working age. Lloyd and Brandon (1991) further stated that the female head contributed the majority share of the domestic work.

Opong and Abu (1987) have argued that the role expectations and activities most in conflict with maternal responsibilities are those associated with an occupation. Kumekpor (1974) therefore concludes that this conflict makes a lot of demands on the time and energy of women.

Gyekye, Arthur and Dankwa (1996) have also indicated that women, especially single parents or female heads are compelled by circumstances to engage in a variety of activities to provide for their household members, sometimes at a great cost to their physical and mental health.

Ardayño-Schandorf (1994) has pointed out that the plight of female headed households is worsened by the fact that, they tend to have a high number of children. In her study of household headship and female earning in Ghana, Ardayño-Schandorf (1994) found that more than 50 percent of the women had up to four children with 18.5 percent having more than six children. According to Ardayño-Schandorf (1994), this further increases the social and economic burdens of female heads of households.

The burden of being the only available female parent may lead also to feelings of social isolation (Hetherington, Cox and Cox, 1978; Wallerstein and Kelly, 1980).

In spite of their many roles, single female parents or female heads of households have less access to certain critical resources such as land, credit and education (Lloyd and Brandon, 1991). One of the major consequences of the problems of single female parent families discussed above has been its negative impact on the children from such families.

Research has shown that children who enter a single parent family as a result of divorce may suffer from depression and emotional distress (Hetherington, Cox, and Cox 1985; McGrab, 1978; Wallerstein and Kelly, 1980), may exhibit behavioral and learning difficulties in school (Astone and McLanahan, 1991; Hetherington et al., 1985), and maybe forced to take on adult responsibilities at an early age (Glenwick and Mowrey, 1986; Wallerstein, 1985).

When they reach adulthood, children from single-parent families are more likely to have lower educational and economic achievement (Amato and Keith, 1991; Keith and Finlay, 1988; Krein and Beller, 1988), have an increased likelihood of forming single-parent families themselves (Glenn and Kramer, 1987; McLanahan, 1988; Mueller and Cooper, 1986), and may have difficulty forming lasting relationships with partners (Wallerstein and Blakeslee, 1989).

Some researchers have noted that many of these negative consequences can be linked, however, to the financial difficulties faced by most single-parent families (Acock and Kiecolt, 1989; Demo, 1992; McLanahan, 1985).

2.5 COPING MECHANISMS OR STRATEGIES

Despite their role overload, financial difficulties and feelings of isolation, single female parents and female heads have various strategies or mechanisms by which they are able to deal with their predicament.

EMPLOYMENT

Basically, single female or female heads provide the needs (food, clothing, shelter, health) of their children or dependants by earning an income through employment. According to Papanek and Schwede (1988) and the United Nations (1995), one basic factor that has increased women's participation in the labour force is the need for female headed households to find employment to support their families.

Women's participation in the labour force increased more in the 1980s than in the 1970s in many regions of the world. In the developed regions out-side Eastern Europe, overall, women's rates increased by 5-6 percentage points from 1970 to 1980 and by 8 - 9 percentage points from 1980 to 1990. Rates in Northern Africa went from 8 percent of women economically active in 1970 to 12 percent in 1980 to 21 in 1990, and Latin America from 22 to 25 in the 1970s to 34 in 1990. In western Asia, where rates went from 22 in 1970 to 30 in 1990, the percentage increases were the same in each decade. Eastern Europe, Eastern Asia and Central Asia reported smaller

increased or flight declines, but they already have had higher rates than any other region (United Nations, 1995).

Unfortunately, increase participation of women in the labour force cannot be said of Sub-Saharan Africa. According to the United Nations (1995), women's average reported labour force participation dropped from a high rate of 57 percent in 1970 to 53 percent in 1990. Thus, this trend does not hold good prospects for single female parents who solely rely on their participation in the labour force to provide for their households.

In Ghana, the situation of women's participation in the labour force however seems to be different. This is because 3 in 4 women are employed. Among women employed 8 in 10 (63 percent) work full time (GSS and MI, 1999). According to the Ghana Living Standards Survey (GSS, 1989), female household heads who have better jobs, substantial education or are engaged in business are in a better position to take care of themselves and their children. This is because they earn relatively higher incomes and are therefore able to provide their own needs and that of their children.

In all African Countries, except Egypt, more than one-third of women economically active out-side of Agriculture work in the informal sector. The percentage is as high as 72 percent in Zambia and 62 percent in Gambia (United Nations, 1995).

In Ghana, the majority of women are self-employed or unpaid family workers. They engage in a variety of productive activities inside and out-side the home, farming,



processing and marketing agricultural produce and also trade in local and imported commodities.

According to the Ghana Demographic and Health Survey of 1998 (GSS and MI, 1999), women are twice as likely to be employed in the non-agricultural sector (67 percent) than in the agricultural sector (33 percent). Nearly one in two women is engaged in sales and the provision of services.

It is within the informal sector that many Ghanaian women find it relatively easy to perform domestic chores, care for their children and also engage in their numerous economic activities (Brown, 1996).

Manu (1990) has thus stated that, it is indeed the informal sector, which is the key sector for the survival of a large proportion of the Ghanaian population, especially women. Though, the informal sector is key to the survival of women in Ghana, Manu (1991) has further observed that while all workers in the informal sector share the constraints associated with the sector, the situation of women is exacerbated by their own peculiarities and lesser access to resources in the Ghanaian Society. These peculiarities according to her are namely, their reproductive roles, their position in the family and the sexual division of labour.

Contrary to the assertion (United Nations, 1995) that women's participation in the labour force has declined in Sub-Saharan Africa, Caldwell (1968) is of the view that education has on the other hand opened up new horizons for women and as a result,

more women are now integrated in the labour market or formal sector competing with their male counterparts.

Caldwell (1968) noted that three-fifths of women in both rural and urban Ghana were in employment other than "home duties". Also according to the Ghana Demographic and Health Survey of 1998 (GSS and MI, 1999), highly educated women are most likely to be in sales and service (45 percent) or in professional, technical or managerial jobs (36 percent). This position has risen largely because women have had to share much or even all, the responsibility for supporting themselves and their children (Addai-Sundiata, 1996).

Ardayfio-Schandorf (1994) has indicated that owing to their high economic burden, female heads in Ghana have part time jobs or occupations that they perform simultaneously with their major occupations.

Thus earning an income through employment in the informal and formal sectors by single female parents is one basic strategy or mechanism they adopt to support members of their households.

SOCIAL SUPPORT

Though some researches (Nukunya, 1992a; Kossoudji and Mueller, 1982; and the United Nations, 1992) have noted the weakening support of the extended kin to single female parents and female heads of households in developing countries, other researches on the contrary have indicated that single female parents and female heads of households are able to fulfill their responsibility for providing for their households

because they receive financial assistance from their extended kin. To illustrate this Guyer (1988) found that in Colombia, transfers from people other than a woman's husband, mostly her kin accounted for 34.4 percent of her income.

Ardayfio-Schandorf (1994) has also indicated that in Ghana, female heads of households receive assistance from relations like mothers, uncles, brothers and sisters. According to her, the assistance takes the form of food, clothing, school fees, rent, money and in other innumerable ways.

Gyekye, Arthur and Dankwa (1996) also concluded in a study in Ghana that in situations where parents were unable to ensure the welfare of their children, friends contributed towards the provision of food, shelter, clothing, and payment of educational and medical bills.

The Ghana Living Standards Survey Report (GSS, 1989) has indicated that in matrilineal societies, where inheritance is through the female line, women who are heads of households may not necessarily face serious problems of survival for themselves and their children.

Ardayfio-Shandorf's (1994) indication of monetary transfers or assistance to women is further supported by the findings of the Ghana Living Standards Survey Report of the fourth round (GSS, 2000). According to the Survey, about 76 percent of all households remit money or goods to persons who are not their household members. The bulk of these remittances go to relatives (93 percent) and in particular to parents and children (50 percent), brothers or sisters (18 percent) and other relatives (23 percent). Such income flows from the household benefited females (64 percent) more

than males (36 percent). About 47 percent of remittances are sent on a regular basis (7 percent weekly; 19 percent monthly; 11 percent quarterly, and 10 percent annually and 51 percent on an irregular basis.

Almost all remittances for households (96 percent) are free, in that they are not to be repaid. The report further indicated that 40 percent of remittances are from abroad.

Women receive assistance from their extended Kin because they invest in extended Kin exchange or sharing net-works. Guyer (1988) has intimated that among patrilineal peoples for example, one of the reasons women need their own income is to maintain their obligations or exchanges with their natal extended Kin.

Thus when a woman's independently controlled income drops, so may her ability to maintain kin ties, to her family's detriment as well as her own detriment. The importance of poor women's kin based "sharing net-works" for keeping their households above the "survival line" has been documented empirically for the United States by Lombardi (1973) and stack (1974) and also in the Dominican Republic by Brown (1975).

A woman's ability to exchange resources and services with kin are especially important wherever marriages are polygynous, unstable or where marriage rates are low. A woman's extended family exchange network may then prove a more reliable source of aid than a husband. In general, where women participate in a sharing exchange network: the poorer she is, the more important the insurance risk spreading

function served by her network. Thus women's use of Kin sharing or exchange network is both insurance and resource (Blumberg, 1991).

With regards to childcare, members of the extended kin also support women to execute this responsibility. Extended kinship networks and complex households provide a relatively secure institutional setting for the rearing of the young, which is not excessively vulnerable to the death, migration or out-side employment of a parent. The extent to which women have access to childrearing support therefore depends on residential arrangements and the social organization of family life.

Co-residence with extended family members, such as parents, siblings and grandparents, seems likely to increase the probability of child care shared by other family members (Ardayfio-Schandorf and Amissah, 1996). This assertion is also supported by the findings of the Ghana Demographic and Health Survey of 1998 (GSS and MI, 1999). According to the Survey, 22 percent of employed mothers with a child under six have relatives to look after the child. The survey further states that 6 percent of mothers of children fewer than six have another female child to look after the child.

Oppong (1975) has noted that, it is the norm in households of the educated elites for the working female parent to delegate many of the childrearing chores and responsibilities to related and unrelated employees.

According to Oppong (1975) money is exchanged for domestic services with distant kin and strangers who act as nurses or maids. This is made possible because poor

parents send their children to the city to serve in the households of the rich, get them fed, clothed and accommodated and hopefully paid in return for their labour. In this way the burdens of childcare in terms of financial strain and the use of time and energy are distributed among different households, both rural and urban, rich and poor, educated and illiterate, related and unrelated (Oppong, 1975).

Cohen (1988) has intimated that in the United Kingdom, local Authority Nurseries provide essentially residual service for children considered to be in special need due to the disadvantaged situation of their family (single female parent family).

The institution of child fostering is another mechanism through which women cope with the burden of childcare and maintenance.

Fostering of children has been noted as a common occurrence within the African family system (Goody, 1982; Isuigo-Abanihe, 1989; Lloyd and Desai, 1991; Desai 1991). In examining the issue of fostering, Goody distinguished between: crisis fostering where children are given to be brought up by people other than their own parents because the natal family of orientation is unable to fulfill its roles due to a critical situation, and voluntary or purposive fostering, where the decision to foster is without compulsion. In this form of fosterage, the initiative is normally left to would be parents. In the foster home, Goody (1982) notes that a child could be under nurturant fosterage: where foster children are infants and are provided with food, care and early socialization or educational or apprentice fosterage where older children receive education and training in adult role skills and values of the society.

Thus with regards to disciplining their children, single female parents may not face very serious problems in Ghanaian society. This is because in the Ghanaian society where formal education is not universal, child fostering is a mechanism for the socialization of children (Goody, 1982).

In their individual works where the issue of child fostering was examined, authors like Kaye (1962), Goody (1982), and Gueye (1993) mention the following circumstances leading to the transfer of a child from his biological home into a foster home in traditional times. To strengthen or reaffirm family ties, children were transferred from their own homes to reside with other relations (Goody, 1982).

On the occasion of the death of parents or parents' divorce, new homes had to be found for the children. Such children were fostered by relatives, on their lineage of affiliation (Kaye, 1962, Goody, 1982). Child arrangements where a child was transferred to a couple who have no children of their own for companionship and security in old age, was another common form of fosterage (Goody, 1982, Gueye 1993).

The transfer of a child from his biological home into a new home due to economic constraints has been a long standing occurrence dating back to traditional times. Goody (1982) recounts that where a family had many and closely spaced births, in traditional times, a woman was likely to foster out at least one of her children to her own parents to reduce the financial burden of her family.

Thus with regards to disciplining their children, single female parents may not face very serious problems in Ghanaian society. This is because in the Ghanaian society where formal education is not universal, child fostering is a mechanism for the socialization of children (Goody, 1982).

In their individual works where the issue of child fostering was examined, authors like Kaye (1962), Goody (1982), and Gueye (1993) mention the following circumstances leading to the transfer of a child from his biological home into a foster home in traditional times. To strengthen or reaffirm family ties, children were transferred from their own homes to reside with other relations (Goody, 1982).

On the occasion of the death of parents or parents' divorce, new homes had to be found for the children. Such children were fostered by relatives, on their lineage of affiliation (Kaye, 1962, Goody, 1982). Child arrangements where a child was transferred to a couple who have no children of their own for companionship and security in old age, was another common form of fosterage (Goody, 1982, Gueye 1993).

The transfer of a child from his biological home into a new home due to economic constraints has been a long standing occurrence dating back to traditional times. Goody (1982) recounts that where a family had many and closely spaced births, in traditional times, a woman was likely to foster out at least one of her children to her own parents to reduce the financial burden of her family.

Also in most societies especially in Northern Ghana, a well-off relative willing to relieve a family of the number of mouths to feed was often very welcome (Goody, 1982). Evidence from the Ghana Demographic and Health Survey, 1998 (GSS and MI, 1999) indicate that 16 percent of households include children who are fostered, that is children less than 15 years old living with neither parents.

Weiss (1978) has observed that feelings of social isolation and problems experienced by most single mothers is reduced in that single mothers sometimes discuss their problems with their mature children. Richmond-Abbot (1992), has observed also that, the single female parent usually made new friends with other single or divorced people who acted as a support system.

Weiss (1978) has asserted that three themes repeatedly appear in many widows' account of their recovery from the state and effects of widowhood and these are keeping themselves occupied, developing new skills and returning to active social participation.

Another means by which single female parents cope with the financial pressures for providing for their children is their reliance on social welfare. Miller (1989) has indicated that there has been a long association between lone parents' households and dependence upon Social Security. It is estimated that in the United Kingdom for example, three-fourths of all single parents were entitled to some means-tested benefits in 1985 (Berthoud, 1985).

Garfinkle and McLanahan (1986) and Popkin (1990) have also intimated that in the United States single parent mothers often times have to rely on welfare at least for a period of time.

In Ghana however, government transfers to single mothers and female heads of households are non-existent (Ardayfio-Schandorf, 1994). Single female parents manage to cope with child maintenance in situations where they receive child support from their ex-spouses. In the United Kingdom, child support contributes in a significant way to the household income of only about 6 percent of single female parents (Miller, 1989). Miller (1989) further states that for these single mothers who do not depend on social security or welfare, child support is an important part of household income.

In Ghana, some women seek legal aid to reduce their extra burden due to neglect of children by a biological father. Family tribunals, the Social Welfare Department and The Federation of International Women Lawyers (FIDA) report that low income women form the majority of their clients as they have greater problems coping with the sole responsibility of child care (Amisshah and Ardayfio-Schandorf, 1996). Ardayfio-Schandorf (1994) has also explained that this is because reports of the Social Welfare Department suggest that women especially in the middle and upper socio-economic classes hardly attend their family tribunals as they feel they can cope with extra responsibility.

Ardayfio-Schandorf (1994) has noted that though some women in Ghana seek institutional support, most do not because of customary practice. According to

Ardayfio-Schandorf (1994), normally when there is a family conflict, customary prescriptions are applied in relation to marital role performance and responsibilities rather than to provisions under the law, though the women concerned may know what to do. Ardayfio-Schandorf (1994) thus concludes that where institutional support to female headed households exists, they tend to be sporadic.

In a rare study of healthy single parent families, Hanson (1986) reported that parental and child health out comes were related to good communication and social support. Hanson (1986) noted that single parent families with larger networks of social support had better physical and mental health. Good communication within the single parent family was also related to positive mental and physical out-comes.

Richmond - Abbot (1984) has intimated that in spite of the many problems that seemed to confront many single female parents, some of them reported that, they derived "considerable satisfaction from their successful negotiation of the progression of problems that confronted them as they went about the business of earning a living, caring for their children, and attempting to meet their needs for intimacy and adult interaction". Richmond - Abbot (1984) further observed that many mentioned increased autonomy and independence. There was also a feeling of individual achievement and self-fulfillment on the part of many divorced women.

Folbre (1990) has also observed that, though female heads of households may face certain financial difficulties, they enjoy more decision making power than those who live with adult males.

CONCLUSION

University of Ghana <http://ugspace.ug.edu.gh>

The review of the literature has revealed that factors that account for single female parenthood and female headship in Ghana are principally divorce, polygyny, duolocality and migration of men.

It also revealed that many single female parents faced a lot of financial constraints due to their lack of access to vital resources such as education, credit and land.

It was also found out that governmental transfers to single female parents and female heads of households do not exist. On the other hand where institutional support to single female parents did exist it tended to be sporadic. Thus single female parents are forced to rely on various mechanisms such as reliance on earning an income and the extended kin among others to cope. The extent to which these and other mechanisms are adopted by single female parents to enable them effectively cope in an urban setting is thus the focus of this study.



THE STATUS OF WOMEN

According to Fayorsey (1994) the concept the “Status of Women” presents a series of problems. This is because of the variations in definitions assigned to it by various writers on the concept. There is no agreement on what the concept connotes and the appropriate term for describing it. The explanation for this is that, the status of women denotes different meanings, which are often culturally determined and sometimes even biologically determined. Thus depending on which ideological stand one holds one could conceive of the status of women in various ways. Fayorsey (1994) further explains that different authors use the concept to refer to different concepts. Dyson and Moore, (1983) used “FEMALE AUTONOMY”, Cain et al (1979) referred to the concept as “PATRIARCHY”, and Safilios Rothschild (1980) described it as “RIGIDITY OF THE SEX STRATIFICATION SYSTEM”, while Caldwell (1981) sees it as “MEN’S SITUATIONAL ADVANTAGE OVER WOMEN” (Fayorsey,1994).

Fayorsey (1994) emphasizes that though there are variations in the use of the concept, each definition depicts an aspect of gender inequality, which favours men. This kind of social arrangement places women under men. Epstein (1982) further explains the status of women by their lack of prestige, while Dyson and Moore (1983) and Cain et al (1979) see it in terms of lack of access to power. Cain et al (1979) conclude that women’s status is due to lack of their control of material and non-material resources. From the foregoing, it is obvious that a wide range of factors account for women’s status. Safilios-Rothschild (1980) mentions these factors as the degree of women’s access to wealth and income, power, credit, skills, food, health and income,

generating activities. He linked these factors to the sex stratification system, which favours men since they occupy major positions which deal with the control of resources.

Fayorsey (1994) further emphasizes that the variations in the explanation of gender inequality have led Mason (1985) to analyse such inequality into three dimensions:

1. Inequality in access to or control over resources.
2. Inequality in Prestige
3. Inequality in Power

“Mason (1985) explained further that, with gender inequality the sexes are equal in one or more than one dimension and occurs in more than one social situation. Mason (1985) further stated that there are three different kinds of resources which either men or women control and this arrangement results in gender inequality. The access to and control of certain productive resources by men make them wield more power and enable them to inevitably have control over other resources. Land is one of such resources controlled by men. Mason (1985) supports this assertion with Marx’s theory, which states that owners of the means of production wield power, control the economy and have prestige. Invariably it is men who own the means of production especially land hence their control over women.” (Fayorsey, 1994).

The degree of inequality or the status of women, should not, however be viewed as uniform in all situations (Mason, 1985). It varies in different social units such as the household, neighbourhood, the community or voluntary associations. In the domestic realm for example women have considerable control over the household economy

(Fayorsey, 1995). Thus the status of women should always be described within the actual context within which it exists (Mason, 1985).

Another source of variation on the meaning of the status of women is that of class and gender which are two main systems of social stratification. In gender stratification systems, men and women are assigned different roles in the social division of labour hence the differences in the access and control of resources. The stratification affects the socio-economic status of each person. Therefore the socio-economic status of one is due to one's position in either one or a combination of the class and gender stratification systems. However distinctions are not made between the two in the definition of the status of women even though it affects it. Though women by their class may have access to resources, they may not due to gender have the right to control them. Lack of control thus becomes very crucial in determining the status of women while only having access is misleading. This situation can further be explained by the fact that women do not generally have property rights since they do not control resources.

Though variations exist, a common denominator runs through the concept of the status of women. This is the low position of women. The discussion so far indicates that in any social system, the position of an individual is determined by a combination of factors based on gender and class. Thus the position of women in different societies has contributed to their low education, lack of skills and low income. In Ghana for instance, the traditional patriarchal system (Bukh, 1979; Dumor 1983), the heavy time burdens and the position of women in the family and household tied up with the day-to-day responsibilities for children and domestic services (Haddad, 1991; Manu,

1990) prevent women from having access equal to that of men particularly to land, labour, credit and education. This restricted access to productive resources has clearly undermined the type, level and extent of women's participation in economic production (Ardayio-Schandorf, 1991).

From the foregoing, it is evident that the coping mechanisms or strategies of single female parents can be looked at in terms of their status as women. Also the means by which they cope with maintaining their households to a large extent can be examined in terms of their individual as well as collective access to vital resources such as education, income, social support and any other socially significant factor.

Based on extensive researches and conferences, the United Nations (1992) has also proposed that the poverty of women, especially female headed households is largely due to their lack of access to assets and income earning potentials. According to the United Nations (1992), determinants of income earning potential include education, employment and accessibility to resources. It is thus these determinants and other social factors such as family or extended kin support that will determine the coping strategies or mechanisms of a single female parent.

STUDY AREA

3.1 INTRODUCTION

Knowledge of the study area offers a practical understanding of the socio-economic and cultural milieu in which people deal with the challenges of everyday living. This is imperative to this study, in that it provides the opportunity for one to make a well-informed assessment of the mechanisms or strategies that single female parents adopt for their survival and that of their households.

This chapter thus presents a general background of the study area and the three selected survey areas. Topics under discussion will include geographical location, historical origin and socio-economic characteristics.

3.2 ACCRA

3.2.1 GEOGRAPHICAL LOCATION

Accra metropolitan area (Accra district) is located at the centre of Greater Accra Region. It occupies a land area of approximately one hundred and forty-four kilometres square (144 km sq). The area (Accra district) shares boundaries with two districts. To the North is Ga district. To the South is the Atlantic Ocean (Gulf of Guinea) stretching from Nungua through Teshie, La, Osu to the Chemu Lagoon near Chorkor. To the East is Tema Municipal Area and to the West again is Ga district.

3.2.2 POPULATION

The population of Accra has been increasing over the years. According to the 1970 population census the population of Accra was six hundred and twenty-four thousand

and ninety-one (624,091). This number increased to nine hundred and ninety-five (969,195) in the 1984, population census. The recent 2000 Population and Housing Census indicated that the population of the Accra Metropolis is one million, six hundred and fifty-eight thousand, nine hundred and thirty-seven (1,658,937) (GSS, 2002). This population size comprise eight hundred and seventeen thousand, four hundred and four (817,404) males and eight hundred and forty-four thousand, five hundred and thirty-three (844,533) females.

Although the district covers a small land area, it has 57.7 percent of Greater Accra Region's population. The proportion of the population urban is 100 percent. Accra is the most densely populated district in the country with over 895.5 persons per sq. km. The usual resident population of Accra is one million, six hundred and thirty six thousand and fifty (1,636,050) (GSS, 2002).

3.2.3 HISTORICAL BACKGROUND

Accra was founded by the Gas as a small fishing village in the sixteenth century. The name of Accra was derived from the Akan word 'Nkrane' meaning an army of ants. This was attributed to the thousands of Gas that dotted the Accra plains like ants on an anthill. On the arrival of the Gas they integrated with other groups (Kpeshie, the La and the Gua). Accra began as a series of Coastal villages encompassing the areas of James Town, Usher Town and Osu. La was a separate entity. To the east of La, the fishing villages of Teshie and Nungua developed.

3.2.4 DEVELOPMENT OF THE AREA <http://ugspace.ug.edu.gh>

The growth and development of Accra could be attributed to the arrival of Europeans on the Coast of Ghana and provided the first important impetus of urban growth by building trading, Forts and Castles on the Coast. Three Forts were built in Accra: Fort Crevecouer which was later named Usher Fort was built by the Dutch in 1600, followed in 1651 by Christianborg Castle built by the Danes at Osu, three kilometres (3km) away from the centre of Accra, and in 1673, James Fort was built by the English.

When Accra was chosen as the seat of the British Colonial administration of the Gold Coast in 1877, Accra's future development was ensured. Accra became the seaward terminals of the Eastern railway, the focus of the road system and later the only international airport was located there. Improvement in accessibility expanded Accra's sphere of influence and hence stimulated its growth.

Accra's rapid growth however occurred without the benefit of planning. The centre of Accra comprised a compact mass of thatched buildings arranged in a haphazard manner separated by crooked lanes. From the very beginning, two spatial subsystems developed side by side: a well planned European residential area, around which were clustered the houses of a few wealthy Accra merchants and unplanned indigenous areas. The Accra municipal council was formed in 1898 but it was unable to provide adequate municipal services due to lack of funding. It was not until the bubonic plague of 1907 that the need for adequate municipal council services was fully appreciated.

Accra's advantages as the capital, the centre of trade and transport and offering a higher standard of education and medical facilities attracted migrants from all over Ghana.

The biggest impetus of Accra's growth and development however came after the attainment of independence, when the government of post-independence Ghana vigorously pursued an import-substitution industrialization development strategy. This led to several initiatives that positively influenced the development of an industrial area in Accra. This led to a further concentration of not only the government bureaucracy but also business, commercial and financial institutions (Ministry of Local Government 1990).

3.2.5 POLITICAL ORGANISATION / ADMINISTRATION

Politically, Accra as the capital of Ghana has the seat of the central government at the Christianborg Castle at Osu. Thus the district boasts of all the head offices of the various government ministries and departments.

Accra is administered through the local government system with authority from the 1992 constitution of Ghana and the local government law 462 of 1993. Under this system, district assemblies are responsible for the administration, planning and development of districts. Thus the Accra Metropolitan Assembly (AMA) sees to the administrative and development needs of the district. To effectively execute its functions the AMA has divided Accra into six (6) main sub-districts or Areas namely Ablekuma, Ashiedu Keteke, Osu Clotey, Kpeshie, Ayawaso and Okaikoi. The AMA thus has responsibilities for several issues including: overall development of the approval of development plans and budgets for the sub-districts; initiation and

formulation of programmes for the development of basic infrastructure, provision and maintenance of municipal works and services; and the development, improvement and management of human settlements and the environment.



3.2.6 RELIGIOUS ACTIVITIES

Of all areas in the country, Accra has the most diverse religious groupings or faiths. This may be attributed to immigrants from all the other regions of the country as well as foreign nationals from near and far. Basically the indigenous people of Accra are traditionalists however the religious landscape reflect the national character with Christianity as the dominant religion followed by Islam and other faiths. It is thus not surprising to find many church buildings, large and small as well as mosques scattered over many areas in Accra.

Between July and September the various traditional Areas of the Gas celebrate the famous festival 'Homowo' literally meaning hooting at hunger. It is celebrated to usher in the new harvest of maize, thus putting an end to hunger or famine. It is a celebration, which brings the people together and attracts a lot of tourists to the area.

It is worth mentioning that in addition to finding explanations for the purpose of human kind on earth and problems encountered in everyday living, these various religious faiths also occasionally engage in philanthropist activities.

3.2.7 ECONOMIC ACTIVITIES

Accra's economic life runs along geographical line where marine fishing takes along its coast. Crop farming (usually backyard gardening) takes place during the rainy season interspersed with usually small-scale livestock production by individuals.

Agricultural production does not play much significant role in the economy of the metropolis due to the poor nature of soils and the absence of major water bodies as well as low rainfall. Accra's small-scale canoe fishermen who operate mainly at Chorkor, Nungua and Teshie produce the bulk of fish consumed in Accra.

The marketing and sale of agricultural produce however is very important to the economy of Accra, in that it is a source of employment and survival for the greater number of women and their households.

The location of the head offices of major banking, insurance, commercial and industrial companies in Accra has created a Central Business District (CBD), bustling with formal and informal economic activities. Big formal (Public/Private) corporations exist side by side with countless small enterprises in the CBD, which is busy with trading activities all weeklong. This is because many people come from the urban fringes, proximate rural areas and different parts of the country to trade. Accra is therefore the most sought after destination by immigrants from all the other regions in search of employment opportunities. Unemployment however is quite high in the area leading to a high dependency into ratio of about 1:9.

3.2.8 SOCIAL INFRASTRUCTURE

There is an extensive and expansive health delivery system in Accra spanning preventive and curative, as well as maternal and child care services. Accra metropolitan area has a fair share of health resources as compared to other districts in the country. It has in its environs the Korle-bu Teaching hospital, the 37 Military Hospital, Ridge Hospital and numerous polyclinics and health centres supervised by

the metropolitan Director of health services. Besides the numerous public hospitals there are a lot of privately owned clinics and herbal centres. These health centres in totality see to the health needs of residents in Accra and its surrounding areas far and wide.

The provision of educational infrastructure seems to be pyramid shaped in the Accra metropolitan Area; with tertiary at the top; secondary at the middle; and primary and basic education at the base. Accra has a polytechnic and in recent times the springing up of privately run universities. The Country's premier university; the University of Ghana is situated on the outskirts of Accra in the Ga District which also immensely helps provide tertiary education to the area. Quite a number of secondary schools also abound in Accra though they are few in number as compared to primary schools, which are numerous. There are public and private primary schools with good educational facilities and teachers as compared to other parts of the country. Also on the increase in Accra are Pre-School institutions, which are found in many places of the district. Not only are these pre-school institutions providing childcare services for working and single mothers but they are also giving the children a jump-start towards the preparation of entry into the primary level of basic education. There is however the need for the expansion of tertiary institutions to accommodate its high demand.

The Accra Metropolitan area's economic and productive infrastructure is embodied in roads and highways, posts and telecommunications. Accra as the national capital has a direct and effective road link with Western, Eastern and Northern Ghana. Accra also effective link with the out-side world through the Kotoka International airport. There is also a rail link with western Ghana and the middle belt. It is however worth noting

that many people who reside in Accra, its fringes and proximate rural areas and commute to the central business district for commercial activities have high transportation needs that are not matched by adequate provision of facilities and services. This is evidenced by long waiting and travel times caused by bad access roads and traffic congestions. There is therefore the need for effective and efficient transportation infrastructure to facilitate the easy movement of people from one place to another, especially single female parents usually burdened with a host of responsibilities in and outside the home.

There is telecommunication link in many parts of Accra with other regional capitals and the out-side world through microwave and very high frequency (VHF) radiotelephone terminals. This helps the people to communicate with family members and loved ones. Accra is also a central link for television and radio stations in the country. The presence of such infrastructure helps to improve the leisure activities and quality of life of the people in the Area.

Accra houses the National Theatre, a Centre for Culture and a National Youth Cultural Centre among others where performances of art and Cultural regularly take place. There are also a number of Cinema houses and Nightclubs where people troop to entertain themselves in the evenings and especially over the weekends. The presence of such entertainment infrastructure helps people to lighten or cope with the daily pressures of life.



3.3.1 MAAMOBI

3.3.1.1 GEOGRAPHICAL LOCATION

Maamobi is roughly rectangular shaped and covers about 60 hectares of land area. The Nima highway which stretches from the Nima round about to Accra Girls Secondary School roughly divides the vicinity into two. Maamobi lies to the North and East by the 37 Military Hospital, Accra Girls Secondary School and Kanda. It is bounded on the South by the Odaw stream and Nima, whilst to the West it is separated by Kotobabi and Pig Farm. It is approximately 5 miles from Central Accra.

3.3.1.2 POPULATION

Maamobi is one of the most densely populated areas in Accra. According to the 2000 population and housing census, the area has a population size of 49,812 comprising 24,580 males and 25,232 females (GSS, 2002).

Maamobi harbours about 60 percent of different ethnic groups in the country and some foreign nationals. Saturdays and Sundays are busy days for most of these ethnic groups who meet to discuss matters of common interest and also to contribute and help members in crises.

3.3.1.3 BRIEF HISTORY

Until 1940 the area was used by the Futa family cattle dealers who brought cattle to sell in Accra, and a transitional zone for the British Frontier Force Command. Consequently this and other factors such as the steady expansion of Accra, difference in urban and rural infrastructure among others in that time acted as pull factors, which

brought in many immigrants from different parts of Ghana to live in the area. Planning henceforth was totally lost in this area as the allocation of plots to settlers was sold indiscriminately by caretakers of the royal family at Osu. The consequence of this neglect for planning has been the nature of the present haphazard or substandard spatial arrangement of buildings and environmental degradation of the area.

3.3.1.4 RELIGIOUS ACTIVITIES

About 65 percent of the inhabitants of Maamobi are Muslims. Fridays are busy days for the Muslims. The mosques become full and some sit out-side to worship in front of shops, rooms, verandas and in open spaces.

Apart from the Muslims most of the Christendom denominations are also found here with church activities very brisk Sunday mornings. Traditionalists are least found in this area. Due to social change the influence of the traditional religion has reduced drastically in the area. The remnants of this religion have become diviners or medicine men.

Taking part and being part of these religious activities are likely means by which single female parents may share their problems, receive help from members and even have faith that they can provide for themselves and their households.

3.3.1.5 ECONOMIC ACTIVITIES

An overwhelming majority of the female population in the area work in the informal sector. This is evidenced by a market, shops, stalls, bakery, soap making.

dressmaking, hairdressing, chop bars among others which are very common in the area and operated mainly by women. There are others, though few who work in the Public and Civil service and industries outside and within Maamobi.

The majority of male population in the area also works as masons, carpenters, barbers, auto mechanics and shoe makers.

Child labour is a common practice in the area. School children are used by their parents and guardians in-and-out of school hours to sell and supplement the household income. Other children work on their own accord. A common phenomenon easily noticeable in the area is the large number of unemployed youth.

3.3.1.6 SOCIAL INFRASTRUCTURE

The drainage in Maamobi is very deplorable. There are very few gutters and water from bathrooms and kitchens stagnate in between alleys of buildings. Along the banks of the Odaw Stream, which runs through southwest of the area, one finds dumps. Poor sanitation is a fact of life in the area.

Regarding water supply, standpipes are found in most houses. These are sold to those who do not have access to such facilities in their homes.

Electricity supply is not a problem in the area. Almost all the houses have electricity. There are also streetlights on the Maamobi Nima highway.

With respect to health, the Maamobi Polyclinic is the only government health facility. There is also a non-governmental health facility called Urban Aid. It offers antenatal and postnatal health services for children less than five (5) years and pregnant women. Iran Clinic located in the western part of the area offers health services to all categories of people. Traditional healers who operate in wooden structures also offer a variety of health services to the people. Most of the houses in the area are compound houses. It is common to find many persons to a house or a room. This is evidenced by the 2000 population and housing census which indicated that Maamobi has 2,097 houses with 10,398 households (GSS, 2002). There is the inadequacy of amenities such as latrines, bathroom and kitchens. Cooking is done mainly in the open, on verandas and when it rains it is done in the rooms. Houses and rooms are so crowded that there is little ventilation. However at the northeastern part of the area, the houses are of good quality and quite well spaced.

In terms of educational facilities, the area cannot boast of any government Junior Secondary School. Pupils commute to Kotobabi, Nima or the 37 Military Hospital to attend school. However there is one unique Secondary School to note in this area. This is the Accra Girls Secondary School. Significant to note also is the upsurge in nursery schools. It is however important to mention that most of these schools have no proper facilities. They operate mostly within compound houses and are usually crowded. Islamic Schools are also found in the area, run and financed by mallams.

With regards to transport a lot of 'trotro' and taxi ply the main road. They commute between Maamobi and Accra Central, Kaneshie, Kwame Nkrumah Circle, Madina, Achimota 37 Military hospital and other areas of the metropolis. Consequently the

residents have no serious transportation problems and therefore women especially can cope with their numerous responsibilities in and out-side the household.

3.3.2 NEW DANSOMAN

3.3.2.1 GEOGRAPHICAL LOCATION

New Dansoman covers mainly the Dansoman estates. It is located in the Southwestern part of the metropolis. It is bounded on the North by Mataheko, on the East by Russia and New Mamprobi, on the West by Pambros industry and on the South by Mpuase and Gbegbeyise villages.

3.3.2.2 POPULATION

According to the 2000 population and housing census, the area has a total population of 49,230 comprising 23,430 males and 25,827 females (GSS, 2002).

3.3.2.3 BRIEF HISTORY

Dansoman was initially a forest with mango trees and few farmers. Nii Danso from James Town was the first settler in 1958 and was installed chief on 12th January 1959. In 1960, the government acquired a vast expanse of land which was used in building the Dansoman estates the biggest in Ghana and West Africa.

3.3.2.4 RELIGIOUS ACTIVITIES

Evident in New Dansoman is quite a number of churches: orthodox and charismatic. Thus it is common to find a lot of church activities on Sundays. Islam and other religious faiths are in the minority in the area. Thus Christianity dominates in the area.

3.3.2.5 ECONOMIC ACTIVITIES

Shops and small businesses abound in New Dansoman. These are usually lined up by the roadside. It is also common to find people engaged in petty trading such as the selling of iced water and the roasting of plantain by the road side. It is also quite common to find the front area of houses converted into shops.

The above scenario however contradicts the fact that a great number of the residents also work in the formal (Public and Private) sector outside of New Dansoman.

3.3.2.6 SOCIAL INFRASTRUCTURE

The New Dansoman area is a well-planned area. It has good drainage facilities such as gutters and the area is mainly drained by the Mampon stream, which empties into the Gulf of Guinea.

The area is served by piped borne water in the majority of houses. The area also has electricity supply.

The area has a health centre but it is also common to find quite a number of privately run clinics in the area. Also lined by the roadside are many pharmacy shops where people buy medically prescribed drugs.

The 2000 Population and Housing Census Report (GSS, 2002) has indicated that there are 5,813 houses in the area. The houses are mostly self-contained and well spaced. The government, private companies and individuals own some of these houses. Some residents also rent these houses.

The area boasts of a number of Nurseries and Daycare Centres. Also common to find in the area are a host of primary schools mostly privately run. On the increase in the area are privately run Senior Secondary Schools especially for people who do not get admission into government schools and those taking remedial classes.

The road type and net-work is first class but they are in bad shape because of long neglect. Taxis and 'trotro' are common to find to convey residents to their various work places and various parts of the city. It is also very common to find individuals who use their own private cars as a means of transportation.

New Dansoman has a whole telephone exchange to itself, thus most of the houses have telephone facilities in addition to public phone booths and privately run small scale communication centres.

Nightclubs, restaurants and drinking sports are found in the area and these provide the residents with entertainment.

3.3.3 ROMAN RIDGE

3.3.3.1 GEOGRAPHICAL LOCATION

The Roman Ridge residential area is located in the North Eastern part of the metropolis. It is bounded on the North by Dzorwulu residential area, on the East by the Airport residential area, on the West by Pig farm/Kotobabi and on the South by Maamobi.

3.3.3.2 POPULATION

The population of the area is estimated to be about thirteen thousand (13,000). In terms of ethnicity, it is a mixture of various ethnic groups. There are Gas, Adangbes, Akans, Ewes and people form the various ethnic groups and non-Ghanaian population.

3.3.3.3 BRIEF HISTORY

The area was planned as part of a re-housing exercise after the 1939 earthquake, which shook Accra and destroyed a lot of houses. But it was in 1958, that the original planning scheme for the area was prepared. It was part of a Plan and Report known as the "Accra Master Plan". The original layout covered the Airport residential Area also and was referred to as the Roman Ridge and Airport residential areas. The original plan was revised in 1970 to separate the two residential areas. The area was, laid out as a high-class low-density residential area to serve the growing demand for residential accommodation by mainly workers in the government bureaucracy.

3.3.3.4 RELIGIOUS ACTIVITIES

Unlike other areas of the metropolis, religious activities are not vibrant in this area. This is because of the presence of very few church buildings. This is not to say that residents are atheists. The residents belong to the various religions faiths but the dominant religion here is Christianity. In the main residents in the area mostly engage in religious activities outside of the area.

3.3.3.5 ECONOMIC ACTIVITIES

University of Ghana <http://ugspace.ug.edu.gh>

Again unlike other areas in the metropolis it is uncommon to find shops or stores in this area. This is because majority of residents are officials in the government bureaucracy and do not depend on trading activities for their upkeep. However there are few formal institutions such as the Indian High Commission.

3.3.3.6 SOCIAL INFRASTRUCTURE

As a "First Class Area", the area has a very good drainage system. The homes have garden boys who are usually seen cleaning the gutters in front of the houses. The area is supplied with piped born water and electricity in all the houses. The area boasts of privately run children's clinic. However residents mostly rely on surrounding areas such as the Airport residential area, Dzorwulu, Achimota among others mostly for their health needs. This is because unlike Roman Ridge these areas have public and private hospitals in addition to clinics.

L'ecole Francaise and the Borstal institute are popular educational and correctional institutions respectively in the area. Generally residents in the area send their children to Daycares, preparatory and Secondary schools outside of the area. Very close to the area are the Accra Girls and Achimota Secondary Schools.

The majority of houses in the area are owned or rented by government, quasi-government and private firms. The houses are self contained, beautiful and well spaced.

The roads in the area are first class and are linked to other areas of the metropolis. For instance the continental road connects to the Achimota road and the Ridge road connects to the Airport residential area. "Trotos" do not ply the area and even when one finds a taxi in the area it is chartered. As a high class area with people of relatively higher status, majority of residents have their cars. It is basically by this means that residents cope with the responsibility of taking their children to school and the hospital, go to their work places, church, and the market among others. Residents who do not have any means of their own private transport have to walk to the main Achimota road or Pig farm to find a taxi or 'trotro' to commute to other parts of the metropolis.



Houses in the area have telephone facilities in addition to public phone booths.

CONCLUSION

The chapter has attempted to give a picture of the study area and survey areas especially regarding socio-economic activities and infrastructure. The presence of facilities such as employment, education, health, electricity, water, transport and communication, churches among others in the study area enable women to cope with their responsibilities as single parents. It has also helped to practically broaden the understanding of this study.

DATA ANALYSIS

4.1 INTRODUCTION

This chapter is dedicated to the analysis and discussion of the data that was collected. This is to enable the investigator to make deductions, recommendations and conclusions. It covers the background characteristics of respondents, the means by which they provide the needs of their dependants, the various forms of support they receive to enable them cope as single parents, whether they make major decisions and the challenges they face as single parents.

4.2 SOCIO-DEMOGRAPHIC CHARACTERISTICS

Age plays an important role in any analysis of single female parenthood and female headship. This is because becoming a single female parent or a head of household is closely related to age.

Looking at Table 1 below it is observed that the percentage of respondents for the first two age groups 16-20 and 21-25 are very low; 5.2 percent and 7.8 percent respectively. There is a gradual increase from the 26-30, 31-35 and 36-40 age groups. There is a leap from the age group 41-45 and increases onwards gradually and reaches a peak in the age group 51 years and above.

TABLE 1: AGE GROUP OF RESPONDENTS

AGE GROUP	FREQUENCY	PERCENTAGE
16 – 20	14	5.2
21 – 25	22	7.8
26 – 30	26	9.6
31 – 35	30	11.1
36 – 40	31	11.9
41 – 45	44	16.3
46 – 50	46	17.4
51 years and above	57	20.7
TOTAL	270	100

Source: Field Data, Feb – May, 2002.

The very low percentage for the age group 16-20 is due to the fact that most people at this age would still be in school, unmarried and staying with their parents and therefore not capable of having children or establishing households of their own. This same reason applies to ages 21-25 though to a lesser degree.

The gradual increase in percentage for the age groups 26-30, 31-35 and 36-40 is quite expected because it is at these ages that many female adults are out of school, employed and capable of marital relationships.

The jump in the percentage for the age group 41 years and beyond is due to the fact that the number of women who are single parents or play headship roles increase with

old age through widowhood and divorce as suggested in the review of literature. This fact also explains why single female parenthood as observed above increase directly with age.

Occupation is another important socio-demographic variable to be considered and discussed, especially when single female parents are usually burdened with the responsibility for supporting themselves and their households. Occupation is basically the means through which people earn income to ensure the provision of the basic necessities for one's dependants and for one's self. It has thus been argued that the basic factor that has increased women's participation in the labour force is the need for female-headed households to find employment to support their families (Papanek and Schwede, 1998; United Nations, 1995). In Ghana the right of women to work is supported under Ghanaian Customary Law, which recognizes their exclusive right to their separate property (Manu, 1999). The table below illustrates the occupation of respondents.

TABLE 2: OCCUPATION OF RESPONDENTS

TYPE OF OCCUPATION	FREQUENCY	PERCENTAGE
FORMAL		
CIVIL SERVICE	52	19.3
INFORMAL		
TRADING	180	66.7
HAIRDRESSING/ SEAMSTRESS	6	2.2
UNEMPLOYED	32	11.8
TOTAL	270	100

Source: Field Data, Feb – May, 2002.

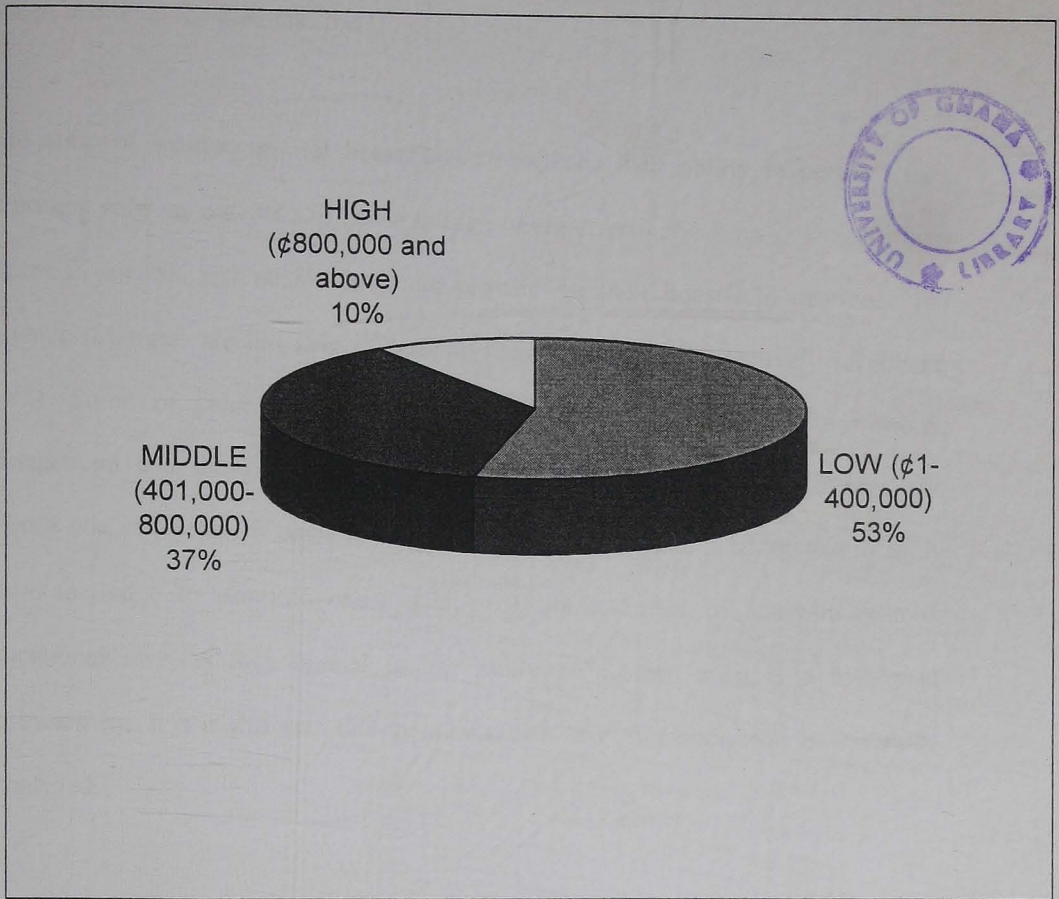
University of Ghana <http://ugspace.ug.edu.gh>

The table above is typical of the national character where the majority of Ghanaian women are self employed or unpaid family workers. They engage in a variety of productive activities inside and out-side the home, farming, processing and marketing agricultural produce and also trade in local and imported commodities. The majority of respondents (68.9 percent) in the study are employed in the informal sector. The probable explanation for this is due to the relatively low levels of education of women in Ghana, which affords them employment in the informal sector. Also many women find it relatively easy within the informal sector to care for their children, perform domestic chores and also engage in their numerous economic activities. Indeed the informal sector is considered as the key sector for the survival of a large proportion of the Ghanaian population, especially women (Manu, 1990).

The relatively few respondents (19.2 percent) employed in the formal sector as already, asserted is due to the generally low levels of education of women in Ghana.

The next important socio-demographic variable and related to occupation is income. Its importance lies in the fact that besides occupation, it provides a more accurate picture of the extent to which single female parents can provide the basic necessities of life for their children or dependents and themselves. It is in the light of this that the monthly income of respondents who are employed is analyzed.

University of Ghana Library
FIGURE 1: MONTHLY INCOME OF RESPONDENTS



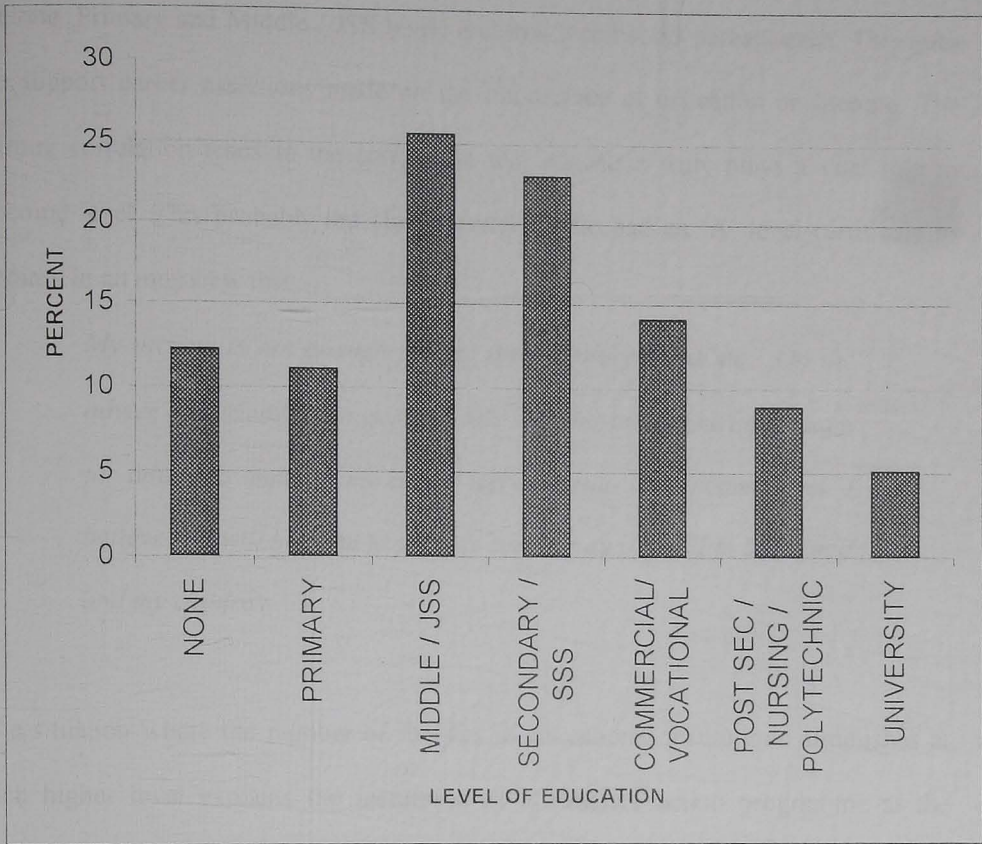
Source: Field Data, Feb – May, 2002.

The figure above depicts that respondents (53 percent) mostly earn low incomes of between ¢1 and ¢400,000. This is comparable to evidence in Ghana, which shows that the incomes of women heading households are low and inadequate to meet the requirements of their households (Ardayfio – Schandorf, 1994). It is also observed that there is a close correlation for sector of employment and low income 68.9 percent and 53 percent respectively. This indicates that women in Ghanaian society are subject to low incomes and few fringe benefits due to the sexual division of labour, occupational segregation and discrimination (Manu, 1991). The low incomes of

respondents mean that there must of necessity be other means of economic support which is crucial for their survival.

Education of women is vital because it strengthens their ability to perform their important roles as parents and home keepers more effectively. It also increases their access to income and enables them to provide for their household members. For instance illiterates are not able to perform their routine tasks effectively (Fordham, 1985). Some of these tasks are childcare, income generating activities, home management and family health. Literacy helps in the creation of awareness and extends one's horizons. If one's level of education is raised one is better able to apply new knowledge to promote one's quality of life and that of one's household. Educational level is thus crucial in any study on women as it is a means of empowerment. It is in this vein that the educational level of respondents in this study is analyzed.

FIGURE 2: EDUCATIONAL LEVELS OF RESPONDENTS



Source: Field Data, Feb – May, 2002.

The figure above illustrates that respondents (25.6 percent) mostly have the Middle / Junior Secondary level education as the highest percentage and the lowest being for university education. This in all probability is comparable to the national situation where most females are not able to attain higher level education as the numbers of females in educational institutions diminish at each higher level. This trend in Ghana can be attributed to the fact that women are tied up with day to day responsibilities for children and domestic services which restrict their access to essential and strategic resources such as education (Brown, 1996).

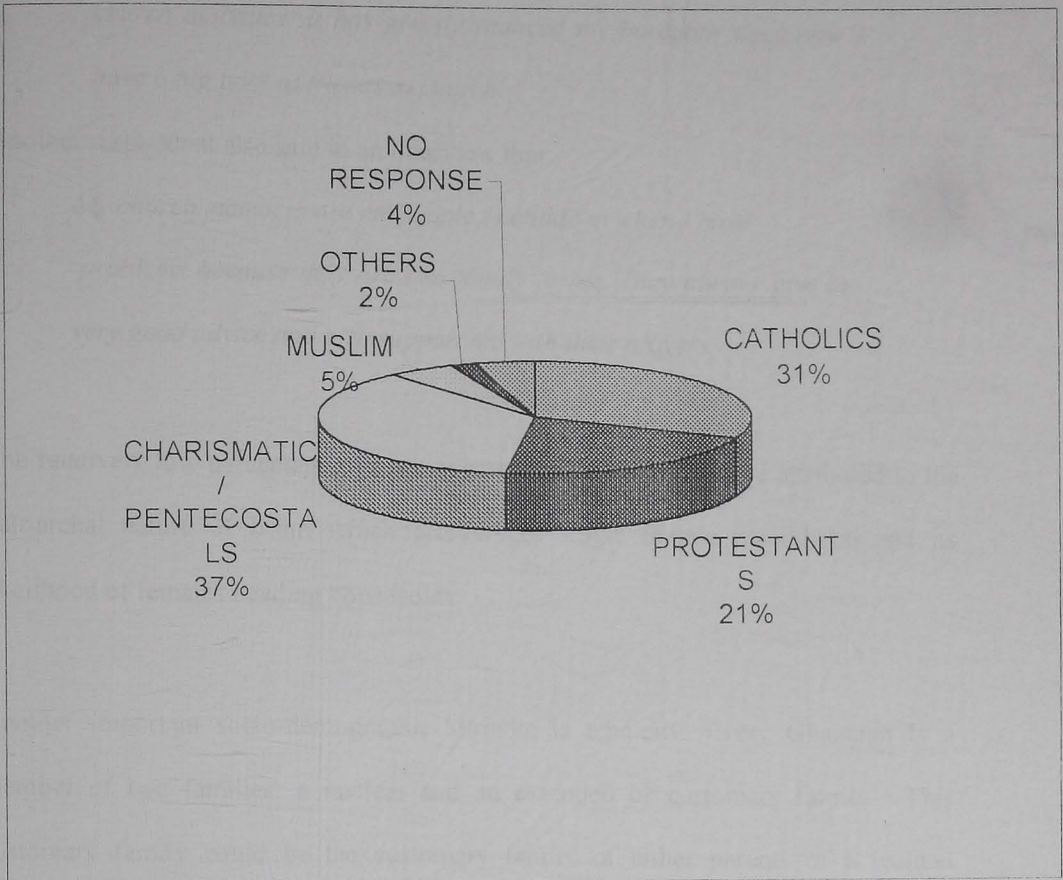
An interesting observation is the strong correlation between low educational level (None, Primary and Middle / JSS level) and low income; 53 percent each. This goes to support earlier assertions made on the importance of education on income. The strong correlation leads to the conclusion that education truly plays a vital role in income level. This probably led one respondent who had an 'A' level certificate to remark in an interview that:

My income is not enough for my three children and me. On the advice of a friend, I am going to take the University Entrance Exam for adults to improve my career opportunities and income level. I believe this will help me to provide a better quality of life for myself and my children.

The situation where the number of females in educational institutions diminishes at each higher level explains the institution of affirmative action programme at the University of Ghana to give more women access to university education.

The next socio-demographic variable that is looked at is religion. The practice of religion is usually a group affair in Ghana. Religious affiliation thus in a way may provide group support for people who belong to them. Religion is also considered as beliefs and acts which aim at the propitiation or conciliation of powers superior to man which are believed to direct and control the course of nature and of human life (Frazer 1890:22). Thus where people face difficulties they are likely to turn to religion as a means of altering their situation which in effect help people to cope with life in general. It is for the above reasons that the religious affiliation of respondents is analysed.

FIGURE 3: RELIGIOUS AFFILIATION OF RESPONDENTS



Source: Field Data, Feb – May, 2002.

The religious group that has the largest proportion of following by respondents is the Pentecostal / Charismatic taking up 37 percent followed by Catholics (31 percent), Protestants (21 percent), Muslims (5 percent) and others (2 percent) which include traditional religion, Hinduism among others. The religious affiliation of respondents is very similar to the national situation. The large following of charismatic churches is probably due to their mode of operations. They usually have prayer groups, prayer sessions, healing crusades and engage in revivalist activities, which create a feeling of solidarity and involvement. One respondent in an interview remarked that:

In joining a charismatic church I have become more involved with church activities. It has greatly reduced my boredom since now I have a big pool of friends at church.

Another respondent also said in an interview that:

My church members are the people I confide in when I have problems because they are like family to me. They always give me very good advice and also support me with their prayers.

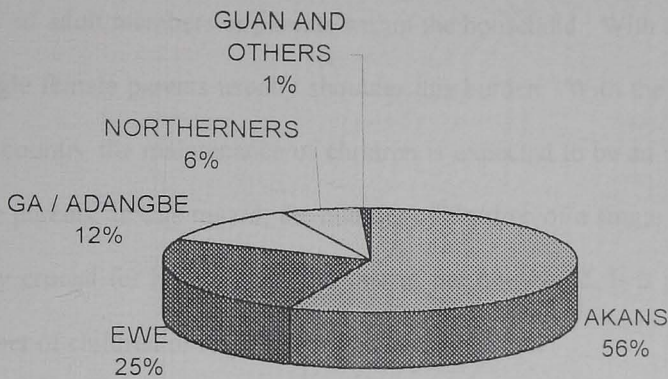
The relatively low percentage of respondents being Muslims can be attributed to the patriarchal nature of Islam which discourages single female parenthood and its likelihood of females heading households.

Another important socio-demographic variable is ethnicity. Every Ghanaian is a member of two families: a nuclear and an extended or customary family. This customary family could be the customary family of either parents of a woman depending upon the ethnic group to which her parents belong. Basically the ethnic groups in Ghana have two main types of family. The patrilineal family – those who inherit according to the male-line, and the matrilineal family – those who inherit according to the female line. Thus in the breakdown of a woman's marriage due to death of spouse, divorce, separation among other factors, it is possible for her to rely on her second family (extended family) especially if she finds it difficult to cope with the maintenance of her children. In a Patrilineal set-up a woman's children belong to the family of her child/children's father whereas in a matrilineal set-up a woman's children belong to her family. Thus the ethnic group to which a woman belongs could influence her children living with her or not after a marital disruption or child bearing



out-side of marriage. [University of Ghana](http://www.universityofghana.edu.gh/ugapaper.htm) for the above reasons that the ethnic backgrounds of respondents is analyzed below.

FIGURE 4: ETHNICITY OF RESPONDENTS



Source: Field Data, Feb – May, 2002

From the figure above, Akans form the majority of respondents, followed by Ewes, Ga /Adangbes, Northerners, Guan and others. Akans Forming the majority is not surprising since they form the majority nationally. Another probable reason could be that, as a matrilineal group they are more likely to keep their children after a marital

disruption or childbearing out-side of marriage thereby forming single parent households, as compared to the other ethnic groups, which are patrilineal.

Closely related to single female parenthood is the maintenance of children. The household or family regardless of its structure performs among others the maintenance and socialization of children. These functions are basically the responsibility of adult members or parents within the household. With the absence of a partner single female parents usually shoulder this burden. With the rising cost of living in the country the maintenance of children is expected to be an uphill task for single female parents. In this regard, the number of children of a single female parent becomes very crucial for her survival and that of her household. It is in this respect that the number of children of respondents is analysed below.

TABLE 3: NUMBER OF CHILDREN OF RESPONDENTS

NO OF CHILDREN	FREQUENCY	PERCENTAGE
1 – 2	127	47
3 – 4	90	33.4
5 – 6	40	14.8
7 and above	13	4.8
TOTAL	270	100

Source: Field Data, Feb – May, 2002.

The above table indicates that the majority of respondents (47 percent) had fewer children of up to two as compared to only 4.8 percent of respondents who had 7

children and beyond. The marital status of respondents as single parents is an explanatory factor here. This is because bearing children out-side of marriage does not assure the security of a husband's support for the children of a single female parent. Another probable explanation for the relative low number of children by respondents could be due to the reason that the Ghanaian society generally frowns on child-bearing out-side of marriage. Further, the relative low number of children by respondents may be explained by factors such as the probable failure on the part of respondents to remarry, child spacing and the high cost living or maintaining children. Thus the majority of respondents having between one and two children imply a relative reduction in the burden of child/children maintenance.

The traditional practice of fosterage whereby children are reared by people other than their own parents however creates additional burden and responsibilities for women who are single or who have to head households. 81.3 percent of all respondents said they had dependents apart from their children. Over 13.3 percent of respondents with dependants had more than two dependants mostly relations and domestic assistants which could create considerable problems for these women, who have to shoulder the maintenance burden all alone as suggested in the review of literature.

In sum, the socio-demographic characteristics of respondents indicate that the women are mostly above the age of 40 years, have up to middle level education, are mostly employed in the informal sector with low incomes and have mostly two children to cater for. With this in mind we go on to analyse some of the socio economic factors responsible for the phenomenon of single female parenthood.

4.3 SOCIO-ECONOMIC FACTORS THAT ACCOUNT FOR SINGLE FEMALE PARENTHOOD

This section deals with some of the socio-economic factors that account for the phenomenon of single female parenthood. Factors that are responsible or account for single female parenthood matters not least, because these factors could have a bearing on the subsequent fortunes or situation of single female parents. Some of these factors is analysed by using respondents' responses on the factor or cause responsible for their status and the reasons responsible as well.

The status of single parenthood among respondents mostly resulted from divorce due to the infidelity of male partners (husbands). This and other factors are analyzed in table 4 below.

TABLE 4: RESPONSES ON FACTORS RESPONSIBLE FOR SINGLE PARENTHOOD AND REASONS GIVEN BY RESPONDENTS

REASONS GIVEN	FACTORS RESPONSIBLE FOR SINGLE PARENTHOOD								TOTAL	
	WIDOWHOOD		DIVORCE		NEVER MARRIED		DESERTION			
	No.	%	No.	%	No.	%	No.	%	No.	%
DEATH OF SPOUSE	81	100	-	-	-	-	-	-	81	30.6
INFIDELITY	-	-	88	75.2	-	-	3	60	91	34.3
WIFE BATTERY	-	-	11	9.4	-	-	-	-	11	4.2
WILFUL NEGLECT OF MAINTENANCE BY EX-HUSBAND	-	-	12	10.3	-	-	1	20	13	4.9
CHILDREN'S FATHER NOT FINANCIALLY READY FOR MARRIAGE	-	-	-	-	60	96.8	-	-	60	22.6
OTHER	-	-	6	5.1	2	3.2	1	20	9	3.4
TOTAL	81	30.6	117	44.2	62	23.4	5	1.8	265	100

Source: Field Data, Feb – May, 2002.

From table 4 above 44.2 percent (117) of respondents indicated the factor responsible for their status as divorce, 30.6 percent (81) indicated widowhood, 23.4 percent (62) indicated Never married/childbearing out-side marriage and only 1.8 percent (5) indicated desertion as a factor.

The majority of respondents who indicated divorce as a factor accounting for their status is comparable to a study of single parenthood in the Greater Accra Region by Gyekye, Arthur and Dankwa (1996) that found the majority of women (about 51 percent) to be single parents as a result of divorce.

In the study as observed from Table 4 above, 75.2 percent of respondents who indicated divorce as a factor responsible for their status gave the reason of infidelity on the part of their husbands as leading to their divorce. This is captured in the words of one divorced respondent in an in-depth interview who remarked:

My husband and I used to have a good and understanding marriage until I found out he was cheating on me. After repeated demands that he should stop, he did not. The emotional pain was so much for me such that I could not bring myself to continue with the marriage.

Infidelity on the part of their husbands as the reason given by most respondents (75.2 percent) for their divorce is supported by Ghanaian Customary and Ordinance marriage laws which stipulate that on the grounds of infidelity and adultery a marriage could be dissolved.

Infidelity mostly on the part of men in marital relationships can also be explained by the fact that most societies in Ghana do not frown on extra marital affairs of males, which encourage them to engage in such activities.

It is significant that from the table above (Table 4), 10.3 percent of divorced respondents indicated wilful neglect on the part of their ex-husbands to maintain them as a reason for their divorce. This may be explained by the fact that in Ghanaian society, the husband has always been looked up to as the head of the household and the breadwinner for the family. He is therefore charged with the final responsibility of ensuring the welfare of all household members. This is because under Customary and Ordinance marriage laws, a husband is liable to maintain and provide the physical and emotional needs of his wife according to his situation in life.

It is also worth noting from table 4 above, that 20 percent of respondents who indicated desertion as a factor responsible for their status, gave the reason of wilful neglect on the part of their husbands to maintain them and their children that necessitated their husbands to desert them.

Some respondents further attributed their ex-husbands' wilful neglect to maintain them and their children to their ex-husbands' involvement in extra-marital affairs. This view is captured in the words of one respondent in an in-depth interview who intimated that:

My ex-husband never bothered to provide for my children and I. He always used his money to cater for his numerous girl friends. I therefore did not see the need to be married at all if he does not care for my children and I.

The implication for these women in the study is that they may not receive any form of assistance from their ex-husbands in the maintenance of their children as according to the women their ex-husbands hitherto neglected to provide their needs and that of their children.

Besides wilful neglect by men to maintain their wives and children as intimated by some respondents, it is also possible that the present economic malaise and high unemployment rate in the country may genuinely handicap some husbands to fulfil their financial responsibilities towards their wives and children which may be misconstrued as wilful neglect on their part.

It is further significant to note from Table 4 above that 9.4 percent of respondents attributed the reason of wife battery as responsible for their divorce. In an in-depth interview with one respondent she declared that:

My husband drinks very heavily at times and does not give me "chop money". When I protest he subjects me to severe beatings. In one instance he kicked me in the stomach and I fell unconscious. After that incident my family dissolved the marriage.

It is probable that the [University of Ghana](http://ugspace.ug.edu.gh) <http://ugspace.ug.edu.gh> figure of 9.4 percent of wife battery as a reason advanced by respondents is only a tip of the ice-berg as cases of wife battery or physical violence perpetuated by husbands against their wives are usually undisclosed by women.

Physical violence in marriages that leads to divorce in Ghana can be explained by the fact that men everywhere have traditionally been associated with physical strength. This goes back into time when in the division of labour men hunted and women gathered to feed the family. Their physical advantage over women also placed them early in the evolution of the family in positions of authority over women who came under their direct protection and control.

Another explanation is that in the Ghanaian society, social contracts between men and women as regards marriage have evolved in ways that boost the controlling power of men, and keep women in cultural subordination. In customary marriages all over the country for example, a man pays bride wealth, for his bride, which for some men is a transaction that transfers ownership of the woman to him as perhaps one might acquire a property. This leads to the inferior position or low status of the wife in the marriage in that she is thought of as a property of the man, who uses all means including violence to control that property.

Some other reasons (5.1 percent) divorced respondents gave as responsible for their status include interference by in-laws, decision on the part of husbands to marry a second wife and incompatibility with ex-husbands

Widowhood is another factor that accounts for single female parenthood. From table 4 above, 30.6 percent (81) of respondents indicated the reason, death of spouse as responsible for their status. This can be attributed to the fact that a significant number of respondents (38.1 percent) are in the age group 46 years and above. This is comparable to studies in Africa which indicate that as many as 25-30 percent of women aged 45-49 are widowed (United Nations, 1995). Also in the Ghanaian society it is the norm that women usually marry men older and therefore the probability of their partners (husbands) dying earlier is very likely. Death of male spouses can further be attributed to the general shorter life expectancy of men as compared to women in the Ghanaian society and elsewhere as suggested in the review of literature.

Yet another factor responsible for single female parenthood is childbearing out-side of marriage. These Never-married yet single mothers constitute 23.4 percent (62) of respondents in the study. According to these never-married women, the reason for their status as single parents is that their children's fathers told them they were not financially well placed to satisfy the demands or responsibilities associated with the institution of marriage and therefore they could not marry them. This is observed from Table 4 above, where 96.8 percent of Never-married respondents indicated the above reason. Marriage as already noted goes with obligations to maintain a wife as well as children. Thus where a person may not relatively be economically sound enough, he may not enter the institution. This is illustrated in an interview with one Never-married respondent who intimated that:

I used to have a boyfriend and we used to have a fine relationship.

When I got pregnant he said that he did not earn enough income to marry me but that he accepts responsibility for the pregnancy.

In relation to men not financially sound to marry, another Never-married respondent expressed in an interview that:

I am a single mother because my child's father said he was not ready for marriage because he did not have money to buy the pieces of cloth and other things required for the ceremony of a customary marriage.

The above statement by the respondent compares with the assertion by Gyekye, Arthur and Dankwa (1996) that while customary marriage is the most common form of marriage among Ghanaians, there is the widespread practice of men not performing the ceremony and rites which are traditionally required for a customary marriage.

It is also significant that among other reasons (3.2 percent) given by Never married respondents include, unplanned pregnancies and repudiation of responsibility for pregnancies on the part of men that resulted in the status of single female parenthood. This confirms the assertion of Comarrof and Roberts (1977) that children born to unmarried mothers without any officially recognized fathers result in single female parenthood.

In sum, the major factor that accounts for the status of single parenthood among respondents is divorce which the women attributed to the infidelity of men in marital unions. Aside this widowhood and childbearing out-side of marriage also contributed to single female parenthood. The effect or implication of these factors as suggested in the review of the literature usually leave women to shoulder the burden of maintenance and care of children all alone.

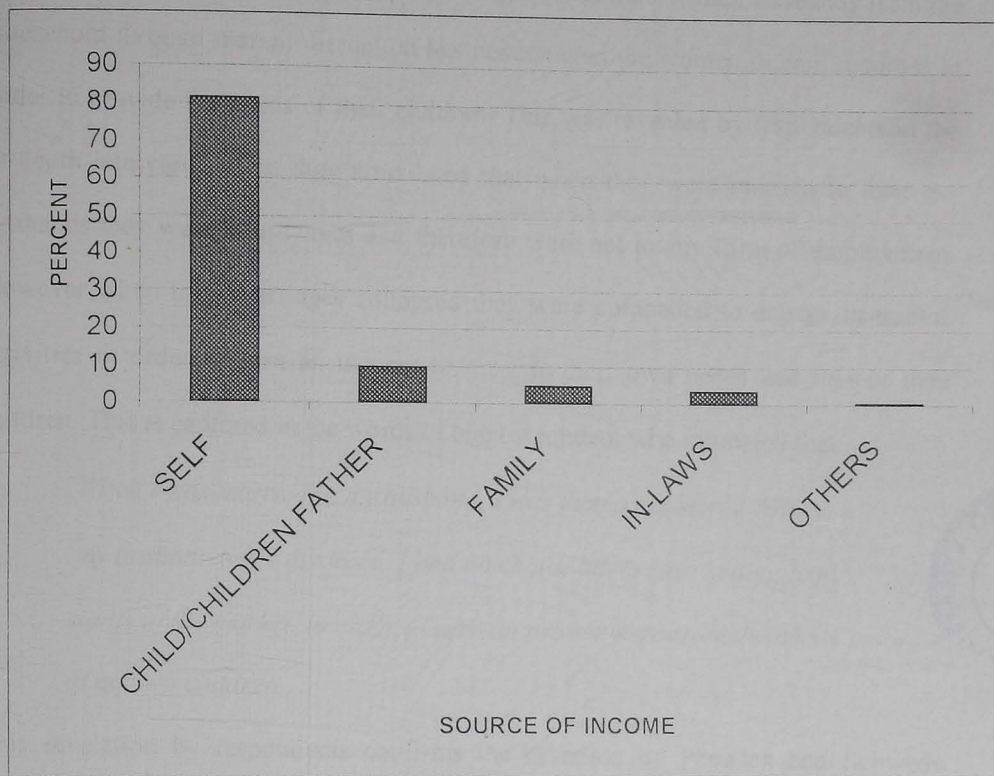
4.4 SOCIAL SUPPORT

This section deals with how women economically support their households and whether they have any form of support. Specific attention is paid to the provision of children's needs and the payment of household utilities, the performance of household tasks, residential arrangements and the forms of support respondents receive in executing these responsibilities as well as any additional support system in place for them.

It has been suggested in the review of literature that women who are single parents or female heads of households pay a very high price in loss of access to male market income (Folbre, 1990) and therefore may have to rely on their own income or other sources. To see how far this is true we go on to analyse the major source of income of respondents.

In the study, the majority of respondents relied on their self-generated incomes as their major source of income. This is illustrated in Figure 5 below.

FIGURE 5: RESPONDENTS' MAJOR SOURCE OF INCOME



Source: Field Data, Feb – May, 2002.

In an attempt to find out from respondents what they considered to be their major source of income the following data was generated from the above figure: The majority of women 81.7 percent, indicated that they considered themselves through their occupations as their major source of income; followed by those (9.7 percent) who considered their children's fathers as that source, those who considered their family as that source form 4.7percent whilst 3.5 percent and 0.4 percent considered in-laws and others as their major sources respectively. The majority of respondents relying on their own incomes is explained by the fact that 88.1 percent of respondents (see Table 2) indicated that they were employed.

Most respondents indicating their self generated income as their major source of income may also be explained by the fact that the absence of their husbands from the household through marital disruption has necessitated the women to earn incomes in order to provide the needs of their children. This was revealed by respondents in the in-depth interview, when they articulated that when they were married to their ex-husbands they were housewives and therefore were not in any form of employment. However when their marriages collapsed they were compelled to engage in trading activities in order to earn an income to provide their own needs and that of their children. This is captured in the words of one respondent who intimated that:

When I was married to my husband, I was then a housewife. When my husband and I divorced, I had no choice but to start selling food stuffs in the market, in order to earn an income to provide the needs of my two children.



This revelation by respondents confirms the assertion by Papanek and Schwede (1988) and the United Nations (1995) that one basic factor that has increased women's participation in the labour force is the need for female headed households to earn an income to support their families.

It is worth noting that in view of most respondents (88.1 percent) relying on their incomes and most (53 percent) earning low incomes implies that most respondents may find their incomes inadequate to meet the requirements of their households.

Respondents' major source of income from family other than children's father is also comparable to Guyer's (1988) assertion that transfer from people other than a woman's husband, mostly her kin accounted or supplemented her income.

Some respondents who indicated that their major source of income was their children's father revealed in the in-depth interview that it was because they were unemployed. In the words of one respondent:

I have no job. I have been unemployed for about one and a half years now. When my ex-husband bring my children their school fees and "chop money" for the month that is what I solely depend on.

Other respondents revealed also that their incomes were so low that, remittances from their ex-husbands to their children were mainly what they depended on. One respondent indicated:

My income is not sufficient to cater for my needs and that of my children. My children's father is domiciled in Europe and he remits every two months. This money is my major source of income since the income I earn is very low.

The implication for the above respondents is that should their husbands fail to provide financial support for their children, it will be very difficult for them to provide for their children.

There is also the scenario where women are forced to rely on boyfriends as their major source of income because they are unemployed. This is captured in an interview with one respondent who indicated:

I am unemployed and I have three children to cater for. I am not proud to say it but I have a boyfriend who gives me money that enables me to put food on the table for my children.

The above scenario is comparable to Favorsey's (1995) earlier work among the Ga, which found some women being financially assisted by their boyfriends when according to the women their husbands failed to maintain them and their children.

Thus the need for an income, especially by unemployed single mothers could drive them to all possible lengths to support themselves and their families.

In her study of household headship and female earning in Ghana, Ardayfio-Schandorf (1994) found that marital disruptions among other factors resulted in women with children to assume greater responsibilities in the household. She further observed that these women received assistance from relations and other people. To see how far this assertion is true among our respondents, we proceed to analyze respondents' responses on who provides children's nutritional (food), clothing, educational (school fees) and health needs as well as the payment of rent and utilities in the household.

In the survey, respondents were asked to state who provided their children's needs and the following responses were generated in Table 5 below.

TABLE 5: RESPONSES ON WHO PROVIDES CHILDREN'S NEEDS

CHILDREN'S NEEDS	RESPONSES OF RESPONDENTS										TOTAL	
	SELF		CHILDREN'S FATHER		FAMILY		IN-LAWS		FRIENDS			
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
FOOD	258	92.8	6	2.2	14	5	-	-	-	-	278	100
CLOTHING	258	91.8	9	3.2	13	4.6	1	0.4	-	-	281	100
EDUCATION (SCHOOL FEES)	41	19.3	161	75.9	7	3.3	1	0.4	2	0.9	212	100
HEALTH	215	79.9	20	7.4	27	10	3	1.1	4	1.5	269	100

Source: Field Data, Feb – May, 2002.

The analysed data above indicates that the majority of respondents bear the bulk of responsibility in the provision of children's needs except for the payment of school fees where their child/children's fathers (75.9 percent) bore the bulk. This confirms the earlier assertion of Ardayfio-Schandorf (1994) that women bear the bulk of household responsibilities in the absence of male partners from the household due to marital disruptions among other factors.

Child/children's fathers supporting respondents in the main with the payment of school fees is not surprising as men tend to shoulder certain costs such as school fees more readily than others, while women more frequently bear expenses for children's clothes and food than other items.

It is significant to note from the above table that respondents received assistance from Kin, in-laws and friends also in children's maintenance. This is comparable to the

findings of Gyekye, Arthur and Dankwa (1996) that single female parents received assistance from relations and friends in the form the payment of educational and medical bills when parents are unable to ensure the welfare of their children. One respondent who received such assistance indicated in an interview that:

When sales in the market is not good and I am hard pressed for money, my relations and friends sometimes help me to provide my children's needs, especially when one of them falls ill and I need to take him to the hospital.

In addition to bearing the bulk of responsibilities for children's needs, Single female parents bear the bulk of responsibility for the payment of household rent and utilities. This is shown in respondents' responses on who pays the household's rent and utilities in the table below.

TABLE 6: RESPONSES ON WHO PAYS HOUSEHOLD RENT AND UTILITIES

HOUSEHOLD NEEDS	RESPONSES OF RESPONDENTS								TOTAL	
	SELF		CHILDREN'S FATHER		FAMILY		SHARED PAYMENT			
	No.	%	No.	%	No.	%	No.	%	No.	%
RENT	96	73.3	2	1.5	13	9.9	20	15.3	131	100
ELECTRICITY	146	56.2	8	3.1	50	19.2	56	21.5	260	100
WATER	164	63.3	8	3.1	51	19.7	36	13.9	259	100

Source: Field Data, Feb – May, 2002

Responses from the above table indicate that respondents mostly pay for rent and utilities by themselves. This is again explained by the fact that the absence of male partners (husbands) in the household make women take greater responsibilities in the household. It is observed from the above table, that almost half that is 48.5 percent (131) indicated that they pay rent. This probably implies that most respondents may be living in relatives' house or their own house and therefore may be absolved from the payment of rent.

An interesting observation from the table above is the adoption of a strategy of shared payment or cost sharing; 15.3 percent, 21.5 percent and 13.9 percent respectively in settling payments on rent, electricity and water by respondents. This strategy to cope with these payments is captured in the words of one respondent who declared that:

You know, I am burdened with providing my children's needs and to pay for rent, electricity and water all by myself will be too much for me to bear. So I insist that I share the payment with my younger sister and brother who live with me in the house.

On the same issue another respondent remarked:

I provide food and clothing and pay the rent, however I insist that some of my elderly children contribute to the payment of electricity and water since they have part time jobs. This really helps to reduce my financial burdens.

It is further observed from the above table that Kin assisted respondents more with the payment of rent and utilities when compared to the earlier analysis of the provision of children's needs. According to most respondents in the in-depth interview it is



because their family members considered the provision of their children's needs as more of an individual responsibility on the part of respondents.

An interesting observation from tables 5 and 6 above is the fact that children's fathers do not seem to contribute much generally in the up-keep of respondent's children. A further probe by the investigator revealed that most children's fathers do not support respondents in the up-keep of their children. When respondents were further asked in the study to state whether they received support from their children's fathers, their responses indicated that most (59.4 percent) did not receive any form of support from their children's fathers whereas 40.6 percent indicated that they did receive support. This shows that most fathers of children of single female parents do not shoulder their responsibility in the maintenance of their own children. This also explains why most respondents generally bear the bulk of responsibility in the maintenance of their children in table 5.

Of the respondents who received assistance from children's fathers, a further probe by the investigator on how frequent respondents received this assistance indicated that most respondents had this assistance occasionally. When respondents who received assistance from children's father were asked in the study, how often they received such assistance, the majority (55.1 percent) indicated that the assistance was occasional whereas 39.1 percent and 5.8 percent indicated that the assistance was given often and very often respectively. Most respondents who received occasional assistance from children's fathers further revealed in the in-depth interview that it was because their children's fathers did not care much about their children. In the words of one respondent:

My children's father is a business man. He is quite wealthy but does not regularly send his children money. I have to deliver numerous messages to him to provide money for the up-keep of his own children before he does.

Other respondents also revealed in the in-depth interview that their children's fathers did not provide money for the up-keep of their children because their children's fathers were of the opinion that the women could single handedly provide for their children's needs as the women were gainfully employed.

A further probing on the sufficiency of children's fathers' assistance revealed that it was not sufficient for the needs of respondents' children. On the issue of how sufficient the assistance received was, the majority of respondents (77.6 percent) indicated that it was not sufficient, 3 percent said it was manageable and 19.4 percent said it was sufficient. Most respondents indicating the insufficiency of assistance from their children's fathers show that though children's fathers are assisting respondents in the provision of children's needs, this assistance may be inadequate for their needs and that of their children.

When respondents who received assistance from Kin were asked to state the frequency of this assistance, most (45.8 percent) indicated that they received it on an occasional basis, 33.3 percent stated they received the assistance often, and 20.9 percent indicated it was received very often. A further probe on the sufficiency of such assistance to respondents indicated most (39.3 percent) admitting that it was sufficient, followed by 33.7 percent, 17.8 percent and 9.2 percent of respondents who respectively admitted it was not sufficient, very sufficient and manageable. The

majority of respondents expressing the sufficiency of assistance of Kin indicate that even in the urban setting extended Kin still play an important role in supporting their members.

Of respondents who received assistance from friends, the majority (86.8 percent) indicated it was received on an occasional basis, 9.4 percent said it was often and 3.8 percent indicated they received such assistance very often. A further probe on the sufficiency of such assistance to respondents revealed that the majority (60.8 percent) indicated it was not sufficient, whereas 37.3 percent and 2 percent of respondents indicated it was sufficient and very sufficient respectively for their needs. This implies that, though some respondents may receive assistance from friends, this support may be negligible.

A further analysis of the provision of children's educational and health needs as well as the payment of rent and utilities revealed that the occupational income of respondents tend to influence how they cope with these responsibilities. Generally or to a large extent where respondents earn a higher income they tend to rely more on themselves for the provision of children's needs and the payment of rent and utilities than relying on others. This is depicted in Tables 7, 8, 9, 10 and 11 below.

University of Ghana <http://ugspace.ug.edu.gh>
TABLE 7: OCCUPATIONAL INCOME OF RESPONDENTS AND RESPONSES ON WHO PROVIDES CHILDREN'S EDUCATIONAL NEEDS.

OCCUPATIONAL INCOME	WHO PROVIDES CHILDREN'S EDUCATIONAL NEEDS								TOTAL	
	SELF		CHILDREN'S FATHER		FAMILY		IN-LAWS			
	No.	%	No.	%	No.	%	No.	%	No.	%
LOW (c1-400,000)	13	13	85	85	1	1	1	1	100	100
MIDDLE (c401,000-800,000)	18	22.3	62	76.5	1	1.2	-	-	81	100
HIGH (c801,000 AND ABOVE)	9	56.2	7	43.8	-	-	-	-	16	100

Source: Field Data, Feb – May, 2002.

Table 7 above, reveals that respondents who earn high incomes (56.2 percent) tend to be more self reliant in the provision of children's educational needs than respondents in the middle (22.3 percent) and low (13 percent) income brackets. It is also worth noting from the above table that respondents in the low (85 percent) and middle (76.5 percent) income brackets respectively mostly tend to cope with the provision of children's educational needs by relying on their children's fathers for support as compared to respondents (43.8 percent) who earn high incomes.

It is thus observed from the above table that the income level of respondents tend to influence how they cope with the provision of children's educational needs. Respondents who earn high incomes generally tend to cope by relying on themselves whereas respondents who earn lower incomes mostly tend to rely on others.

Concerning the provision of children's health needs respondents who earn high incomes are mostly self-reliant than respondents who earn low incomes. This is shown in Table 8 below.

TABLE 8: OCCUPATIONAL INCOME OF RESPONDENTS AND RESPONSES ON WHO PROVIDES CHILDREN'S HEALTH NEEDS

OCCUPATIONAL INCOME	WHO PROVIDES CHILDREN'S HEALTH NEEDS										TOTAL	
	SELF		CHILDREN'S FATHER		FAMILY		IN-LAWS		FRIENDS			
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
LOW (c1-400,000)	99	84	10	8.5	6	5.1	1	0.9	1	0.9	117	100
MIDDLE (c401,000-800,000)	83	95.4	1	1.1	2	2.3	-	-	1	1.1	87	100
HIGH (c801,000 AND ABOVE)	21	95.5	-	-	-	-	1	4.5	-	-	22	100

Source: Field Data, Feb – May, 2002.

From the above table it is observed that 95.5 percent of respondents who earn high income are more self-reliant in the provision of children's health needs than respondents (84.6 percent) who earn low incomes. It is also significant that respondents who earn low incomes mostly cope with the provision of children's health needs by relying on the support of children's fathers and family members than respondents who earn high incomes.

Thus the above table demonstrates again that the income level of respondents tend to influence how they manage with the provision of children's health needs, with high and middle income earners being more self reliant than low income earners.

As regards the payment of rent and utilities, the level of income of respondents also influences how respondents manage with such payments. This is shown in Tables 9, 10, and 11 below.

TABLE 9: OCCUPATIONAL INCOME OF RESPONDENTS AND RESPONSES ON WHO PAYS RENT



OCCUPATIONAL INCOME	WHO PAYS RENT								TOTAL	
	SELF		CHILDREN'S FATHER		FAMILY		SHARE PAYMENT			
	No.	%	No.	%	No.	%	No.	%	No.	%
LOW (c1-400,000)	34	51.5	1	1.5	11	16.7	20	30.3	66	100
MIDDLE (c401,000-800,000)	43	97.7	-	-	1	2.3	-	-	44	100
HIGH (c801,000 AND ABOVE)	8	88.9	-	-	1	11.1	-	-	9	100
TOTAL	85	71.4	1	0.9	13	10.9	20	16.8	119	100

Source: Field Data, Feb – May, 2002.

It is observed from the above table that respondents (88.9 percent) who earn high income are more self reliant than respondents (51.5 percent) who earn low incomes.

It is further observed from the above table that respondents (30.3 percent) who earn low incomes mostly manage with the payment of rent through a strategy of shared payment whereas none of middle and high-income earners rely on this means.

Thus the income level of respondents as regards the payment of rent shows that high and middle-income earners cope with this payment by relying mostly on themselves whereas low income earners are less self reliant and rather use a means of shared payment and mostly rely on others.

With regards to the payment of utilities (electricity and water) respondents who earn high incomes tend to be generally self reliant whereas low income earners rely mostly on others and use a strategy of shared payment to manage with the payment of utilities. This is depicted in Tables 10 and 11 below:

TABLE 10: OCCUPATIONAL INCOME OF RESPONDENTS AND RESPONSES ON WHO PAYS ELECTRICITY BILLS

OCCUPATIONAL INCOME	WHO PAYS ELECTRICITY BILLS								TOTAL	
	SELF		CHILDREN'S FATHER		FAMILY		SHARE PAYMENT		No.	%
	No.	%	No.	%	No.	%	No.	%		
LOW (c1-400,000)	34	29.8	8	7	19	16.7	53	46.5	114	100
MIDDLE (c401,000-800,000)	80	95.2	-	-	4	4.8	-	-	84	100
HIGH (c801,000 AND ABOVE)	21	100	-	-	-	-	-	-	21	100

Source: Field Data. Feb – May, 2002.

TABLE 11: OCCUPATIONAL INCOME OF RESPONDENTS AND RESPONSES ON WHO PAYS WATER BILLS.

OCCUPATIONAL INCOME	WHO PAYS WATER BILLS								TOTAL	
	SELF		CHILDREN'S FATHER		FAMILY		SHARE PAYMENT			
	No.	%	No.	%	No.	%	No.	%	No.	%
LOW (c1-400,000)	53	46.6	8	7	19	16.7	34	29.8	114	100
MIDDLE (c401,000-800,000)	78	94	-	-	5	6	-	-	83	100
HIGH (c801,000 AND ABOVE)	21	100	-	-	-	-	-	-	21	100

Source: Field Data, Feb – May, 2002.

It is observed from Table 10 above that all respondents who earn high incomes (100 percent) are more self reliant than respondents, 95.2 percent and 29.8 percent respectively in the middle and low income brackets. It is further observed that most respondents (46.5 percent) who earn low incomes manage with the payment of electricity bills through a strategy of shared payment whereas none of middle and high-income respondents use this means. Respondents (16.7 percent) who earn low incomes also tend to rely more on family members to effect this payment than middle (4.8 percent) and none of high income earners.

The above situation as regards the payment of electricity bills in table 10 is similarly observed in table 11. Here also it is observed generally that all respondents who earn high incomes (100 percent) tend to be more self reliant than respondents; 94 percent

and 46 percent respectively who earn middle and low incomes. It is again observed that low income respondents (29.8 percent) adopt a means of shared payment to settle their bills whereas middle and high income earners do not. Another observation from table 11 above is that respondents (16.7 percent) who earn low incomes tend to rely more on family members for support in the payment of their water bills than respondents (6 percent) who earn middle incomes, with none of high income respondents relying on family.

Thus with respect to the payment of utilities as demonstrated in Tables 10 and 11, it is realized again that the income of respondents do influence the means by which they deal with such payments, with high income respondents being mostly self reliant whereas low income respondents mostly adopt a means of shared payment and mostly rely on others.

A further analysis of the provision of children's needs and the payment of rent and utilities by respondents in tables (12 to 16) below showed similarly that the educational level of respondents do influence how they manage with these responsibilities.

TABLE: 12 EDUCATIONAL LEVEL OF RESPONDENTS AND RESPONSES ON WHO PROVIDES CHILDREN'S EDUCATIONAL NEEDS.

EDUCATIONAL LEVEL	WHO PROVIDES CHILDREN'S EDUCATIONAL NEEDS								TOTAL	
	SELF		CHILDREN'S FATHER		FAMILY		IN-LAWS			
	No.	%	No.	%	No.	%	No.	%	No.	%
NONE	1	10	6	60	3	30	-	-	10	100
PRIMARY	2	6.9	27	93.1	-	-	-	-	29	100
MIDDLE/JSS	8	13.3	50	83.3	2	3.3	-	-	60	100
SEC/SSS	6	12	41	82	3	6	-	-	50	100
COMM/VOC/TECH	4	14.8	22	81.5	-	-	1	3.7	27	100
POST SEC/NURSING/ POLY	10	41.7	13	54.2	1	3.7	-	-	24	100
UNIVERSITY	9	75	3	25	-	-	-	-	12	100

Source: Field Data, Feb – May, 2002.

It is observed generally from table 12 above that respondents (75 percent) who have attained university level of education tend to be more self reliant in providing the educational needs of their children than respondents: 10 percent and 6.9 percent who have respectively attained None and Primary/Junior Secondary School level of education.

This situation may be explained by the fact that higher education increases women's access to higher income and therefore enable them to be more self reliant in providing the health needs of their children.

It is further observed from table 12 above, that respondents (60 percent) with no education also rely more on the on the support of their children's fathers than respondents (25 percent) with university education.

It is also observed from table 12 above that respondents (30 percent) with no education tend to cope with providing their children's educational needs with the support of Kin than respondents (none) who have attained university education.

Most respondents with relatively low educational level relying on the support of their children's fathers and kin than respondents with relatively higher education from table 12 above may be attributed to the fact that usually people with relatively low educational backgrounds do not command relatively higher income and therefore may have to rely on the support of others in the payment of their children's school fees.

Concerning the provision of children's health needs, it was also found out that the educational level of respondents to a large extent did influence how they managed with such provision, as indicated in table 13 below.

TABLE 13: EDUCATIONAL LEVEL OF RESPONDENTS AND RESPONSES ON WHO PROVIDES CHILDREN'S HEALTH NEEDS.

EDUCATIONAL LEVEL	WHO PROVIDES CHILDREN'S HEALTH NEEDS										TOTAL	
	SELF		CHILDREN' FATHER		FAMILY		IN-LAWS		FRIENDS			
	No	%	No.	%	No	%	No	%	No	%	No.	%
NONE	20	87	1	4.3	2	8.7	-	-	-	-	23	100
PRIMARY	30	96.8	-	-	1	3.2	-	-	-	-	31	100
MIDDLE/JSS	59	65.6	19	21.1	9	10	1	1.1	2	2.2	90	100
SEC/SEC	44	88.8	5	10	-	-	1	2	-	-	50	100
COMM/VOC/TECH	28	73.7	1	2.6	9	23.7	-	-	-	-	38	100
POST SEC/ NURSING/ POLY	22	91.7	1	4.2	-	-	-	-	1	4.2	24	100
UNIVERSITY	13	100	-	-	-	-	-	-	-	-	13	100

Source: Field Data, Feb – May, 2002.

It is observed from [Table 13](http://openaccess.uoan.edu.gh) above that all respondents (100 percent) who have attained university education tend to be more self-reliant in providing their children's health needs than respondents (87 percent) with no education. The explanatory factor for this may be attributed as noted earlier in table 12, to the fact that education affords women the opportunity to earn higher income thereby increasing their likelihood to be self-dependent in providing the health needs of their children.

An interesting observation however from table 13 above also is the fact that regardless of their level of education, respondents (87 percent) with no education are more self reliant than respondents; 65.6 percent and 73.7 percent who have respectively attained Middle/Junior secondary school and Commercial/Vocational/Technical level of education. The level of education seemingly not influencing the provision of children's health needs by respondents in this particular case may be attributed to the fact that though a single female parent may have no or low level of education she may have no support of any sort and may be left with the sole option or choice of being self reliant in the provision of children's health needs. The implication for these women may be that, they may not be able to provide their children with high quality health care.

In connection with the payment of rent and utilities, the level of education of respondents to a large extent also influences how respondents cope with such payments. This is shown in Tables 14, 15 and 16 below.

TABLE 14: EDUCATIONAL LEVEL OF RESPONDENTS AND RESPONSES ON WHO PAYS RENT.

EDUCATIONAL LEVEL	WHO PAYS RENT								TOTAL	
	SELF		CHILDREN'S FATHER		FAMILY		SHARE PAYMENT			
	No.	%	No.	%	No.	%	No.	%	No.	%
NONE	14	53.8	-	-	-	-	12	46.2	26	100
PRIMARY	3	75	1	25	-	-	-	-	4	100
MIDDLE/JSS	11	35.5	1	3.2	11	35.5	8	25.8	31	100
SEC/SSS	26	96.3	-	-	1	3.7	-	-	27	100
COMM/VOC/TECH	20	100	-	-	-	-	-	-	20	100
POST SEC/NURSING/ POLY	10	90.9	-	-	1	9.1	-	-	11	100
UNIVERSITY	12	100	-	-	-	-	-	-	12	100

Source: Field Data, Feb – May, 2002.

It is observed from the table above that all respondents (100 percent) who have attained university education are more self reliant than for instance respondents (53.8 percent) who have attained primary level education. It is further noticed from the above table that respondents (46.2 percent) with no education manage with the payment of rent through a strategy of shared payment, whereas none of respondents for instance with university level of education rely on this means.

The educational level of respondents as regards the payment of rent thus indicates to a large extent that respondents who have attained a relatively higher educational level manage with this payment by being mostly self reliant whereas relatively low educated respondents are less self reliant. Relatively low educated respondents on the other hand mostly employ a strategy of shared payment, in effecting the payment of their rent.

University of Ghana: <http://ugspace.ug.edu.gh>

Concerning the payment of utilities (electricity and water) respondents who have attained relatively higher education tend to be mostly self reliant whereas respondents with relatively low educational backgrounds mostly adopt a strategy of shared payment and rely on others to manage with the payment of utilities. This is depicted in tables 15 and 16 below:

TABLE 15: EDUCATIONAL LEVEL OF RESPONDENTS AND RESPONSES ON WHO PAYS ELECTRICITY BILLS.

EDUCATIONAL LEVEL	WHO PAYS ELECTRICITY BILLS								TOTAL	
	SELF		CHILDREN'S FATHER		FAMILY		SHARE PAYMENT			
	No.	%	No.	%	No.	%	No.	%	No.	%
NONE	19	59.4	-	-	1	3.1	12	37.5	32	100
PRIMARY	5	16.7	-	-	12	40	13	43.3	30	100
MIDDLE/JSS	26	35.1	-	-	19	25.7	29	39.2	74	100
SEC/SSS	36	75	8	16.7	3	6.3	1	2.1	48	100
COMM/VOC/TECH	25	65.8	-	-	12	31.6	1	2.6	38	100
POST SEC/NURSING/ POLY	21	91.3	-	-	2	8.7	-	-	23	100
UNIVERSITY	13	100	-	-	-	-	-	-	13	100

Source: Field Data, Feb – May, 2002.

TABLE 16: EDUCATIONAL LEVEL OF RESPONDENTS AND RESPONSES ON WHO PAYS WATER BILLS.

EDUCATIONAL LEVEL	WHO PAYS WATER BILLS								TOTAL	
	SELF		CHILDREN'S FATHER		FAMILY		SHARE PAYMENT			
	No.	%	No.	%	No.	%	No.	%	No.	%
NONE	19	59.4	-	-	1	3.1	12	37.5	32	100
PRIMARY	5	16.7	-	-	12	40	13	43.3	30	100
MIDDLE/JSS	44	60.3	-	-	20	27.4	9	12.3	73	100
SEC/SSS	35	72.9	8	16.7	4	8.3	1	2.1	48	100
COMM/VOC/TECH	26	68.4	-	-	11	28.9	1	2.6	38	100
POST SEC/NURSING/ POLY	21	91.3	-	-	2	8.7	-	-	23	100
UNIVERSITY	13	100	-	-	-	-	-	-	13	100

Source: Field Data, Feb – May, 2002

It is observed from table 15 above that all respondents (100 percent) who have attained university education are more self reliant in the payment of their electricity bills than respondents: 59.4 percent and 16.7 percent with respectively no education and primary level education. It is further noted that most respondents (43.3 percent) with primary level education manage with this payment through the means of shared payment whereas none of respondents who have attained university education use this strategy.

Most respondents (40 percent) who have attained primary level of education also tend to depend mostly on family members to effect the payment of their electricity bills whereas none of university educated respondents do.

The above situation concerning the payment of electricity bills in table 15 is similarly observed in table 16 above. Here also it is noted that all respondents (100 percent) who have attained university education tend to be mostly self reliant than respondents (16.7 percent) with primary level education. It is again observed that respondents (37.5 percent) who have no education and respondent's (43.3 percent) who have attained primary level education adopt the means of shared payment to settle their bills whereas none of Post secondary/Nursing/Polytechnic and University educated respondents do.

Another observation from table 16 above is that respondents (40 percent) with primary level education tend to rely mostly on family members' support to manage with the payment of their water bills whereas respondents (none) with university education do not.

Thus regarding the payment of utilities as shown in Tables 15 and 16 above, it is realized again that the educational level of respondents to a large extent do influence the means by which they deal with such payments with relatively highly educated respondents being mostly self reliant than relatively low educated respondents. On the other hand relatively low educated respondents mostly engineer a means of shared payment to settle their bills.

Evidence from the above (tables 7 to 16) as regards the provision of children's needs and the payment of rent and utilities in relation to respondents' level of occupational income and their level of education is explained also by the assertion of the conceptual framework of this study that the status of women in relation to their access to critical resources such as education and income will influence their coping strategies. As it was evidenced, respondents who earn relatively high incomes and have a relatively high educational level rely mostly on themselves to a large extent in the provision of children's and household needs than respondents with relatively low educational and relatively low income levels, who manage with these responsibilities by relying additionally on the support of family and others and also by adopting a strategy of shared payment.

In sum most respondents provided their children's needs, the payment of rent and utilities all by themselves except for the provision of children's educational needs where their children's fathers shouldered the bulk of this responsibility. Also, most respondents especially those who earn low incomes and have low educational levels are able to cope with the provision of children's needs, payment of rent and utilities

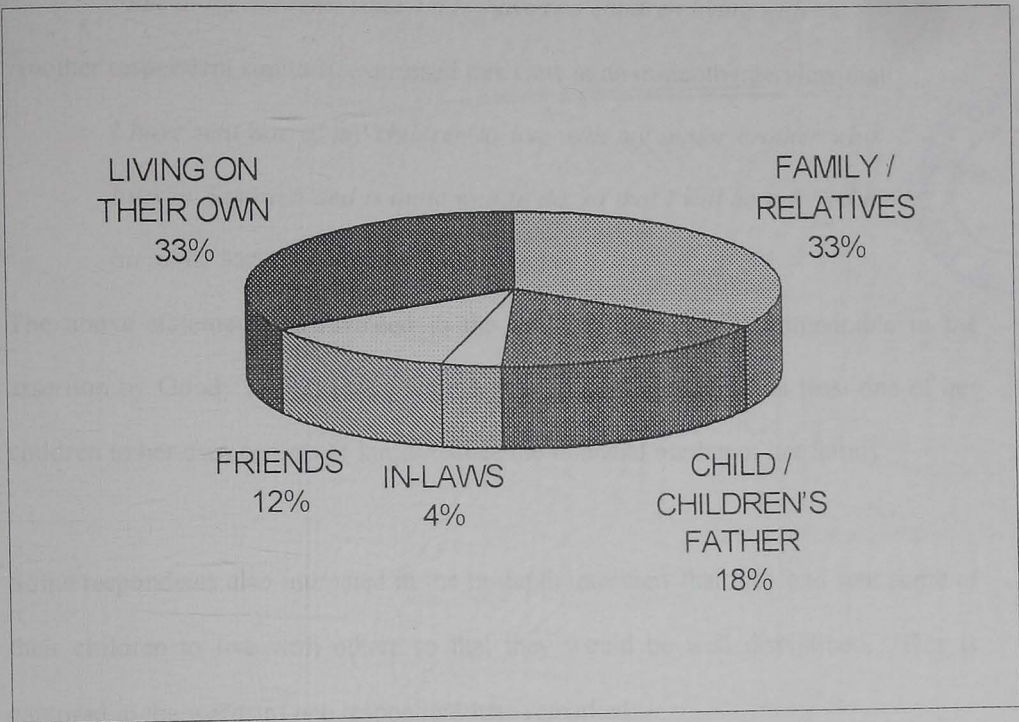
with the assistance of kin and their children's fathers as well as reliance on a strategy of shared payment.

(II) CHILD FOSTERING

The review of the literature revealed that one of the means by which women may cope with the burden of child maintenance is through the mechanism of child fostering. To analyse this, respondents were asked to state if they had some of their children living elsewhere, whom they were living with and an in-depth interview with a cross section of respondents to highlight some of the reasons why they were not living with some of their children.

To start with, respondents were asked to state in the survey if they were living with all their children. The responses from respondents indicated that 58.6 percent were living with all their children whereas 41.4 percent of respondents indicated they were not living with some of their children. Of respondents who were not living with some of their children, a further probe on how many of their children they were not living with revealed that almost a quarter (41.3percent) were not living with as many as three children. Further, 22 percent, 33 percent and 2.7 percent of respondents were not living with one, two and four children respectively. The responses to a further probe regarding whom some of their children are living with is generated in the figure below.

FIGURE 6: RESPONSES ON WHOM SOME CHILDREN OF RESPONDENTS ARE LIVING WITH



Source: Field Data, Feb – May, 2002.

Responses from the figure above indicate that 33.3 percent of children live with relatives, 17.6 percent live with their fathers, 12.3 percent live with in-laws, 3.6 percent live with their friends and the rest 33.3 percent live on their own. The implication of some children not living with respondents is that respondents will at least be absolved of the responsibility of providing the day to day needs of children. In the words of one respondent in an-depth interview she indicated:

I sent two of my children to my mother in Kumasi. In Accra the cost of living is so high. Though I remit some money to them occasionally for their up-keep, it has to a large extent relieved me of some of my burdens, since I now have two children living with me.

Another respondent similarly expressed this view in an in-depth interview that:

I have sent one of my children to live with my senior brother who lives in Takoradi and is quite well to do, so that I will be relieved a bit of the burden of children maintenance.



The above statements as revealed in the in-depth interview is comparable to the assertion by Goody (1982) that a woman was likely to foster out at least one of her children to her own parents or kin to reduce the financial burden of her family.

Some respondents also intimated in the in-depth interview that they had sent some of their children to live with others so that they would be well disciplined. This is captured in the words of one respondent who remarked:

I have sent my son to live with my strict uncle so that he will be well disciplined. I think because I am a female he does not seem to take my instructions seriously.

Another respondent similarly indicated in the interview that:

My oldest son, who is sixteen years old, started misbehaving, so my elder brother came to take him away to discipline him.

The above statements also reveal that some respondents' children living with others were purely for a reason of socialization. This situation is explained by Goody (1982) as nurturant fosterage where children are fostered out, especially older children to

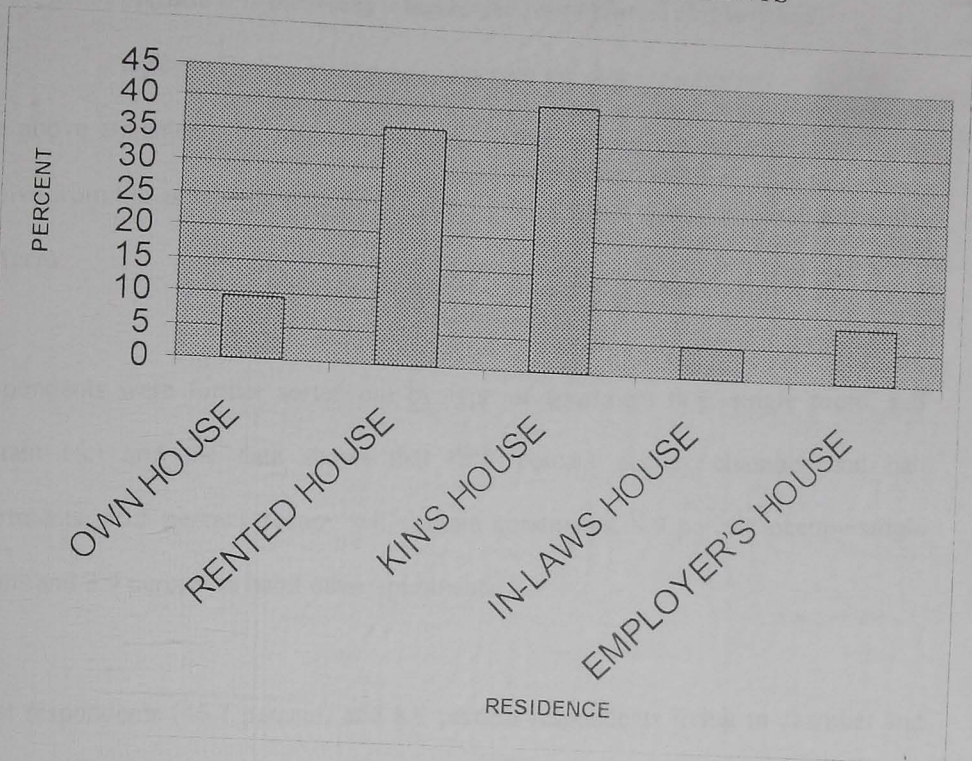
receive training in adult role skills and values of the society. Respondents fostering out their children to be well socialized also implies that single female parents may be facing some challenges with regards to raising their male children. Whatever reasons respondents may attribute to some of their children not living with them, what is obvious is that respondents are to a large extent absolved from some of the burden and difficulties of maintaining their children.

Thus some children of respondents, living with others or living elsewhere is also a means by which respondents may cope as single parents.

(III) RESIDENTIAL ARRANGEMENTS

Residential arrangements of respondents is analysed in this study to see how they deal with housing which is a serious problem in an urban setting like Accra. Residential arrangements as discussed elsewhere in this work also reveal that it has a bearing on how women cope with domestic or household chores and child care. To analyze this, respondents were asked to state in whose house they resided. The figure below is a representation of responses on this issue.

FIGURE 7: RESIDENCE OF RESPONDENTS



Source: Field Data, Feb – May, 2002.

Most respondents (40.8 percent) living in Kin's house as observed from the figure above, shows that kin assist respondents generally with accommodation. Some respondents further revealed in the in-depth interview that because they were living in their kin's house they were absolved of the payment of rent and even where they were required to pay rent it was relatively less expensive. This is shown in the words of respondents in the in-depth interview. One respondent intimated that:

My brother has two houses in Accra. He has given me one of them to live in with my children and therefore I do not pay rent.

Another respondent declared that:

I live in my auntie's house which has been rented out. However because it is my auntie's house, the rent I pay is relatively less expensive when compared to the rent the other tenants pay.

The above statements by respondents thus further echoes the support respondents receive from kin as regards accommodation which is noted to be a problem especially in Accra.

Respondents were further sorted out by type of apartment (e.g. single room, self contain etc) and the data shows that 46.7 percent occupy chamber and hall apartments; 40.5 percent occupy self contain apartments, 8.9 percent occupy single rooms and 3.9 percent in habit other apartments.

Most respondents (46.7 percent) and 8.9 percent respondents living in chamber and hall, and single room apartments respectively, in all probability implies that they have to share baths, toilets and kitchen facilities with other occupants who may be Kin or co-tenants. It is thus inferred that proximity with others in the same house or compound may increase the probability of childcare and household chores being shared with Kin or co-tenants. Another implication of proximity with kin and others may also increases the likelihood of respondents relying on these people for emotional support by sharing their problems or challenges with them.

In sum the residential arrangements of respondents reveal that most respondents live in relatives' house, with others living in in-laws, employers and their own houses. It also revealed that some respondents are tenants. Thus most respondents living in

also revealed that some respondents are tenants. Thus most respondents living in relatives, in-laws, employers and own houses reveal that respondents do not face much difficulties with housing or accommodation even in an urban setting.

(IV) HOUSEHOLD ACTIVITIES

Single female parents besides engaging in economic activities to provide the needs of their children must also bear other responsibilities in the household to ensure the welfare of their dependants. Some of these responsibilities in the household include food preparation, cleaning and childcare among others. An attempt was thus made in the study to find out how respondents manage with such household activities. To do this, respondents were asked in the survey to indicate the type of household activities they engage in and whether they have the support of others like Kin and children in these activities.

When respondents were asked to state the household activities they engage in, the following multiple choice responses were generated in the table below.

TABLE 17: HOUSEHOLD ACTIVITIES OF RESPONDENTS

RESPONDENTS ACTIVITIES	(N = 270)	
	NO.	PERCENTAGE
TIDYING	238	88.1
WASHING	221	81.9
SHOPPING	243	90
COOKING	249	92.2
CHILD CARE	104	38.5

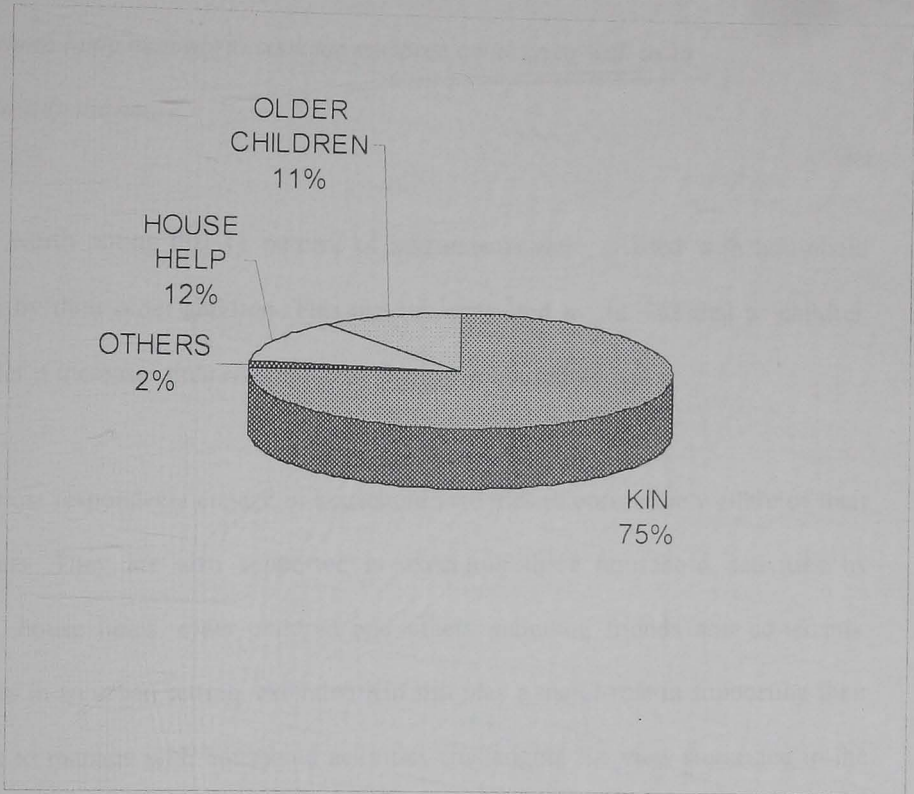
Source: Field Data, Feb – May, 2002.

It is observed from the above table that respondents are mostly engaged in household activities. The relatively few respondents engaged in childcare imply that respondents' children may be mostly infants. Another explanation may be that this activity may be delegated to others.

Concerning how frequent respondents engaged in household activities, it became evident that on the average most respondents (49.1 percent) engaged in the above household activities very often (daily). 24.8 percent engaged in them occasionally (three times a week) and 26.1 percent engaged in them often (once as week). Given that almost half of respondents engage in the above household activities very often implies that respondents are likely to contribute the majority share of domestic work.

Respondents: 24.8 percent and 26.1 percent engaged in household activities often and occasionally also suggests that respondents are assisted in the performance of household tasks. When respondents were asked to state who assisted them in the performance of household tasks the majority indicated they were supported by Kin. This is represented in the figure below.

FIGURE 8: RESPONSES ON WHO ASSISTS RESPONDENTS IN HOUSEHOLD ACTIVITIES



Source: Field Data, Feb – May, 2002.

The data in the above figure shows that the majority of respondents (75 percent) are supported in the performance of household tasks by Kin. This confirms the earlier assertion by the investigator that most respondents living in relatives' houses and chamber and Hall apartments was likely to increase the probability of household activities being shared especially with Kin. It is significant that 12 percent of respondents relied on the assistance of house helps. Most respondents who relied on the assistance of house helps further revealed in the in-depth interview that due to

their busy work schedule. It became necessary for them to secure the services of house helps in order to cope with household tasks. In the words of one respondent:

I leave home very early in the morning to the market and I return in the evening. So I have employed the services of a house help whom I pay monthly to cook for my three children as well as to tidy the house.

It also worth noting that 11 percent of respondents were assisted with household activities by their older children. This may be explained by the fact that as children grow older it increases their likelihood in sharing in household tasks.

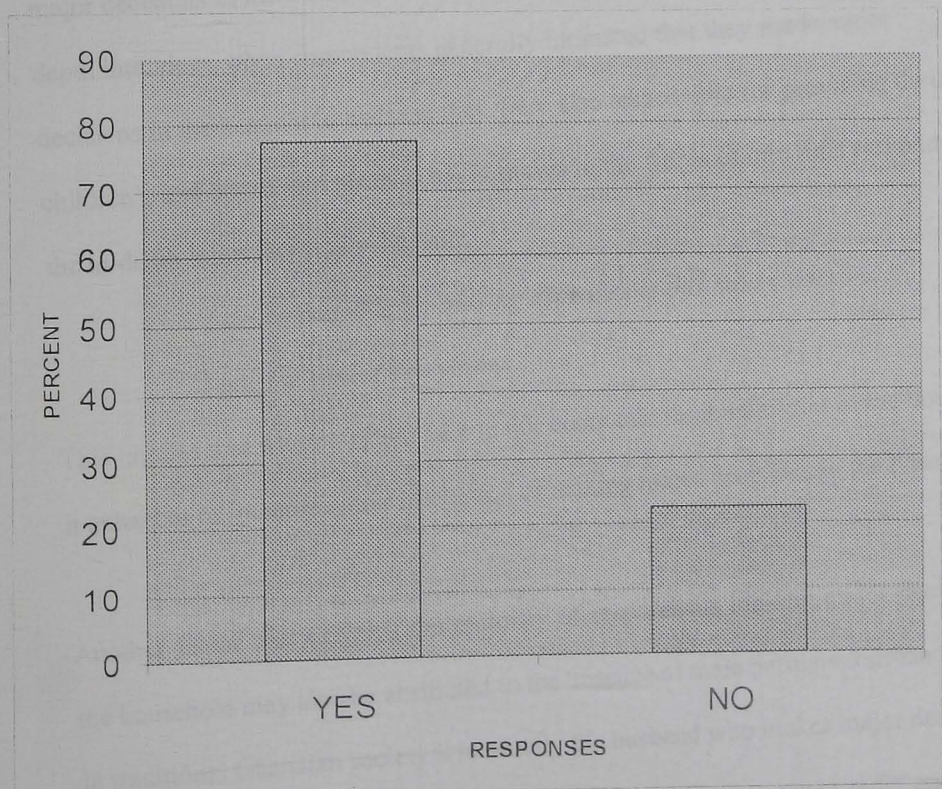
In sum most respondents engage in household activities to ensure the welfare of their dependants. They are also supported in executing these household activities by relatives, house helps, older children and others including friends and co-tenants. Thus even in an urban setting, extended Kin still play a major role in supporting their members to manage with household activities challenging the view suggested in the review of literature that the bonds of extended kin is very much weakened in the face of modernization and urbanization.

4.4 DECISION MAKING

This section deals with whether respondents make major decisions in the household. Associated with the status of household headship besides one taking general responsibility for the up keep and maintenance of the household on a day to day basis, is the ability of one to make major decision within the household. It has been argued by Ardayfio-Shandorf (1994) that as more men migrate in response to various

economic opportunities, women are left behind with children to assume economic responsibilities and more importantly make major decisions. Similarly single female parents with the absence of their male partners (husbands) are left with children in the household. Thus to see how far Ardayfio-Schandorf's (1994) assertion is true, and also how single female parents cope with making major decisions in the household in the absence of men, respondents were asked in the study to state whether they make major decisions in the household or not. They were also asked to state who makes major decisions if they did not. The responses on whether respondents take major decisions in the household or not are presented in the figure below.

FIGURE 9: RESPONSES ON WHETHER RESPONDENTS MAKE MAJOR DECISIONS.



Source: Field Data, Feb – May, 2002

The figure above depicts that the majority of respondents (77.4 percent) cope or manage with making major decisions in the household by themselves, whereas 22.6 percent of respondents indicated that they did not.

The majority of respondents making major decisions in the household is not surprising as the majority; 92.8 percent, 91.8 percent and 79.9 percent respectively indicated (see table 5) that they provided their children's daily meals, clothing and health needs all by themselves. It is further noted (see table 6) that most; 73.3 percent, 56.2 percent and 63.3 percent respectively paid rent, electricity and water bills by themselves. It thus stands to reason that if they mostly manage with children and household needs by themselves then they are mostly likely to manage with making major decisions in the household. This explanation is further supported by the in-depth interview, when respondents generally intimated that they made major decisions in the household because they were also responsible for providing their children's and household needs. This is shown in the words of one such respondent in the in-depth interview when she said:

I am responsible for making decisions in this house since

I pay for almost everything.

This implies that where women take major economic responsibilities in the household it enhances or increases their likelihood of making major decisions in the household.

Another factor that explains the majority of respondents making major decisions in the household may also be attributed to the absence of male partners (husbands), since in traditional Ghanaian society it is usually the husband who makes major decisions in the household. This was revealed in the in-depth interview when most respondents

indicated that they did not make major decisions when they were married and living with their ex-husbands, as their ex-husbands made major decisions. In the words of one respondent:

When I was married and living with my ex-husband, he normally made major decisions in the household. Now as a single parent I make major decisions in the household.

The above statement thus suggests that the absence of male partners also creates the opportunity for women especially single female parents to make major decisions in the household.

Of the respondents (22.6 percent) who indicated that they did not make major decisions in the household a further probe revealed that family members or kin made major decisions.

When respondents (22.6percent) who indicated that they did not make major decisions in the household were asked to state who did, the majority (75.6 percent) indicated that family members made major decisions, 18.2 percent indicated in-laws, 4.2 percent indicated their children's fathers whilst the rest (2 percent) indicated friends, benefactors among others.

The majority of respondents indicating family members as making major decisions in the household is not surprising as the researcher observed in the study communities, especially Maamobi that most respondents were living with relatives or were living in

University of Ghana: <http://ugspace.ug.edu.gh>
family houses thereby increasing the likelihood that family members could make major decisions.

Informal discussions and the in-depth interview with respondents, who did not make major decisions, paramountly revealed that it was because they did not contribute economically or substantially to the upkeep of the household. This point is captured below in the words of a cross-section of respondents below:

I live with my auntie and cousins. My auntie owns the house and mainly provides everything in the household. I do not contribute much and therefore my auntie makes the major decisions even concerning how I take care of my children.

Another respondent also stated that:

I am unemployed and do not have money. My father is the one who takes care of me and my two children. He therefore makes major decisions in the household which is very fine with me.

The above statements expressed by a cross-section of respondents goes to emphasise the point that indeed taking major economic responsibilities in the household does influence who makes major decisions in the household.

It is also worth mentioning that a few respondents who did not make major decisions in the household during the in-depth interview intimated that the oldest person made major decisions in the household on the basis of their old age and respect accorded them by other members of the household and not because of their economic contribution. This is revealed in the words of one respondent when she said:

University of Ghana <http://ugspace.ug.edu.gh>
My mother makes major decisions in the household because she is older than everyone and not because she makes substantial economic contributions. It is solely out of the respect we have for her that she makes major decisions.

The above statement thus reveals that some respondents do not make major decisions in the household due to the presence of other elderly members in the household.

In sum, the field evidence suggests that most respondents make and manage with major decisions in the household by themselves chiefly because they also bore the bulk of economic responsibilities. Also respondents who did not make major decisions in the household revealed that such decisions were made by family members.

4.5 CHALLENGES

The challenges respondents face is analyzed by using their responses on some of the problems they encounter, whether they would like to marry and their given reasons. The rationale behind this is to ascertain if the means and support respondents relied on, actually enabled them to manage as single parents.

In the survey respondents were asked to state the problems they encounter as single parents and their responses indicate that it is a very challenging experience. The majority of respondents (60.3 percent) indicated that they were over burdened with too many responsibilities, 14.3 percent of respondents indicated they encountered financial problems, 13.2 percent of respondents indicated loneliness as their problem and 12.1 percent of respondents indicated child-upbringing as a problem.

The majority of respondents indicating being over burdened with many responsibilities is not surprising as most of them shoulder the bulk of responsibility for child maintenance. Considering the fact that most respondents (74.7 percent) had earlier indicated the assistance of Kin with their household activities and respondents' indication of role overload as a problem implies that the assistance of Kin and others is probably not enough to lighten the responsibilities of respondents.

In view of most respondents (53 percent) earning low incomes, it is surprising that relatively few (14.3 percent) indicated their problems as financial. This implies that strategies such as shared payment of household bills, child fostering in addition to support of kin helps them to manage with their finances.

The relatively few respondents (13.2 percent) indicating loneliness as a problem also implies that most respondents have people to rely on for companionship and emotional support.

Most respondents further revealed in the in-depth interview that they managed with their problems by praying to God for assistance which basically enabled them to discharge their responsibilities as single parents. This is captured in the words of one respondent who said that:

When I am faced with problems, I pray to God for assistance and He always listens and answers my prayers. The strength of the Lord is has sustained me all this while as a single parent.

Thus most respondents indicating overload of responsibilities as some of their problems portray that the phenomenon of single female parenthood is very challenging in terms of ensuring the welfare of their dependants.

As regards the question of whether respondents would like to marry, the majority of respondents (68.7 percent) indicated that they would like to marry, whereas (31.3 percent) indicated that they would not. A further probe was to ask respondents to give their reasons for wanting to marry or not.

As regards reasons for wanting to marry, almost half (49.7 percent) of respondents indicated they would like to marry for companionship, 24 percent of respondents indicated they would like to marry because they were young, 11.3 percent indicated they would like to marry for social respect whereas the rest (3 percent) indicated other reasons.

Most respondents (49.7 percent) wanting to marry for companionship seems to contradict the earlier admission of a relatively few respondents (13.2 percent) who indicated loneliness as their problem. The probable explanation for this may be that they did not relate it to marriage. Another probable explanation may be that the kind of companionship males or men provide is different from companionship from relations and friends.

The need for a helper as a reason advanced by respondents (24 percent) for wanting to marry is not surprising as most respondents had indicated overload of responsibilities as a problem.

Thus most respondents indicating overload of responsibilities as some of their problems portray that the phenomenon of single female parenthood is very challenging in terms of ensuring the welfare of their dependants.

As regards the question of whether respondents would like to marry, the majority of respondents (68.7 percent) indicated that they would like to marry, whereas (31.3 percent) indicated that they would not. A further probe was to ask respondents to give their reasons for wanting to marry or not.

As regards reasons for wanting to marry, almost half (49.7 percent) of respondents indicated they would like to marry for companionship, 24 percent of respondents indicated they would like to marry because they were young, 11.3 percent indicated they would like to marry for social respect whereas the rest (3 percent) indicated other reasons.

Most respondents (49.7 percent) wanting to marry for companionship seems to contradict the earlier admission of a relatively few respondents (13.2 percent) who indicated loneliness as their problem. The probable explanation for this may be that they did not relate it to marriage. Another probable explanation may be that the kind of companionship males or men provide is different from companionship from relations and friends.

The need for a helper as a reason advanced by respondents (24 percent) for wanting to marry is not surprising as most respondents had indicated overload of responsibilities as a problem.

Of respondents who indicated they would not like to marry, 51.5 percent stated they were too old to marry, 23.5 percent indicated they were fed up with marriage, 3.2 percent indicated they had too many children, 7.4 percent indicated they were used to single parenthood with the rest (4.4 percent) indicating other reasons.

Most respondents who do not want to marry due to old age may be explained by the fact that most respondents are above the age of 40 years.

23.5 percent and 7.4 percent of respondents indicating respectively that they are fed up with marriage and used to single parenthood is revealing. It suggests that they are managing very well with single parenthood. Another probable explanation may be that these respondents had a bitter experience of marriage and therefore would not like to venture into it again.

In sum, most respondents wanting to marry is a further strategy by respondents to reduce some of their challenges such as overload of responsibilities and loneliness which is common to single female parents in Ghana and the world at large.

CONCLUSION

In this chapter, some of the socio-economic factors that contribute to single female parenthood, the maintenance and care of children, social support, decision making and the challenges of single female parents have been examined. It is concluded that single female parenthood mostly results from divorce as a result of infidelity on the part of male spouses. Death of spouse, childbearing out-side of marriage and desertion also contributed to single female parenthood. Single female parents mostly shoulder

the bulk of responsibility in the provision of children's and household needs as most children's fathers do not support them in the maintenance of children. In situations where children's fathers assist the women they did so occasionally. The women were also supported in the provision of children's and household needs by kin, in-laws and friends. Most single female parents also make major decisions in the household. Some of the challenges they encounter such as the overload of responsibilities and the desire of most to be in a marital union can more or less be said to apply to most single female parents in Ghana.

SUMMARY AND DISCUSSION OF FINDINGS

5.1 INTRODUCTION

This chapter presents a summary and discussion of the main findings of the study. The main aim of the study was to investigate the coping mechanisms that single female parents adopt to make a decent living. Specifically the findings of the study indicate out how these women provide the nutritional, clothing, educational and health needs of their children. Also taken into consideration was the kind of social support they received with emphasis on Kin, children's fathers, in-laws and friends. Socio-economic factors that account for single female parenthood is also indicated.

In search of the above objectives, both primary and secondary sources of data collection were employed. The rationale was to examine a wide array of varied data from both primary and secondary sources on the phenomenon under study. Thus theoretical presentations and other commentaries on the subject matter were combined with first hand information obtained from a field survey in an attempt to arrive at a well concise and coherent study material.

5.2 SUMMARY AND DISCUSSION OF FINDINGS

Findings of the study indicate that women with higher level of education tend to be very few among single parents (see figure 2) in the study area. This is reflective of the national situation where the number of females in school decrease as the level of education rises (GSS and MI, 1999). The status of women in Ghana explains this trend as women are tied up with the day to day responsibilities for children and

domestic services which restrict their access to essential and strategic resources such as education. Education increases one's access to income and enhances tasks such as child care, home management and generally expands one's horizons. Thus few respondents in general, with higher educational level does not augur well for themselves and their families especially when they are beset with the herculean task of providing for their children's needs.

The study revealed that Religion forms part and parcel of the lives of single female parents. In the study most respondent's (37 percent) belonged to the Pentecostal charismatic denomination. This finding is also similar to the national trend where most Ghanaians belong to the Pentecostal Charismatic denomination (GSS, 2000). The reason for this is that these churches usually engage in prayer sessions, healing, crusades and revivalist activities which normally create a feeling of solidarity. It is perhaps no surprise that some respondents revealed in the in-depth interview that going to church reduced their boredom as it enhanced friendship with others. This is especially important as single female parents are likely to miss the companionship of male partners. It can thus be deduced that religion acts as a support system for single female parents.

In the literature review of this study, reference (Ardayfio-Schandorf, 1994) was made to the fact that female heads of households mostly (more than 50 percent) tend to have a high number of children of up to four. The findings of this study, however tend to suggest on the contrary that single female parents tend to have fewer children. In the study almost half that is 47 percent of respondents in the majority had children of up to two (see table 3). This finding in the study is probably due to the fact that

most respondents (see table 1) are above 51 years of age and therefore past their child bearing ages. Further, the relative few number of children by most respondents may be attributed to the fact that child bearing out-side of marriage does not assure the security of a husband's support for the children of single female parent. Also the high cost of maintaining children is a probable factor that may explain the relative few number of children by most respondents. It can thus be safely deduced that most respondents have few months to feed thereby reducing the burden of children maintenance.

The study revealed that in accordance with their low level of education, most of the respondents (see table 2) could mostly be found to be employed in the informal sector with majority of them being traders. This is comparable to the national trend where majority of females are employed in the informal sector and engaged in trading activities (GSS, 2002). As has been reiterated, this is because women usually possess low educational levels, which afford them the opportunity to work in the informal sector rather than the formal sector. Most respondents employed in the informal sector does not auger well for their well being as the sector has been noted to be engulfed with many constraints shared by all workers of the sector, especially women whose situation is exacerbated mainly by their reproductive roles, their position in the family, the household and the sexual division of labour as suggested in the review of literature. It is however important to mention on a brighter note that it is within the informal sector that many women find it relatively easy to work and attempt to meet their obligations to the household.

Evidence gathered by this study mainly suggests again that consistent to their low level of education and sector of employment, most of the women (see figure 1) earned low incomes. This evidence is similar to the assertion by Ardayfio-Schandorf (1994) that the incomes of women heading households are low. For instance in Maamobi it was common place to find most of the women in the community trading in food items such as smoked fish, meat, Agblima (cassava dough), plantain and other foodstuffs which they buy from the hinterland. The women also sold cooked food like Gari, fried plantain and beans, Waatche (rice mixed with beans and stew), Porridge with bread among others. These trading activities are usually small scale and therefore likely to fetch the women low incomes. The consequence of most women earning low incomes and most relying on their self generated incomes (see figure 5) is the probability that they may find their incomes inadequate to meet their needs and that of their children and therefore may have to rely on the support of others.

The study revealed that the status of single female parenthood of the women resulted mainly from divorce (see table 4). A similar observation has been made by Gyekye, Arthur and Dankwa (1996) in a study of single parenthood in the Greater Accra Region.

The study further discovered that the infidelity of husbands accounted mostly for the divorce of respondents' marriages. In the study the majority of respondents, that is 75.2 percent (see table 4) indicated that the reason for their divorce was due to the infidelity of their ex-husbands. The infidelity of male partners (husbands) being mainly responsible for the women's divorce may be blamed on the fact that the

University of Ghana <http://ugspace.ug.edu.gh>

Ghanaian society does not frown much on the infidelity of men in marital relationships which encourage men to engage in extra marital affairs. Another explanation is that in Ghana, men have a higher status vis-à-vis women in terms of higher education and higher income which afford men the opportunity and capability to engage in extra marital affairs. It is important to mention that the likely consequences or the ripple effect of infidelity of husbands such as emotional pain and the increased likelihood of the husband spending money on other women, leads to the neglect of the physical, emotional and economic needs of their wives which also reinforces such marital disruptions. The effect of divorce is that it usually leaves women all alone to bring up their children which is not the norm and may even hamper the proper development and socialization of children into the society.

The study has observed that women who are single parents shoulder the bulk of responsibility in the maintenance of their children (see table 5). Most of the women provided the nutritional, clothing and health needs of their children. In addition to this most of the women (see table 6) bore the bulk of responsibility in the provision of household needs such as the payment of rent and utilities. This finding is similar to the assertion by Benneh (1992) that single parent families, which are predominantly female, shoulder the burden of maintaining the household alone. This could be attributed principally to the fact that most of the women (59.4 percent) in the study indicated that their children's fathers did not support them in the maintenance of their children. This could further be generally explained by the fact that the absence of men in the household through marital disruptions, desertion and child bearing out-side of marriage (see table 4) leave women to bear the bulk of these responsibilities. Given that most of the women earn low incomes, it would thus be safe to state that the

maintenance of children and the household would put considerable strain on the women and members of their household.

The study further revealed that most single parents (see tables 7 to 16) who earn a relatively high income or have a relatively high educational level tend to be mostly self-reliant in managing with the provision of children's and household's needs than respondents who earn relatively low incomes or possess relatively low educational levels. This finding is comparable to the assertion by the GLSS Report (GSS, 1989) that female household heads who have better jobs, substantial education or are engaged in business are also in a better position to take care of themselves and their children. This implies that respondents with relatively higher education and incomes may not face many difficulties with the maintenance of the household as compared to respondents with relatively low education and incomes. This finding also demonstrates that the education and the income generating potential of women is a conduit through which women can become self dependent in providing their own needs and that of their dependants.

The study also revealed in connection with the payment of rent, electricity and water bills that most respondents (see tables 9 to 11 and 14 to 16) with relatively low incomes and low educational backgrounds cope with these payments by sharing the cost or pooling resources together with other members of the household. This finding by the study suggests that the household could also be envisaged in another dimension as a unit for the pooling of resources by its members for a common purpose.

University of Ghana <http://ugspace.ug.edu.gh>

In relation to the provision of children's and households' needs, the study further revealed that single female parents (see tables 7 to 16) who earn relatively low incomes and possess relatively low educational levels tend to manage with the provision of children's needs by relying also on the support of Kin, children's fathers, and friends than respondents with relatively high incomes and educational backgrounds. It stands to reason that people who are less privileged in terms of their access to higher income and higher education would rely also on others since the maintenance of children is an uphill task. It is note worthy to mention however that most respondents: 55.1 percent, 45.8 percent and 86.8 percent respectively indicated receiving such assistance from children's fathers, relations and friends mostly on an occasional basis. These respondents further reported that except the assistance received from relations, the assistance from children's fathers and friends were insufficient for their own needs and that of their children. Most children's fathers as already noted do not assist respondents in the maintenance of children. Their assistance being mostly occasional and insufficient in situations where they assist as indicated by the women suggests that fathers of children in single female parent households do not take their responsibility in the maintenance of their children seriously. This observation is similar to the observation in the United States of America that less than half of single female parents receive child support from their children's fathers (Office of Child Support Enforcement, 1988). The implication of most children's fathers not fulfilling their responsibilities in the maintenance of their own children is that it spells difficult challenges for women in shouldering child care and maintenance all alone. The problem is compounded especially with low income or no job at all for the mother.

The occasional assistance offered to most single female parents as regards the maintenance of children in the study by kin or extended relations seems to suggest that kin may not be playing an active role in supporting their vulnerable members in an urban centre like Accra. This suggestion also echoes the assertions by Nukunya (1992a) and Ardayfio-Schandorf and Amissah (1996) that the extended family that used to absorb and very sufficiently guarantee the welfare of less fortunate members within the family such as single female parents has been weakening in Ghana as a result of rapid urbanization along with increased economic pressures. These assertions however may not be wholly true as the study revealed in the main that the majority of respondents (see figure 7) lived in relatives' houses and thus absolved of the problems of accommodation and rent payment. The study further revealed that the majority of respondents (see figure 8) were assisted with child care and household chores by kin. In this connection, this study suggests that though single female parents may not have the regular support of kin regarding the provision of their children's needs, they are generally supported by kin with housing, child care and household chores even in an urban setting like Accra.

The analysis showed that the majority of respondents (see figure 9) tend to make major decisions in the household by themselves in the absence of male partners. This observation is similar to that of Ardayfio-Schandorf's (1994) assertion that the absence of men in the household through migration, divorce, separation among others results in women taking major decisions in household situations. Most single female parents taking major decisions could also be attributed to the fact that most (see tables 5 and 6) in the main were responsible for the up keep and maintenance of their children and the household, thus enabling them to make major decisions. This was

evidenced in the in-depth interview when most respondents clearly indicated that they made major decisions by virtue of their equally major economic contributions towards the up-keep of their children and the household. This study thus reveals that when women make major economic contributions to the household, it enhances their opportunity to make and manage with major decisions. The implication of most of the women taking major decision is good as women are noted to be more committed than men in ensuring the welfare of children within the family and therefore are most likely to take decisions that will benefit members of the household.

The study discovered that the most challenging aspect of single female parenthood related to the over load of responsibilities. In the study, 60.3 percent of respondents indicated that the problem they faced as single parents was that they were burdened with many responsibilities. Overload of responsibilities as a major challenge facing the women in the study is not surprising given that most indicated that they are employed or engaged in an economic activity (see table 2), household chores such as tidying, washing, shopping, cooking and child care (see table 12) in addition to taking major decisions (see figure 7). The situation of the women is further compounded by the fact that there would have been the likelihood of sharing these responsibilities with their male partners who are absent from the home through marital disruptions, desertion and childbearing out-side marriage. The negative consequence of this is a probable strain on the physical and mental health of the women, which can jeopardize their ability to properly provide care for their children and the household.

In sum, the main findings of the study are that single female parenthood mostly results from divorce as a result of the infidelity of husbands, leaving women to shoulder the bulk of responsibility in the maintenance of their children and the household in addition to taking major decision in the household. The study further found out that single female parents who earn relatively higher incomes and possess relatively higher educational levels are mostly self reliant in shouldering their responsibilities in the household whereas single female parents who earn relatively low incomes and possess relatively low educational levels tend to adopt a strategy of shared payment and also rely on kin, children's fathers and friends occasionally. It was also found that the major challenge facing the women was overload of responsibilities.

CONCLUSION AND RECOMMENDATIONS

6.1 INTRODUCTION

Following the summary and discussion of results in the previous chapter, the conclusion and recommendations are hereby presented. It is hoped that the suggestions offered would help in improving the coping strategies of single female parents and consequently improve the quality of life of single female parents and their households in the study area and the country at large.

6.2 CONCLUSION

The results of the study have shown that divorce is the main factor that accounts for single female parenthood due to the infidelity of men (husbands). Although most single female parents earn low incomes this leaves them to shoulder the bulk of responsibility in the maintenance of children and the household in addition to the women making major decisions.

Single female parents who earn relatively higher income and are relatively highly educated cope with children and household maintenance by relying mostly on themselves whereas those who earn relatively lower incomes and are relatively low educated cope by relying additionally on relations, friends among others as well as adopting a strategy of shared payment.

The fathers of children of single female parents mostly do not assist the women in the maintenance of children and where they do it is insufficient for the needs of the women and their children. On the other hand kin support the women with housing.



household chores, food and clothing among others which was considered as sufficient by the women.

The major challenge that the women face as single female parents is the overload of responsibilities.

Finally, in view of most of the women bearing the bulk of responsibility in the maintenance of children and the household in addition to making major decisions in the household, it is the position of this study that single female parents are to a large extent heads of households.

6.3 RECOMMENDATIONS

Based on the findings and conclusions made during the course of the study it is recommended that:

- a) The institution of marriage should be promoted and protected because it is basic to any satisfactory care and maintenance of children. Thus there is the need for parliament to enact laws, which are necessary to ensure that the protection and advancement of the family as the unit of society are safe guarded in the promotion of the interest of women and children.
- b) Since stable marriage seems to be built around the faithfulness or commitment of men, moral instruction should be vigorously pursued at home, and at all levels of our religious and educational system to discourage the promiscuity of men.

- c) In order to empower women to fulfill their responsibilities towards themselves and their households, the government should adopt macro-economic policies to improve the employment and income opportunities for women.
- d) Non-governmental organizations (both local and external) should be encouraged to adopt integrated income generating programmes as an instrument to enable vulnerable women to shoulder their responsibilities towards themselves and their children.
- e) Education for girls up to at least the secondary level should be made compulsory in the country as an ultimate means of empowering women.
- f) Most fathers of children of single female parents do not shoulder their responsibility in the maintenance children which increases the burden of women especially with regards to the maintenance of children. Thus Parliament should enact laws to ensure that the biological fathers of children of single female parents pay periodic (weekly or monthly) child support to single female parents to reduce their burden. When passed, steps should be taken to equally ensure its translation into practice.
- g) An often-made assumption is the reduced role of the extended Kin in supporting their members in the urban setting. However the out-come of this study indicates that majority of women who are single parents are supported with housing and household activities but not mainly in the provision of children's needs. This reinforces the need for an additional research on the

phenomenon under study, as data obtained does not lead to the drawing of enough conclusive observations. Such a research should have enough representation from the families of such women. This will help to make valid whatever claims the women make.

- h) NGOs and research institutions should be encouraged to investigate issues relating to single female parenthood and problems of child maintenance. This is particularly important since NGOs have become a potent force in extending programmes to women through out the country. In view of this, they are in a very good position to lead efforts geared towards undertaking research dealing with the various means single female parents use to care for themselves and their children. Specific areas of enquiry should include research dealing with determining appropriate intervention strategies, operations research to determine what works and how to bring about empowering what works and how to bring about empowering single female parents. The findings from such operations research could then be used to strengthen programmes and point to potential models for replication by identifying successful programmes elements. There should be fora like seminars and workshops to promote and draw up meaningful and practical programmes for vulnerable single female parents based on current research findings on single female parents.

BIBLIOGRAPHY

- Abu, C. K. (1983). "The separateness of spouses: Conjugal Resources in An Ashanti Town". In Oppong, C. (ed), *Female And Male in West Africa*. London: George Allen and Unwin.
- Acock, A.C. and Kiecolt, K.J. (1989). "Is it family structure or Socio-economic status? Family Structure during adolescence and adult adjustment". *Social Force*, 68: 553 – 571.
- Addai-Sundiata, J.H. (1996). "Family Dynamics and Residential Arrangements in Ghana". In Ardayfio-Schandorf, E. (ed), *The Changing Family in Ghana*. Accra: Ghana Universities Press.
- Amato, P.R. and Keith, B. (1991). "Separation from a parent during childhood and Adult Socio-economic attainment". *Social Forces*, 70: 187 – 206.
- Appiah, R. (1990). "The Socio-Economic Profile of Female Headed Households in Ghana". Paper Presented at the Experts Groups Meeting on Vulnerable Women. Vienna.
- Ardayfio-Schandorf, E. (1991). "Enhancing Opportunities for Women in Development: PAMSCAD Women in Development Project". A Baseline Survey Report, Western region. Prepared For WID Secretariat, Ministry of Local Government, Accra.



..... (1994). "Household Headship and Female Earning in Ghana". In

Ardayfio-Schandorf, E. (ed), *Family and Development in*

Ghana. Accra: Ghana Universities Press.

Ardayfio-Schandorf, E. and Amissah, M. (1996). "Incidence of Child Fostering

Among School Children in Ghana". In Ardayfio-Schandorf, E. (ed) *The*

Changing Family in Ghana. Accra: Ghana Universities Press.

Arendell, T.J. (1987). "Women and the Economics of Divorce in the Contemporary

United States". *Signs*, 13: 121 – 136.

Astone, N.M. and Mchanahan, S.S. (1991). "Family Structure and Parental

Practices and High School Completion". *American Sociological Review*,

56: 309 – 320.

Ayad, M. Barrere, B. and Otto, J. (1997). "Analysis of Household Characteristics".

Demographic and Health Surveys: Comparative Studies. No. 26.

Barros, R., Fox, L. and Mendunca, R. (1997). "Female Headed Households, Poverty

and the Welfare of Children". *Economic Development and Cultural Change*,

45, (2).

- Benneh, G. (1992). "Keynote Address on Family and Development". Delivered at the Research and Training Workshop on Family and Development, Held at the School of Administration, University of Ghana, Legon. 14 – 18 December.
- Berthoud, R. (1985). *The Examination of Social Security*. London: Policy Studies Institute.
- Bleek, W.H. (1975). "Family Planning and Birth Control: The Ghanaian Contradiction". Paper presented at the 34th Annual Meeting of the Society for Applied Anthropology, Amsterdam.
- Blumberg, R.L. (1991). "Female Investments in Extended Kin Exchange/Sharing Networks". In Blumberg, R.L. (ed), *Gender Family and Economy: The Triple Overlap*. London: Sage Publications, Inc.
- Boyden, J. and UNESCO (1993). *Families, Celebration and Hope in a World of Change*. New York: Gaia Books Ltd/UNESCO.
- Brown, C. K. (1996) "Gender Roles in Household Allocation of Resources and Decision Making in Ghana". In Ardayño-Schandorf, E. (ed), *The Changing Family in Ghana*. Accra: Ghana Universities Press.
- Brown, S.E. (1975). "Love Unites them and Hunger Separates them: Poor Women in the Dominican Republic". In Reiter, R. R. (ed), *Toward an Anthropology of Women*. New York: Monthly Review Press.

Bruce, J. (1989). "Homes Divided". *World Development*. Vol. 17.

Bruce, J. and Lloyd, C.B. (1992). "Finding Ties that Bind Beyond Headship and Household". Population Council Research Division Working Paper. No. 41.

Bukh, J. (1979). *The Village Women in Ghana*. Uppsala: Scandinavian Institute of African Studies.

Buvunic, M. (1990). "The Vulnerability of Women Headed Households: Policy Questions and Options for Latin America and the Caribbean". Paper Presented at the Expert Groups Meetings on Vulnerable Women. Vienna.

Buvunic, M., Youssef, N.H. and Von Elm, B. (1978). *Women Headed Households: The Ignored Factor in Development Planning*. Washington: International Centre for Research on Women.

Buvunic, M and Gupta, G.R. (1997). "Female Headed Households and Female Maintained Families: Are they Targeted to Reduce Poverty in Developing Countries?". *Economic Development and Cultural Change*, 45 (2).

Cain, M., Syeda, R.K. and Shamsun, N. eds. (1979). "Class, Patriarchy and Women's work in Bangladesh". *Population and Development Review*, 5: 405 - 438.

Caldwell, J.C. (1968). *Population Growth and Family Change in Africa: The New Urban Elite in Ghana*. Canberra.



..... (1981). "The Mechanisms of Demographic Change in Historical Perspective". *Population Studies*, 35: 5 – 27.

Cashmore, E.E. (1985). *Having to: The World of One Parent Families*. London: Counterpoint.

Cherlin, Andrew J. (1981). *Marriage, Divorce, Remarriage*. Cambridge, Mass.: Harvard University Press.

Comaroff, J. and Roberts, A. (1977). "Marriage and Extra-marital Sexuality: The Dialectics of Legal Change Among the Kjatla". *Journal of African Law*, 21: 97 – 123.

Cutrufelli, R.M. (1985). *Women of Africa: Roots of Oppression*. Translated by Nicolas Romano. London: Zed Press.

Demo, D. (1992). "Parental – Child Relations: Assessing Recent Changes". *Journal of Marriage and the Family*, 54: 104 – 117.

Desai, Sonalde (1991). "Children at Risk: The Role of Family Structure in Latin America and West Africa". The Population Council Research Division Working Paper, No 28. New York.

di Domenico, C.M. (1983). "Male and Female Factory Workers in Ibadan". In Oppong, C. (ed), *Female and Male in West Africa*. London: George Allen and Unwin.

Dumor, E. (1983). "Women in Rural Development in Ghana". *Rural Africana*. No 17.

Dyson, T. and Moore, M. (1983). "On Kinship Structure, Female Anatomy and Demographic Behaviour in India". *Population and Development Review*. No. 9.

Epstein, T.S. (1982). "A Social Anthropological Approach to Women's Roles and Status in Developing Countries". In Anker, R., Buvunic, and Youssef, N.H. (eds), *Roles and Population in the Third World*. Baltimore: Johns Hopkins.

Fayorsey, C. (1994). GIJ Gender Training Manual (Unpublished)

..... (1995). "Ga Women's Autonomy: A critique of the Concepts and Economy of the Household and Family". *Africa Anthropology*, 2 (1).

- Folbre, N. (1990). "Mothers On Their Own: Policy Issues For Developing Countries". Paper Prepared for the Population Council and the International Centre for Research on Women. New York.
- Fordham, P. (1985). *One Billion Illiterates One Billion Reasons for Action*. Toronto: International Council for Adult Education.
- Frazer, J.G. (1890). *The Golden Bough*. New York and London: Macmillan.
- Garfinkel, I. and McLanahan, S.S. (1986). *Single Mothers and Their Children*. Washington D. C: Urban Institute Press.
- Ghana Statistical Service (1989). *Ghana Living Standards Survey: First Year Report, September 1987 – August 1988*. Accra: Ghana Statistical service.
- (2000). *Ghana Living Standards Survey: Report of the Fourth Round*. Accra: Ghana Statistical Service.
- (2002). *2000 Population and Housing Census: Summary Report of Final Results*. Accra: Ghana Statistical Service.
- Ghana Statistical Service and Macro International. (1993). *Ghana Demographic and Health Survey, 1995*. Calverton, Maryland: GSS and MI.

..... (1999). *Ghana Demographic and Health Survey, 1998*. Calverton,

Maryland: GSS and MI.

Glenn, N.D and Kramer, K. B. (1987). "The marriages and Divorces of Children of divorce". *Journal of Marriage and the Family*, 49: 811 -825.

Glenwick, D.S. and Mowrey, J.D. (1986). "When Parent becomes Peer: Loss of intergenerational boundaries in Single Parent families". *Family Relations*, 35: 57 - 62.

Goody, E.N. (1982). "Parenthood and Social Reproduction: Fostering and Occupational Roles in West Africa". *Cambridge Studies in Social Anthropology*, 35. New York.

Government of Ghana (1971). *1960 Population Census of Ghana*. Vol. 4. Accra: Census Office.

.....(1981). *1984 Population Census of Ghana: Enumerators Manual*. Accra: Central Bureau of Statistics.

..... (1975). *1970 Population Census of Ghana*. Vol. 3. Accra: Central Bureau of Statistics.

- (1987). *1984 Population Census of Ghana: Demographic and Economic Characteristics Total Country*. Accra: Statistical Service.
- Gyekye, L.O., Arthur A. and Dankwa, E.V.O. (1996). "Family Law and Customary Practices for Child Maintenance and Inheritance in Ghana". In Ardayfio-Schandorf, E. (ed), *The Changing Family in Ghana*. Accra: Ghana Universities Press.
- Gueye, M. (1993). *Family Structure, Child Fostering and Children's Work in the Kayes and Yelimane Circles of Mali: Results of Focus Groups*. Bamako, Mali: CEPOD.
- Guyer, O. (1988). "Dynamic Approaches to Domestic Budgeting: Cases and Methods from Africa". In Dwyer, D. and Bruce, J. (eds), *A Home Divided: Women and Income in the Third World*. Palo Alto, CA: Stanford University Press.
- Haddad, L. (1991). "Gender and Poverty in Ghana: A Descriptive Analysis of Selected Out-Comes and Processes". *IDS Bulletin*, 2 (1): 5-16.
- Hanson, S. (1986). "Healthy Single Parent Families". *Family Relations*, 35: 125-132.

Hardey, M and Crow, G. (1991). "The Diversity of Lone Parent Households". In Hardey, M. and Crow, G. (eds), *Coping with constraints and Making Opportunities in Single Parent Families*. Toronto, Buffalo: University of Toronto Press.

Hetherington, M.E., Cox, M and Cox, R. (1978). "Stress and Coping in Divorce: A Focus On Women". Paper Presented at the Michigan Council on Family Relations Meetings.

..... (1985). "Long Term effects of Divorce and Remarriage on the Adjustment of Children". *Journal of the American Academy of Child Psychiatry*, 24: 518 -530.

Isuigo – Abanihe (1989). "Child Fostering in West Africa". *Population and Development Review*. New York: The Population Council.

Kaye, Barrington (1962). *Bringing Up Children in Ghana*. Great Britain: C. Tinling and Co. Ltd.

Keith, V.M and Finlay, B. (1988). "The Impact of Parental Divorce on Children's Educational Attainment, Marital Timing and Likelihood of Divorce. *Journal of Marriage and the Family*, 50: 797-809.

Kishor, S. and Neitzel, K. (1996). "The Status of Women: Indicators for Twenty-Five Countries". *D.H.S Comparative Studies* No. 21. Calverton: Macro International Inc.

- Kossoudji, S. and Mueller, E. (1983). "The Economic and Demographic Status of Female Headed Households in Rural Botswana". *Economic Development and Cultural Change*, Vol. 31.
- Krein, S.F. and Beller, A. H. (1988). "Educational Attainment of Children from Single Parent Families: Differences by Exposure, Gender and Race". *Demography*, 25: 221-234.
- Kumekpor, T.K. (1974). "Land Tenure and Inheritance in Anlo". *Ghana Journal of Sociology*, 7 (1).
- Leonard, D and Speakman, M. (1986). "Women in the Family: Companions or Caretakers?" In Beechy, V. and Whitelegg (eds), *Women in Britain Today*. Milton Keynes: Open University Press.
- Lloyd, Cynthia (1983). "Family and Gender Issues for Population Policy". The Population Working Council Papers. No. 48. New York: The Population Council.
- Lloyd, C.B and Brandon, A.J. (1991). "Women's Role in Maintaining Households: Poverty and Gender Inequality in Ghana". The Population Council Research Division Working Paper. No. 25. New York: The Population Council.

Lloyd, C.B. and Desai, S. (1991). "Children's Living Arrangements in Developing Countries". The Population Council Research Division Working Paper. No 31. New York: The Population Council.

Lloyd, C.B and Gage-Brandon, A.J. (1993). "Women's Role in Maintaining the Household: Family Welfare and Sexual Inequality in Ghana". *Population Studies*. Vol. 47.

Lombardi, J.R. (1973). "Exchange and Survival". Paper presented at the Meeting of the American Anthropological Association. New Orleans.

McGrab, P.R. (1978). "For the Sake of the Children: A review of the Psychological Effects of Divorce. *Journal of Divorce*, 1: 233-244.

McLanahan, S. (1985). "Family Structure and the Reproduction of Poverty. *American Journal of Sociology*, 90: 873-901.

..... (1988). "Family Structure and Dependency: Early Transitions to Female Household Headship. *Demography*, 25: 1 -15.

Manu, T. (1990). "Women, State and Society under the PNDC". In Gyimah-Boadi (ed) *Ghana under PNDC Rule*. Dakar: Codeseria.

- (1991). "The Impact of the Structural Adjustment Programme on Women's Employment in the Public and Informal Sectors in Ghana". Mimeo. Legon: Institute of African Studies.
- Marric, T. (1986). "Population Pressure in Latin America". *Population Bulletin*, 41 (3). Washington D.C: P.R.B.
- Martin, T.C. and Bumpass, L.L. (1989). "Recent Trends in Marital Disruption". *Demography*, 26: 37 – 51.
- Martinez, M. and Holmes, D. (1980). *Análisis demográfico de la Región Guayana entre 1961 y 1978 Proyecciones para el VI Plan de la Nación*. Caracas: CVG.
- Mason, K.O. (1985). "The Status of Women: A Review of its Relationships to Fertility and Mortality". Population Studies Centre, University of Michigan: The Rockefeller Foundation.
- Miller, I. (1989). *Poverty and the Lone Parent Family: The Challenge to Social Policy*. Aldershot: Gower.

Ministry of Local Government, (1990). *Demographic Studies and Projections for*

Greater Accra Metropolitan Assembly: Final Report. Accra: Ministry of
Local Government

Mueller, D.P. and Cooper, P.W. (1986). Children of Single Parent Families: How They
Fare as Young Adults. *Family Relations*, 35: 169 – 176.

National Centre For Health Statistics. (1995). Advance Report of Final Divorce
Statistics, 1989 and 1990. *Monthly Vital Statistics Report*, 43
(9 supplement, March, 22). Hyattsville, M.D: Public Health Service.

Norton, A.J. and Moorman J.E (1987). “Current Trends in Marriage and Divorce
Among American Women”. *Journal of Marriage and the Family*, 49:
3 – 14.

Nukunya, G.K. (1992a). *Tradition and Change in Ghana: An Introduction to
Sociology.* Accra: Ghana Universities Press.

..... (1992b). *Tradition and Change: The Case of the Family.* Accra: Ghana
Universities Press.

Office of Child Support Enforcement. (1988). *Twelfth Annual Report to Congress
for the Period Ending September, 30, 1987.* Washington D.C: U.S.
Government Printing Office.

- Ono-Osaki, K. (1991). "Female Headed Households in Developing Countries by Choice or Circumstances?". *D.H.S. World Conference Working Paper Proceedings*, Vol. 3. Columbia: Macro International Inc.
- Oppong, C. (1975). "A Pilot Study of Family Systems, Planning and Size in Accra: A Case of Married Nurses". A Report Submitted to the National Family Planning Programme. Ghana.
- Oppong, C. and Abu, K. (1987). *Seven Roles of Women: Impact of Education, Migration and Employment on Ghanaian Mothers*. Geneva: ILO.
- Papanek, H. and Schwede, L. (1988). "Women are good with money: Earning and Managing in an Indonesian City". In Dwyer, D. and Bruce, J. (eds) *A Home Divided: Women and Income in the Third World*, Stamford, California: Stanford University Press.
- Popkin, S.J. (1990). "Welfare: Views from the Bottom. *Social Problems*, 37: 64 - 78.
- Rakowski, Cathy, A. (1985). "The Planning Process and the Division of Labour in a New Industrial City: The Case of Ciudad Guayana, Venezuela". In John Walton (ed) *Capital and Labour in the Urbanized World*. London: Sage.
- Reinvoize, J. (1985). *Going Solo: Single Mothers by Choice*. London: Routledge And Kegan Paul.

- Richmond-Abbot, M. (1984). "Sex Roles of Mothers and Children in Divorced, Single-Parent Families". *Journal of Divorce*, 8: 34 – 46.
- (1992). *Masculine and Feminine: Gender Roles Over the Life Cycle*. New York: McGraw – Hill Inc.
- Safilios-Rothschild, C. (1980). "A Class and Sex Stratification Theoretical Model and its Relevance For Fertility Trends in the Third World". In Holm, C. and Machensen, R. (eds). *Determinants of Fertility Trends: Theories Re-examined*. Liege: Ordina Editions.
- Stack, Carol. (1974). *All Our Kin: Strategies for Survival in a Black Community*. New York: Harper.
- Standing, G. (1978). *Labour Force Participation and Development*. Geneva: ILO.
- Twumasi, P.A. (1975). *Medical Systems in Ghana: A Study In Medical Sociology*. Tema: Ghana Publishing Corporation.
- United Nations. (1992). Population and Women. Proceedings of the United Nations Expert Meeting on Population and Women, Gaborone, Botswana, 22 – 26 June.
- (1995). *The World's Women: Trends and Statistics*. New York: United Nations.

- University of Ghana <http://ugspace.ug.edu.gh>
- Wallerstein, J.S. (1985). "The Overburdened Child: Some Long term Consequences of Divorce". *Social Work*, 30: 116 – 123.
- Wallerstein, J.S and Blakeslee, S. (1989). *Second Chances: Men, Women and Children: A Decade After Divorce*. New York: Ticknor and Fields.
- Wallerstein, J.S and Kelly, J. (1980). *Surviving the Breakup: How Children and Parents Cope with Divorce*. New York: Basic Books.
- Ware, H. (1983). "Female and Male life Cycles". In Oppong, C. (ed). *Female and Male in West Africa*. London: George Allan and Unwin.
- Weiss, R. (1979). *Going it Alone: The Family Life and Social Situation of the Single Parent*. New York: Basic Books.
- Weitzman, L. (1985). *The Divorce Revolution*. New York: The Free Press.
- Westoff, C.F., Blanc, K. A. and Nyblade, L. (1994). "Marriage and Entry into Parenthood". *Demographic and Health Surveys, Comparative Studies*. No. 10. Calverton, Maryland: Macro International Inc.

APPENDIX A

QUESTIONNAIRE

Dear respondent,

This research is for purely academic purpose and any information would only be used as such. Strict confidentiality of sources would be adhered to. The objective of the study is to look at the issue of single female parenthood. Please answer the following questions privately and truthfully. Thank you.

DEMOGRAPHIC CHARACTERISTICS

(01) Age.....

(02) Highest educational level attained: (01) Primary (02) Middle/JSS
(03) Commercial/Vocational/Technical
(04) Secondary school /SSS
(05) Post Sec/Nursing/Poly Tech
(06) University (07) Koranic
(08) None
(09) Other specify.....

(03) Religious denomination: (01) catholic (02) Pentecostal
(03) Protestant (04) Traditional
(05) Other specify.....
(97) NA

(04) Ethnic Group: (01) Asante (02) Akuapem
(03) Fante (04) Other Akan
(05) Ga/Adangbe (06) Ewe
(07) Guan (08) Mole Dagbani
(09) Grussi/Frafra (10) Gruma
(11) Hausa (12) Other specify.....

(05) Number of years being a single parent.....

(06) Number of children.....

(07) (a) Are you living with all your children? (01) Yes (02) No

(07) (b) If no, how many of your children do not live with you?.....

(07) (c) whom do they live with? (01) Their father (02) In – laws
(03) Family members (04) Friends
(05) Alone (06) Others specify.....

(08) (a) Do you have any other dependants apart from your children?
(01) Yes (02) No

(08) (b) if yes, who are they?.....
.....
.....

REASON FOR SINGLE PARENTHOOD

(09) (a) Why are you a single parent?
(01) Death of spouse/ widowhood (02) Divorce
(03) Separation (04) Never married
(05) Other specify.....

(09) (b) Explain your answer?.....
.....
.....

ECONOMIC ACTIVITY

(10) (a) Are you currently working? (01) Yes (02) No

(10) (b) If Yes, what sector of employment?

- (01) Formal (Public/Private) (02) Informal (97) NA

(11) If you work in the formal (Public/Private) sector, what is your main occupation?

- (01) Labourer (02) Clerk/Secretary
(03) Administrator/manager
(04) Professional: 1. Teacher 2. Lecturer 3. Medical Officer
4. Engineer... etc
(05) Other specify.....
(97) NA

(12) (a) If you work in the informal sector what is your main occupation?

- (01) Petty trading (02) Business/shop
(03) Sewing/Hairdressing (04) Other, specify.....
(97) NA

(12) (b) Do you do this work for your self or does it belong to someone else?

- (01) Yes, self employed (02) No, employed (97) NA

(13) (a) Do you have a subsidiary occupation? (01) Yes (02) No (97) NA

(13) (b) If Yes, specify.....

(13) (c) Do you do this work for yourself or does it belong to someone else?

- (01) Yes, self employed (02) No, employed (97) NA

SELF ECONOMIC RELIANCE

(14) If employed, what is the level of your main (occupation) monthly income?

- (1) 1 - 200,000 (2) 201,000 - 400,000
(3) 40,000 - 600,000 (4) 601 - 800,000
(5) 801 - 1000,000 (6) 1,000,000 and beyond
(7) NA

(16) (a) Is your occupational income, your major source of income? (01) Yes (02) No

(16) (b) If yes, does it support you?

- (01) Very sufficiently (02) Sufficiently
- (03) Not sufficiently (04) None.
- (05) Other, specify.....

(16) (c) If No is the answer to question (16) (a), what is your major source of income?

- (01) Child / children`s father (02) In – laws
- (03) Family (04) Friends
- (05) Other, specify.....

SOCIAL SUPPORT NETWORK

A. Economic support

(17) (a) Does your child / children`s father support you?

- (01) Yes (02) No (97) NA

(17) (b) If yes, what kind of support?

- (01) Monetary/Financial (02) Provision of food
- (03) Provision of Clothing (04) Other, specify.....
- (97) NA

(17) (c) How often do you get this/these support?

- (01) Very often (02) Often
- (03) Occasionally (04) Not at all
- (97) NA

(17) (d) Is this support for you and your child/children:

- (01) Very sufficient (02) Sufficient
- (03) Not sufficient (04) None.
- (05) Others specify.....

(17) (e) If no is the answer to question (17) (a) what is the reason?.....
.....
.....
.....

18) (a) Does your family support you? (01) Yes (02) No

(18) (b) If yes, what kind of support?

- (01) Monetary/Financial (02) Provision of food
(03) Provision of clothing (04) other specify.....
(97) NA

(18) (c) How often do you get this/these support?

- (01) Very often (02) Often
(03) Occasionally (04) Not at all

(18) (d) Is this support for you and your child/children?

- (01) Very sufficient (02) Sufficient
(03) Not sufficient (04) None,
(05) Others specify.....

(19) (a) Do friends support you financially? (01) Yes (02) No

(19) (b) If yes, what kind of support?

- (01) Monetary/Financial (02) Provision of food
(03) Clothing (04) Others specify.....
(97) NA

(19) (c) How often do you get this/these support?

- (01) Very often (02) Often
(03) Occasionally (04) Not at all
(97) NA

(19) (d) Is this support for you and your child/children. <http://ajsp.space.ug.edu.gh>

- (01) Very sufficient
- (02) Sufficient
- (03) Not sufficient
- (04) None
- (05) Others specify.....

B. Emotional support

(20) (a) Who do you normally consult for advice when you are faced with problems?
.....
.....

(20) (b) Explain your answer?
.....
.....
.....

(21) On what problems/issues do you normally seek advice?
.....
.....

CARE OF CHILD/CHILDREN

(22) Who bears the cost of providing daily meals for children?
(01) Self (02) Child / children`s father
(03) In – laws (04) Family
(05) Other specify.....

(23) Who bears the cost of providing clothes for children?
(01) Self (02) Child/children`s father
(03) In-laws (04) Family
(05) Other specify.....

(24) Who bears child / children`s school fees?
(01) Child / children`s father (02) Self
(03) In – laws (04) Family
(05) Other specify.....

(33) Who normally pays the household's electricity bills?

(34) Who normally pays the household's water bills?

HOUSEHOLD CHORES/WORK

(35) Please indicate how often you do the following household tasks?

		Very often	Often	Occasionally	Previously but not now	Not at All
01	Tidying up					
02	Laundry					
03	Marketing					
04	Bathing children					
05	Dressing children					
06	Cooking					

(36) (a) Do you get support with Household tasks? (01) Yes (02) No

(36) (b) If Yes, Who supports you? (01) House help (02) Relatives

(03) Older children (04) In-laws

(05) Other, specify.....

DECISION MAKING

(37) (a) Do you make major decisions in the household? (01) Yes (02) No

(37) (b) If No, Who makes major decisions? (01) Family (02) Child's Father

(03) In-laws (04) Friends

(05) Other, specify.....

CHALLENGES OF SINGLE FEMALE PARENTHOOD

(38) What would you say is your major problem as a single femaleparent?.....
.....
.....
.....

(39) (a) Would you like to marry again? (01) Yes (02) No

(39) (b) Explain your answer?.....
.....
.....

THANK YOU FOR YOUR COOPERATION

**IN-DEPTH INTERVIEW GUIDE FOR
THE COPING STRATEGIES OF SINGLE PARENTS: A STUDY OF
FEMALE HOUSEHOLD HEADSHIP IN ACCRA.**

DEMOGRAPHIC CHARACTERISTICS OF RESPONDENTS

- (1) Age of Respondent?
- (2) Educational Level?
- (3) Religious Group?
- (4) Ethnic Group?
- (5) Number of Children?

REASONS FOR SINGLE PARENTHOOD

- (6) Number of years of single parenthood?
- (7) What are the circumstances which have led to your status as a single parent?
- (8) In what ways has being a single parent been different, compared to when you were not a single parent?

SUPPORT NETWORK

A. Economic support

- (9) How do you support yourself economically?
- (10a) Does your child/children's father economically support you?
- (10b) what kind of economic support do you receive from your child/children's father?
- (11) If your child/children's does not support you, why?

- (12a) who else supports you economically?
- (12b) what kind of economic support do you receive from those who support you?
- (12c) Is this support sufficient for your needs?

B. Emotional support

- (13) Whom do you seek advice from?
- (14) On what issues do you seek advice?
- (15a) what are some of the good advice you have received?
- (15b) In what ways have such an advice been of benefit to you?
- (16) Whom do you seek friendship from?
- (17) In what ways have such a friendship benefited you?

C. Child fostering as support

- (18) How many of your children do not live with you?
- (19) Whom do your child/children live with?
- (20) Why do your child/children live with other people?
- (21) In what ways have your child/children living with others been of benefit to you?

D. Household Chores/Tasks

- (22) What household tasks do you perform?
- (23) How do you combine work and performing household tasks?
- (24) Are the household tasks you perform now different from when you were not a single parent?
- (25) Who else assists you with household tasks?
- (26) How did you secure this assistance with household tasks?

(27) In what ways has this assistance been of benefit to you?

DECISION MAKING

(28) Do you make major decisions in the household?

(29) Until you became a single parent did you make major decisions in the household?

(30) Why do you make major decisions?

(31) What are some of the issues on which you make major decisions?

(32) If you do not make major decisions, who makes them in the household?

(33) Why do others make major decisions in the household?

(34) On what issues do others make major decisions?

(35) In what ways do others making major decisions affect your welfare?

CHALLENGES OF SINGLE FEMALE PARENTHOOD

(36) What are your major challenges as a single female parent?

(37) In what ways do you overcome some of these challenges?

(38a) Would you like to marry?

(38b) Why would you like to marry?

(39) If you would not like to marry, why?