

UNIVERSITY OF GHANA

DEPARTMENT OF GEOGRAPHY AND RESOURCE DEVELOPMENT

GLOBALISATION, EXPORT PROCESSING ZONE EMPLOYMENT AND WOMEN'S

EMPOWERMENT IN GHANA

BY

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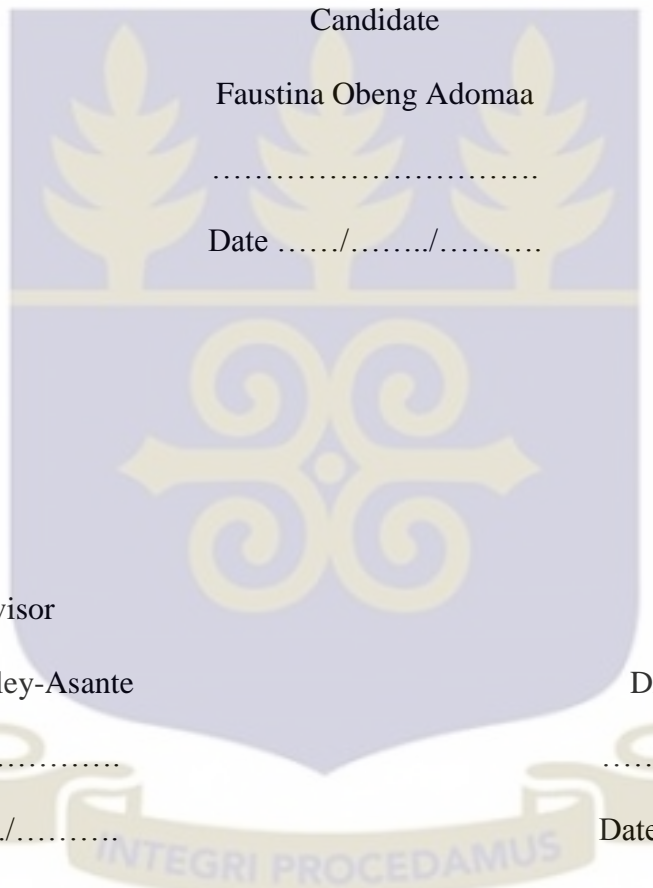
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DECLARATION

This is to certify that this thesis is the result of research undertaken by Faustina Obeng Adomaa towards the award of Master of Philosophy in Geography and Resource Development in the Department of Geography and Resource Development, University of Ghana.



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ABSTRACT

Globalization and the spread of export processing zones (EPZs) have resulted in the global drift of women into paid employment in this sector with marked implications for their empowerment across the world. Although Ghana has joined the tidal wave of establishing EPZs, the conditions under which women work in this sector and its implications on their empowerment are not well understood. This study was therefore conducted to assess the working conditions in Ghana's EPZ and its influence on women's empowerment in the economic, decision making, organisational and psychological dimensions.

Adopting an interpretivist approach, the research was conducted with a sequential exploratory strategy. The first phase was the qualitative phase in which thirty women were selected from three free zones' factories for in-depth interviews. Three focus group discussions; one for each factory was also conducted. The second phase was the quantitative phase in which findings from the qualitative phase were extended to a larger group of hundred and eighty-four women, who were proportionately sampled from the three selected factories for a survey.

The study found out that although job loss in Ghana's EPZ is rampant due to the lack of contractual agreement and other forces of globalisation, conditions of work such as salaries, working hours and occupational health and safety are generally better than the much known "sweatshop" conditions mostly found in other EPZs across the world. Women may also be experiencing empowerment especially in the economic dimension and in relation to decision making in their households which has improved their sense of self-worth and self-respect. However, lack of unionisation or its dormancy where it exists poses many challenges for women to press for better conditions of service. It is therefore important to address certain structural changes, especially on the working conditions for women in Ghana's EPZs to ensure that they benefit fully from the empowering effects of their employment.

DEDICATION

This work is dedicated to the memory of my late parents, Mr. Sylvester Obeng Kyeremeh and Mary Akua Tamea whose love, dedication and guidance moulded me into the woman that I am today.



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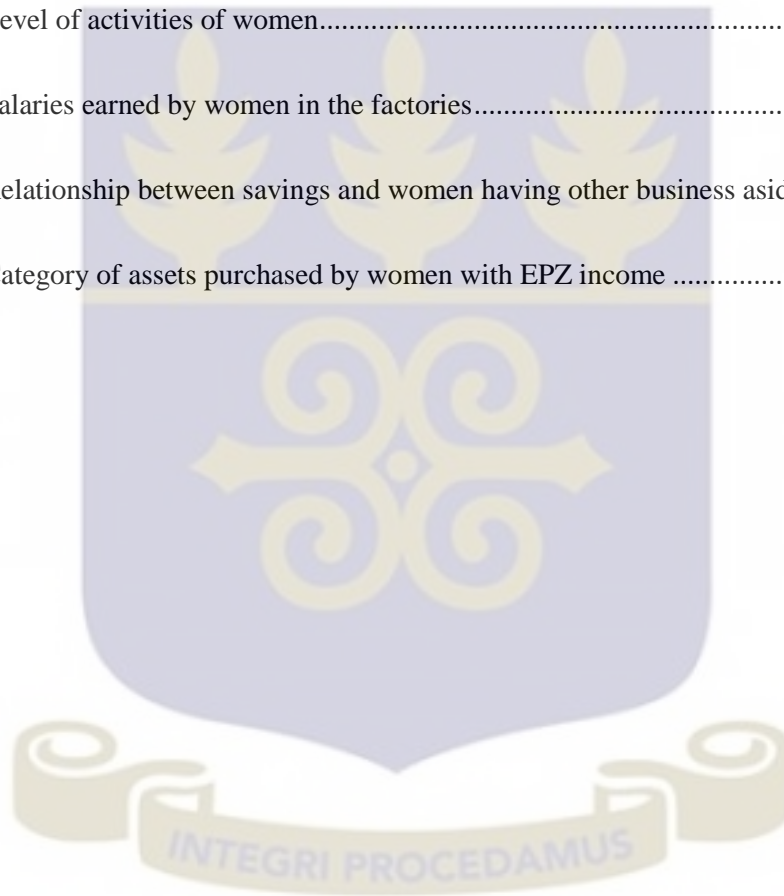


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LIST OF ABBREVIATIONS

AANA	Afro-American National Association
ACET	African Centre for Economic Transformation
BRAC	Bangladesh Rural Advancement Committee
CENWOR	Centre for Research on Women
COLI	Cost of Living Index
CPI	Consumer Price Index
GFZB	Ghana Free Zones Board
EPZ	Export Processing Zone
EPU	Export Processing Unit
FDI	Foreign Direct Investment
FGD	Focus Group Discussion
FIAS	Foreign Investment Advisory Service
ICFTU	International Confederation of Free Trade Unions
ILO	International Labour Office
ILO	International Labour Organisation
IOE	International Organisation of Employers
LaRRI	Labour Resources and Research Institute
MDGs	Millennium Development Goals
MNC	Multinational Companies
NAFTA	North American Free Trade Agreement
NIDL	New International Division of Labour

OECD Organisation of Economic Development and Corporation

SAP Structural Adjustment Programmes

UNCTAD United Nations Conference on Trade and Development

UNDP United Nations Development Programme

UNIDO United Nations Industrial Development Organisation



CHAPTER ONE

INTRODUCTION

1.1 Background

The restructuring of the global economy associated with globalisation and the New International Division of Labour (NIDL) has had marked effects at the global, national and local levels (Momsen, 2004). Evident among its effects is the setting up of Export Processing Zones (hereafter referred to as EPZs) in most parts of the developing world (Frobel et al., 1980; Chant & McIlwaine, 2009). According to estimates from the International Labour Organisation (ILO) in March 2007, there were about a total of 2700 EPZs across the world; most of which are located in the developing world. This was a remarkable increase from the 1975 figure which stood around only 79 EPZs globally (Gereffi, 2005). In this process, it is argued that globalisation and its associated NIDL and the setting up of EPZs have brought about higher rates of employment in developing countries as the locus of manufacturing has shifted from the North to the South (Frobel et al., 1980; Munck, 2004).

Closely related to the spurring up of EPZs in the developing world is the global drift of women into paid employment in the global-market factories located in these zones. The debate that females dominate employment in EPZs is widespread (see for instance Standing, 1989; Ofreneo, 1999; Razavi & Pearson, 2004; Gunadasa, 2009). It is estimated that the female composition of the global EPZ workforce ranges from 60% to 80% (UNIDO, 1994; ILO, 2004) and is even more evident in garment manufacturing. Globally, it is estimated that there are about 50 million jobs in EPZs out of which about 80% are held by women (ICFTU, 2005). The link between the globalisation of trade and the predominance of women in manufacturing employment is so strong that Joekes (1995) speak of industrialisation in the developing world

as being “female-led” as much as an export-led process. Writers have ascribed both economic and socio-cultural reasons for this feminisation of EPZ employment and an attempt has been made to explain some of these reasons in the chapter on literature review.

In most parts of the developing world, where the quest to achieve women’s empowerment is of utmost importance, any sector which has a predominance of women attracts the attention of many stakeholders including academic researchers. When one considers the predominance of women in the EPZ sector one important issue that comes to fore is the implication this employment has on the status of women in society -whether there is a positive link between paid employment in this sector and the empowerment of women who are the dominant workforce. Although the various advantages that employment brings to the individual and by inference for women are well-established (see for instance Sen, 1997), the nexus between employment of women in EPZs and their empowerment has presented debates which fall into two main opposing camps (Chant & McIlwaine, 2009).

Just as other paid works, it has been argued that EPZ employment presents women with the opportunity of earning income and improving their own self-worth and relative status within the domestic setting thereby leading to their empowerment. Such positive effects are well documented by several writers (see for instance Oxfam, 2004; Hancock, 2006a, Hancock et al., 2011). Research shows that women workers in EPZs explicitly or implicitly experience empowerment in the following ways: the new knowledge, experiences and attitudes gained from formal factory employment and associated lifestyles away from rural society; the earning of higher incomes and thus making significant financial contributions to their family; the ability to solve problems with regular income; increased decision making within the family and at the societal levels; exposure to modern production methods; postponing marriages and having

fewer children; and gaining self-esteem (Hancock, 2006a; Chant & McIlwaine, 2009; Hancock et al., 2011; Peedoly, 2011).

In contrast to the obvious material and non-material benefits of paid work, the nexus between paid employment and women's empowerment is not straightforward (Joeke 1995; Kabeer, 2000), more especially when discussed in relation to EPZ employment. Some writers argue that the extent of empowerment if at all, most certainly depends on the nature of the activity and the work environment (Beneria & Roldan, 1987). In fact Peedoly asserts that "regular, well remunerated and what the ILO term as decent work is more empowering for women while irregular, low or non-paid work with poor or no contractual conditions is deemed as less empowering, if at all" (Peedoly, 2011:17). Critics noted that women are highly exploited in the EPZ sector due to some stereotypes to employment (Chant & McIlwaine, 2009). Some of these stereotypes are discussed in the literature review chapter.

Generally, EPZ employment depicts images of poor and harsh working conditions such as exploitation of the labour force and a repression on any form of unionisation among the workers that can press for better working conditions (Peedoly, 2011). To this effect, there is copious literature that shows what this form of employment entails in terms of the inferior working conditions, lack of job security and health and safety issues (see for instance, ICFTU, 1996; Wills & Hale, 2005; Carty, 2006; ILO, 2008). Some of the challenges to women's empowerment recorded in EPZs include: sexual and verbal abuse in the workplace; lack of time to engage in household, community, social and political activities due to long working hours; continued exclusion from decision making at community levels (Mies 1986; ILO, 2004; Hancock 2006b; Engman et al., 2007). Akin to this, Horgan (2001, as cited in Peedoly, 2011) asserts that working in EPZs also threatens the right of some of the women to ever have

children or for others, it ironically means neglecting the very children they are working so hard to feed.

In reality however, the outcomes of being employed in global-market factories located in EPZs are context specific and both negative and positive (Chant & McIlwaine, 2009). Research makes it evident that the extent of empowerment or disempowerment depends on the particular context and how the women employed in this sector turn their employment into opportunities or drawbacks (see for instance Hancock, 2006a; Engman et al., 2007). Hence, knowing what is happening within different contexts is critical for this global debate. Since Ghana has been affected by this tidal wave of establishing EPZs, it is necessary to know what is happening in the Ghanaian context in relation to EPZ employment and women's empowerment.

1.2 Problem Statement

Ghana has experienced its share of the broad process of globalisation in its socio-cultural, political, technological and economic spheres of life. Indeed, Aryeetey et al. (2001) assert that one of the most significant influences on the Ghanaian economy has been derived from the greater interaction between the country and other economies. Thus following the reforms that focused on opening the economy to external trade, globalisation has been a major aspect of Ghana's economy and society (Aryeetey et al., 2001). In the politico-economic dimension just like most nations in the developing world, the most remarkable influence has been in the adoption of structural adjustment policies and export oriented industrialisation (Boafo-Arthur, 1999).

In line with the objectives of diversifying the economy, opening up major areas for investment and creating more jobs (GFZB, 2013), Ghana has also adopted the EPZ programme. In Ghana, industries operating in free zones have been in existence since the Free Zones Act, 1995 (Act

504) was established and a free zones programme commenced in 1996. As at December 2013, there were 234 companies registered under free zones licence in Ghana (GFZB, 2013).

In the midst of the global debate on EPZ employment and working conditions and especially its effects both negative and positive on women's empowerment (Hancock et al., 2011; Peedoly, 2011) there has been an increasing quest to know the situation in different contexts. To make a contribution to this global debate as well as in Ghana's own quest of achieving the Millennium Development Goals, especially in relation to women's empowerment, knowing what is happening in the Ghanaian context is necessary since free zones have been in existence in this country for almost two decades. However, academic research on the specific context of EPZ employment and women's empowerment in Ghana is relatively scarce. As part of an international study sponsored by the ILO, Botchie (1984) conducted a study on employment and multinational enterprises in export processing zones which focused on how multinational companies located in EPZs are helping in the creation of employment in Ghana and Liberia. While Botchie's (1984) study focused on EPZs' role in employment creation in Ghana, little is known on its relationship with women's empowerment.

This study therefore is timely to fill this gap in knowledge and to make a contribution to this global debate by critically analysing whether paid employment in Ghana's EPZ leads to the empowerment of women workers at the personal, household and workplace level or indeed to a further deterioration of their conditions from the perspective of the women themselves.

1.3 Research Objectives

The research seeks to critically examine the nexus between EPZ employment and the empowerment of women in Ghana. It specifically:

1. Examines the conditions of work in Ghana's EPZ

2. Examines the extent to which the economic status of women has changed as a result of EPZ employment
3. Analyses how EPZ employment has influenced the interpersonal and organisational empowerment of women within the household and workplace
4. Assesses how EPZ employment has affected skills and knowledge acquisition and the psychological wellbeing of women

1.4 Research Questions

The following broad research questions guided the research.

1. What are the conditions of work in Ghana's EPZ factories that present major opportunities or hindrances to the empowerment of women?
2. In what ways have women translated their EPZ employment into economic empowerment or drawbacks?
3. To what extent has the decision making status of women at the household and workplace changed as a result of EPZ employment?
4. What are the effects of EPZ employment on women's skills and knowledge acquisition as well as psychological wellbeing?

1.5 Research Propositions

1. The opportunities in Ghana's EPZ employment brings about an improvement in the finances and knowledge acquisition of women
2. Women's improved finances and knowledge acquisition enhance their psychological wellbeing and decision making status in the household and workplace
3. The challenges of Ghana's EPZ employment present major hindrances to the empowerment of women

1.6 Justification of Study

In recent decades, the rapid growth of transnational corporations and the rise of transnational networks of production have been regarded as hallmarks of the process of economic globalisation (OECD, 2005). Though most studies of these trends tend to neglect the role of women within this process, a critical look at issues such as the increasing cross-border mobility of capital as production processes have spread in order to take advantage of low cost labour makes it evident that we cannot ignore the fact that these processes involve vast numbers of women (Elias, n.d.). Thus within the broader theoretical domain through a critical review of literature, the thesis shows how women in the third world are major contributors to development and major operators in the globalisation of production through their employment in global-market factories located in EPZs. More so, the study makes it evident how this broad process of globalisation has had marked impacts on the lives of ordinary women living in the third world with respect to their empowerment.

It is expected that the findings of this research offers an opportunity to discuss theoretical and empirical insights of EPZ employment and women's empowerment in Ghana. At the empirical level, the insights gained from this research can help make enormous contribution to the global debate of EPZ employment and women's empowerment with evidence from Ghana. EPZ industries have been in operation in Ghana since 1996, and in the midst of such global debate on the impact this form of employment has on the status of women who are the dominant workforce in this sector, knowing what is happening in the Ghanaian context is of utmost necessity. This study therefore has been crucial to fill this gap in knowledge.

More so, it is projected that this research through empirical findings can help enrich the existing knowledge and understanding of women's empowerment by showing the complexities of paid work and women's empowerment. It is envisioned that the study would help discover

some of the underlying reasons why women empowerment when linked with paid work in EPZs presents diverse outcomes for different groups of women. It is also believed that the study will help identify some vital areas for new inquiry and to establish contacts with those having related interest.

1.7 Organisation of Chapters

This introductory chapter gives a background of the study before ushering in the need to know the situation in the Ghanaian context which is the problem the study seeks to investigate. The broad and specific objectives, the research questions and propositions that guided the study as well as a justification for the study have also been presented in this chapter.

Chapter two presents a thorough literature review on the current knowledge in this body of research from the global perspective. Sections covered in the literature review include; an explanation of the globalisation concept and the broad debate on the nexus between globalisation and gender; the establishment of EPZs especially in the developing world as a remarkable feature of economic globalisation/trade liberalisation; feminisation of EPZ employment and the link between EPZ employment and the empowerment of its dominant female workforce drawing heavily on researches conducted in other parts of the globe. This chapter also presents an overview of Ghana's EPZ and ends with a conceptual literature on empowerment and how the concept is used in relation to this study. A conceptual framework for understanding EPZ employment and women's empowerment nexus in Ghana is then explained.

Chapter three explains into detail the study sites, methodology and specific methods that were employed during this investigation. There is a conscious effort to explicitly state and explain the philosophical considerations underlying this research in the quest to provide a rationale for

the choice of strategy and specific methods of inquiry adopted for the study. The sequential mixed method strategy, specifically the sequential exploratory strategy that was adopted for this study is then explained and an outline of the primary data collection process, data analysis and presentation is explained at the end of the chapter.

Chapters four, five and six are dedicated to presenting the results and discussions of this study. Chapter four discusses the working conditions of factory women that present both opportunities and challenges to their empowerment. Chapter five specifically talks about how women have achieved empowerment or faced challenges in their economic wellbeing as a result of EPZ employment while chapter six discusses the women's empowerment or otherwise in decision making and psychological wellbeing.

The study ends with chapter eight which is dedicated to the summary, conclusions and recommendations generated from this study. It further highlights critical areas which require further research as a way of establishing contact with other researchers with related interest.



CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

Before delving into the empirical and analytical discussions of the link between EPZ employment and women's empowerment in Ghana, it is important to situate the argument within the current knowledge in this body of research. This literature review seeks to provide arguments for the nexus between employment of women in EPZs and the empowerment or otherwise of these women. This chapter discusses the essence of current knowledge in this field of research while commenting critically on where interesting questions and inconsistencies lie. It provides the theoretical background as well as a guide to the direction of reasoning in this research.

A brief review on how development themes have changed over the years has been done to provide the context for how economies especially in the third world came to be concerned with export oriented industrialisation. This is situated in the broad context of globalisation and the special role EPZs play in this process. Particular attention is given to the feminisation of labour in EPZs and its eventual consequence on the empowerment or otherwise of women. An overview of Ghana's EPZ is given as well as a review of the various conceptualisations of empowerment after which a conceptual framework that is adopted for this study is explained.

2.2 Changing Themes in Development

The focus of development has changed over the years with various themes dominating. The creative economic writing of Sen -development as freedom- shaped development thinking in the 1970s and changed the focus of the concept from technological advancement and trickling down effects associated with modernisation that had dominated the 1960s. Human development

therefore came into the limelight of development when the Cocoyoc Declaration in 1974 further reinforced this aspect of development. Human development was/is spearheaded under the notion of giving development a “human face” and putting people at the centre of it. Its central theme is about people realizing their potential, increasing their choices and enjoying the freedom to lead the lives they value. First articulated in 1990 by the United Nations Development Programme (UNDP), human development was seen as an inspiring start to what practitioners, academics and policy makers hoped would be a challenge to the dominant perspective of development as economic growth (Desai, 2010).

In spite of its promise to put people at the centre of development in order to realize their choices and freedom, many of the approaches adopted by governments and organisations to achieve human development still focus on economic growth as a crucial means to development (Desai, 2010). Thus, “human development has been in ways co-opted by the dominant mainstream that in the end put economic growth ahead of people’s choice” (Desai, 2010:2). Although there was a decline in market fundamentalism globally in the 1990s, the policies of poverty reduction, good governance and social capital formulated by the World Bank and the United Nations Millennium Development Goals (MDGs) are still based on a paradigm of economic growth as an engine of social change.

Economic growth however may not serve as an anti thesis to human development since improving people’s access to choices is more efficient in an economy that is growing. In Sen’s (1999) arguments for development as freedom, he acknowledges the importance of economic growth to improving people’s choices and freedom and sees this as a domain of freedom that is central to development for individuals. Hence, economic growth is still a central component which for many development practitioners is necessary in achieving overall development in any country.

Improving access to economic opportunities for people is important but more crucial for women in particular because of their vulnerable position in society (Kishor, 2000) and the trickling down effects it has on other members of the household especially children (Kabeer, 2003). Sen (1999:202) has argued that increasing women's opportunities to work outside the home is very crucial for strengthening their agency and further claimed that the "changing agency of women is one of the major mediators of economic and social change, and its determination as well as consequences closely relate to many of the central features of the development process". One process that has been highlighted by its proponents to have a tremendous effect on women's access to economic opportunities is globalisation. It has often been argued that women especially in the third world have been offered a lot of economic opportunities through the process of globalisation (Frobel et al., 1980). The next section attempts to provide an understanding of this debate on globalisation and its effects on third world women with a special focus on EPZ employment.

2.3 Globalisation, Gender and EPZ: The Global Debate

Globalization has become a catchall term in academia for decades, yet one that still remains obscure and eludes a single definition due to the myriads of conceptualization that has been given to it by different scholars across different disciplines (Reich, 1998). Though the notion of globalisation is an old one, the term itself was coined in the 1980s (OECD, 2005). Broadly, globalisations is seen as a process that seeks to bring the world together within different spheres and dimensions; be it cultural, political, economic or for security reasons. It constitutes a multiplicity of linkages and interconnections that transcends the nation states which make up the modern world system (McGrew, 2005), and defines a process through which events, decisions and activities in one part of the world can have a significant consequence for individuals and communities in quite distant parts of the globe (Frobel et al., 1980).

One dimension of globalisation that has been eminent in global integration is the economic dimension. This dimension of globalisation is signified by a convergence of economic phenomena characterized by an intrinsically related series of economic activities. This includes the liberalisation and deregulation of markets, diffusion of technology, cross national distribution of manufacturing production, foreign direct investment (FDI) and the integration of capital markets (Reich, 1998). It epitomises the increasing interdependence of the world economies as a result of the growing scale of cross-border trade of commodities and services, flows of international capital as well as a wide and rapid spread of technologies. Thus globalisation in its economic sense refers to the worldwide spread of sales, production facilities and manufacturing processes all of which constitute the new international division of labour (OECD, 2005). This continuing expansion and mutual integration of market frontiers, boosted by forces such as the liberalisation of capital movement and deregulation of financial services in particular; the further opening of markets to trade and investment, spurring the growth of international competition; and the pivotal role played by information and communications technology (ICT) in the economy (OECD, 2005) is seen as an irreversible trend for global economic development (Frobel et al., 1980).

The process of economic globalisation is also marked by the process of global industrial restructuring and readjustment in which FDI has become crucial in the development of genuinely global industries (OECD, 2005). In recent years, developed countries are gradually entering into an era of knowledge economy and have started to shift to developing countries, many labour intensive industries of weak international competitiveness (Chant & McIlwaine, 2009). This geographical rationalisation of the location of labour intensive aspects of production process has also implied the search for low wage, tax havens and especially the search for female labour (Neumayer & De Soysa, 2011).

The gendered impacts of globalisation have presented debates which remains unsettled (Neumayer & De Soysa, 2011). Research has shown that economic globalisation in particular has transformed the labour market in most parts of the developing world with differences in impacts for men and women (Sen, 1999). The literature deals especially with the many benefits and drawbacks that the process of global integration has presented women especially within the sphere of employment creation in the manufacturing sector. It is often said that globalisation has generated a lot of economic opportunities and especially employment for third world women while at the same time increasing the concern for the deterioration in wages as competition for exports and investment increases (Dejardin, 2008). This global competition, according to Dejardin (2008:3) has “fuelled ‘a race to the bottom’ in labour standards and because women are usually concentrated at the lower segments of global supply chain, they bear the greater cost of this race”.

To critics of the broad globalisation promoting policies, it has worsened the already disadvantaged position of third world women (Thorin, 2001). These debates are particularly evident in feminist literature that shows how the broad process of globalisation can have detrimental effects on the social, cultural, economic and political situations of third world women relative to their male counterparts (Baneria & Lind, 1995; Baden, 1998). A review of the literature suggests that women already occupy a subordinate position in most societies and since most of the globalisation policies are gender blind and assume neutrality, they tend to exacerbate the already precarious situation third world women face (Thorin, 2001).

Contrary to these arguments, enthusiasts of globalisation see the enormous opportunities it offers women in the third world especially in relation to their access to employment. These arguments presented against sceptics of the globalisation process are advanced under the assumption that “women are not mere passive receivers of hardship but are active agents that

navigate social, economic and political life and to whom globalisation offers new opportunities for challenging existing injustices” (Neumayer & De Soysa, 2011:7). These advantages are often discussed within the framework of trade liberalization that tends to create employment in countries with comparative labour cost advantage (Thorin, 2001). In these countries, it is often argued that women are the preferred labour force for employment in these labour intensive production units (Elson & Pearson, 1981; Standing, 1999; Chant & McIlwaine, 2009). This has led to the overall improvement in the economic status of third world women contributing to an improvement in their relative status in the household and community.

Globalisation enthusiasts further argue that overall, it is easier to redistribute employment, knowledge and skills which are increasingly being recognised as important assets than to redistribute traditional assets such as land or accumulated wealth (Keller-Herzog, 1996). To Keller-Herzog (1996:11) therefore, “where globalisation is associated with new investment, new manufacturing production locations, new employment opportunities for large numbers of women, and additional demand for the paid labour of women there are positive direct effects for women”. This brings the issue of export processing zones to the limelight because of its strong relationship with new investments in developing countries and the massive employment opportunities it provides for women in the third world.

2.3.1 Export Processing Zones (EPZs)

Export Processing Zones (EPZs) have been frequently used by developing nations’ governments as an engine of growth in their economies (Engman et al., 2007). As much as the EPZ concept has been frequently used, it is one that defies a single definition. Though the notion may be the same, the concept has been explained differently by various stakeholders. UNIDO (2008:6) defines EPZ as

“A relatively small, geographically separated area within a country, the purpose of which is to attract export-oriented industries, by offering them especially favourable investment and trade conditions as compared with the remainder of the host country. In particular, the EPZs provide for the importation of goods to be used in the production of exports on a bonded duty free basis”

In a similar fashion, the International Labour Office [ILO] (2008) explains EPZs as industrial zones with special incentives set up to attract foreign investors in which imported materials undergo some degree of processing before being exported again. These definitions of EPZ conform to the conventional explanation of an EPZ being a specially demarcated enclave. However, increasingly more countries are introducing single factory units or what we call “Export Processing Units” (EPUs) where single factories can operate within their specified location but still under EPZ license. Thus, what an EPZ constitutes now is more than an enclave location. Broadening the scope of definition of EPZ therefore, Engman et al. (2007:11) comprehensively defines an EPZ programme as:

“a government policy to promote exports of goods and/or services by offering a more competitive business environment through provision of special incentives including in particular tariff exemptions to inputs either in a geographically defined area or through a specification process”

It should however not be assumed that Engman et al.’s definition captures the entire essence of an EPZ model. More recently, the EPZ model is widened in scope to include several aspects that traditionally did not fall within the scope of the model. For example there is evidence of countries such as Mexico and Dominican Republic that allow industries in the EPZ to sell between 20 to 40% of their goods in the domestic market while in Papua New Guinea, there is an unlimited access to sales of goods by EPZ enterprises in the domestic market. These pieces

of evidence do not conform with the traditional definition of EPZ goods being exported to the foreign market. More so, the EPZ model has moved beyond the era when it was a government's development agenda where government bore the responsibility of constructing and developing a zone for investors. Recently in some countries, the private sector has entered into the business of constructing and developing zones for export processing purposes (IOE, 2008). Moreover, there is evidence to show that in countries such as Mauritius and India, domestic/local investors have been dominant in EPZs than foreign investors (LaRRI, 2000). Thus, though the intention of developing a zone might be to attract FDI, increasingly, the dominance of local investors is challenging the status quo.

EPZs are by no means a recent phenomenon since the ILO records the establishment of the first zone in Spain in 1929. However, the 1970s saw a boom in the number of EPZs especially across most parts of the developing world and since then, EPZ growth has been tremendous. According to the ILO (2008), the numbers of EPZs have increased from just 79 zones in 25 countries in 1975 to about 3500 zones in some 130 countries in 2006 of which most are located in the developing world. It is this boom in the springing up of zones across the developing world that has sparked an interest in this phenomenon among researchers.

EPZ research has focused on broad aspects such as motivation factors as well as cost and benefits of establishing a zone. While this review is not claiming a thorough explanation of all the literature on EPZs, an attempt is made to summarise the major arguments in this body of research to put this study in perspective. Many reasons have been ascribed by different scholars as influential in the increasing emphasis that governments in developing countries have placed on EPZs establishment. Employment creation has been often cited as a common justification for establishing an EPZ (LaRRI, 2000). Other important factors include; the increasing emphasis on export oriented industrialisation; the new international division of labour which has led to the transfer of labour intensive production to low wage economies; an increasing

emphasis on FDI for growth (Aggarwal, 2005; Engman et al., 2007). The preceding reasons, coupled with the successes of developmental states of South East Asia that promoted an export-oriented development strategy further boosted the adoption of EPZs as a model of development in the developing world. Overall, factors that explain why investment in general flow from the global north to the global south are very palpable in addition to the above outlined factors explaining flow of investment into EPZs.

Similar to the broad process of globalisation, some writers and advocates have lauded the advantages EPZ creation brings to the economies of countries that establish them especially countries in the third world. The benefits that enthusiasts of the EPZ model often enumerate include the obvious increase in foreign exchange through the attraction of FDIs and exports, the creation of employment and transfer of technology (IOE, 2008). FIAS (2007) indicates that globally, EPZs account for 177.7 billion dollars and 8% of exports of manufactured goods and 38.2 million direct employments across the world. It specifically contributes 19.5% and 16.7% of total manufactured goods in sub-Saharan Africa, and Middle East and North Africa respectively. With 35 million direct employments in Asia/Pacific, EPZs take 2.3% share of total employment in that region.

However, sceptics of the EPZ model on the other hand argue that the cost of establishing an EPZ whether in the form of direct cost of expenditure on constructing a new zone or indirect cost of revenue that is lost due to tax exemptions do not make the EPZ model very viable for development (LaRRI, 2000). Often governments establish EPZs with the expectation of the zones leading to job creation, technology transfer as well as sparking some growth impulses in other parts of the economy through backward and forward linkages. However, research shows that these expectations are usually not met. Typical examples that critics of the EPZ model in Africa cite are the cases of Kenya and Namibia. In Kenya, the government spent about 40

billion Kenyan Shillings on establishing EPZs but only 2000 jobs had been created by the mid-1990s (LaRRI, 2000). In Namibia too the government spent millions of dollars in developing zones with the aim of creating about 25,000 jobs in the first five years as well as increasing the amount of manufactured goods and assisting in skill transfer. However, in 1999, five years after the establishment of EPZs in Namibia, a research conducted by the Labour Resource and Research Institute (LaRRI), revealed that only 400 jobs had been created (Jauch, 2002) even though Namibia had joined in the “*race to the bottom*” in labour standards to attract foreign investors into their zones. Critics say these monies if spent on other sectors of the economy such as small scale enterprises will yield much result than on EPZs.

One aspect of the several criticisms against EPZs that has generated much debate is employment creation. While proponents of the EPZ model lauds the number of jobs that are created in a country, critics on the other hand cite the contentious issue of EPZs not abiding by global labour standards and thus not making any positive impact at all. The EPZ employment conundrum creates much attention when critical view is given to the sheer number of women employed in these zones. The next section takes a critical look at the issue of ‘feminisation of employment’ in EPZs and its impact on the status of women.

2.3.2 Feminisation of EPZ Employment

Closely related to the spurring up of EPZs across most parts of the developing world is the global drift of women into industrial employment in global-market factories located in these Zones. It is widely accepted that women dominate employment in EPZs (see for instance Standing 1989; Ofreneo, 1999; Razavi & Pearson 2004; Gunadasa, 2009). Globally, it is estimated that the female composition of the global EPZ workforce ranges between 60% and 80% (UNIDO, 1994; ILO, 2004) and is even more pronounced in garment manufacturing. Across the world, there is an estimated 50 million jobs in EPZ and 80% are held by women

(ICFTU, 2005). The link between the globalisation of trade and the predominance of women in manufacturing employment is so strong that Joekes (1995) posits that no country has achieved a strong performance in export manufacturing that relies on labour intensive production without a reliance on female workforce. In the EPZ sector, this large proportion of female workforce in industries has resulted in a process commonly referred to as “feminisation of labour/employment” in EPZs (Standing, 1999).

Very often, the question is asked of why women are thought of as more suitable and preferred for employment in EPZs. Several writers ranging from economists to feminists and to political scientists have attributed diverse reasons for this feminisation of EPZ employment which are sometimes cultural, social, economic or political (Pepper, 2012). First it is argued that women offer cheap labour than men because they are willing to accept long working hours with poor payment (Standing, 1999; Chant & McIlwaine, 2009; Khan, 2012). True to this case, there is nowhere in the world that women are paid more than men on the average even in the same job (Ackah et al., 2012). The United Nations has estimated that women’s nominal wages are 17% lower than men’s (UN Women, n.d). Thus, for labour-intensive aspects of production which the majority of EPZ work symbolizes, it is economically prudent to employ females because they offer cheap labour which in turn helps to reduce production cost. It has therefore been argued that young unmarried women in the third world who migrated from rural areas are preferred as EPZ workers as they offer cheap but effective labour with high levels of productivity (Marchand, 2002; Salzinger, 2004). In deed Ross (2008, cited in Pepper 2012) asserts that:

“Export-oriented firms produce goods for highly-competitive global markets, and wages constitute a large fraction of their production costs; this places them under exceptional pressure to seek out labour at the lowest costs. Since female wages are lower than male wages, export-oriented firms often target them for recruitment”

In addition to the economic reasons that have been expounded for employing females are some cultural and social stereotypes that place women in an advantage position for EPZ employment. It is argued that females have nimble fingers and gentle hands and hence they are best suited for jobs in these zones which are repetitive, monotonous, boring and very unstable (see for instance Elson & Pearson, 1981; Khan, 2012). More so, women are thought of as being docile, malleable, and submissive and thus yielding to instruction and supervision more easily than men (Peedoly, 2011). As well, they are less likely to unionise. According to Khan (2012), they are therefore easier to hire and fire at will and according to external demand conditions, and also, life cycle changes such as marriage and childbirth could be used as proximate causes to terminate employment.

Standing (1999) has also argued that this feminisation of labour is more so because increasingly, more work in the global-market industries bears the features of traditional female household jobs which are unskilled, precarious and unpaid or poorly paid if at all. In this view, He further explains the feminisation of employment to describe the flexibilisation of labour for both women and men in which there is a change in the nature of employment where irregular conditions are thought of as synonymous to women's secondary employment (Standing, 1999). A review of the employment and recruitment practices of EPZ firms reveals that employers utilise ideas about the appropriate role of women (for example as secondary income earners or their innate suitability to monotonous work) to justify the low wages and lack of career advancement available to women employed in these sectors (Elias, n.d.).

However, Elson and Pearson (1997) are critical of the often held but largely incorrect assumption that women's jobs in EPZs are unskilled and therefore worthy only of low wages. In fact, paradoxically, they argue that it is women's disadvantaged position that becomes an advantage for them in securing jobs in these global-market factories. According to Standing

(1989), the feminization of work in this sector represents a concerted effort by employers to replace male workers by more flexible, docile and cheap female labour as global competition increases. He argues that labour deregulation in the 1980s accompanying structural adjustment policies and export-led industrialization in many countries of the South led not only to an increase in the proportion of women in the paid labour force but also to the feminization of what hitherto had been considered male occupations. In effect, women are seen, and hence favoured, as a passive and flexible workforce that will accept low wages without demanding labour and human rights (Elias, n.d.).

However, within this discourse, the reasons for female employment in this sector present arguments that are complicated and fall into two major camps. While the formal economic position espouses ideas of efficiency of the female labour force and hence their preference in employment, the feminist literature criticises this efficiency argument on several socio-economic grounds (Pepper, 2012). Whatever the reasons are, – whether negative or positive- as long as flexible labour strategies continue to be the norm in these global-market factories and the numbers of such factories operating in these zones continue to increase, more and more women will continually be drifted into paid employment in EPZs. This massive entry of women into paid employment has increased the interest of researches as to what benefits it holds for women in society. Whether there is an improvement in the status of women in the household and community because of EPZ employment is the major question that is frequently asked. This has prompted academic research on the link between EPZ employment and the status of women in society. The next section presents some of the major findings and arguments presented by such researches.

2.3.3 EPZ Employment and Women's Empowerment

A critical review of the literature suggests that the employment of women in EPZs have in many ways brought about an improvement in the overall conditions of women within the household and in the community (Lim 1985; Lim, 1990; Hancock, 2006a; Peedoly, 2011; Hancock et al., 2011). Earning regular income, which EPZ employment offers many women, has been seen by many researchers as an avenue to increase women's autonomy and improve their economic and social status (Espen & Brody, 2007) as well as shift power relations in the household in favour of women (Kishor, 2000).

One major proponent of the thesis of EPZ employment offering women with liberating forces is Lim. Examining data from 30 developing countries especially on the various conditions of employment offered by multinational companies for women, she argued that the employment of women in EPZs is indeed an improvement on the local employment opportunities (Lim, 1985). According to her, this form of employment has improved women's working and living conditions and has expanded their opportunities and horizons thereby providing them with some escape from domestic exploitation. She further contends that apart from the obvious economic benefits derived from employment in terms of earning an income, saving for marriage or further education and the ability to support families financially, the opportunity to enjoy personal freedom and the companionship of other women are other benefits that EPZ employment offers women (Lim, 1985).

Building on the findings from her 1985 research, Lim (1990), also contested the stereotypical view that female workers in EPZs are mainly young, unmarried and usually immigrants from rural areas who are exploited in harsh working conditions and with constant harassment from employers and supervisors. She argues that these stereotypical ideas are propounded and perpetuated by Marxists, Feminists and Trade Unionists. Even though she does not disagree

totally with this view, her scepticism towards it is very eminent. She argues that the reality of women's employment in EPZs across countries, time and industry is complex, varied and context specific (Lim, 1990).

In her 1994 work, Rosa also argues that in spite of the precarious conditions of work that prevail in EPZs, this form of employment offers women with a unique environment for cooperation and other forms of solidarity. This form of solidarity she argued, offers women with the opportunity to achieve empowerment at the collective level (Rosa, 1994).

In 2010, Hancock and Edirisinghe conducted a study in Sri Lanka aiming to find a nexus between EPZ employment and women's empowerment involving 22 EPZ stakeholders. In a 2012 publication of the findings of this study, they identified various forms of empowerment at the personal, family and workplace level that the female workers achieve as a result of EPZ work. At the personal level, they identified that women achieve empowerment through an improvement in their economic conditions, new knowledge and skills as well as life style changes (Hancock & Edirisinghe, 2012). In the economic dimension, it was reported that the women were earning significantly higher incomes than the minimum wage and the availability of allowances and bonuses help to increase these amounts. This then offered the women a stable, regular and higher source of income unlike other seasonal occupations (Hancock & Edirisinghe, 2012). The study also reported that the women had control over their income and had the power to decide what to use the money for. Women were therefore no longer dependent on their families (Hancock & Edirisinghe, 2012), and financial independence has been established by scholars as a major form of empowerment for women (Sen, 1999; Kishor, 2000; Kabeer, 2003).

The study also reported women gaining new knowledge as an outcome of their opportunity to participate in induction training programmes and a variety of other training programmes which

discusses different issues in relation to life (Hancock & Edirisinghe, 2012). Women were also reported to have benefited from vocational trainings such as sewing, cookery, beauty culture, housekeeping, making of accessories besides classes in English language. The study also reported the cases where some women were even sent to Japan for training programmes because they were working for a Japanese company. This exposure to new knowledge, skills and foreign life, it is argued, presents women with opportunities to improve their self-worth and esteem thereby achieving psychological wellbeing and empowerment (Hancock & Edirisinghe, 2012). As trained and productive workers living away from their hometowns, the women had learned to build team work, social networks and learned to cope with the risk factors prevailing in urban society. This and many other issues including collective bargaining within the workplace were reported as ways in which women were achieving collective empowerment.

A joint study conducted by researchers from the Edith Cowan University in Australia and the Centre for Research on Women (CENWOR) in Sri Lanka from 2008 to 2011 involving 2304 women EPZ workers in Sri Lanka also reported similar findings. Hancock et al. in their 2011 report of that study also acknowledged that though women EPZ workers were facing challenges within the political dimension of empowerment, they had achieved a lot in terms of improvement in their social status especially within the household. They highlighted that through savings, contributions to family income and wellbeing, women were able to translate their economic capital into social capital. Most of the women sampled, about 82.3 % of them said they were saving money in both formal and informal schemes and 75.6% said they were sending money home to their families at the end of each month. There was also a positive shift towards an increase in decision making especially in the household. This was largely attributed to the financial contribution women were making in the family economy. For most of the women, it was reported that there has been an increase in their self-esteem and self-worth due

to their ability to support families and improve their homes and living conditions with regular incomes (Hancock et al., 2011). This, the women reported had earned them respect and social inclusion within the household and broader society.

Peedoly (2011) also conducted a research in Mauritius involving female EPZ factory workers to find out if EPZ employment is a stepping stone or a stumbling block towards women's empowerment. While acknowledging the many challenges that the harsh working conditions presents to the empowerment of the female workforce, he concluded that over all, the benefits of this form of employment for the empowerment of women especially in terms of their self-esteem and their ability to tackle poverty far outweighs its drawbacks. This he did, by contrasting the experiences of working women with the experiences of other women who had been laid off from EPZ factory work. He reported that not only have the experiences of being laid off factory work dented the self-image and aspirations of the women, but had immensely affected their ability to juggle with poverty and its numerous outcomes (Peedoly, 2011). He then concluded that "despite being a relatively difficult sector to work in, its benefits outweigh its limitations" (Peedoly, 2011:9).

Similar findings on how EPZ employment has helped in women's empowerment have been recorded by researchers in Bangladesh, India, Mexico and Namibia (Madani, 1999). These pieces of empirical evidence on how the economic, psychological and socio-cultural status of women improve as a result of EPZ employment is in support of neo-liberal arguments that associate paid work with empowerment. Most scholars have lauded the liberating forces that earning a regular income from employment presents any individual in terms of material and non-material as well as the trickling down effects it has on other members of that person's household (Kabeer, 2003). Indeed, in Sen's (1999) articulation of development as freedom, he acknowledges that increasing women's access and freedom to work outside the home is crucial

for increasing their freedoms in other domains such as education, reproductive control and social and political life. He further postulates that clearly, the continued exclusion of women from the workforce has limited their freedom over the years and the reversal of this scenario is what is needed to expand the real freedoms of women. He therefore places a lot of emphasis on women's access to employment as liberating for them and leading to their eventual empowerment in both socio-economic and political dimensions of life (Sen, 1999).

Irrespective of the above mentioned benefits of EPZ employment however, there is abundant literature on the various challenges that this employment presents to women thereby limiting their ability to empower themselves if not outrightly disempowering them. What this form of employment entails and the major limitations it poses for women has resulted in many researchers becoming very critical about the empowering effects of EPZ employment. The next section captures some of the empirical evidence of the working conditions in EPZs that serve as major drawbacks to the empowerment of women workers in EPZs.

2.3.4 EPZ Employment and Working Conditions

In spite of the many advantages that EPZ employment brings to a country by helping to absorb most of the surplus female labour, many have challenged the empowering effects of such an employment. The poor working conditions, low salaries and generally low skills required in EPZs render most of the dominant female workforce very vulnerable to the many changes in the globalised economy (Vercillo, 2010). The general lack of decent work in most EPZs across the world has often led to many researchers challenging the empowering effects of this employment. The dominant themes found in any discussion on EPZ working conditions are the low wages paid to employees, the long working hours in indecent environments, absence of contractual agreements, occupational health and safety issues, verbal abuse and the lack of unionisation among EPZ workers.

The ILO has explained decent work as encompassing strategic objectives that ensures that any worker enjoys the full benefits of employment (ILO, 2012). Chief among these strategic objectives is workers' rights that ensure greater opportunities at work and the securing of a livelihood with an adequate social protection and a voice in decision making (Vercillo, 2010) which are usually embodied in the labour laws of a country. However, the working conditions in most EPZs violate worker rights thereby impeding on the empowering effects of this form of employment. LaRRI (2000) indicated that in relation to EPZ employment, while countries such as Jamaica, Haiti, Mozambique and Mexico see to the full application of labour standards, others such as Mauritius, Kenya, Malaysia, Philippines and Namibia partially implement such standards. In Zimbabwe, Sri Lanka, Bangladesh and India however, labour standards were suspended in EPZs. This section critically reviews the empirical evidence on the various working conditions under the major themes outlined above.

Long Working Hours and Low Wages Paid

The most cited form of abuse of worker rights in most EPZs is the long working hours coupled with low wages that EPZ workers are paid (see for instance ICFTU, 2004; Hancock, 2006b; Amengual & Milberg, 2008; Vercillo, 2010; Hancock et al., 2011). The 2004 ICFTU report indicates that EPZ employees work for longer hours even excessively above the stipulated national overtime periods thereby violating the overtime legislation in most countries. This has further been buttressed by researches that have been conducted in EPZs in parts of the global south. In a study conducted in Sri Lanka's EPZs, Hancock et al. (2011) posit that in Sri Lanka, EPZ workers work a minimum of 30 hours and a maximum of 88 hours per week. Hence averagely, EPZ workers work 45.73 hours per week excluding overtime. They also found that most of the workers work an average of 9.62 hours of overtime per week (Hancock et al., 2011). When compared with the national average, it was concluded that women in EPZs work

significantly more hours than women in other sectors of the economy. Amengual and Milberg (2008) assert that in most EPZs in developing countries, long working hours continue to persist beyond the mandatory acceptable overtime stipulated by the labour laws of such countries. Similar findings were reported by Russel-Brown (2002) in Jamaica, Rodriguez-Garavito (2005) in Guatemala, Best (2005) in Sri Lanka and Gopolakrisnan (2007) in Dominican Republic.

Coupled with the long working hours reported in most EPZs that impinge on worker rights is the low wages paid to workers. It is often argued that EPZs in the global south attract the relocation of most of the labour intensive aspects of production from the developed world due to the generally cheap labour that are prevalent in these countries (Chant & McIlwaine, 2009). By inference therefore, this renders the argument that EPZ salaries are low irrelevant because the generally low salaries in such economies is what gives them a comparative advantage in attracting FDI into their EPZs in the first place (LaRRI, 2000). This argument notwithstanding, research conducted in EPZs of the global south prove that, even when compared with other sectors of the same economy EPZ salaries are still low.

There are a lot of studies which report that salaries in EPZs are higher than salaries in other domestic industries and the informal sector of an economy. According to Madani (1999), minimum wage in EPZs is generally better than other domestic sectors. Similar findings have also been reported by Peedoly (2011) in Mauritius, and Amengual and Milberg (2008) also present evidence from countries such as Bangladesh, Madagascar, Costa Rica, Honduras and Sri Lanka that support this argument. However, there is also empirical evidence to show that this argument may not be entirely true. In Sri Lanka, Hancock et al. (2011) report that the average monthly salary in the EPZ is 71.92 dollars excluding overtime allowance and 95.97 dollars including overtime. They indicate that this figure is significantly lower than the national

mean population income per month as EPZ workers earn a significantly 31.13% lower than the national census average (Hancock et al., 2011).

However, Hausmann et al. (2009) have argued that most national mean income comprises the salaries of both men and women, and in Sri Lanka, men earn between 20-28% more than women. Thus an average of 24% more of the mean national income can be attributed to the salaries of men. This leaves the percentage difference of salary between EPZ workers and other female workers in other sectors of the economy around 7%. This figure notwithstanding, when one considers the number of hours women in EPZs work more than their counterparts in other sectors of the economy, then one can conclude that earning 7% less is still significant. To this effect, Hancock et al. (2011) still assert that EPZ women work significantly more hours than the national average while earning a significantly less income.

For some researches, there is a correlation between the low wages paid in EPZs and the long working hours that characterises such employment. To Amengual and Milberg (2008), the primary reason why most EPZ employees work overtime is to earn additional income which constitutes an important component of their income. Without it their monthly salary will be woefully low. Thus to them, the low salaries paid to workers is a motivation for them to work overtime (Amengual & Milberg, 2008). This long working hours apart from having effects on the health of EPZ workers as will be discussed in the following sections, it is also reported in some studies as the primary reason why EPZ women cannot engage in other activities especially in their villages and communities and even some times their inability to join workers union (see for instance, Hancock, 2006b; Peedoly, 2011; Hancock et al., 2011).

Lack of Unionisation in EPZs

Organised around the workplace and closer to the employees than employers, workers' unions are supposed to counter-balance the inherently unequal relationship that usually exists between employees and employers and enhance the distribution of the outcomes of productive growth (ICFTU, 1996). However, due to the assumption that the operation of workers' unions in EPZs may pose a challenge to the attraction of investment into most EPZs, some governments have passed legislation that prohibits employees to organise themselves around their status as workers and press for better conditions of service (Gopolakrisnan, 2007).

Indeed in most countries, governments have passed laws that make the activities of workers' unions in EPZs illegal. In countries like China, Nigeria and Pakistan, there are still in existence some legal restrictions on freedom of association in EPZs (Gopolakrisnan, 2007). In other countries such as Namibia, while workers can join labour unions, the labour laws have been altered to make strikes and other lockouts in EPZs illegal (Madani, 1999) and there is even evidence of situations where workers who join workers union in the EPZs being suspended or dismissed (ICFTU, 2004; Amengual & Milberg, 2008; Hancock et al., 2011). More so, in extreme cases where firms are not able to control the formation of workers union, those firms have closed down their operations in such locations only to re-open somewhere else (ICFTU, 2004). These forms of suppression on union activities in EPZs have been reported in several studies conducted in parts of the developing world such as Sri Lanka, Guatemala, Dominican Republic, and Jamaica (see for instance Russel-Brown, 2002; Best, 2005; Rodriguez-Garavito, 2005; Gopolakrisnan, 2007).

Health and Safety Issues in EPZs

The various working environments that women find themselves in most EPZs have been a major source of concern for researchers. The very environment in which the women work is

very appalling as many workplaces in EPZs throughout the world still fail to provide a safe working environment for their predominantly female workforce. Poor ventilation, poor sanitary conditions, poor canteens and blocked emergency exits are some of the frequently cited difficulties in the literature (Madani, 1999). The ICFTU (2004) reports of an incident in Bangladesh where workers locked in factories to work subsequently caught fire on several occasions. Another example is the 1993 Kader industrial factory fire in Thailand where 240 workers died because of blocked exits (Dunn, 1994 as cited in Madani, 1999). More so, “in Lesotho, most workers employed in a Hong Kong EPZ company that produced gemstones died from lung cancer as a result of dust pollution” (ILRIG 1996:30 as cited in LaRRI, 2000)

Reporting on his research in Mauritius, Peedoly (2011) asserts that the working conditions in the Mauritian EPZs are relatively better than the “sweatshop conditions” that are frequently reported to be a hallmark of most EPZs across the world. He however posits that the main occupational health hazards facing the women in Mauritian EPZ is noise pollution which many participants in his series of focus group discussions concurred often lead to severe migraines at the end of their shifts in the factory every day. Indeed the words of Lalita, a participant in one of the focus group discussion confirms this assertion; *“the environment is not bad but it is so noisy that many of us are prone to headaches, every day I need to use coconut oil in my hair as soon as I reach home to soothe my migraine”* (Lalita, FGD participant, as cited in Peedoly 2011:77).

More so, Hancock (2006b) reports incidents of health problems primarily caused by the long working hours often encountered in EPZs. The majority of women who took part in his study also reported that whether they are suffering from fever, cramps, nausea, back ache, dizziness or lack of energy, the only drug that they are provided by health workers of the factories is “panadol”. Similar findings where one drug is prescribed and administered for all ailments

reported by EPZ workers in the workplace have been reported by Attanapola (2003). Although there have been measures to protect the health and safety of workers in some EPZs and even sometimes offered them health insurance and other benefits, there is evidence in countries such as Honduras and Dominican Republic that EPZs workers in general have worse health and safety conditions than other workers outside the zones.

In addition to the above conditions of work, studies have also shown that owing predominantly to the lack of contractual agreement in the workplace women in EPZs lose their jobs more than men thus impeding on their empowerment. There have been reported instances where women have even lost their jobs because they embarked on maternity leave (Vercillo, 2010). Verbal abuse is also one of the major forms of abuse that are recorded in most EPZ researches. According to Hancock et al. (2011), most of this form of abuse occurs especially when workers are not able to reach their set targets for a day. Others even reported verbal abuse when asking for permission to take a sick leave. They also reported that the ones who were able to speak up to the generally unfair treatment of the workers in EPZs were more likely to lose their jobs or be suspended (Hancock et al., 2011).

For most women, the above discussed conditions of work and the generally poor conditions associated with EPZ work, has given this form of employment a bad image in most countries. For example female EPZ workers in Sri Lanka mostly report of the societal harassment and humiliation they face in their communities. For most of them, they even keep their employment in EPZ a secret from their family because of the impression people have about these zones (Hancock et al., 2011).

Even though there are some achievements that have been made in terms of governments establishing and enforcing labour laws in EPZs in countries such as Bangladesh and the pressure by some international organisations on labour standards in the South American and

Caribbean regions, there still remains a general consensus that many countries lack the resources to enforce labour laws in EPZs (Amengual & Milberg, 2008). Citing an ILO research conducted in 2003 involving 20 multinational companies and 74 supplier firms, Mamic (2003) concluded that though most firms have made a lot of improvements in terms of occupational health and safety measures, issues such as freedom of association, as well as overtime and long working hours still prove to be a difficult issue for most firms to tackle. According to Burawoy (1985), the violation of labour rights in most zones is to be understood as part of the process of governments undercutting the standards for specific locations to become attractive sites for investments (as cited in LaRRI, 2000). These poor working conditions has been a major argument of sceptics of the EPZ model in explaining why EPZ employment has a detrimental effect on the empowerment of the predominantly women workers.

2.4 Ghana's Export Processing Zones: An Overview

In most parts of Sub Saharan Africa, the free zone concept is a recent phenomenon as compared to East Asia and the Caribbean regions. The trend towards free zones model dates back to the 1990s when most African countries sought to replicate the East Asian model of export led industrialisation (ACET, 2012). In Ghana, EPZs have been in existence since an Act of Parliament -the Free Zones Act, 1995 (Act 504)- established the Ghana Free Zones Board (GFZB) in 1995 and enabled it to establish free zones in Ghana for the promotion of economic development (GFZB, 2013). The implementation of the programme actually commenced in September 1996. Since then, the Ghana Free Zones Programme has come to represent an important instrument for government in the economic development of the country.

The programme was envisaged as an integrated programme to promote the processing and manufacturing of goods through the establishment of EPZs and encourage the development of commercial and service activities at the seaport and airport areas. With the aim of opening up

Ghana to potential investors who can utilise the free zones as focal points to produce goods and services for export, the Free Zone Programme operates two schemes; the Export Processing Zone Enclave, and Single Factory Enterprise Free Zone schemes. This allows investors to either locate in the designated export processing zones or in any other location of their choice (GFZB, 2013).

In Ghana, the free zone programme is completely private driven. The government's role is limited to the facilitation, regulation and monitoring of zone developers/investors and enterprises. According to ACET (2012), the free zones facilities in Ghana includes; two free ports, an airport free zone, one hundred and fifty free points and four export processing zones. The four designated EPZ enclaves according to the Ghana Free Zones Board (GFZB) are the Tema EPZ, Ashanti Technology Park, Shama Land Bank and Sekondi EPZ.

The Tema EPZ with a total area of 1200 acres (480 hectares) is located in Tema, a major residential and industrial city with the largest sea port in the country. The Ashanti Technology Park located in the centre of Ghana covers an area of 1099 acres and is dedicated to such activities as ICT, bio-technology development and other heavy and light industrial manufacturing. The other two zones located in the Western Region are the Shama EPZ covering an area of 3200 acres of sea front land and designated as an industrial park for the petroleum and petrochemical sector; and the Sekondi EPZ located in Ghana's second largest sea port earmarked as a hub for mineral processing and other heavy industrial activities. However, currently, the Tema EPZ is the only enclave that is fully operational while the other three are still under development. In addition to these enclaves are the concentrations of enterprises with free zones licenses in the Tema heavy industrial area, Tema fishing harbour and the Accra industrial area as well as the many single factory units that are designated as free zone units for enterprises located across the entire country.

Just as other free zones in most parts of the developing world, operating in Ghana's EPZ also comes with some monetary and non-monetary incentives. These includes but not limited to: 100% exemption from payment of direct and indirect duties and levies on all imports for production in free zones, 100% exemption from payment of income tax on profits for 10 years which will not exceed 8% thereafter, no import licensing requirements, minimal customs formalities (GFZB, 2013). The priority sectors that the GFZB identifies for investment includes agro food processing especially fruit, vegetables and cocoa processing, information and communication technology, textiles and apparel manufacturing, sea food processing, jewellery and metal fabrication (GFZB, 2013).

As at December 2013, there were 234 companies registered under free zones license. Among these companies, majority of them were operating under single enterprise free zone schemes. Also the dominant form of activities include, agro food processing (fruits, vegetables and cocoa); ICT (data processing and transmission, call centres, software development); textile/apparel manufacturing; sea food processing; light industry/assembling plant; metal fabrication; floriculture (GFZB, 2013). Though ACET (2012) has asserted that EPZs in Africa in general are not living up to expectation, it highlights Ghana's model as one of the success stories in Sub Saharan Africa in terms of employment and exports.

Evidently therefore, the Ghana's free zone model has become an important instrument for the economic growth of the country. Thus in addition to studies that have been conducted to ascertain its contribution to exports and employment creation, there is the need to know what the situation is with regards to EPZ employment and the empowerment of its predominant female workforce in the wake of such a global debate.

2.5 Conceptualising Women's Empowerment

Though not limited to women, but associated with all social groups which are experiencing some sort of vulnerabilities that place them in an unequal position in society and hence the need to improve their status, empowerment has frequently been discussed in relation to women. The empowerment of women as a group has gained much attention over the past decades among researchers and practitioners across various fields due to its necessity to global development. Apart from being a goal in itself, the UN (2000) recognises women's empowerment as a means of achieving other development goals such as elimination of hunger, poverty and diseases. Indeed, the UN General Secretary asserts that women are not just the target of special measures to promote development but are also the driving force to overcome poverty, reduce hunger, fight illiteracy, heal the sick, prevent the spread of disease and promote stability (UN, 2008).

The empowerment of women has become a critical development objective over the past four decades since the path breaking work of Boserup (1970) and many others in the early 1970s drew attention to the relatively unequal situation of women in spite of their immense contribution to development (Dolphyne & Ofei-Aboagye, 2001). The importance of women's empowerment is underscored by its inclusion in the Millennium Development Goals. First recognized by the World Bank in its World Development Report 2000/2001 as one of the three pillars of poverty reduction, women empowerment is now found in the documentation of over 1,800 World Bank-aided projects (Alsop & Heinsohn, 2005), and it is the subject of debate and analytic work within the development community.

However, just like many concepts in the social science, empowerment is one that defies a single definition and usage. In fact, Batliwala (1994) asserts that of all the many social science concepts that have become buzzwords, empowerment is probably the most widely used and abused. As articulated by an NGO activist cited in Batliwala (1993: 84) " I like the term empowerment because no one has defined it clearly yet; so it gives us breathing space to work

it out in action terms before we have to pin ourselves down to what it means”. According to Stein (1997) the word empowerment represents a concept for which there are neither synonyms nor a consistent definition. This stems from the fact that empowerment is complex, multi-dimensional and takes place in multiple domains and its definition is also embedded in social, cultural and political contexts (Gutiérrez, 1990; Oakley, 2001). However, in spite of the myriads of definitions and conceptualisations of empowerment that can be found in the literature, there seems to be a consensus on the usage of notions of option, choice, control and power (Malhotra et al., 2002). An attempt therefore has been made to capture some of the definitions of empowerment that frequent the empowerment literature.

Moser (1993) argues that empowerment is best defined as the ability to determine choices in life and to influence the direction of change through the ability to gain control over crucial material and non-material resources. This ability, she explains, is achieved by an increase in one’s own self-reliance and self-worth which will enable him/her to identify the direction to which his/her life should take. For women’s empowerment therefore, Moser (1993) stresses the importance of self-esteem and self-confidence, which together with the ability to control both material and non-material resources, the women will be able to influence strategic life interests and needs that in the long run, will lead to a transformation of structures of subordination at the family, civil society and state levels through collective action.

To Stein (1997), empowerment is social action processes that promote participation of people in gaining control over their lives and larger society. It is not power to dominate others but power to act with others. The “Gender and Indicators” Group of the Commission on Women and Development also defines it as the process to acquire “power” individually and collectively. Among individuals or a community, it designates first and foremost the ability to act independently, but also the means needed and the process of being able to act and make one’s own decisions regarding life and society.

Alsop and Heinsohn (2005) see empowerment as tied mainly to improvement of self-esteem and self-confidence as well as which direction one's life should take on one hand and on the other hand, changed gender relations in the economics, political, legal and socio-cultural spheres of life. Thus, to them, empowerment at the individual level is about building confidence, insight, understanding, developing personal skills like being able to analyse situations and communicate effectively with others. At the collective or group level however, it is about building trust, cooperation and communication between members of a group as well as the opportunity for people to meet and exchange views and opinions (Alsop & Heinsohn, 2005).

Perhaps one definition that has gained a wider acceptance among researchers, practitioners and development agencies is the one offered by Kabeer. Empowerment as articulated by Kabeer (1999) is about the process by which those who have been denied the ability to make strategic choices acquire such ability. This definition highlights two key issues in empowerment that needs to be considered. Firstly to be empowered, one should have been disempowered before and secondly empowerment is a process. To Kabeer, this ability to make choices incorporates three interrelated dimensions which are resources (pre-conditions), agency (process) and achievements (outcomes). Resources and agency together constitute what Sen (1985) refers to as capabilities. Women's empowerment therefore, is measured by the existence of choice (resources), the use of choice (agency) and the achievement of choice (outcome).

It is evident from the above definitions that the notion of unequal distribution of power is what underlies many definitions of empowerment. Hence empowerment is when those who have been denied power previously gain it to be able to take decisions concerning their own lives as well as change gender relations in the household, community and the state level either through individual or collective action. However, the notion of power itself is one that defies a single explanation. According to Oakley (2001), there are two main notions of power within which

several dimensions of power can be derived. First, there is power that brings radical change between the powerful and the powerless and challenge existing social patterns. The second notion espouses the ideas of power “to do”, “to be able” and of “feeling more capable” and “in control”. This second notion concerns itself with recognising capacities of individuals and groups to take action and to play an active role in development initiatives (Oakley, 2001).

Both notions of power are true and can be identified within the literature on empowerment. While the first notion of power is what underlies most writings of radical feminist (Mosedale, 2005), the less radical, and more realistic and pragmatic version implicit in the second notion of power is what underlies most empowerment conceptualisations such as the definitions offered by many scholars (see for instance Moser, 1993; Kabeer, 1999; Alsop & Heinsohn, 2005) which places emphasis on the gaining of power by individuals and groups that makes them feel more capable to determine the direction that their lives should take.

Since any individual operates in several dimensions and domains, empowerment is also needed in several dimensions and domains of the individual’s or group’s life in the quest to determine the direction which one’s life should take. Broadly, scholars have identified the household, community and the state levels as domains in which the individual operates and categorizes the dimensions of life into the economic, socio-cultural, political, legal and psychological (Malhotra et al., 2002). Within these broad categories, several writers have developed specific dimensions of empowerment that are applicable to various situations. Table 2.1 shows some of the dimensions of empowerment expounded by some selected authors.

Table 2.1 Dimensions of empowerment propounded by some selected authors

PROPONENT	DIMENSIONS OF EMPOWERMENT
Jejeebhoy (1995)	Knowledge autonomy, decision making autonomy, physical autonomy, emotional autonomy, economic and social

	autonomy and self reliance
CIDA (1996)	Legal empowerment, Political empowerment, Economic empowerment and Social empowerment
Sen (1999)	Employment, Property ownership, Household work and decision
Kishor (2000)	Financial autonomy, sharing of roles and decision making, equality in marriage
Oakley (2001)	Psychological empowerment, cultural empowerment, social empowerment, economic empowerment, political empowerment and organisational empowerment
Malhotra et al. (2002)	Economic empowerment, socio-cultural empowerment, familial/interpersonal empowerment, psychological empowerment, legal empowerment and political empowerment

It is evident from Table 2.1 that several writers have developed several dimensions of empowerment. Within each dimension however, there are several indicators that scholars develop to measure empowerment. For example the economic dimension is measured by indicators such as income security, ownership and control of productive assets, entrepreneurial skills, and contribution to household income (Kabeer, 1999; Oakley 2001; Mosedale, 2005; Lutrell et al., 2009). The political dimension is exemplified by such indicators as participation in local and national political institutions and accessing political power (Jejeebhoy, 1995; Lutrell et al., 2009) while the socio-cultural dimension is typified by changes in gender norms within the household and community and social inclusion (Kishor, 2000; Malhotra et al., 2002).

The psychological dimension on the other hand places emphasis on knowledge acquisition, self-image and self-esteem indicators (Kabeer, 1999; Sen, 1999; Oakley, 2001).

A search through the empowerment literature however reveals that various stakeholders concentrate on various dimensions while excluding others depending on the domain of analysis and whether their emphasis is on individual or collective empowerment. Usually at the domain of the state much emphasis is placed on the legal and political dimensions of empowerment that a group collectively exercises while at the household and sometimes community levels there have been emphasis on the psychological, economic, and socio-cultural dimensions of empowerment for the individual (Malhotra et al., 2002; Alsop & Heinsohn, 2005). Few studies therefore cover all the dimensions of empowerment across all domains.

2.5.1 Conceptual Framework for the Study

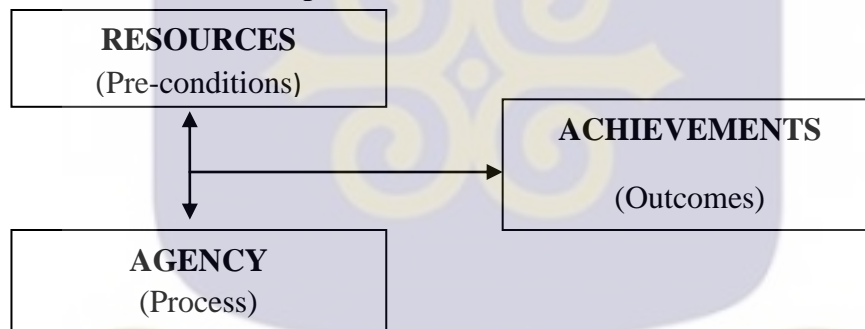
Research on EPZ employment and women's empowerment has shown how employment in EPZs can present women with resources (pre-conditions) notably income, knowledge, collective organisation and exposure to modern methods of production that eventually leads to their empowerment (Hancock, 2006a; Chant & McIlwaine, 2009; Hancock et al., 2011). There are also evidences of the poor working conditions which some authors have argued, act as major challenges to the empowerment of women and thus perpetuate the already precarious situation of women in society (ICFTU, 1996; ILO, 2004; Wills & Hale, 2005; Carty, 2006; ILO, 2008).

However, whether EPZ employment provides women with pre-conditions or present major challenges to their empowerment, there has been increasing emphasis by many authors on how important the individual woman's ability is, in transforming her employment into empowerment at the personal, household and community levels (Hancock et al., 2011). This shows the centrality of agency in identifying recourses (pre-conditions) and actually using the

existence of these resources to make strategic life choices. In conceptualising empowerment for this study therefore, the research draws on Kabeer’s framework of women’s empowerment because of the central role she accords agency as the process of empowerment. More so, her conceptualisation of women’s empowerment presents striking similarities to the debate on EPZ employment and women’s empowerment.

Kabeer (1999) explains empowerment as the ability to make choices in life. To her, those who are empowered are those who gain the ability to make strategic life choices where that ability hitherto was not in existence. Thus empowerment is a process that gives power to people to be able to make strategic life choices. She further explains that empowerment is not a state but a process which is contingent on three interrelated concepts as presented in fig 2.1. These concepts are resources (pre-conditions), agency (process) and achievements (outcomes).

Fig 2.1 Kabeer’s model of empowerment



Source: Kabeer (1999)

Resources according to Kabeer are explained as conditions of choice. She characterises resources as both material and human/social which acts as pre-conditions that increase the ability to exercise choice (Kabeer, 1999). However, she further explains that having access to resources are necessary but not sufficient conditions for empowerment. She therefore emphasises the centrality of agency (process) of the individual or group in identifying the existence of choice and actually using it to make a choice. She explains agency as the ability to identify and utilize resources. Thus agency is the power within the individual which she uses to

define goals and act on them. When one recognizes the availability of choice (resources) and actually makes a choice (agency), there are some achievements (outcomes) that come as a result of this process. These empowerment outcomes Kabeer (1999) posits are dependent on ones capabilities (that is resources and agency). However, in assessing these outcomes, care should be taken to note whether differences in outcomes are as a result of one's ability to challenge inequalities rather than differences in personal preferences.

This conceptualisation of empowerment offered by Kabeer is what this study adopts in assessing EPZ employment and women's empowerment. It should be noted that though in theory, these three interrelated dimensions can be explicitly explained, it is not easy to separate them in the development of empowerment indicators (Malhotra et al., 2002). A given variable may serve as an outcome in one context and as an agency or resource in another context. This is particularly eminent with the psychological dimension which serves as both an outcome and an agency or resource depending on the context in which it is being used.

It has been acknowledged that empowerment is a process rather than a complete state of being (Kabear, 1999). Thus in an attempt to capture this process, direct measures on issues concerning decision making, control and choice is seen by most authors as the most effective representation of the process of empowerment (Malhotra et al., 2002). These measures of empowerment have different dimensions and takes place in multiple domains of the household, community and state (Alsop & Heinsohn, 2005). For the purposes of this study, empowerment is limited to the personal domain while the broad domain of state will be excluded in any analysis of empowerment. On the other hand given the important role the household plays in shaping gender relations, the study will place a lot of emphasis on the household domain in addition to the personal level in this analysis. Indeed, Malhotra et al. (2002) asserts that given the centrality of the household in gender relations, it is not surprising that most studies on women empowerment have been at the personal and household level rather than community

and/or state level. Certainly, there is an appeal to this emphasis due to the importance placed on resources and agency in the conceptual literature on empowerment as well as frequent evaluation of empowerment with choice, control and power (Malhotra et al., 2002). It should however be noted that the centrality of the personal and household domains in empowerment analysis have a natural inclination towards the view of empowerment for the individual.

While excluding the state domain and placing emphasis on the personal and household level, there is a conscious effort to analyse empowerment at the workplace domain as a community in which these women are social actors. Indeed, the discourse on social inclusion acknowledges the potential for empowerment in a collective form through group mobilization (Oakley, 2001). Mason and Smith's (2003) study of empowerment at the household level involving 56 communities sampled from 5 countries showed the critical importance of the community in the constitution of individual empowerment. Therefore while no attempt is made to comprehensively analyse empowerment at the community level, this domain will not be totally ignored in the study as the workplace environment will be regarded as a community in which these women are social actors and thus added to the domain of analysis in this study. In the workplace domain, both individual and collective forms of empowerment will be analysed.

In determining the various dimensions of empowerment that will be considered in the analysis of empowerment outcomes in this study on the other hand, the research adopted and modified the dimensions articulated by Oakley (2001) and Malhotra et al. (2002). As evident in Table 2.1 both Oakley (2001) and Malhotra et al (2002), espouses six different dimensions of empowerment that takes place in the household, community and broader level of the state. While there are some striking similarities in their conceptualisation of economic, political and psychological dimensions of empowerment, there are some major differences in their conceptualisation of the other dimensions. For instance, Oakley decouples the social and cultural dimensions and treats them as separate dimensions while Malhotra et al. treat them

together as socio-cultural dimension. More so, while Malhotra et al. espouse a legal dimension to empowerment, Oakley does not add any legal dimension but instead adds an organisational dimension which emphasises empowerment at the collective level.

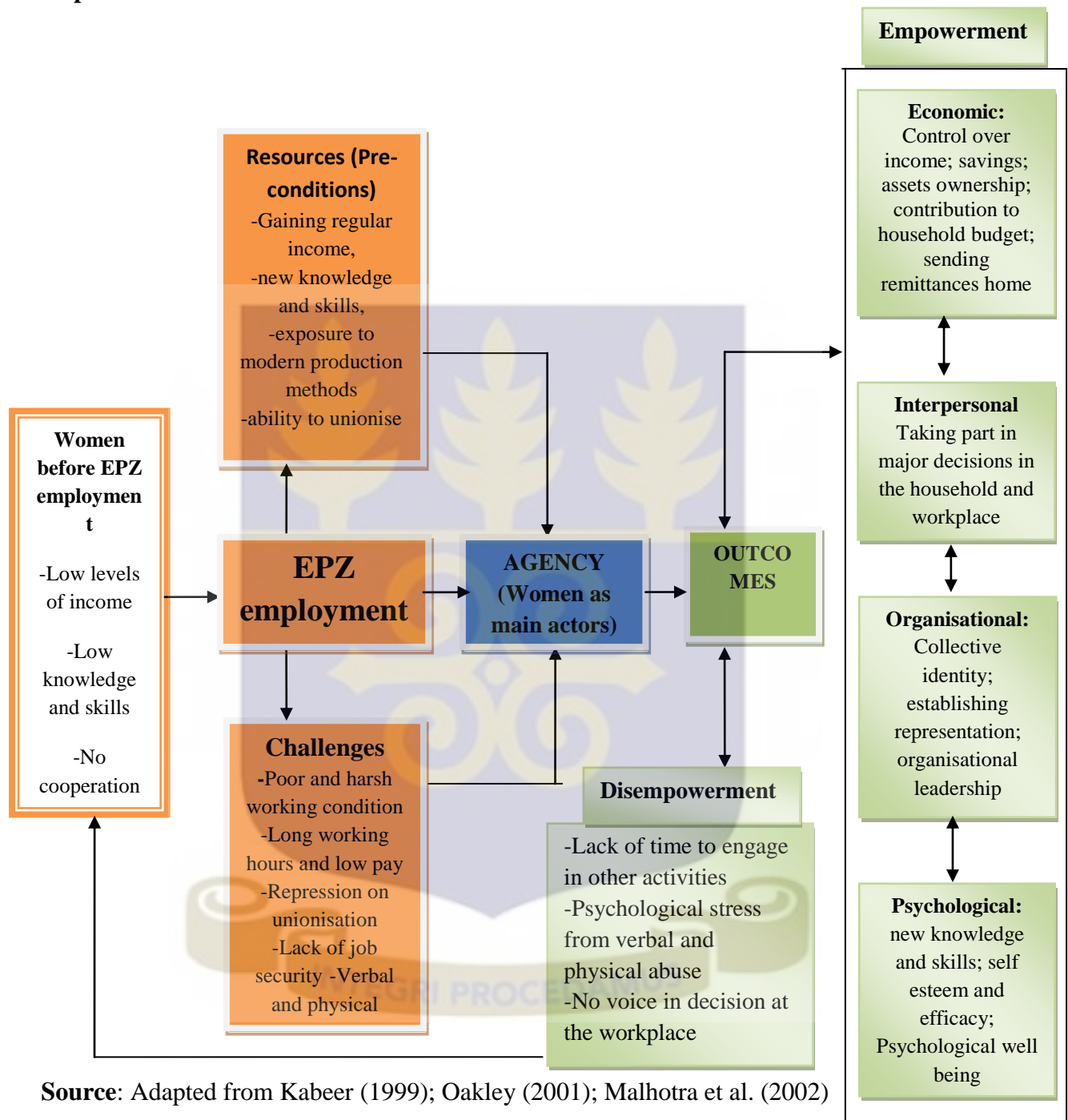
In this research however, the political and legal dimensions of empowerment are excluded in any analysis of empowerment. The dimensions of empowerment that are the focus of this study are the economic and psychological dimensions as propounded by the two authors, familial/interpersonal dimension espoused by Malhotra et al. and organisational dimension of Oakley. Table 2.2 shows the various domains and dimensions of empowerment that this study focuses on.

Table 2.2 Domains and dimensions of empowerment used in this study

Domain	Personal	Household	Workplace
Economic	Attaining income security; Control over income; Savings;	Contribution to family support; sending remittance home	
Interpersonal/familial		Participation in domestic decision making	Participation in decision making at the workplace
Organisational	Organisational leadership		Collective identity;
Psychological	Self esteem; Self efficacy; Acquiring new knowledge		

From the considerations on conceptualizing empowerment for this research using Kabear's (1999) framework and the various dimensions of empowerment outcomes adopted from Malhotra et al. (2002) and Oakley (2001), the study adopted fig 2.2 as a conceptual framework for analysing EPZ employment and women's empowerment in Ghana.

Fig 2.2 Conceptual framework for analysing EPZ employment and women’s empowerment in Ghana



Drawing on the above framework, women’s empowerment in this study is the process where women gain the power to take control over their lives through access to resources that in effect improve their wellbeing in the economic, interpersonal, organisational and psychological dimensions of life in the household and workplace. The assumption in this framework is that

prior to the employment in EPZs, women are unemployed or involve in low skill jobs usually at the confines of the household which only offers them low incomes. Their employment in EPZs however provides them with the necessary resources which include regular income, new knowledge and skills, exposure to modern production methods and the ability to meet new people and make contacts that improve their agency to be able to make strategic life choices.

In addition to the above resources that serve as pre-conditions for women's empowerment, are the many challenges that EPZ employment also presents. Poor and harsh working conditions in addition to the long working hours and low wages paid are challenges that EPZ employment presents women with. The framework thus gives recognition to the many drawbacks that these challenges brings to women thereby challenging the empowering effects of this form of employment if not leading to outright disempowerment on its own.

However, emphasis is placed on the ability of the women in the midst of these resources and challenges to be able to translate their employment into empowerment. Working women in EPZs are therefore seen as major actors in this empowerment process in which when they acknowledge the pre-conditions that EPZ employment offers them and exercise their agency in translating these opportunities into outcomes can result in empowerment outcomes. Long (1992 as cited in Wrigley-Asante, 2007) has argued that the role of the actor affects agency and the action of the individual depends upon the capability which in turn depends on power. However, the many challenges faced in EPZs can also serve as drawbacks on the women's ability to exercise their agency positively. Therefore, the ability to translate EPZ employment into empowerment or otherwise may differ for individual women and will depend on how each of them exercises agency.

However, it is expected that when women exercise their agency in actually taking advantage of the opportunities EPZ employment provides them, they will be able to achieve different

dimensions of empowerment (i.e. economic, interpersonal, organisational and psychological). This is likely to bring an improvement in their lives at the personal, household and workplace domains. However, recognizing the many existing challenges such as poor and harsh working conditions that EPZ employment presents to women, it is likely that this will affect agency and limit the women's chances and capabilities of empowering themselves which in effect may actually lead to disempowerment for the women rather than empowerment.



CHAPTER THREE

METHODOLOGY AND STUDY SITES

3.1 Introduction

This chapter describes into detail the study sites and population as well as the research design adopted for the study. The research design involves an intersection of philosophical viewpoints, strategies and specific methods of enquiry that were adopted for the study. Philosophical consideration largely remains hidden in many researches even though, to a large extent, it influences the choices that are made in relation to theory and practice of any study. In this research however, a conscious attempt is made to explicitly expound the philosophical considerations in addition to strategy and methods of enquiry that were considered prudent in answering the question of EPZ employment and women's empowerment in Ghana. This was based on experiences in empowerment research and how the concept is conceptualised and measured. The primary data collection process, data analysis and presentation are also explained in this chapter.

3.2 Study Sites and Population

For the purpose of this research three free zone enterprises, two from the Tema Enclave in the Greater Accra Region and one company under the Single Factory Zone Scheme located at Doboro near Nsawam in the Eastern Region of Ghana were purposively selected for this study due to the sheer proportion of their workforce that are females. Blue Skies Company Limited, a British and Ghanaian owned fruit processing company located at Ankwa Doboro in the Eastern Region of Ghana is one of the companies selected for this study. It is the fourth company to be registered under the free zones license in Ghana and has been in existence since April 1997. It deals in receiving, cutting and packaging of fresh fruits for exports. It has a farm unit and a

factory unit but this study concentrated on the factory unit where over 70% of the workforce is women.

The other two enterprises located in the Tema EPZ enclave are garment factories. These are American and Pakistani owned Lucky 1888 Mills Limited established in October 2009 and American owned Liberty and Justice Ghana Limited, a subsidiary of Liberty and Justice USA established in February 2012. Both factories located at the garment village inside the Tema Free Zone enclave also have over 80% of their workforce being females and deal in garment manufacturing for exports. Fig 3.1 is the map of Ghana indicating the study sites.

The study population was made up of working women in these factories and the only criterion for their selection was the number of years that a woman had worked in the factories. Care was taken to only select women who had worked for more than a year in the factories to take part in the study. The procedures for selection of women are explained in section 3.7 which captures the primary data collection process and methods.

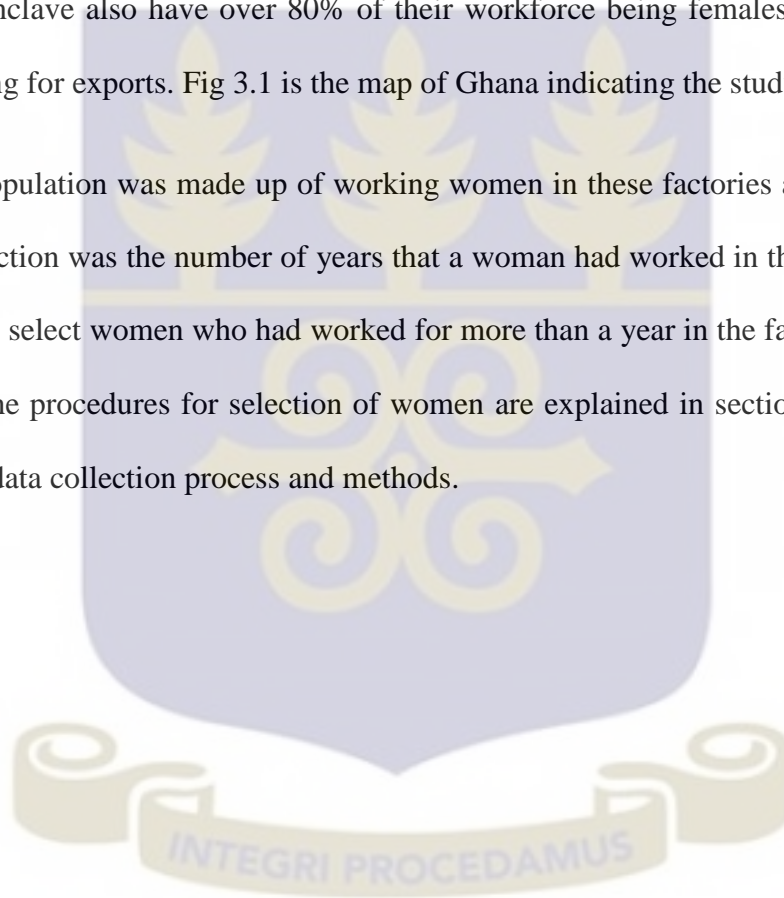
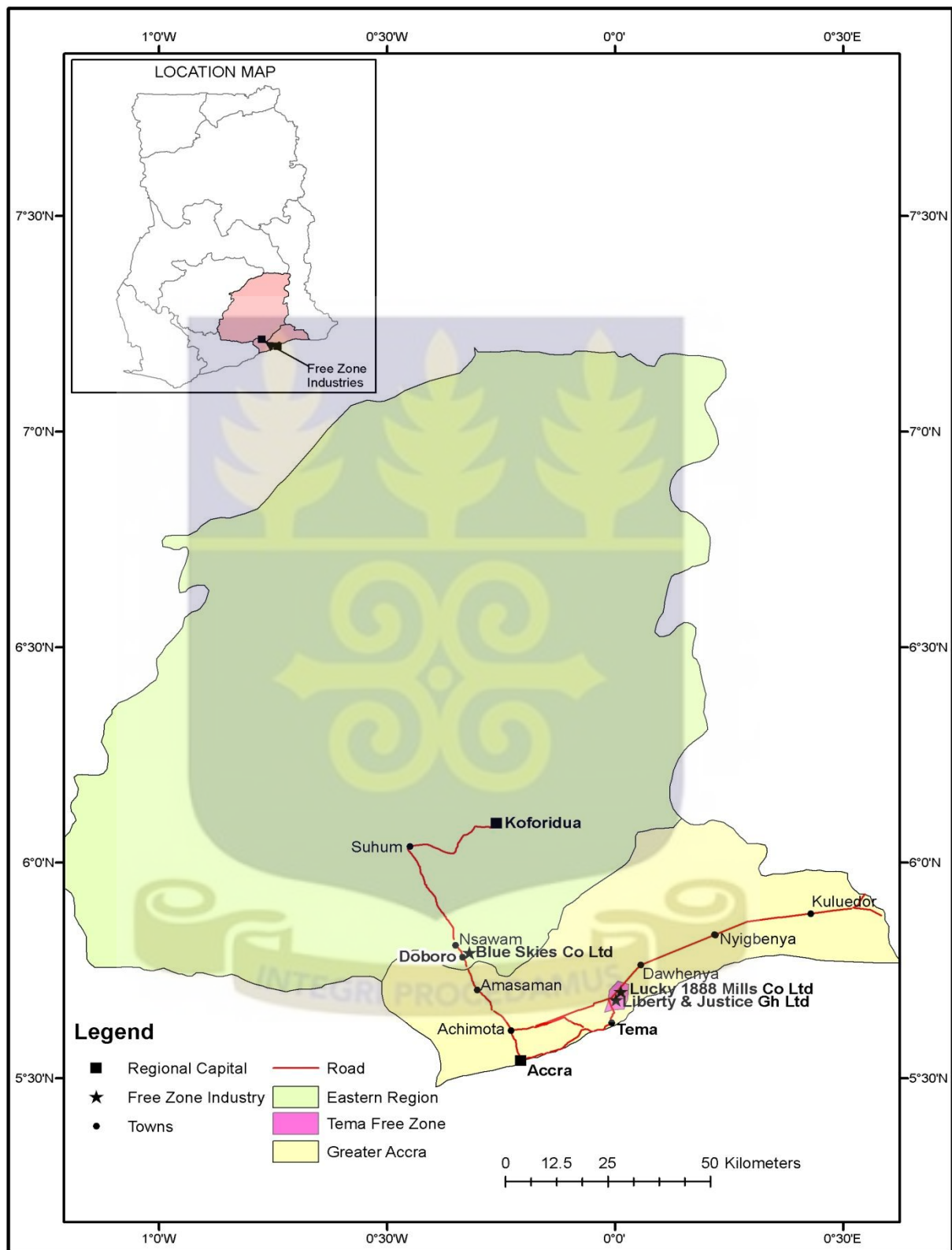


Fig 3.1 Study Sites



Source: CERGIS, University of Ghana

3.3 Research Design

It is widely acknowledged that empowerment is a process rather than a complete state of being (Kabeer, 1999) and direct measures on issues concerning decision making, control and choice is seen by most authors as the most effective representation of this process (Malhotra et al., 2002). Ideally, the best way to capture such a process is to follow it across at least two points in time (i.e. longitudinal analysis). However, in cases where this cannot be done, qualitative studies of empowerment make an effort at capturing this process through in-depth interviews that follow life changes through retrospective narratives (Malhotra et al., 2002) within a specific block of time. Thus empowerment research can equally be effectively carried out within a cross sectional research design and this is the research design that was adopted for the study.

Research acknowledges the qualitative and subjective nature of the empowerment process and advocates for this subjectivity to be extended in the measurement of empowerment in terms of women's own interpretation rather than relying on what is valued by Universalists measures (Sen, 1992; Kabeer 1999). In such analysis therefore, research undoubtedly confirms the importance of context in both defining and measuring empowerment (Malhotra et al., 2002) and thus while acknowledging the conceptualisation of empowerment as well as the specific domains and dimensions of empowerment that are being considered for this research, as explained in the conceptual framework, care was taken in defining specific parameters that were adopted in any measurement of women's empowerment in this research.

Hashemi and Schular (1993) have argued that ground work through qualitative and exploratory methods to build consensus in establishing parameters of empowerment is very critical in any empowerment analysis. However, in order not to have indicators that may be too internally defined, it is required that a study balances the Universalist principles around which

empowerment is conceptualized and the localization of context specific indicators (Hashemi et al., 1996). This basic understanding of how empowerment is conceptualized, understood and measured is what informed the methodological considerations, strategy and specific methods of data collection adopted within this cross sectional design for the study.

3.4 Philosophical Considerations

Epistemological considerations and its associated theoretical perspectives are very critical for any research as it informs the strategies and the methods that are used in a particular study. Whether explicitly stated or implicit in the methodological considerations, the epistemology and theoretical perspective are necessary because it forms the theory of knowledge underlying a research (Crotty 1998). In Crotty's scheme of research methodology, there are three basic epistemological viewpoints that have been expounded by researchers and methodologists; these are objectivism, subjectivism and constructivism even though many writers such as Creswell (2009) conflate constructivism with subjectivism. These various epistemologies have associated theoretical perspective that applies in any research project. This section discusses the epistemological considerations and theoretical perspective that forms the philosophical backbone on which strategies and methods of enquiry underpinning this study rest on.

3.4.1 Epistemological Considerations

Objectives hold that for every event, object or phenomenon, meaning is intrinsically related to the object. Thus this meaning can be objectively studied if the researcher detaches himself/herself from the object and looks at it with an objective eye (Creswell, 2009). It therefore rest heavily on the positivist theoretical perspective to knowledge acquisition. Contrary to the objectivist epistemology and lying at the extreme end of the epistemological continuum is subjectivism (Crotty, 1998). The subjective epistemology assumes that meaning

to an event or object emerges from a vacuum and thus meaning is ascribed to an object by its subject and may stem from the subject's belief systems (Neuman, 2007).

In contrast to the two extreme epistemologies of positivism and subjectivism, what this study adopts as an epistemological stance is constructivism. Though rooted in theories of social phenomenology, Berger and Luekmann's 1966 Book "The Social Construction of Reality" has been traced by some scholars as the origin of constructivism. The constructivist epistemology sees reality as socially construed in which meaning is generated through a set of interactions between the object and subject who constantly act as partners in creating that meaning. Thus the meanings ascribed to people, events or phenomenon are produced or constructed through social interaction more than through genetic or biological maturation (Lincoln & Guba, 1985). In this process, individuals are not passive agents on who meanings of events are imposed but are active agents in creating meanings out of events and objects. To this understanding therefore, different people may ascribe different meanings to the same phenomenon (Crotty, 1998) and these meanings are contingent upon the interaction between people, and transmitted within a particular social context.

The constructivist epistemology rests on some mutually inclusive basic assumptions and tenets in its adoption and use as explained by Gergen (1994). Firstly is the belief that words or our accounts of what is real in terms of self or of the world are not determined by what is objectively real but rather as products of the various interactions among people. Secondly therefore, the sustenance of what we perceive as real does not lay in its objective reality but within the social process in which that reality is constructed (Gergen, 1994). A research that adopts a constructionist stance therefore places much emphasis on understanding and focusing on the interpretations people place on reality within a particular social or cultural context (Neuman, 2007). Multiplicity of meanings may therefore emerge, evoking more questions that

challenge theory and practice and open up new areas for research. Thus the goal of a constructionist research is to rely as much as possible on the meaning the participants place on the phenomenon or situation under study in order to unveil the complexities of social life (Creswell, 2009).

Constructivism has been criticized mostly by critical realists and structuralists as being nihilistic –a view that maintains that nothing has real existence. To these critics therefore, constructionists deny the existence of inner unconscious reality such as the essence of gender or of cognitive process and outer realities such as those embedded in social structure. This nihilistic notion implicit in constructionist epistemology means all knowledge are relative and hence there is no objective truth to be known.

In spite of the criticism of nihilism levelled against the constructionist epistemology, it has major strengths in its ability to unveil the multiple meanings that social actors bring to bear on a particular lived reality and also shows how individuals are not passive agents on who meanings of phenomenon are imposed. These major strengths together with how empowerment for the individual is socially construed (Mason & Smith, 2003), are the reasons why the constructionist episteme is considered germane to the objectives set by this study.

In order to gain more insights into the complex experience of EPZ employment and women's empowerment, there was the need for the women, through a deeper understanding of their own interpretation of their lived reality, help to unveil how EPZ employment has resulted in their empowerment or otherwise. Indeed, Mohanty (1991) has argued that women are not objects who are oppressed by systems and social relations but are actively engaged in producing these relations, hence, analysis of women's position should be based on the realities of their lives as explained by the women themselves. To this effect, the constructionist epistemology was

viewed as suitable in achieving the objectives set by this study by giving analytical priority to women's own experiences, perceptions and understanding of how employment in EPZ has brought about their empowerment or otherwise.

3.4.2 Theoretical Perspective

There are several theoretical perspectives that can be used for a research in the constructionist episteme. For this study however, the theoretical perspective that was deemed appropriate and relevant was the interpretive perspective, a social science approach which puts premium on understanding (Giddens, 1993). It has its origins in the German intellectual traditions of hermeneutics and phenomenology. Schutz, one of the scholars who gave interpretivism a methodological foundation asserts that everyday reality is paramount and this reality must be seen from the point of view of the social actor and not the social investigator. According to the interpretivist theoretical perspective therefore, the purpose of a social science research is more of an in-depth understanding of a social action, event or phenomenon in a particular context (Neuman, 2007). Thus it places much emphasis on the “emic” view of research – a view that looks at meaning and understanding through the eyes of the group being studied. This therefore implies that in any interpretive research, analytical priority is given to the views of the particular group under study in order to understand and explain a particular action or event.

Interpretivism has been criticized on several grounds including its epistemic status. Some critics see interpretivism as committing an epistemic fallacy and assuming that, our access to the social world is only through our understanding of interpretive process (Giddens, 1993). No attempt however will be made to go into the epistemic debates surrounding interpretivism as a theoretical perspective for social science research. This criticism notwithstanding, interpretivism brings onboard an in-depth understanding of a lived experience through the eyes of the group under study. A critical look at the objectives of this study that seeks to make a contribution to

the global debate of EPZ employment and women's empowerment in the specific context of Ghana from the perspective of the female workers themselves is in consonance with the interpretivist perspective.

Interpretivist perspective as used in this research does not assume and conclude superiority over other approaches used to study this global issue. The research however, is interested in bringing out a deeper understanding of the complexity of EPZ employment and women's empowerment from the perspective of the female workers themselves. Hence, although other theoretical perspectives can be adopted for this same study, the interpretivist perspective in line with the constructionist episteme was considered very relevant in achieving the objectives set by the research.

3.5 Research Strategy

Even though interpretivist theoretical framework aligns itself with qualitative research strategy, the study saw it prudent to get a deeper understanding of what is happening in the context of Ghana while being able to ascribe that understanding to a larger group of women in view of the objectives set by this research to make a contribution to the global debate on EPZ employment and women's empowerment. Creswell (2009) asserts that a mixed method strategy is more appropriate when a researcher may want develop a detailed view of the meaning of the phenomenon or concept for individuals as well as to generalize findings to a population. Creswell's assertion is pertinent to what this research seeks to do. To this end, a mixed method strategy (triangulation) than a pure qualitative strategy was deemed more appropriate and used for this study. A mixed-method strategy according to Johnson et al. (2007:123), is "the type of research in which a researcher combines elements of qualitative and quantitative research approaches (e.g., use of qualitative and quantitative viewpoints, data collections, analyses,

inference techniques) for the broad purposes of breadth and depth of understanding and corroboration”. Triangulation as used in this research therefore, involved the use of multiple methods and data sources in order to strengthen interpretation and conclusions.

The problem of EPZ employment and women’s empowerment is a complex phenomenon to study owing to the complexity in understanding empowerment and the various ways in which the concept is understood by different actors. A review of literature suggest that empowerment and disempowerment issues especially in EPZs become more apparent when qualitative methods are used to unravel issues which hither to were hidden using quantitative methods only (Hancock, 2006b). This buttresses Devine and Heath’s (1999:49) assertion that “triangulation can be used effectively to explore the dynamics of complex social phenomena, highlighting the multi-layered and often contradictory nature of social life”. Qualitative strategy combined with quantitative strategy offers a distinctive opportunity to develop analytical perspectives that speak directly to the practical circumstances and processes of everyday life while assessing the perspectives within which they are located. Thus, this strategy is particularly useful in empowerment research.

For the purposes of this research however, the specific approach of mixed method strategy that was employed is the sequential exploratory strategy. This strategy has specific characteristics with regards to the timing of the data collection, the weight or importance that is accorded the qualitative aspects of the study and how data from the two strategies are mixed.

3.5.1 Sequential Exploratory Strategy

Within this approach, qualitative data is collected first. This helps in exploring and understanding a particular phenomenon well. The researcher then expands the understanding through a second phase in which quantitative data is collected from a larger group which is

typically a sample of the group that were studied under the qualitative strategy. Therefore, much importance is accorded the qualitative aspects of the research in helping to understand the complexities of the issue (Creswell, 2009). There is then data connection between the qualitative and quantitative aspects of the study. Data analysis from the qualitative study is what helps in generating themes and variables that are used for the quantitative study of the larger sample. Data from the two strategies is then integrated during analysis and interpretation, in order to expand the breadth and depth of the explanation (Johnson et al., 2007).

The purpose of this strategy therefore, is to use quantitative results to assist in expanding breadth of the explanations and interpretations of the findings of a primarily qualitative study. It therefore helps in generalizing the findings of a qualitative study to a larger sample as well as producing a more complete knowledge necessary to inform theory and practice (Creswell, 2009). The method triangulation strategy as used in this research therefore; 1) provides stronger evidence for a conclusion through convergence and corroboration of findings; 2) add insights and understanding that might be missed when only a single method is used; and 3) increases the generalizability of the results. These major strengths of triangulation have also been acknowledged by Teye (2012).

3.6 Data Sources

The research made use of both primary and secondary data sources. Secondary data was generated from books, publications, journal articles, working papers and statistics from the Ghana Free Zones Board and management of the selected factories. Primary data on the other hand was collected using both qualitative and quantitative instruments. In-depth interviews were conducted to gain an understanding and knowledge on empowerment by the women that helped in building context specific indicators used in understanding the sources of empowerment and disempowerment that women employed in EPZs encounter. This data also

helped generate themes that informed the development of a questionnaire which was used to collect quantitative data from a larger sample of factory women. Three focused group discussions (one for each factory), were also conducted to unveil and probe further on issues surrounding the working conditions that could not be explored with the in-depth interviews. Further data on working conditions was also collected from management of the various factories as well as the Ghana Free Zones Board through interviews.

3.7 Primary Data Collection Process and Methods

The research began with a reconnaissance survey of Ghana's EPZ. Visits were made to some selected factories both within the Tema enclave and single company free zones. Evidence from researches conducted in Sri Lanka, Philippines and Mauritius shows the difficulty researchers have with management when conducting research in EPZs (Hancock, 2006a, 2006b; Peedoly, 2011). Hence primarily, the purpose of the reconnaissance survey was to familiarize myself with management of these firms. However, I also took the opportunity to talk to management of these companies about the sex composition of their workforce which helped in the selection of factories with female dominance after which contact was made to them and eventually, three factories were selected for the study.

In line with the sequential exploratory strategy, the primary data collection process was undertaken in two phases. It was characterized by the collection and analysis of qualitative data through in-depth interviews and focus group discussions. This was followed by the collection and analysis of quantitative data from a larger sample of the group through a questionnaire survey. Priority however typically was given to the qualitative data. Analysed data from the two strategies is integrated at the explanation and interpretation stage of the research.

3.7.1 In-depth Interviews

A total of 30 women from the three selected factories were purposively chosen based on how long they had worked in the factories for in-depth interviews. Care was taken to make sure that workers from different units of the factories were selected. Out of the 30 interviewees selected, seven (7) women representing 23% were selected from Liberty and Justice garment factory while 9 women representing 30% and 14 women representing 47% were selected from Lucky 1888 garment factory and Blue Skies factory respectively. This division was a proportional allocation based on the total number of females in the various factories.

Research has shown the importance of qualitative methods in understanding and building context specific indicators for any empowerment analysis. Therefore, the process of empowerment should be judged as having occurred if it is self-assessed and validated by the women themselves (Malhotra et al., 2002; Peedoly, 2011). Thus, the in-depth interviews of women were conducted to generate a deeper understanding of such issues as the conditions attached to their employment in the EPZ factories; and the extent to which they have achieved economic, interpersonal, organisational and psychological empowerment or otherwise at the personal, household and the workplace levels because of EPZ employment.

All interviews were conducted by the author within the premises of the factories. Most of the interviews for the garment workers were conducted during periods when the factories were on temporary break from active production but reported to work every day. Thus the interviews did not cause inconveniences and there was ample time for the women to talk about issues. A couple of interviews however took place during active production periods and thus they were conducted during the one hour break time of the workers. At Blue Skies however, about 90% of all the interviews were conducted during the break hours of the workers. All the 30 interviews lasted for three weeks and thus averagely, two interviews were conducted in a day.

All the interviews were conducted in “Twi”, a local Ghanaian dialect and were recorded. At the end of each day, they were transcribed into word documents and analysed manually. The themes and variables that were generated through this careful analysis helped in understanding the complexities of the nexus between EPZ employment and women’s empowerment as well as aiding in the construction of a questionnaire for the quantitative aspect of the study.

After the collection of primary data from the main target group of this study, interviews were also conducted with officers from the Ghana Free Zones Board and with the management of the three factories. At Blue Skies, there was also an interview with the president of the workers union in a bid to throw more light on some of the issues.

3.7.2 Focus Group Discussions

With regards to the various working conditions pertaining in the factories, there were some issues that after the interviews needed further probing and a consensus reached and so three (3) different focus group discussions, one for each factory was organised. Each focus group was made up of eight (8) participants carefully selected to represent all the major sections/units in each of the factories. Thus, the focus group discussions were primarily organised to probe further and understand the issue of working conditions in the factories.

3.7.3 Questionnaire Survey

The second phase of the data collection was the quantitative aspect of the research and only working women in the three selected companies took part in the survey. Using proportionate allocation sampling method, care was taken to sample 20% of the female workforce in each of the factories for the survey. A total of hundred and eighty-four (184) women were therefore selected from the three factories for the study. This comprised 40 women representing 21.7% from Liberty and Justice, 47 women representing 25.5% from Lucky 1888 Mills and 97 women

representing 52.8% from Blue Skies. Using employment data from management of the factories a list of all female employees was put together to create a sampling frame for each of the factories. Out of this list, a simple random sampling method was used to select the 20% of female workers from each factory to take part in the survey.

With the help of two trained research assistants, all questionnaires were administered to these women to answer at the factory premises during their break hours. All questions were translated into “Twi” for the women to answer. For the section of the women who could read, understand and write English, they filled out the questionnaire by themselves. This phase lasted a little over four weeks. All questionnaires were coded and input into SPSS version 20 for statistical analysis.

3.8 Data Analysis and Presentation

Qualitative data from the in-depth interviews and focus group discussions were analysed manually while quantitative data from the survey was analysed with SPSS software. While data collection and analysis were primarily conducted in a sequential manner, there is data mixing at the discussion phase of this study. For the broad purposes of breadth and depth of understanding, analysed qualitative and quantitative data from the primary target group as well as from key stakeholder interviews are discussed and presented together in chapters four, five and six. Major conclusions and recommendations that were derived from this study are then presented in chapter seven.

CHAPTER FOUR

CONDITIONS OF WORK IN THE FACTORIES

4.1 Introduction

In this chapter, results and discussions on the working conditions in the EPZ factories are presented. These conditions are discussed with occasional reference to the ILO conventions on decent work as well as the labour Act 2003 of Ghana. Before an analysis of the working conditions of women in these factories is presented, the next section is dedicated to presenting the demographic characteristics of women who took part in the study as well as the nature of activities that they are engaged in at the factories.

4.2 Demographic Characteristics and Nature of Activities of the Women

Demographic characteristics of women are very important in any analysis of empowerment as to a large extent, these characteristics have been seen as very influential in how EPZ women are able to translate their employment into empowerment or otherwise. In addition to conditions of work itself and the rigidity of gender norms in a particular society, women's own demographic characteristics has been highlighted by researchers as important in determining their empowerment as a result of EPZ employment (Hancock et al., 2011). More so, research has also shown some demographic characteristics that are typical of women who work in EPZs and this study also saw it prudent to collect data on these characteristics in order to analyse how they support or deviate from other findings on EPZ research. Table 4.1 shows the demographic characteristics of women who took part in the study.

Table 4.1 Demographic characteristics of women

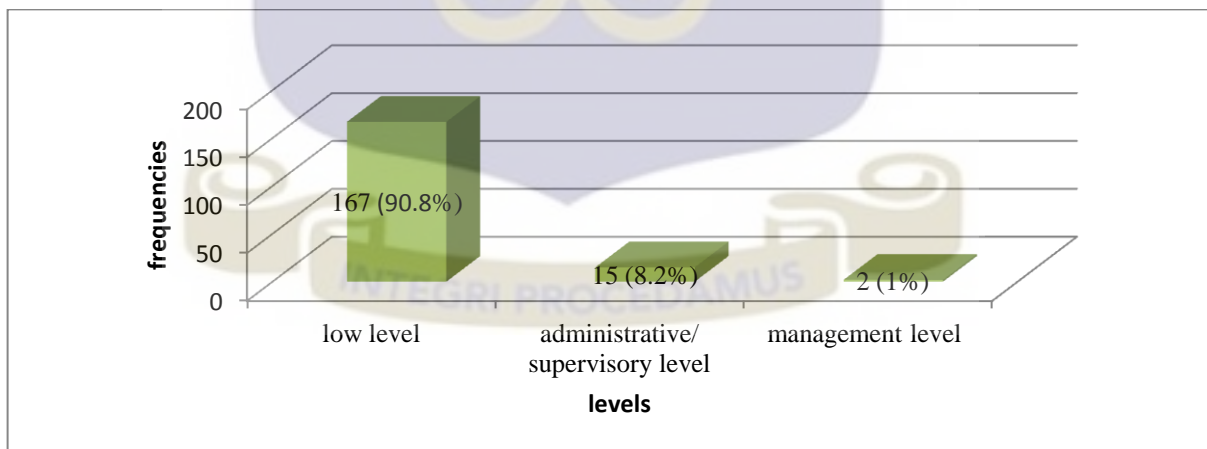
Demographic Characteristics	Categories	Number of women
Age (years)	18-25	68 (37.0%)
	26-30	60 (32.6%)
	31-35	31 (16.8%)
	36-40	16 (8.7%)
	41-45	7 (3.8%)
	46-50	1 (0.5%)
	51-55	0
	56-60	1 (0.5%)
Marital status	Never married	92 (50.0%)
	Married	58 (31.5%)
	Divorced	26 (14.1%)
	Widowed	2 (1.1%)
	Co-habiting	6 (3.3%)
Level of education	No formal education	5 (2.7%)
	Primary Education	5 (2.7%)
	Middle Sch/ JHS	81 (44.0%)
	SHS/Voc/Tech Sch	83 (45.1%)
	Tertiary	10 (5.4%)
Number of living children	None	70 (40.2%)
	One	65 (35.3%)
	Two	27 (14.7%)
	Three	12 (6.5%)
	Four	3 (1.6%)
	Others	3 (1.6%)
Number of other dependants	None	87 (47.3%)
	One	35 (19.0%)
	Two	30 (16.3%)
	Three	14 (7.6%)
	Four	17 (9.2%)
	Others	1 (0.5%)

Source: Field work, Oct. 2013 – Jan 2014

Table 4.1 gives a summary of the demographic characteristics of the women who took part in the study. Findings from other EPZs across the developing world indicate that female EPZ

workers are predominantly young women usually below the age of thirty, unmarried and with no children and have average education (Standing, 1999; Hancock et al., 2011). As can be seen in Table 4.1, over 65% of the women who took part in this study are either thirty years or below, about 50% of them have never married and about 40% of them are without children. Again, almost 90% of the women have an average education up to Junior High School or Senior High School levels. This finding is in consonance with the demographic characteristics of women who work in other EPZs across most parts of the developing world as reported by other researchers (see for instance, Hancock et al., 2011; Pepper, 2012). Indeed, the argument that EPZ factories prefer women who are young, unmarried and have average education because of their high rate of productivity (Marchand, 2002; Salzinger, 2004) or due to some gender stereotypes (Standing, 1999; Chant & McIlwaine, 2009) is very evident in this study as well. Mention is made in subsequent analysis where any of these demographic characteristics is seen as very influential in any aspect of the women's empowerment or otherwise.

Fig 4.1 Positions of women in the factories



Source: Field work, Oct. 2013 – Jan 2014

On the nature of activities that women are engaged in at the factories, it was realised that majority of the women are involved in the low skill jobs in these factories. From the series of in-depth interviews and survey, it became evident that although all these factories have women

in management level positions and supervisory roles, the bulk of the women are employed in the low skilled and low level ranks of the factories' activities as is evident in fig 4.1. Evidence from fig 4.1 indicates that 167 (90.8%) of the women are engaged in low level activities in the factories while 15 (8.2%) and 2 (1%) are engaged in administrative/supervisory and management levels respectively. The categories of activities that constitute low level in the factories are many. In the garment factories, women were predominantly found on the production line where the actual production of the garments takes place. They are involved in such activities as cutting the cloth, sewing and trimming, ironing, folding and packing. It was also evident that they were also in charge of off-loading the cargo of imported uncut cloth as well as loading the cargo of sewed cloths for exports.

At Blue Skies too, it was that majority of the women were involved in cutting and packaging fruits, an activity which demands little skills. Another section of the women were also engaged in activities in the laundry and canteen sections of the factory. For all the three factories, it was also evident that their cleaning departments were also female dominated. This finding is in tandem with evidence in the literature that specifies that much of the work that women do in EPZ factories are usually low skilled and low level even though these women have average education (Standing, 1999; Vercillo, 2010; Khan, 2012).

4.3 Working Conditions of the Women

The working conditions in EPZs have been a major source of constant debate between enthusiasts and sceptics of the EPZ model and its empowering effects especially for the predominantly female workforce (Peedoly. 2011). While enthusiasts highlight the regular income as well as other skills and knowledge acquisition and cooperation among workers that EPZ employment offers women to improve their empowerment (Lim, 1985; Madani, 1999; Hancock 2006a; Peedoly 2011), sceptics on the other hand, have even challenged the level of

income as against working hours in these factories which according to them, is an exploitation of women's labour and hinders the ability of women to empower themselves (Hancock, 2006b; Vercillo, 2010). This study therefore before ushering in discussions on the EPZ employment and women's empowerment nexus in Ghana, sees it as essential to analyse the working conditions of women in the factories which potentially presents both opportunities and challenges to their empowerment.

What constitutes decent work as indicated by the ILO (2012) are many and hence the working conditions of any form of employment can be analysed under so many themes. This study however, limits the analysis of these conditions to as many as is necessary to explaining the nexus between EPZ employment and women's empowerment based on critical review of related literature as well as data generated from the series of in-depth interviews and focus group discussions. This study does not however assume that it has captured all the essential working conditions in these factories that can have an influence on the empowerment or otherwise of the women but acknowledges that there can be other conditions of work that can have an influence on this nexus. The conditions acknowledged for this study are analysed with occasional reference to the ILO Declaration for Multinational Companies, the ILO Decent Work Indicators as well as the country specific Decent Work Check for Ghana and the 2003 Labour Act of Ghana (Act 651).

4.3.1 Contractual Agreement and Security of Employment of the Women

Contractual agreement can be seen as the first step to ensuring that employment is decent and stable as it contains all the necessary conditions under which a person is employed (ILO, 2012). It stipulates the conditions pertaining to such issues as remuneration, working hours as well as the circumstances under which employment can be terminated. It is argued that enterprises through active planning should endeavour to provide the necessary conditions that ensure stable

employment for their employees (ILO, 2001), and this has been spearheaded by the ILO for adoption by governments and multinational companies. Signing of contractual agreement by employees therefore, is deemed very crucial to any employment that can be characterised as decent and stable (Peedoly, 2011).

This study therefore in assessing the security of employment of women employed in Ghana's EPZs, asked them about the discussions and signing of contractual agreements with their employers at the commencement of their employment as is also highlighted by the decent work indicator in Ghana. Data from the study indicated that while some of the women had signed contractual agreements which had either all or part of the conditions pertaining to their employment discussed with them, some did not even have any formal discussions with their employers on their conditions of employment nor signed any agreements. While about half of all survey respondents especially those from the Blue Skies and Liberty and Justice factories said all the conditions of service pertaining to their employment were discussed with them, about 10% from these same two factories said only some of the conditions were discussed with them. Majority of the women who said they had had no formal discussions on their conditions of employment nor signed any contractual agreement with their employers were from Lucky 1888 Mills garment factory.

This notwithstanding, it became evident that signing of contractual agreements whether it contained all conditions of employment or just a section of such conditions did not ensure the security of women's employment as majority of the women complained about job loss in the factories as a very frequent occurrence. Though it has been highlighted that under no condition can employment be terminated unless for valid reasons such as workers' incapacity or misconduct and the requirements of the business, many workers are often sent home for invalid reasons in EPZs. The ILO (2012: 123) has indicated that reasons such as "participation in union activities, filing of a complaint against an employer, race, colour, sex, marital status, family

responsibilities, pregnancy, religion, political opinion, national extraction or social origin, temporary absence due to illness, or absence from work during maternity leave” are seen as invalid for terminating a person’s contract. However, some of these reasons have often been cited as influential in termination of women’s contract in EPZs (Vercillo, 2010).

Research has shown that the frequency with which jobs are created in EPZs is the same frequency with which they are lost (LaRRI, 2000), and has highlighted several reasons why this form of employment has been characterised as unstable. Among the reasons is the burden of international competition in labour wages, which make certain locations no longer cost effective for production (Pepper, 2012). More so, casual labour which according to the ILO, is one of the most precarious forms of employment in terms of stability and security is also cited due to the prevalence of casual workers in EPZs (Standing, 1999). It has further been argued that job loss in EPZs is very rampant but more so for women as they occupy the lower ranks of factory activities, and are highly employed as casual workers (Hancock, 2006b). Moreover, pregnancy or going on maternity leave by women has also been reported in some studies as major reasons for termination of women’s contract (Vercillo, 2010). Some of these reasons became evident in this study as well.

This study showed that job loss in the factories is very high especially in the garment factories. In fact, during the series of in-depth interviews and focus group discussions especially at Lucky 1888 Mills, the women described situations where some of their colleagues have been asked to go home because they were pregnant. One woman said:

“In this factory, the moment you get pregnant, then you should expect that you will be asked to go home. Management always say the work is too difficult for pregnant women to do as it involves either standing or sitting at one place for over four hours before we get any break. They do not even give the pregnant women an opportunity to assess their own situation and determine whether they can work or not” (Participant 11, FGD Lucky 1888 Mills)

The assertion by this FGD participant is not peculiar to that factory. Women's contract being terminated as a result of pregnancy is a frequent occurrence in most EPZs as reported by other studies across the developing world. Khan (2012) for instance has reported that in addition to the many reasons why job loss in EPZs is very rampant for women, pregnancy and maternity leave has been cited as paramount for the termination of women's contract.

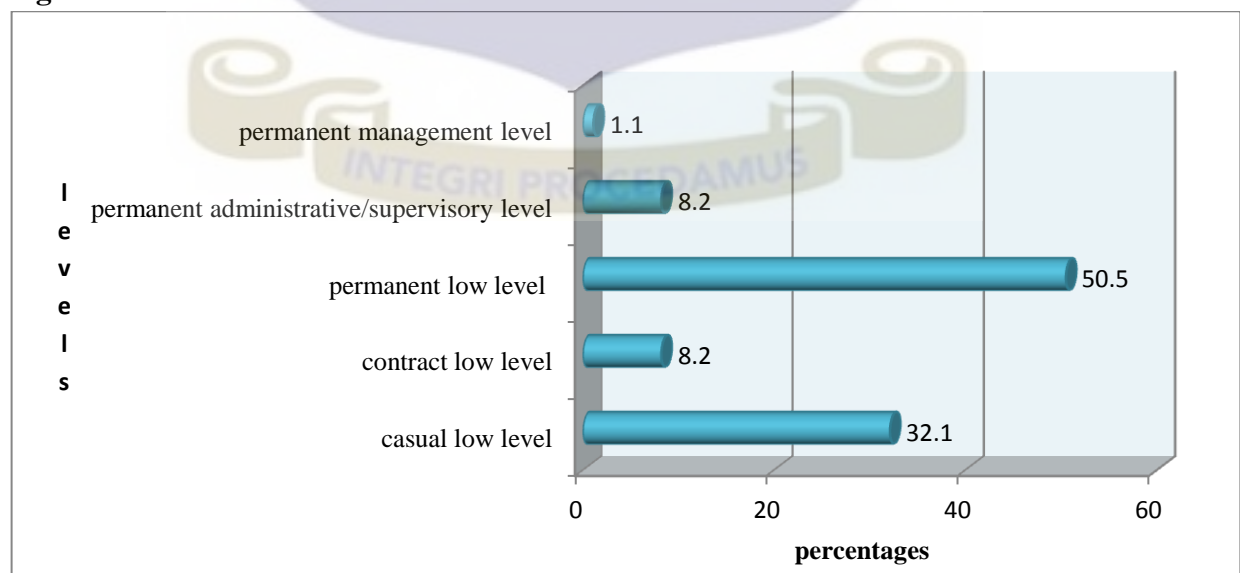
Another reason which according to the women, is often used to terminate their contract is when they challenge management on certain conditions of service. These women are usually seen as troublesome and able to cause problems for management. In view of this, the women said they are even afraid to make complaints or question management on certain decisions as such actions may be accompanied with job loss. Even though terminating the contract of workers on such excuses is invalid according to the ILO, this is happening especially in Lucky 1888 Mills. There were also some of such incidences reported by women at Blue Skies even though the frequency with which it happens in that factory is very low.

The case at Liberty and Justice was even worse though not associated with termination of contract of individual workers. During the period of visits by the research team, it was realised that the company had resumed operations just about 8 months after a temporary shut down for about two months. According to the women, working conditions had even worsened after the resumption of production due to the complaint by management that the company's financial standing was not robust. The ILO declaration has made it evident that in considering major changes in operations such as mergers or closures (whether temporary or permanent), that will involve collective lay-offs or dismissals, consultation should be done with workers so as to mitigate the effects of such operations (ILO, 2001). In such situations, the declaration advocates for a provision of income protection for workers whose employment will be terminated.

It was however realised that when the Liberty and Justice factory took a break from production during the Christmas festivities in 2013, the workers were not given a specific date to resume work as management told them that they will be contacted later on to be given the due date. This however did not happen and when women contacted management, they were told that the factory had shut down its operation in Ghana due to global competition. As such, all workers were laid-off without prior notice. This scenario where factories shut down when global competition becomes tough and renders certain locations no longer cost effective for production, has been described as a major characteristic of EPZ operations across the world (Jauch, 2002; Gunadasa, 2009).

As earlier indicated, another reason that has often been cited by researchers and the ILO as influential in determining the security of employment is labour casualisation. Indeed, the ILO (2012) has indicated that casual labour remains one of the precarious forms of employment as there is usually little or no security of employment under such conditions. The situation is not different in EPZs where labour casualisation has been one of the many reasons why job loss is very rampant in this sector. Fig 4.2 shows the level of activities of women in the factories.

Fig 4.2 Level of activities of women



Source: Field work, Oct. 2013 – Jan 2014

In this study also, it was evident that there is a prevalence of casual workers especially at the lower ranks of the factories' activities. As evident in fig 4.2, 32.1% of the women fall within the category of casual low level workers while 8.2% are contract low level workers. There is however no worker within the administrative or management positions who is within the contract or casual labour categories as all of them are employed as permanent workers. Indeed, while there might be some security of employment for the 50.5% of permanent low level workers, for both casual and contract workers (40.3%), their employment in the factories are not permanent and thus perhaps only secured for a short while.

More so, these contract and casual workers are also located at the lower ranks of the factories' activities as evident in fig 4.2. Generally women employed at the lower ranks of factories are the worst affected in terms of job loss in EPZs (Vercillo, 2010). It is therefore not surprising that in these factories as well, just as reported in other EPZs across the world, there is high incidence of Job loss. The incidence of many women being employed as casual workers and at the lower level of the factories' activities are palpable reasons in explaining the insecurities in associated with employment in these EPZ factories.

It abounds in the literature on political-economy of job insecurities that globalisation increases worker insecurity. In their empirical evidence based on an analysis of panel data from Great Britain collected from 1991-1999, Scheve and Slaughter (2002) argue that economic insecurity among workers may be related to riskier employment and/or wage outcomes, and that FDI may be a key factor contributing to this increased risk by making labour demands more elastic. Indeed to them, labour-demand elasticity due to the effects of global competition is one mechanism through which globalization has increased economic insecurities among which job insecurity is paramount. Consequently, it is true that individuals more exposed to FDI activity

or employed in global-market factories are more likely to report greater insecurities related to their jobs and EPZ factories are no exception.

This reported incidences of job loss even in the event of signing contractual agreements due to the effects of global competition, labour casualisation and women being located the lower ranks of factory activities, as well as invalid reasons such as pregnancy and challenge on management decisions, can serve as a major hindrance for women's empowerment especially for those employed as casual or contract workers in these factories. Indeed, Peedoly (2011) has asserted that while decent and stable employment is empowering, on the other hand, employment that is characterised by low or no contractual agreement to ensure stability and security is deemed less empowering if at all.

4.3.2 Remuneration and Social Security of the Women

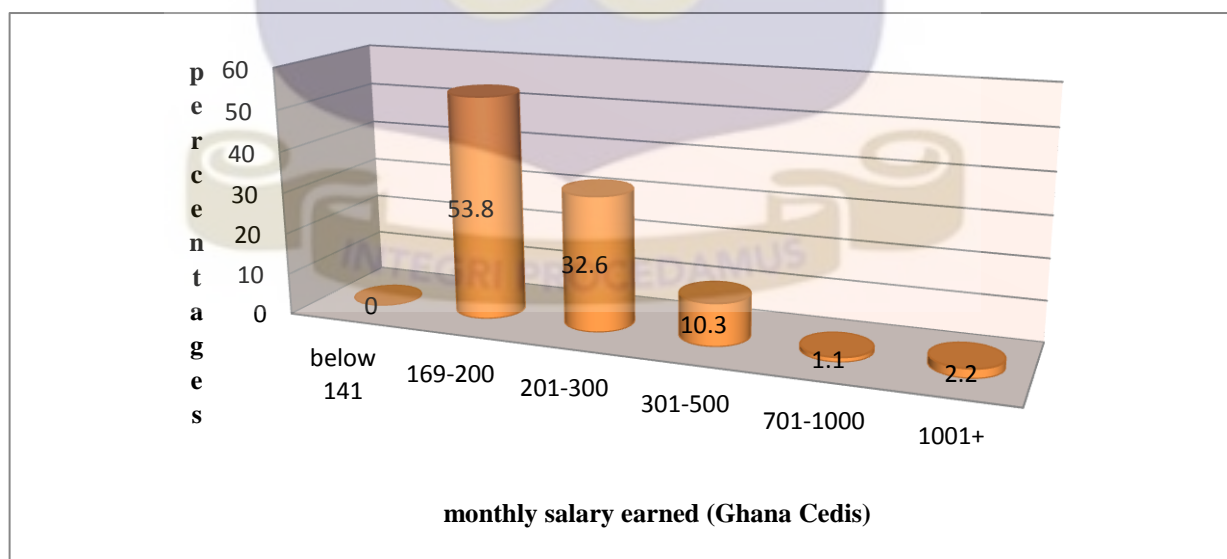
The amount an individual earns as salary and the regularity of its payment is a very essential aspect of employment. To a large extent, this amount determines the decency of the employment as well as the empowering effects it can have on the workers (ILO, 2012). What constitutes decent remuneration for any work done comprises regular pay as well as overtime and other paid allowances such as paid annual and maternity leave (ILO, 2012). With regards to how much is paid in a country as acceptable salary for regular work, countries have their specific regulations on what the minimum wage that can be paid to any worker is.

The amount of salaries that are paid in EPZs across the developing world has generated much debate. While enthusiasts have highlighted cases where EPZ women are paid well above the minimum wage and sometimes more than the domestic sector in such economies (Amengual & Milberg, 2008), sceptics on the other hand have argued that salaries are generally low in EPZs compared to the average income levels in such countries (Hancock et al., 2011). It should

however be acknowledged that both arguments bear traits of non-negligible reality as the two instances are happening across many EPZs in the developing world.

Paragraph 33 of the Tripartite Declaration on Principles for Multinational Companies indicates that salaries paid by multinational companies should not be less favourable to workers than those offered by comparable employers in the countries concerned and advocates that these companies should as a necessity consult statutory regulations on what the minimum wage of the country is and act in accordance (ILO, 2001). According to the decent work check for Ghana, and the labour laws of Ghana, the minimum daily wage in 2013 when much of the data for this study was conducted was four cedis, forty-eight pesewas (GHC4.48), thus pegging the monthly minimum salary at around one hundred and forty one cedis, forty-eight pesewas (GHC141.48). This daily and monthly minimum wage is the amount against which much of the analysis of the salary levels in these factories is made. Fig 4.3 gives a summary of salaries earned by women in the three factories.

Fig 4.3 Salaries earned by women in the factories



Source: Field work, Oct. 2013 – Jan 2014

As is evident from fig 4.3, no woman employed in any of the three factories earns below the minimum monthly salary of GHC141. In fact, data from the study showed that the least amount women earned as monthly salary were, GHC186.00 at Liberty and Justice, GHC169 at Lucky 1888 Mills, and about GHC240.00 at Blue skies. These amounts for women at the two garment factories were after social security had been deducted and at Blue Skies after social security and feeding fee had been deducted. The study also found out that the amount that is paid as salary rises as the position of women rises in the factories with as high GHC1,500.00 for women in administrative positions.

Evidently therefore, all women sampled factories earn higher than the minimum salary. While women within the low skill category whether permanent or casual earned about an average of 34.8% more than the minimum, those within the permanent supervisory and administrative category earned about 283% and 709% respectively more than minimum monthly salary. This finding therefore is in tandem with arguments by many researchers that salaries in EPZs are significantly higher than the minimum wage for EPZ women (see for instance Madani, 1999; Amengual & Milberg, 2008).

On overtime and other payments that constitutes an aspect of women's wages in EPZs, it was realised that in the two garment factories, overtime work is not a usual occurrence. While overtime work was totally absent at Liberty and Justice, at Lucky 1888 Mills, it happens only when the company has shipping deadlines to meet. At Blue Skies however, overtime work is always available but it is left at the discretion of workers. With regards to payment for overtime work, it was realised that in all the factories whenever there was the need for overtime, workers were adequately paid. Indeed, overtime allowance is customarily fixed by the employer at about 150% of the normal daily rate and it was realised that the factories were adhering to this regulation as well. Very surprising is the sheer number of women who at their own discretion

accept to do overtime shifts in the factories every day. For the 94% of survey respondents at Blue Skies who said they engage in overtime, the overriding reason was to earn extra income from overtime allowances which constitute a major portion of their total earnings. This is in consonance with and buttresses Amengual and Milberg's (2008) assertion that the generally low salaries paid in EPZs is enough motivation for many women to do overtime without which their monthly earnings will be woefully low.

The ILO regulations in addition to regular salaries and overtime allowances expect employers to pay workers an extra allowance whenever they work on statutory holidays (ILO, 2012). However, the study realised that while permanent workers at Blue skies were being paid extra allowance for working on such days, the situation was not the same for its predominantly casual workers. The casual workers complained and lamented about situations where they had worked on holidays and were not paid their allowances while their colleagues who are permanent or contract workers had been paid. In the two garment factories however, for all workers whether permanent, on contract or casual, no allowance is paid when they work on statutory holidays. One woman said:

“with the exception of Christmas and New Year and the Muslim holidays, we come to work on all holidays in this factory but we are not paid any allowance; not even transportation allowance” (Participant 13, FGD, Lucky 1888 Mills)

This assertion by the woman shows how flexible labour principles adopted by EPZ factories influences the implementation of labour standards in many countries.

Social security

Social security has been highlighted as very crucial for employment that is decent, as it provides some monetary or non-monetary benefits to workers in the case of old age, death,

illness or accidents (ILO, 2012). This study in addition to other conditions of service assessed the social security available to workers especially in the event of old age. The study realised that indeed, at all the factories, workers were being deducted monthly deductions by management for payment of social security. All the participants in this study attested to the fact that management pay their monthly contributions to the Social Security and National Insurance Trust (SSNIT), the Ghanaian organisation in charge of ensuring that workers get adequate pension when they are 60 years. In the words of one woman, she said:

“What I like about this factory is the fact that they pay our SSNIT contributions. At least I am not a government worker but I know in future I can also take pension” (Interviewee 4, Liberty and Justice)

Indeed, interviewee 4's assertion was a feeling majority of the women shared. To these women, they believed their monthly contribution to SSNIT is the only way they can benefit from a secured pension even though they are not government workers. Some of the women even said they had never registered for SSNIT until they were employed in the factories and as a prerequisite they had to register so that employers can pay their monthly contributions into their SSNIT account.

4.3.3 Working Hours of the Women

The number of hours an individual spends on a normal working hour shift has been argued as an important working condition of any work that is deemed decent (ILO, 2012). According to the ILO (2012), decent working time is reflected in the legal framework of paid annual leave and maximum hours of work for specific countries. Limiting the number of working hours of employees is necessary to preserve their health and wellbeing as well as their productiveness and motivation.

It is often argued that working hours in EPZs are more than the regular working hours as well as when compared to other sectors of the economy (ICFTU, 2004; Vercillo, 2010; Hancock et al., 2011). EPZ women have even been reported to work as high as 88 hours a week in some Sri Lankan factories (Hancock et al., 2011). In addition to the health and safety issues associated with long working hours in EPZs for women, it has also been argued that it is the very reason why EPZ women have less time to engage in other activities in their households and communities which are crucial to their empowerment (Peedoly, 2011). This argument on long working hours coupled with lower salaries paid has often been used by sceptics of the EPZ model to explain worker exploitation of the predominantly female workforce in these zones (see for instance Hancock, 2006b). Thus working hours is very necessary in an assessment of working conditions of women in the factories.

The ILO indicator for decent working time recommends 8 hours a day and 48 hours a week for regular work beyond which additional hours worked should be remunerated at overtime rates. The situation is not different in Ghana where the stipulated working hours according to the Labour Act 2003, is 8 hours per day and 40 hours per week. Evidence from the study indicated that women workers in these factories work a regular of 8 hours a day and 40 hours per week. All the women who took part in the study attested to the fact that regular working time is 8 hours a day with an hour of break time.

At Blue Skies where overtime occurs regularly, women made it evident that they were only entitled to 4 hours of extra work as overtime for which they are paid at overtime rates. This is also well within ILO regulations where the principles recommend that even with an addition of overtime hours, a worker is not supposed to work beyond 12 hours a day. Thus with regards to maximum working hours as a component of decent working time, the situation described by women as evident from the study is well within limits stipulated by ILO conventions and the

labour laws of Ghana. Thus the situation of excessive working hours beyond regular working hours and mandatory national overtime hours recorded in some EPZ across the developing world (Russel-Brown, 2002; Gopolakrisnan, 2007) that has given EPZ employment a poor image worldwide is quite different in these factories as evident in the study.

In addition to maximum working hours, paid annual leave and other holiday leaves are also constituents of decent working time provided to ensure and preserve workers' safety, wellbeing and motivation (ILO, 2001). Paid annual leave of a month according to the labour laws of Ghana is given for 12 months of continuous work. Indeed, results from the study indicated that while permanent workers at all three factories were entitled to paid annual leave, the duration was different for all the factories. While it was 4 weeks at Blue Skies, it was 3 weeks at Liberty and Justice and 2 weeks at Lucky 1888 Mills. In the garment factories, it further became evident that all workers take their annual leave during the Christmas holiday season when these factories close down temporarily for the festivities while at Blue Skies, workers go on annual leave at different times of the year.

However, the study found out that all casual workers were not entitled to any annual leave. In explaining, management of Blue Skies where 98% of the casual workers who took part in the study worked clarified that casual workers sign a six-month contract after which they are laid off and recalled after about a month. So in effect, the arrangement still affords casual workers with an annual leave of one month except that their annual leave is not a paid leave. Besides, according to the labour laws of Ghana, paid annual leave of a month is given after 12 months of continuous work (Labour Act, 2003) and since the casual workers do not work for 12 months continuous, they are not entitled to a paid annual leave.

Other Constituents of paid leave aside the usual annual leave are sick leave, holidays and maternity leave (ILO, 2012). Incidences of factory workers in EPZs not entitled to these leaves have been recorded in many EPZs across the world (Rodriguez-Garavito, 2005). From the study, it became apparent that at Blue Skies, permanent workers enjoy all these conditions while its application with regards to casual workers is diverse. While sick leave for all workers, both casual and permanent is applicable, holidays and maternity leave with pay operates for permanent workers only and not casual workers. There have been reported cases where workers have worked on public holidays at this factory and permanent workers have been paid compensation and casual workers were not. On maternity leave for casual workers at Blue Skies, it became obvious that a casual worker who is pregnant is usually not called back after her six months contract ends, until she has delivered and nursed the baby for about three months. After that period, such a woman reports back to the factory and her contract is renewed.

At the two garment factories on the other hand, even though most of the women are permanent workers, there are no schemes for paid maternity leave. Surprisingly, it was realised that at Lucky 1888 Mills, women reported incidences of how all pregnant women find themselves as part of the workers who are sent home during the routine layoffs that happen in the factory in the event of cutting down production cost. In the words of one participant of the focus group discussion at Lucky 1888 Mills, she said:

“In this factory all the women who are pregnant at a particular time together with few troublesome ones are occasionally laid off and management says they are cutting down production cost. I think it is just a ploy to send the pregnant women home because usually the factory does new recruitment to replace the laid off workers in no time” (Participant 9, FGD, Lucky 1888 Mills)

The statement by Participant 9 makes it apparent that the women in this factory are not only entitled to paid maternity leave, but may even lose their jobs because they are pregnant. Similar findings where women are reported to lose their jobs upon getting pregnant or going on maternity leave have been frequently reported in EPZ factories across most parts of the developing world (see for instance Khan, 2012).

In conclusion therefore, while there are some positives recorded in these factories with regards to maximum working hours as a constituent of decent working time, other constituents such as paid annual leave, sick leave, holiday and maternity leave are applicable to permanent workers while the predominantly casual workers do not enjoy these benefits. This lack of annual leave and other emergency leaves which usually characterise the ‘casualisation’ and “flexibilisation” of labour in EPZs (Standing, 1999; Elias n.d) are similar to what is recorded in other parts of the developing world (Best, 2005; Gopolakrisnan, 2007).

Combining Work with Family and Personal Life

Very often, feminist scholars have highlighted the double burden that women encounter as they engage in productive activities (Kabeer, 1992) because they are expected to combine their productive activities with their reproductive duties as well. This coupled with the often cited long hours of work that is reported in EPZs it is argued, presents major challenges to the empowerment of women EPZ workers. While decent work according the ILO (2012) should afford workers the time to combine work with family and personal life, work that is deemed indecent may take away this opportunity from the workers.

In fact there have been studies in EPZs to confirm that women in general lack the time to engage in other activities in the household and community due to long working hours and thus a major hindrance on their empowerment in those domains (Hancock et al., 2011; Peedoly,

2011). Some studies have indicated that for some women, working in EPZs mean neglecting the very children that they are working so hard to feed as they do not have time for these children due to long working hours (Horgan 2001, as cited in Peedoly 2011). In the face of findings from the working hours of women in the factories therefore, this study further inquired whether women have time to engage in other activities in the household and the community as this is very critical to their empowerment.

Data from the study revealed that women work regular 8 hours a day and usually 5 days a week. Thus, majority of the women said they get time to engage in household and other community activities. Table 4.2 gives a summary of the answers women gave when they were asked about their participation in household and community activities.

Table 4.2 Women’s participation in household and community activities

	Women having time to participate in other activities			Total
	Yes always	Yes sometimes	No	
Household activities	64 (34.7%)	105 (57.1%)	15 (8.2%)	184 (100%)
Community activities	33 (18.0%)	102 (55.4%)	49 (26.6%)	184 (100%)

Source: Field work, Oct. 2013 – Jan 2014

Evidence from Table 4.2 shows that only 8.2% of women said they do not have time at all to engage in other activities in the household while the remaining 91.8% said they have time to do so. Out of this 91.8% however, a majority of them representing 57.1% said they sometimes have the time to participate in household activities leaving 34.7% of women as the ones who said they always get time to engage in such activities.

The situation with regards to engaging in community activities was quite different as the number of women who said they do not have time at all to participate in such activities increased to 26.2% when compared with 8.2% for the household activities. Those who have

time always to engage in community activities also decreased to only 18% as against the 34.7% who said they always have time to engage in household activities. The words of some women during the in-depth interviews seem to sum up the reasons why more women have time to participate in other activities in the household than the community. Some of them said:

“I have two off days which sometimes do not fall on weekends. Most of the community activities too are on the weekend by which time I may be at work so I definitely cannot take part. But no matter which day my off day falls on, I can spend it in the household taking part in a lot of activities” (Interviewee 27, Blue skies)

“I only have the evenings and two days off in the whole week so it makes sense to spend that time with the family and only take part in community activities when it is very necessary. Else if for instance I spend my entire weekend attending weddings and funerals, what time again will I spend with my family?” (Interviewee 6, Liberty and Justice)

Inferring from Interviewee 6's statement, it is evident that the priority that women place on their families is a palpable reason for their inability to engage much in community activities if their leisure time is not ample. More so, women are expected to combine effectively their productive roles with their reproductive roles as daughters, wives and mothers (Kabeer 1992). As such it only makes sense that the off days that some of these women have will be spent in engaging in household activities more than community activities since much of the reproductive roles of women take place in the household domain (Kabeer, 1992).

4.3.4 Occupational Health and Safety Issues in the Factories

The extent to which workers are protected against risks and hazards related to work as captured in occupational health and safety is a very essential component of decent work (ILO, 2012).

The ILO declaration advocates for all governments and multinational companies to maintain

the highest standard in health and safety at the workplace for all workers. The decent check indicator for Ghana as well has incorporated health and safety indicators in any assessment of work that is decent in the aspects of making sure that the workplace is safe and healthy; providing protective clothing and other equipments for workers for free; ensuring adequate training of the workers on health and safety at the workplace. In addition to indicators of occupational health and safety, is workers having access to medical services in the workplace and receiving adequate compensation in the episode of work related injuries (ILO, 2012).

The factory environment in which women work has however, been a major source of attack on EPZs. Very often, the factory floor in EPZ have been described as rooms with no ventilation, windows or emergency exits in which women are packed in to work until their shifts are over (Madani, 1999; ICTFU, 2004). This has led to the popular acclaimed “sweatshop” conditions in which women work in EPZs. Generally however, the working environment in the factories visited during the study seemed good as indicated in the statements by these women. Some of them declared that:

“The place is very airy and there is a washroom for every line on the production floor. It is only when the weather is hot that the room becomes warm. Apart from that when we open all the louvers, there is so much air that comes into the room. Besides, when we go for break at 12:30 to 1:30, there are cleaners who come and sweep the floor before we come back from break” (Interviewee 8, Lucky 1888)

“We have a nice washroom and every row has its own washroom. After eating lunch too, we have a place to relax before we resume work again. There is a canteen too, even though they don't give us food like they used to, we still sit there and eat the food we go and buy or bring from home” (Interviewee 3, Liberty and Justice)

During the visits to these factories, observation showed that the rooms especially in the garment factories were well ventilated with enough windows and at least five major entrances which were all opened during the time of visits. Also present were ceiling fans which some of the women especially those whose workspaces are directly under them complained it causes sleepiness during working hours. It was evident that there are also enough washrooms with regular running water and tissue paper placed there for use by the workers.

At Blue Skies on the other hand, while the factory premises itself was so serene, full of trees and summer hats, and enough washrooms, the women complained that the very room in which most of them work has a reduced temperature than the normal room temperature. Because of the nature of the job which involves cutting and packaging fresh fruits for export, the fruits are constantly kept under reduced temperature to avoid further ripening before export and hence the women have to work in this condition. The “chiller” as the women called this high care unit is the place where majority of them work and they said one cannot enter that room with ordinary cloths to work for 4 hours continuous before break time. One woman said:

“If you enter the high care unit with your ordinary cloths alone, you cannot stay there for more than fifteen minutes. That is why we all wear these blue overalls on top of our cloths in addition to jackets, head gear and boots provided by the factory to work in there. In that case, you are kept warm during your shift” (Interviewee 27, Blue Skies)

It is evident in the statement by interviewee 27 that the factory provides protective cloths for women who work in the high care unit in order to prevent the effects of the reduced temperature on the workers. This provision of protective cloths by factories is also another component of occupational health and safety which has been highlighted by the ILO (2012) as very crucial.

Workers' access to medical facilities in the workplace to provide first aid during emergencies as well as cater for minor injuries has been recognised as a component of occupational health and safety mechanism (ILO, 2012). During the study, it was realised that all the factories had clinics with at least a trained nurse in attendance during working hours. These clinics according to the women are where all medical emergencies that happen at the workplace are referred to until there is the need to refer the case to a bigger hospital. In the words of the women, usually when workers report to the clinic with ailments and they are given drugs in addition to 3 off-days from work to rest, there is no need for them to visit any hospital again, as they usually get well and return to work. One woman had this to say:

“The nurse in the factory clinic is very competent. Whenever we report to the place with illnesses, she gives us drugs and recommends three days off work. After that, we do not even visit any bigger hospital again as we usually get well and resume work” (Participant 6, FGD, Liberty and Justice)

The presence of clinics in the factories and their ability to take care of the medical needs of workers is a very essential indicator of health and safety in the workplace. This is a remarkable observation in the factories as health and safety of EPZ workers especially in the Caribbean region is regarded as worse than other workers outside the zones. More so, there have been reports in some EPZs in other parts of the developing world where clinics do exist but according to women irrespective of the ailments that they report to the clinic, they are given only one drug for all ailments (Attanapola, 2003; Hancock, 2006b). Peedoly (2011) had argued that increasingly, health and safety issues in EPZ are being improved after series of criticisms by researchers and other stakeholders. He further asserted that in his research in Mauritius, it was evident that health and safety issues in the Mauritian EPZ is relatively better than the

“sweatshop” conditions that are reported to be the hallmark of many EPZs across the developing world (Peedoly, 2011).

At Blue Skies, the women further made it evident that when the need arises that a worker has to attend hospital outside the factory to seek for medical care, that worker is entitled to bring her medical bills to the factory for reimbursement. This is also an important component of occupational health and safety mechanism being practised in this factory. This situation was however not the case at the garment factories where bills for medical treatment outside the factories’ clinics were not covered by the factories.

Factory accidents such as factory floors catching fire and resulting in the death of workers due to blocked emergency exits has been a disturbing occurrence reported in EPZs (Madani, 1999; ICFTU, 2004). The study however revealed that industrial accidents have been kept at its barest minimum in all the factories. During the in-depth interviews, women did not report any incidence of accidents at the factory premises even though a few were reported during the survey. However, while factory accidents were absolutely absent in the two garment factories, there were 13 survey respondents (7.1%) who reported some form of industrial accidents at Blue Skies. 7 of these 13 injuries were caused at the factory premises when workers were knocked down by moving trucks, and the other 6 happened at the factory’s high care unit when women mistakenly cut their fingers with the knife they were working with. Of all these reported injuries however, women made it clear that their medical bills and other expenses related to their recovery were fully taken care of by their employers and during the time of their recovery at home, they were still receiving their salaries. This is another important component of occupational health and safety that these factories are adhering to.

Indeed, the study realised that much training is also given at the factories concerning health and safety and this coupled with the serene environment, availability of clinics and the fact that

there were only few work related accidents in which the employers took care of medical bills of workers made it evident that health and safety in the factories is not as poor as the “sweatshop” conditions recorded in other EPZs. Thus in terms of occupational health and safety, the employment of the women in the factories can be characterised as decent and hence, empowering.

4.3.5 Unionisation and Representation in the Factories

Workers’ unions worldwide are seen as the instruments through which workers can press for better conditions of service as they are recognised as the mouthpiece of workers and usually represent them during management level decision making (ICFTU, 1996). While the ILO has made it evident that trade union activities are legal in any establishment and forming or joining a workers union cannot be used as a reason to terminate the contract of workers, the situation has been different in EPZs across the world (Hancock et al., 2011). While some countries as part of incentives to attract investors into their zones banish the activities of workers’ union, some countries do not banish it but make strikes and lockouts by these unions in EPZs illegal (Gopolakrisnan, 2007). Both scenarios are however according to paragraph 46 of the ILO declaration not allowed (ILO, 2001)

It became evident in this study that workers’ union activities were totally absent in the two garment factories. Though there were no reported restrictions on union activities by workers from management in these factories, the women have not tried to organise themselves around their status as workers. This finding is in tandem with one of the stereotypical reasons why women are deemed to be the preferred choice in terms of EPZ labour. In fact, the low tendency for women to organise themselves into a workers union is seen as a reason why they are the preferred labour force in EPZs (Pepper, 2012; Khan 2012). According to the women in the garment factories, their only means of channelling grievances to management is through their

immediate supervisors, a scenario which most of them described as not effective since it yields no results.

At Blue Skies on the other hand, women acknowledged the existence of a workers' union of which every employee is supposed to be a member and pay monthly dues to the association. However, women said management of the factory has made strikes and lockouts illegal in the factory and hence if dialogue and negotiations fail to yield results, they have no other means to resort to. This according to the workers has turned the workers union into a welfare organisation which only organises and contributes money to workers in bereave but nothing much has been done to get management to listen to the grievances of workers because they cannot resort to strikes. Strikes and lockouts being illegal in EPZ factories are not peculiar to the Blue Skies situation. Similar findings have been reported in other EPZs across the developing world with some of these restrictions sometimes even emanating not just from management but from national governments as well (Madani, 1999; Best 2005, Amengual & Milberg, 2008; Hancock et al., 2011).

According to the women at Blue skies, if someone is seen in the factory as having a lot of influence and the ability to organise workers to demonstrate against management on certain conditions of work, that person is seen as a threat and may be sacked by management with the slightest provocation. In fact one woman at Blue Skies lamented:

“A lot of bad things are happening in this factory but everyone is afraid to lead the workers to even initiate a demonstration at the factory premises. We are all afraid of losing our jobs so if the condition is so bad that one can no longer bear, then you pack your things and resign.”
(Participant 17, FGD Blue Skies)

This scenario as is evident in the woman's assertion is not so different from what prevails in other EPZs across the world as workers have been reported to have had their contracts terminated because of their involvement in union activities (Pepper, 2012). There have even been situations where factories have been reported to shut down operations in one country only to re-open in another country because workers organised themselves to form a union to press for better conditions of service (ICFTU, 2004; Rodriguez-Garavito, 2005).

4.3.6 Employer-Employee Relations in the Factories

Employer-employee relationship in EPZs has not been seen as a cordial one. Very often, physical and verbal abuse has been cited as a major occurrence in EPZs (Hancock et al., 2011) and a hindrance to women's psychological empowerment. The study therefore assessed the frequency of this abuse in Ghana's EPZ. Data from the study suggests that although physical abuse is generally absent in all the factories, verbal abuse is prevalent especially in the garment factories where women are being taught how to sew by white trainers. Some of the women said:

"The most frequent form of verbal abuse is when they are teaching us a new design and everybody has learnt to do it except some few people, in that case, they take such people as slow learners and then they can suffer a lot of insults" (Interviewee 5, Liberty and Justice)

"The only verbal abuse I have suffered is from the white teachers. There was a time they were teaching us a design which I was finding it difficult to learn so I asked the woman a question and she said my brains are not good and she stopped talking to me for about 2 weeks" (Interviewee 9, Lucky 1888 Mills)

In fact, 34.2% of all survey respondents said they have suffered some form of verbal abuse in the factories. Out of this number, the majority of them (65.2%) said the verbal abuses came

from their immediate supervisors while the rest said the abuses came from management. One woman lamented:

“Sometimes when you even ask permission to use the washrooms, you can get some insults before you are allowed to leave the production line” (Interviewee 12, Lucky 1888 Mills)

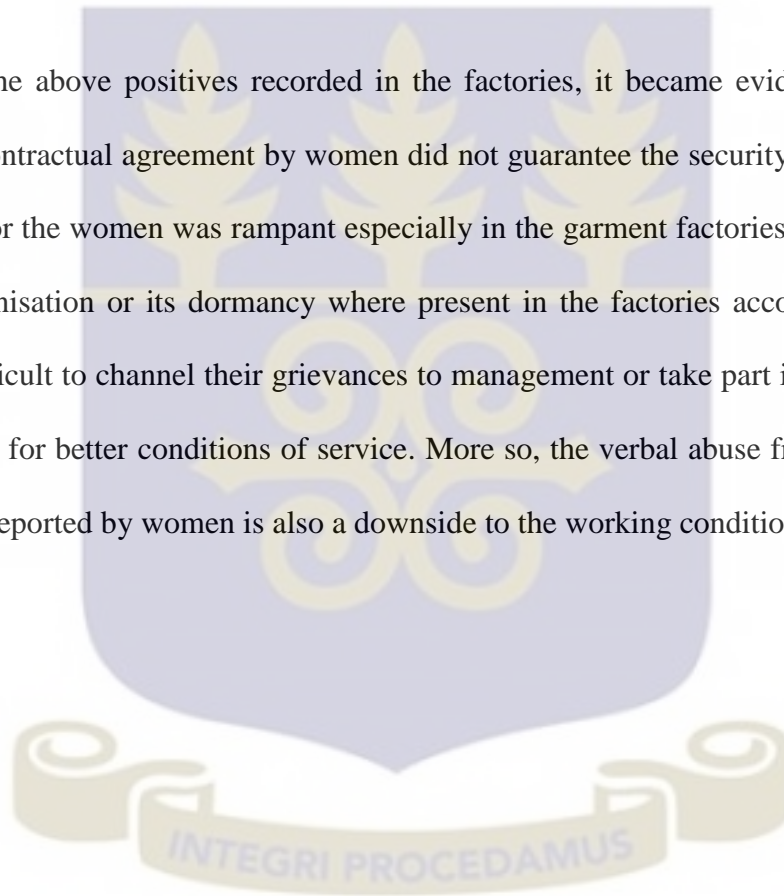
Though not the only form of verbal abuse, insults are seen as a form of abuse which affects a person’s mental health and psyche (AANA, 2014) and deemed as very effective in breaking down the person’s self-worth and self-esteem. AANA (2014) asserts that one of the very basic needs of humans is the recognition of their existence, as this is very crucial to our emotional wellbeing. Therefore, withholding this basic need has brutal consequences, especially if done on a regular basis. Since verbal abuse is recognised as one of the major ways an individual’s recognition of existence is affected negatively, then the insults women receive in the factories in the long run affect their self-worth and self-esteem. Even though some of the women highlighted that insults are normal in any employment and for them, some of the women who suffer verbal abuse sometimes deserved it as those women are usually stubborn, it does not change the fact that these insults negatively impact on their psychological wellbeing.

4.4 Chapter Summary

From the analysis of women’s working conditions in the factories, it is evident that many of the women do sign contractual agreements though some of them complained that not all the conditions of work are clearly spelt out on this contractual agreement. The amount earned as salary is also well beyond the stipulated minimum salary and when women work overtime, they are paid at overtime rates. Working hours of the women are also within the stipulated working hours of the labour laws in Ghana.

Health and safety in the factories as highlighted by the women during the study also indicate that the conditions of women in these factories with regards to their health and safety is much better. All factories had clinics with trained nurses in attendance during working hours. More so, the women are given adequate training on health and safety as well as provision of health and safety equipment. This better health and safety conditions is also evident in the low frequency of accidents recorded in these factories and the availability of enough washrooms and decent environments at the factory premises.

In spite of the above positives recorded in the factories, it became evident in the study that signing of contractual agreement by women did not guarantee the security of their employment as job loss for the women was rampant especially in the garment factories. Besides, the general lack of unionisation or its dormancy where present in the factories according to the women, makes it difficult to channel their grievances to management or take part in decision making as well as press for better conditions of service. More so, the verbal abuse from management and supervisors reported by women is also a downside to the working conditions of these women.



CHAPTER FIVE

EPZ EMPLOYMENT AND WOMEN'S ECONOMIC EMPOWERMENT

5.1 Introduction

The discourse on women's empowerment has highlighted the importance of earning regular income to the economic empowerment of women (Kabeer, 1995; Kishor, 2000; Malhotra et al., 2002). This chapter discusses results from the study on this key dimension of empowerment that strongly associates empowerment with paid work in EPZs. The essence of economic empowerment for EPZ women is discussed in relation to women's earnings and decisions over the use of income; savings and assets accumulation; contributions to household budget and sending remittances home; and overall, how important EPZ income is, to the material and non-material conditions of the women.

5.2 Women's Earnings and Decisions over the Use of Income

Before delving into the analytical discussions on the economic empowerment of the women, it is important to discuss the arguments surrounding women's earnings in EPZs. The argument is often made that prior to EPZ employment, a majority of women are confined to the household or engaged in household economic activities which only provides them with meagre income (Lim, 1985; Kellor-Herzog, 1996). This general lack or inadequacy of income it is argued, limits the ability of women to improve their economic status in both the household and the community (Thorin, 2001; Peedoly, 2011), as well as their ability to exercise strategic choices in life (Sen, 1999; Kabeer, 2001). Thus, the employment of women in EPZs offers them a first time opportunity to earn regular income which is critical to their empowerment (Kellor-Herzog, 1996; Hancock, 2006a).

Indeed, the responses from the women during this study indicated that a majority of the women were earning regular income for the first time as a result of their employment in the factories. As much as 33.2% of survey respondents were unemployed while another 32.1% were engaged in petty trading prior to EPZ employment. For another 13.6%, they moved to EPZ employment right after completing Junior High School or Senior High School. Thus for these women, EPZ employment is possibly their first experience of working and earning regular income and perhaps their first chance at experiencing financial autonomy. Therefore, just as it has been argued by many (see for instance Kellor-Herzog, 1996; Hancock, 2006a; Peedoly, 2011), for majority of the women who took part in this study, EPZ employment has provided them with this crucial resource which hitherto did not exist.

The above notwithstanding, the women complained about the inadequacy of the incomes they are earning from their employment in the factories. Though earning significantly higher than the minimum wage, women especially in the low skilled categories complained about the low level of salaries they received in these factories, especially in the two garment factories where there was no provision of subsidised feeding programme. They also complained about the increased cost of living, which renders their salaries insufficient to cater for their basic needs. Even though Consumer Price Index (CPI) and Cost Of Living Index (COLI) which are needed to convert nominal wages into real wages (ILO, 2012), are all considered before setting the minimum daily wage in a country, the women said the amounts earned as salary may be well above the minimum monthly wage, but still not enough to cater for their basic needs. One woman said:

“If you consider the amount of money we earn as salaries and the prices of consumer goods and lorry fares in this country, then you should understand why many of us complain about the inadequacy of our salaries” (Interviewee 4, Liberty and Justice)

LaRRI (2000) has however argued that claims that EPZ salaries are generally low may be out of place. They were of the view that generally, it is the low levels of wages that are offered in such economies across all sectors that serve as a comparative advantage for these locations in attracting investors into their EPZs in the first place. Thus, even when employers are paying workers well above minimum wages, salary levels will generally still be low due to a race to the bottom in labour standards that has been adopted by developing countries' governments as a comparative advantage. Indeed, Ackah et al. (2012) have asserted that even though trade liberalization has opened up more employment opportunities in the manufacturing sector in Ghana, much of the work is low skilled and low paid. Hence, this opening up is accompanied by a fall in the wages paid by firms in the manufacturing sector in general (Ackah et al., 2012). Thus, the generally low levels of salaries for women may not be limited to the EPZ sector alone nor for just its female workforce.

Therefore, though the factories are paying the women above the minimum monthly wage and indeed all the women made it evident that the salaries are paid on a regular basis, the amount of money earned as salary may still not be enough due to increases in prices of consumer goods and fuel. This notwithstanding, EPZ employment for many of the women, is still the means that has provided them with access to income as evident in the study. This access to income has been seen by many empowerment practitioners as very crucial in women's empowerment (Kabeer, 1995; Kishor, 2000; Malhotra et al., 2002).

Decisions over the use of Income

Beyond having access to a particular resource, the control an individual exercises over such a resource has been highlighted as an important indicator of empowerment (Kabeer, 1999). Kabeer (1999) posits that measurement of women's empowerment should move beyond an assessment of resources that women have access to, to an analysis of the control these women

exercise over the use of such resources. Control over the use of women's income is therefore seen as one of the major pillars of achieving financial autonomy and thus a springboard to the eventual economic empowerment for them (Oduro et al., 2011).

Data from the study indicated that when economic empowerment is linked with control over use of income, then the women employed in these factories can be said to have achieved this dimension of economic empowerment. When asked if women had absolute control over the use of their income, 97.3% of the women said they have absolute control over the use of their income while the remaining 2.7% answered in the contrary. Some women expressed control over the use of their income in the following narratives:

“This income is my own money that I have worked for, so of course I control all of it. No one tells me what to do with it. I have even started saving some for my future in case I leave this factory and I want to set up my own tailoring shop” (Interviewee 2, Liberty and Justice)

“I have absolute control over my earnings because I am a single mother living in my house with my children and so, I decide what to use my income for. Besides, even if I were still married, I do not think my husband will be the one to tell me what to use my income for”
(Interviewee 8, Lucky 1888 Mills)

“...I don't foresee someone working to earn money and another person controlling the income”
(Interviewee 23, Blue Skies)

“It is my own money that I worked for, so it is mine to decide what I want to use it for”
(Interviewee 27 Blue Skies)

Evidently from the women's narratives, it can be said that the overriding reason why women exercise control over the use of their income is because they feel it is their own income that they have worked for; thus they have the right to decide what it should be used for.

Research has however shown that in the Ghanaian setting, autonomy in decision making and control over resources is higher for single women than for married women or women in other consensual relationships (Oduro et al., 2011). This was also evident in the first part of Interviewee 8's assertion. Therefore, in order not to assume that control over income is same all categories of women when indeed some of the women are single while others are married, further analysis was done to determine how the marital status and household headship of the women affect control over their income. Tables 5.1 and 5.2 are summaries of the results of these analyses.

Table 5.1 Relationship between control over income and marital status of women

	Marital Status of Women					Total
	Never Married (%)	Married (%)	Divorced (%)	Widowed (%)	Cohabiting (%)	
Has Control	90 (97.3)	56 (96.6)	25 (96.2)	2 (100)	6 (100)	179
Has No control	2 (2.7)	2 (3.8)	1 (3.8)	0 (0)	0 (0)	5
Total	92	58	26	2	6	184
Chi square (X^2) value of 0.569, df (4), P value of 0.966						

Source: Field work, Oct. 2013 – Jan 2014

A P value of 0.966 (Table 5.1) indicates that there is no significant relationship between marital status and control over income. Evidence indicates that control over income is generally high for all the women irrespective of their marital status as represented by over 96% of all women across all the marital statuses exercising control over the use of their income (Table 5.1).

The study further found out that the women’s household headship also has no influence on their ability to control their income evident in a P value of 0.950 (Table 5.2). Indeed for women who live in households headed by other sibling, uncle/auntie or boyfriends, there was a 100% affirmative response to control over income.

Table 5.2 Relationship between control over income and head of women’s household

	Head Of Women’s Household						Total
	Self (%)	Husband (%)	Parent(s) (%)	Other Sibling (%)	Uncle/ Auntie (%)	Boyfriend (%)	
Has Control	72(97.3)	42(95.5)	46 (97.9)	11 (100)	6 (100)	6 (100)	179
Has No Control	2 (2.7)	2 (4.5)	1 (2.1)	0 (0)	0 (0)	0 (0)	5
Total	74(100)	44 (100)	47 (100)	11(100)	60 (100)	2 (100)	184
Chi square value of 1.149 df (5), P value of 0.950							

Source: Field work, Oct. 2013 – Jan 2014

For self-headed households and those headed by husbands or parents of EPZ women on the other hand, there was over 95% affirmative responses with regards to control over the use of their income as shown in Table 5.2. Control over income as a measure of empowerment is therefore high for the women who took part in the study irrespective of their marital status or household living arrangements.

In conclusion, even though earnings in the factories according to the women are inadequate, it is evident that for majority of the women, this employment has offered them access to a very crucial resource necessary for their empowerment. Beyond this access indicator, it is also evident that the women have control over decisions concerning what this income is used for. Therefore, economically, the women can be said to be empowered when using access to and control over income as indicators of economic empowerment.

5.3 Savings and Assets Accumulation by the Women

Income savings has been recognised as an important financial asset and very crucial to the accumulation of capital to start up a business or purchase properties (Oppong, 2005; Oduro et al., 2011). With regards to this crucial component of economic empowerment, the study revealed that 64.1% of the women who took part in the survey reported saving some of their income in formal savings schemes with commercial banks. This was however contrary to what majority of the women said during the in-depth interviews as evident in some of their responses. Some women narrated:

“I have not really saved anything because by the time the month will even end, I may have incurred a lot of cost that I use this money to settle. Besides it is all my family depends on and so I have not been able to save anything out of this money” (Interviewee 4, Liberty and Justice)

“After the month’s expenses, if some is left then I save, but usually, I spend everything even before the month ends” (Interviewee 11, Lucky 1888 Mills)

“Will I save money and watch my family go hungry? What on earth will I want to save and buy that is important than my children’s feeding, education and health? If the money cannot even cover all of these basic necessities, why then even take some out for savings” (Interviewee 28, Blue Skies)

As shown in the women’s narratives, they claimed that by the time the month ends and they make their expenditure, there is little or nothing left for them to even save. For some of the women, their EPZ income is the only source of income for the household and as such, it is already difficult to meet all the financial requirements of the household with their income, to have some left for saving. In many Ghanaian households where savings is not deducted from income before expenditure is made but rather, taken as surplus money after expenditure (Obeng

et al., 2012), it presupposes that if income is not enough to cover all essential expenditure of the household, then there is none to save.

As a result of the variance in responses from the survey and in-depth interviews with respect to savings by the women, further analysis was conducted. It became necessary to know whether the women who are able to save some of their income are not the primary income earners or heads of their households. In such instance, it will be assumed they will have fewer expenses and thus, have enough to save. Again, it became imperative to ascertain whether such women are earning significantly more than those who are not saving, or do have other sources of income apart from EPZ employment that provide extra income to save. Statistical analyses were therefore performed. Table 5.3 shows the relationship between income savings and primary income earner in women's household.

Table 5.3 Relationship between savings of income and primary income earner

	Primary Income Earner						Total
	Self (%)	Husband (%)	Parent(s) (%)	Other Sibling (%)	Uncle/Auntie (%)	Boyfriend (%)	
Saves Income	50 (56.2)	24 (70.6)	23 (62.2)	12 (85.7)	7 (87.5)	2 (100)	118
Does Not Save	39 (43.8)	10 (29.4)	14 (37.8)	2 (14.3)	1 (12.5)	0 (0)	66
Total	89 (100)	34 (100)	37 (100)	14 (100)	8 (100)	2 (100)	184
Chi square (X^2) value of 8.798, df (5), P value of 1.110							

Source: Field work, Oct. 2013 – Jan 2014

Results from Table 5.3 depict that savings amongst women who are the primary income earners in their households represented by 56.2% is the lowest. This is followed by those whose parents are the primary income earners (62.2%). However, 70.6%, 85.7% and 87.5% was reported for women whose husbands, other siblings or uncle/auntie are primary income earners respectively

and as high as 100% for women whose boyfriends are the primary income earners. Even though a P value of 1.110 (Table 5.3) indicates that there is no significant relationship between income savings and primary income earner, actual percentages indicate that savings amongst women who are primary income earners or have their parents as the primary income earners in their household are lower, relatively to other categories of women.

Because there is a strong tendency for the head of a particular household to be its primary income earner as well, the relationship between savings and primary income earner in women's household is similar to the results in Table 5.3. The relationship between income savings and household headship also depicts a picture of fewer women (52.7%) who are the heads of their households, saving some of their income. This was compared to households headed by others apart from EPZ women represented by as high as 100% for uncle/auntie and boyfriend headed households and a P value of 0.051 (Table 5.4) indicates a significant relationship between savings and household headship.

Table 5.4 Relationship between savings and head of household of women

	Head of women's Household						Total
	Self (%)	Husband (%)	Parent(s) (%)	Other Sibling (%)	Uncle/Auntie (%)	Boyfriend (%)	
Saves Income	39 (52.7)	31(70.5)	31(65.9)	9 (81.8)	6 (100)	2 (100)	118
Does Not Save	35 (47.3)	13(29.5)	16(34.1)	2 (18.2)	0 (0)	0 (0)	66
Total	74 (100)	44 (100)	47 (100)	11 (100)	6 (100)	2 (100)	184
Chi square (X^2) value of 11.001, df (5), P value of 0.051							

Source: Field work, Oct. 2013 – Jan 2014

In explaining the results in Tables 5.3 and 5.4, some narrations the women gave seem to provide palpable reasons why women who are heads of their households or primary income earners have low savings rate compared to others. One woman said:

“If you live with your husband who also works, then you do not have to take care of all the financial responsibilities and thus you will have something small to save at the end of the month. This is something those of us who live alone with our children cannot do because every financial expenditure in the household is our duty” (Interviewee 13, Lucky 1888 Mills)

Undeniably, living alone with one's children comes with the tendency of being the head of a household and mostly the primary income earner. Thus, there is the likelihood of bearing all household expenditure. As household expenditure takes the bulk of such women's salary, there is hardly anything left for savings as compared to women who have other persons other than themselves as heads or primary income earners in their households. Research has shown that usually in many Ghanaian households, no notion of resource pulling exists between husbands and wives or a common conjugal budget and thus in situations where the husband is the head of the household, the responsibility of taking care of all members of the household lies on him (Wrigley-Asante, 2011). In such situations, women are secondary income earners and not much of the household financial burden rests on them. It should however be acknowledged that this notion has been altered in the wake of globalisation and worsened economic pressure on families, as more women are taking up more financial roles in their households even though they may still remain secondary income earners (Momsen, 2004).

As household headship is usually accompanied with the responsibility of being the primary financial provider for the family in many Ghanaian households, if EPZ women are heading their households, the tendency for them to shoulder many financial responsibilities is high and

hence, income left for savings may be little or absent. An assertion by one of the women buttresses this point. She said:

“I have been living alone with my children and two other siblings after my husband passed away some years ago. I am the head of the household and they expect me to provide for all their needs, how then can I save some of my income when there is so much responsibility on me? My family back in the village even expects me to send money home at the end of every month” (Interviewee 23, Blue Skies)

For the women who were saving some of their income however, reasons such as accumulation of capital for further studies or to start up their own businesses were usually given as motivation in their decision to save. Majority (69.7%) of the women who have attained Junior or Senior High School education and within the 18-24 age categories were of the view that their employment in the factories is only temporary as they have plans of furthering their education later in life. For these women therefore, they indicated that saving for further studies is the main reason why they are working in the factories. The study therefore further analysed how the quest for further studies influences women to save. The results are presented in Table 5.5.

Table 5.5 Relationship between savings and plans of furthering education

	Plans of Furthering Education		
	Yes (%)	No (%)	Total
Saves income	48 (72.7)	70 (59.3)	118
Does not save income	18 (27.3)	48 (40.7)	66
Total	66 (100)	118 (100)	184

Source: Field work, Oct. 2013 – Jan 2014

Results from Table 5.5 suggest that among the category of women with plans for further studies, 72.7% of them said they are saving some of their income as against 27.3% of them who

even though have plans of furthering their studies are still not saving income. Thus, for the women with plans of furthering their studies, this quest can be said to be influential them in their savings.

As noted earlier, accumulation of capital to start up businesses was also a reason given by some of the women for their employment in the factories, hence their decision to save some of their income. In fact research has shown that women having their own businesses are more likely to improve their financial autonomy in the household and community (Dolphyne & Ofei Aboagye, 2001). For many women in paid employment by other people therefore, the aspiration is to save enough money that can serve as capital for starting up their own businesses someday (Wrigley-Asante, 2007). The study therefore analysed how this aspiration influences the women to save some of their income and the result is presented in Table 5.6.

Table 5.6 Relationship between savings and accumulation of capital to start own business

	Accumulating Capital To Start Own Business		
	Yes (%)	No (%)	Total
Saves Income	70 (66)	34 (56.7)	104
Does Not Save Income	36 (33)	26 (43.3)	62
Total	106 (100)	60 (100)	166
Chi square (X^2) value of 1.438 df (1), P value of 0.230			

Source: Field work, Oct. 2013 – Jan 2014

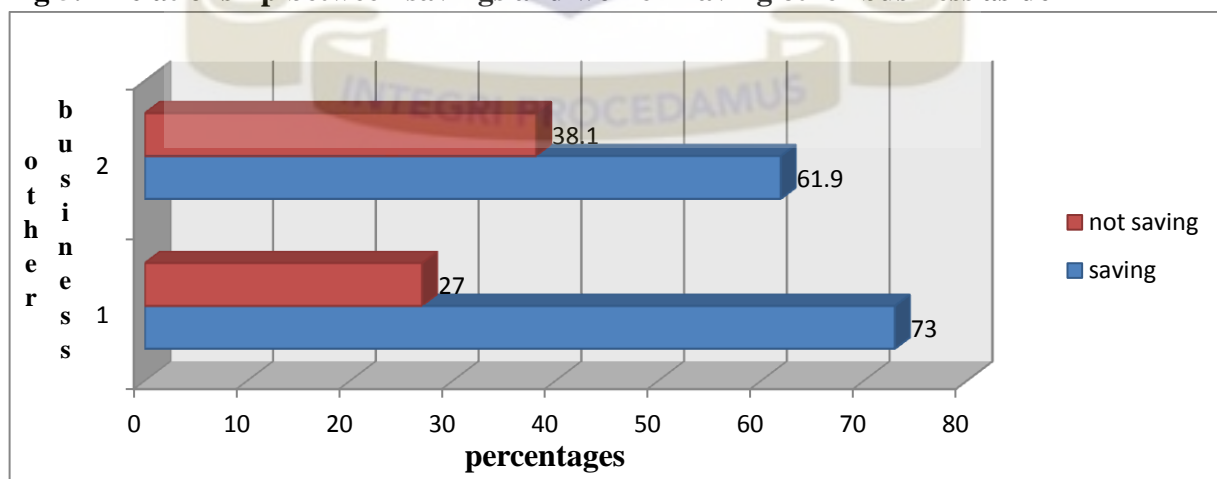
As shown in Table 5.6, even though the majority of the women (106) said they are accumulating capital to start up their businesses, this did not have a strong influence on their savings culture, as only 66% out of this category of women said they are saving. This figure was compared to 56.7% of women who said they are not working to accumulate capital to start up their own business but are even saving. This indicates that although the quest to accumulate

capital to start up business is expressed by majority of women in this study, this quest had no influence on their propensity to save compared with women without such aspirations as is evident in a P value of 0.230 (Table 5.6). In fact, one woman asserted:

“A majority of us here want to save and start our own businesses as we grow older because the factory work is very difficult and hence we will die early if we continue to do this job. But for many of us, this remains a wish because the income is too small to even save some when there are so many responsibilities on us” (Interviewee 19, Blue Skies)

Evidence from the study thus suggests that while accumulation of capital to start up businesses or further studies are palpable reasons for some of the women to save, the overriding reason why some still find it difficult to save is the many financial responsibilities that they have to take care of with their EPZ income. Majority of the women complained about this income being woefully inadequate. Further analysis indicated that indeed, for many of the women who are able to save part of their income, their earnings at the end of the month are higher. For this category of women, it became evident from further analysis that some of them have other sources of income generating activities while others are earning relatively higher incomes from their EPZ employment. Fig 5.1 and Table 5.7 presents results from this analysis.

Fig 5.1 Relationship between savings and women having other business aside EPZ



Source: Field work, Oct. 2013 – Jan 2014

Evidence from Fig 5.1 indicates that certainly, women who have other income generating activities represented by category “1” aside EPZ employment save more than those who do not have other business represented by category “2”. This is evident in 73% of women with other businesses saving as against the savings of 61.9% of their counterparts without other businesses. It is therefore definite that among EPZ women, those who have other businesses aside EPZ employment are actually saving more than those with EPZ income as their only source of income. One woman asserted:

“I have a provision store in front of my house and my daughter takes care of it. Usually, income from that business is what I use to run the household so I can afford to save much of my EPZ income” (Interviewee 24, Blue Skies)

Amongst all the reasons that influence EPZ women’s ability to save, the research found out that the amount of money a woman earns at the end of the month is a major determinant of their ability to save or not. It was realized that the proportion of women who save some of their income rises as the amount they earn also rise as evident in Table 5.7.

Table 5.7 Relationship between savings and women’s monthly salary

	Women’s Monthly Salary (%)						Total
	100-200	201- 300	301-500	501-700	701-1000	1001+	
Saves Income	48 (48.5)	45 (75.0)	19 (100)	0 (0)	2 (100)	4 (100)	118
Does Not Save	51 (51.5)	15 (25.0)	0 (0)	0 (0)	0 (0)	0 (0)	66
Total	99 (100)	60 (100)	19 (100)	0 (0)	2 (100)	4 (100)	184
Chi square (X^2) value of 27.600, df (4), p value of 0.001							

Source: Field work, Oct. 2013 – Jan 2014

Results from Table 5.7 indicate that within the 100-200 cedis income bracket, only 48.5% of the women save some of their income. This proportion rises as income bracket also rises with

75% savings proportion within 201-300 cedis income to as high as 100% for the rest of the income brackets. Statistically, a P value of 0.001 (Table 5.7) indicates a significant relationship between income and savings among the women. Indeed, this confirms some of women's earlier assertion on the lower salaries that they receive from their employment as against the many financial needs being a major reason why they cannot save.

In summary, it is evident that generally, reasons such as salary levels, availability of other income generating activities for women apart from EPZ employment as well as the quest to save to further their education strongly influences women's propensity to save. It can also be said that more women will actually save if salaries were higher even though a majority are still saving some of their meagre salaries. However, with the lower salaries that many women are receiving in EPZs, it presupposes that although they are saving, the actual amounts for savings are lower.

Assets Accumulation by the Women

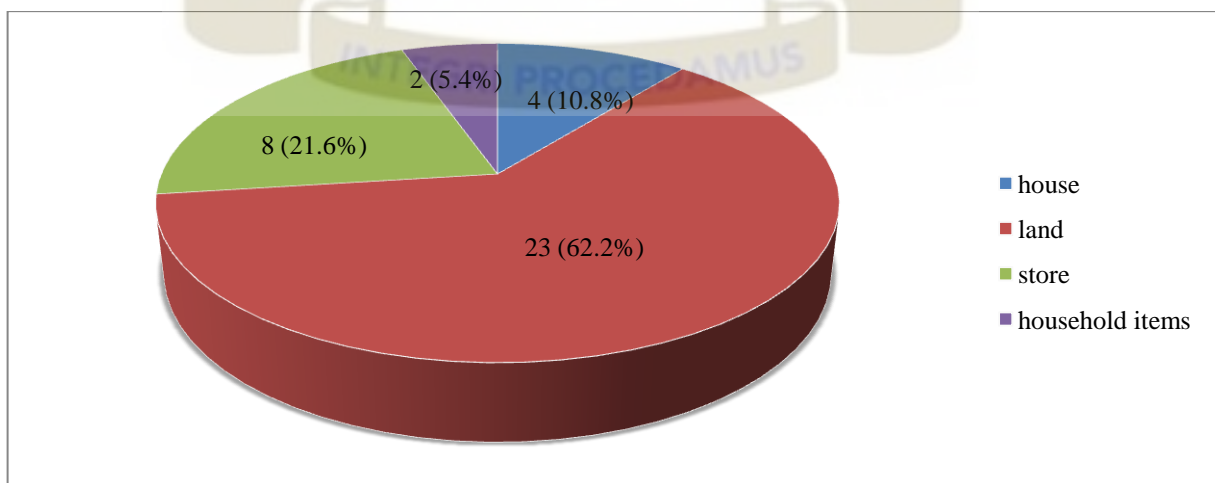
Access to, ownership of and control over assets is crucial to the wellbeing of any individual. For women therefore, one of the surest ways to economic empowerment is to have access to, own, as well as have control over assets. This, according to Agarwal (1998) significantly empowers them and enhances their decision making capabilities. Research has shown that women who do not own assets have the lowest incidence of autonomy in decision making and thus, assets ownership is crucial to the empowerment of women (Oduro et al., 2011).

However, assets ownership in general for the Ghanaian woman is low as compared to their male counterparts. According to the Ghana Household Asset Survey 2010, it is evident that with the exception of consumer durables and businesses most of which are small scale, women own fewer assets such as land, places of residence (houses) and other real estate as compared to men (Oduro et al., 2011). For the few women who own assets apart from consumer durables

and business however, they either inherited it or received it as a gift rather than from outright purchase.

The situation is not different for the women in this study as it became apparent that with the exception of few consumer durables, majority of the women owned no assets prior to their employment in these factories. For the Ghanaian woman, and by inference, the women employed in these factories therefore, one way of ensuring ownership of assets is accumulation of capital to purchase some assets since the patriarchal nature of the Ghanaian society inherently challenges women's ownership of assets through inheritance (Brown, 1994). More so, in EPZs where job loss is very rampant (Peedoly, 2011), the sustainability of the economic empowerment that this employment offers women should go beyond subsisting with regular income earned monthly to the level where women can save for further assets accumulation or income generating activities. Thus, this study in analysing assets ownership as a major economic empowerment indicator sought to find out how EPZ employment has brought about changes in the assets women own. Data from the study indicated that only 37 women representing 20.1% have purchased some kind of property with EPZ income. Fig 5.2 gives a breakdown of the kind of property that these 37 women have purchased.

Fig 5.2 Category of assets purchased by women with EPZ income



Source: Field work, Oct. 2013 – Jan 2014

Evidence from Fig 5.2 indicates that 62.2% representing 23 women have purchased land with their EPZ income, while 4, 8 and 2 women representing 10.8%, 21.6% and 5.4% have purchased a house, store and household items respectively with their EPZ income. Majority of the women highlighted that their salaries are generally low and as such, even if they are saving, the actual amounts saved are too low to enable them accumulate capital for major capital expenses. So the kinds of properties they can purchase with their income are minor, such as household consumer durables instead of major assets such as land, houses or vehicles. For most of the women therefore, they even answered no to purchase of any property because the few things they buy for themselves or their households are not things they considered as properties. Some of the women asserted:

I will say I have not bought any property with this income, except some household appliances, some shoes and clothes for myself and my children but obviously these are not considered properties” (Interviewee 3 Liberty and Justice)

“I have not purchased any property except the normal clothes, shoes and jewellery that a woman needs” (Interviewee 7, Lucky 1888 Mills)

“Apart from some appliances and cooking utensils that a lady will need if she is thinking of marriage, I have not bought any major property out of this income” (Interviewee 18, Blue Skies)

Research has undeniably shown that household consumer durables are an asset category where more women in Ghana own properties than their male counterparts (Oduro et al., 2011). But even for this category, studies have indicated that in terms of the total wealth of household durables, the few assets that men own in this category is still wealthy than what females own. Oduro et al (2011) for instance indicates that though women own 53% of consumer durables in Ghana, they only own 32% of total wealth of consumer durables.

The question that arises therefore is do the women who have been able to accumulate capital to buy major properties earn a higher income, have other business apart from EPZ employment or do not have major expenses to cater for in the household? In view of this, an analysis to ascertain the relationship between property acquisition and the aforementioned variables was performed.

The test performed showed that even though acquisition of property is generally low for both women with other business apart from EPZ employment and those without, acquisition of property among those with other business is relatively higher at 32.4% compared with 20.5% of those who do not have other businesses. This finding is in consonance with the Ghana Household Asset Survey which acknowledges that predominantly the few women in Ghana who own assets are usually self-employed. It also became evident in the study that acquisition of property was lowest (11.1%) among women within the 100-200 cedis income brackets than all the other categories, with as high as 100% for women earning between 700 and 1000 cedis and more than 1000 cedis per month.

Clearly, prominent among the reasons why a majority of the women are not able to accumulate capital to acquire properties, will be the obvious reason that their salaries are low, they do not have other business aside EPZ employment, and they are the primary income earners in their household. For this reason, even if these women were still saving some of their income, it will still be meagre to enable them accumulate enough to buy properties. So for these women, all EPZ income does for them is to enable them subsist by enabling them feed and clothe their families daily.

In addition to the land, houses and other real estate, one physical asset that has been acknowledged as very important is a personal business. Indeed, though most businesses owned by women are small scale, females still own about 70% of businesses according to the Ghana Household Assets Survey 2010. In real wealth however, the 70% business ownership of

females only accords them 38% of the total wealth of business (Oduro et al., 2011), signifying that women are engaged in small and medium scale businesses. In assessing how EPZ employment has enabled women to acquire this asset, the study inquired if women have started any business with capital from EPZ income.

Data from the study indicated that while few of the women have started businesses with EPZ income, a majority of the women are not achieving this dimension of economic empowerment. For most of the women in the garment factories, they are also engaged in sewing in the house but to them, they do not consider that a business that they started with EPZ income as most of them knew how to sew and engaged in that activity before joining the garment factories. However, for few of the women, they have been able to start other income generating activities with their EPZ income. Some of them asserted:

“I knew how to sew and was sewing at home before I joined this factory but now I do not engage in that again, instead I have started selling fruits and vegetables on weekends with income from this employment and it helps me to earn extra income instead of relying on my monthly salary alone or sewing at home for people who never pay for the cloths I sew for them” (Interviewee 4, Liberty and Justice)

“I have managed to start up a provision store in front of my house with this income. It is not a huge investment but it is a profitable business and I get income to supplement what I earn here. However, I think I was able to do this because I have just two children one of whom is not even my responsibility anymore and my husband also works and so he is the primary provider for the household and I only supplement’ (Interviewee 16, Lucky 1888 Mills)

Evident from the women’s assertion, the few who have been able to establish businesses from EPZ income are only engaged in small to medium scale enterprises, a phenomenon that is a major characteristic of businesses owned by females in Ghana (Oppong, 2005). Inferring from Interviewee 16’s comments on the other hand, it is evident that if she was the primary income

earner in her household and had children who were all her responsibility, then starting a business no matter how small it is with EPZ income would have been difficult because she will not be able to accumulate enough capital from savings. This is the situation which according to a majority of the women has hindered their ability to establish business out of their EPZ income, though some of them have worked in the factories for over 5 years. In the words of some of the women, they said:

“Every one of us intends to save and start our own business and leave this difficult job one day, but when the income is not even enough to cater for our basic needs, how can we save?”

(Interviewee 24, Blue Skies)

“I managed to save and accumulate capital but before I could start any business, my auntie felt sick and I had to use all the money to take care of her. For me, it is just not possible to start up a business with this income when I do not only take care of my children but my extended family as well” (Interviewee 13, Lucky 1888 Mills)

Result from the survey is similar to that of the in-depth interviews. Even though some of the women have started business with EPZ income, they are in the minority as only 13% have done so leaving 87% without any business started with EPZ income. Among those who have even started business with EPZ income, a majority of them (81.8%) are into petty trading in fruits, vegetables, recharge cards and other food items arranged on top of a table in front of their places of residents.

It can therefore be concluded that EPZ employment is very limited in its ability to empower the women financially to move beyond just earning regular income that only affords them subsistence to the state where they can accumulate capital to purchase properties or start other income generating activities. In the midst of global competition and easy movement of capital among global-market factories to take advantage of cheap labour wherever available, job loss is very rampant in EPZs. As such, if majority of EPZ women are only subsisting daily on regular

EPZ income without being able to start up any income generating activity out of their income or purchase assets, then they may lose their ability to eventual economic empowerment in the incident of any job loss. This notwithstanding, the few women who have been able to entirely establish businesses or purchase some other assets with EPZ income is remarkable since without it, the possibility of these women to achieve the forms of autonomy in decision making that comes with ownership of assets will potentially be absent.

5.4 Contribution to Household Budget and Sending of Remittances

EPZ research has undoubtedly shown that the strongest achievement EPZ women have made in terms of economic empowerment has been witnessed in their ability to contribute more to household budget and to remit home to their extended families (Hancock, 2006a; Hancock et al., 2011; Peedoly, 2011; Hancock & Edirisinghe, 2012). Though traditionally in Ghana, providing for the household is the duty of the man, research has shown that increasingly, women's access to resources especially income through some structural changes has resulted in women assuming more economic responsibilities in the household (Brown, 1994; Oppong 2005; Wrigley-Asante, 2011). With increased contribution to the household budget especially in terms of food, clothing, children's education, utilities and health needs of the household, women have been recognised as important economic actors in the household (Mayoux, 2002; Wrigley Asante, 2008).

The study found out that undeniably, if there is any outcome at all in the dimension of economic empowerment for these factory women, it is their ability to cater for their households financially. During the series of in-depth interviews, it became evident that the major opportunity that EPZ employment has offered women is the earning of regular income which has enabled them to meet more financial needs in their households. For these women, much of their EPZ income is primarily spent on household budget in terms of cooking for the

household, children's education and medical bills, and taking care of other dependants as well as remitting to extended family. For some of the women especially those who are the heads of their households, they even pay rent and utility bills in addition to the general up keep of the household from this income. Some of the women asserted:

"...I usually spend the money on the children's school fees and their feeding and also send some home to the village for my old mother" (Interviewee 2, Liberty and Justice)

"For, this income, the bulk of it goes into payment of my daughter's school fees and other expenses related to school, like school uniforms, stationary, feeding fee etc" (Interviewee 11, Lucky 1888 Mills)

"Basically, my income is spent on the education of my younger cousins. Then I give some to my mother for taking care of the home. I sometimes send some to my mother's older sister in the village too" (Interviewee 23, Blue Skies)

Data from the survey indicated that dominant among the items that most women spend their income on is feeding at work. With 94.6% of women saying they spend part of their income on feeding at work, this item tops the list of what women's income is spent on. This became evident when women were asked to list items that their EPZ income is generally spent on. The results are presented in Table 5.8. Indeed, feeding at work is necessary if women can get the required energy to work continuously. It became evident in the study that for the two garment factories, women have to go outside the company premises and purchase food from vendors during their break hours, while at Blue Skies the factory has a canteen where workers are given one meal per day and deducted from their daily wage at the end of the month. However, whether women purchased food from vendors at the garment factories or eat with their coupons at the company canteen as it is the case in Blue Skies, a majority of them acknowledged feeding at work as a major item they spend part of their income on.

Table 5.8 What EPZ women spend their income on in descending order

	What income is spent on	Yes (%)	No (%)	Total (%)
1	Feeding at work	174 (94.6)	10 (5.4)	184 (100)
2	Cooking for the household	147 (79.9)	37 (20.1)	184 (100)
3	Transportation to work	145 (78.8)	39 (21.2)	184 (100)
4	Utility bills	119 (64.7)	65 (35.3)	184 (100)
5	Children's education	101 (54.9)	83 (45.1)	184 (100)
6	Rent	88 (47.8)	96 (52.2)	184 (100)
7	Taking care of other dependants	56 (30.4)	128 (69.6)	184 (100)
8	Buying clothes, shoes and jewellery	27 (14.7)	157 (85.3)	184 (100)
9	Women's own education	15 (8.2)	169 (91.8)	184 (100)

Source: Field work, Oct. 2013 – Jan 2014

Results from table 5.8 indicate that the next item where a majority of the women spend their income on is cooking for the household. Indeed in most traditional Ghanaian homes, the basic responsibility for a woman's income is to supplement household budget, especially with regards to cooking (Brown, 1994; Opong, 2005) while major expenses such as rent, utility bills, education and medical expenses are left for the man if the household is not female headed (Wrigley-Asante, 2011). However, if it is a female headed household, then in addition to the basic expenses on household cooking, the woman takes up the responsibility of paying other major bills as well. It is therefore not surprising that 79.9% of all the women are spending some of their income on cooking for the household even though only 40.2% of women are the heads of their households.

Despite the fact that 97.3% of the women who are the head of their households are spending their income on household cooking, the figures are still relatively higher for households headed by others apart from EPZ women. It is 95.5%, 89.4% and 83.3% for husband, parent(s) and uncles/aunties headed households respectively, with as high as 100% for households headed by women's boyfriend or other sibling. This can be explained by the fact that in most Ghanaian households, cooking is in the domain of the woman (Oppong, 2005). Thus, even if women are not the heads of their households which would have meant they being sole or primary providers, a great deal of their income will still go into household cooking since they may end up supplementing the budget provided by the primary provider for cooking.

Transportation to work according to the women is also a major item they spend their income on as evident in Table 5.8. Though all the companies provide transportation to and from the factory for workers, for all the companies, there is a converging point where women meet to be picked to work and dropped off after work. While Blue Skies factory has the longest routes in terms of converging points, Liberty and Justices has the shortest. Thus for majority of the women, they still have to join public transport and pay transport fares before they can get to their houses. This explains why 78.8% of the women say they spend part of their income on transportation to and from work.

For many households, utility bills, children's education and rent are major expenses which are the primary responsibility of the head of the household. However, judging by their positions on Table 5.8 i.e. the fourth, fifth and sixth items respectively which a majority of the women spend their income on, it can only mean more of the EPZ women are taking up financial roles in their household which were hitherto in male domain. Indeed research in other contexts has shown that women's increased economic contribution in the household has moved beyond food to include children's education, health and utilities (Mayoux, 2002; Oppong 2005; Wrigley-Asante 2008). In order not to assume financial empowerment for women in this dimension

when in fact they are the heads of their households which means they have to take care of these responsibilities anyway, a comparison was made between EPZ women headed households and husband headed households. The results are presented in Table 5.9.

Table 5.9 Relationship between what EPZ women’s income is spent on and their household headship

			Women headed household	Husband headed household
What EPZ women’s income is spent on	Rent	Yes	52 (70.3%)	15 (34.1%)
		No	22 (29.7%)	29 (65.9%)
		Total	74 (100%)	44 (100%)
	Children’s education	Yes	41 (55.4%)	34 (77.3%)
		No	33 (44.6%)	10 (22.7%)
		Total	74 (100%)	44 (100%)
	Utility bills	Yes	64 (86.5%)	24 (54.5%)
		No	10 (13.5%)	20 (45.5%)
		Total	74 (100%)	44 (100%)

Source: Field work, Oct. 2013 – Jan 2014

Evidence from Table 5.9 indicates that for women who are the heads of their households, spending on rent, children’s education and utility bills is expected to be high since they may not have an option but to foot those bills as well. However, the number of women in the self-headed household category who spend some of their income on their children’s education is significantly lower (55.4%) than the 70.3% and 86.5% respectively for rent and utility bills. This prompted further analysis in which it was realised that 32 women representing 43.2% out of the 74 women who are the heads of their households do not have children. This figure is

very close to the 33 women who said they do not spend some of their income on children's education. This may explain why 44.6% of women are the heads of their household and still do not spend on children's education.

For the women whose households are headed by their husbands on the other hand, though only 34.1% and 54.5% of them spend part of their income on rent and utility bills respectively, the percentage is as high as 77.3% for children's education. Indeed, further analysis showed that for all the women in this category, there is only one woman who has no child while all the others have children. It is therefore evident that for women whose husbands are household heads and in effect supposed to be the primary provider of the family, there is still a significant number, who in addition to the basic expenditure of spending on household cooking also spend on major expenses such as rent, children's education and utility bills. This finding buttresses the claim that even in male headed households, women are increasingly becoming important economic assets as they make major contributions to the household budget (Oppong, 2005, Wrigley-Asante, 2008).

Amazingly, more of the women spend their income on taking care of other dependants, usually younger siblings, cousins or nephews and nieces than they spend on themselves. As evident in Table 5.8, 30.4% as against 14.7% and 8.2% spend some of their income on taking care of other dependants than on their own education and buying clothes, shoes or jewellery respectively. This general picture portrayed by the rank of the various items on which women spend their income indicates that apart from feeding at work and transportation to work which are necessary for sustenance of their employment, women in general spend more of their income on the upkeep of the household as a whole than on themselves as individuals. This finding is similar to the findings by Peedoly (2011), where he found out that in Mauritius, spending on themselves is the last thing EPZ women do as a bulk of their income goes into providing for the household. In fact, Kabeer (2003) asserts that women's improved economic

position has the greatest multiplier effects as it has trickling down effects on other members of the household. More so, increased income of women has been strongly linked to an improvement in the welfare of their household since women have been found to spend more of their income on their households (Mayoux, 2002).

However, irrespective of the position of the various items in Table 5.8 depending on the number of women who spend part of their income on such items, in actual monetary terms, it was realised that the bulk of women's income goes into cooking for the household, followed by children's education and transportation to work. This was realised when women were asked to rank the items in which the bulk of their income is spent on. Alarming was the position of transportation to work on that ranking by women. This brings to bear how working condition can present a major challenge to women's empowerment. If more women are spending a bulk of their income on transportation to work than they are spending on feeding at work and payment of rent and utility bills, then the inadequacy of transport services in these factories is a major challenge to their economic empowerment as it reduces the amount of money women have available to ensure this achievement. Indeed this is evident in an assertion by one of the interviewees. She said:

“I spend most of my income on transportation. Even though we have a bus, where I stay is very far and so, if the bus leaves me at the junction, I have to take another car to my house. And in the morning too I take a car from my house before I get to the junction where the bus picks all of us to the company. So for me, I don't even consider food to take a lot of my money because transportation is what takes the bulk of my income” (Interviewee 2, Liberty and Justice)

Contrary to the many economic achievements that women reported to have made in the household as a result of earning regular income from EPZ employment, there were reported

cases by women where earning income has actually increased the financial burden on them in the household. One woman asserted:

“Before I started working in this factory, I was in the house doing nothing and my husband always provided money for the upkeep of the home. However, since I started working and earning an income, my husband has stopped giving me money to take care of the household. Apart from him paying the rent and the utility bills, every other expenditure is now my duty including cooking for the household as well as the providing for the children’s education and health. This income to is not adequate and hence there is so much burden on me now”
(Interviewee 13, Lucky 1888 Mills)

This finding is not unique to this case as similar findings have been reported in other studies. Studies in Asia report that women’s improved economic situation as much as it presents positive results, can in some situations present negative results for them as it sometimes results in a withdrawal of male support in the household. Silberschmidt (2005 as cited in Wrigley-Asante 2012) asserts that there are situations in which women’s increased autonomy in the economic dimension has resulted in a withdrawal of male support thereby increasing the burden on women. Cheston and Kuhn (2002) have also acknowledged that without adequate support networks, women’s income earning alone can become a burden since it mostly shifts the burden of household subsistence unto the women.

Not only has women’s improved economic role increased their financial burden, but also there have been reported cases of this leading to violence in the household (Mayoux, 2002). In fact research has shown that increasingly, men have seen women’s increased autonomy in finances as a source of disrespect for them and as a such, domestic violence has been increasing with women’s increased financial role in the household (Wrigley-Asante, 2012). Khan (2009) has

asserted that increases in women's economic role in the household sometimes only means a decrease in the traditional economic role of the man which often results in men's lack of social value and self-esteem. This lack of social value and self-esteem of men closely associated with a perceived reduction in male power in the household (Oppong, 2005) as shown by research, has been a major source of tension in some households where women have achieved increased economic autonomy.

In spite of reported incidences of increased financial burden as a result of EPZ employment by some women, there has been tremendous improvement in the contribution of these women to their household budget due to regular income that these women are earning from EPZ employment. This resource which according to many of the women was hitherto non-existent or inadequate has afforded them the opportunity to contribute to household finances not only in the sphere of cooking but major expenses such as children's education and health, utilities and rent. This increased contribution to household budget has happened for both households headed by women as well as husband-headed households, a situation which highlights women's increased importance as major economic actors in the family as they bear major economic responsibilities (Oppong, 2005). However, because EPZ women are not a homogenous group, the extent of this achievement will definitely differ for individual women based on other demographic and social characteristics.

Sending of Remittances

Women receiving remittances has been acknowledged as a major source of material resource for the empowerment of women (Wrigley-Asante, 2008). However, women sending remittances home has also been seen to be a major achievement of economic empowerment for them (Hancock et al., 2011). EPZ research has shown that in addition to spending on their

households, EPZ women have increasingly sent financial remittances home thereby improving the finances of families back home (Peedoly, 2011; Hancock & Edirisinghe, 2012).

In this study as well, it was realised that not only are women spending income on the upkeep of their households, EPZ employment has offered them the opportunity to remit some money to mostly their aged parents and extended family back in their villages. Taking care of aged parents and other members of the extended family according to the women is very empowering because it accords them a lot of respect in their hometowns. Indeed this is in consonance with Dolphyne and Ofei Aboagye's (2001) assertion that in Africa, apart from very educated women and religious leaders, another group of women who are accorded much respect are those who are able to cater financially for their families. Below are some of the narrations women gave in acknowledging this form of empowerment during the in-depth interviews.

“Because I am able to send money home to my parents every month and whenever there are funerals, everybody in our family house respects me. In fact the last time there was a funeral in the family, I did not just buy the funeral cloth for my mother alone but her elder sister as well. Since then, her elder sister adores me” (Interviewee 1, Liberty and Justice)

“In my village, if a woman grows up, she is supposed to marry so that her husband will take care of her aged parents. If you do not marry, then you are expected to work and take care of them by yourself. My marriage did not work out, but at least because of this job, I am able to send money home for my mother. But for this job, I would have been seen as failure in my community” (Interviewee 28, Blue skies)

These statements by women indicate how EPZ employment has offered them the ability to remit money home to their parents and other members of the extended family thereby earning them respect from their family and the community at as a whole.

Further data from the survey indicated that indeed, 77.7% of all survey respondents were sending some of their income home as remittances. When women were further asked how often they send some of their income home, 71.1% of these women said they remit money home every month. For 13% of them however, they only remit when they have accumulated enough while 6% said they only send money home when there are emergencies and they are called upon to assist financially.

However, in order not to assume that women are only remitting home because they are earning income from their EPZ employment, the study further enquired whether women were remitting prior to EPZ employment. It was realised that while 25% of them were always remitting home and 39.6% were sometimes sending home prior to EPZ employment, there were 35.4% of them who were not sending any money home at all prior to EPZ employment. Out of the category of women who were not sending money home at all prior to employment in the factories, further analysis showed that 62.7% and 11.8% of them were unemployed or schooling respectively prior to their engagement in the factories. More so, this category of women make up a majority of those who are not engaged in any other businesses apart from EPZ employment, as 86.3% of them answered no to having other business apart from EPZ employment. Thus, for the 35.4% of women who were not sending money home at all prior to EPZ employment, it can be said that their ability to remit home can primarily be attributed to EPZ employment.

For those who said they were sometimes sending money home prior to EPZ employment on the other hand, further analysis showed that while 38.6% of them were engaged in trading prior to EPZ employment, 21.1% were unemployed while the others were engaged in other factory work or schooling. 70.2% of these women also currently do not have any other business apart from EPZ employment. In spite of this, this category of women (39.6% of all survey respondents) who said they were only intermittently remitting home prior to EPZ employment, currently make up 64.9% of women who send money home every month. This indicates an

improvement in their ability to remit money home regularly which can largely be attributed to EPZ employment since as indicated above 70.2% of them are not engaged in any income generating activities aside EPZ employment.

Largely, it is evident that EPZ employment has in the main improved women's financial status and enabled them to remit money especially for those who were only sometimes remitting or not remitting any money home at all prior to EPZ employment. Indeed, aside the women who were engaged in trading prior to EPZ employment and thus were able to remit more even before EPZ employment, the study made it evident that those who were unemployed and those who were in school prior to EPZ job are the ones who are currently sending money home regularly since they remit every month. This achievement of helping the family back home for these women has earned them a lot of respect and this has been made possible largely because of EPZ employment. Similar findings of EPZ women remitting money home which earns them much respect in their home towns have been reported by Hancock et al. (2011) in Sri Lanka and Peedoly (2011) in Mauritius.

5.5 Chapter Summary

Financial autonomy that comes with earning regular income at all levels of a woman's life has been seen as a major source of empowerment (Sen, 1999). Evidence from the study indicates that if EPZ employment does not offer the women anything at all, it at least presents them with regular income which almost all the women have absolute control over its use. Though some of the women according to the research are saving part of their income, the actual amounts they are saving is very low. This they largely attributed to the lower salaries that they receive at the end of the month couple with a lot of expenses in the household. This low savings as evident in the study has impeded majority of the women's ability to accumulate enough capital to purchase properties or start other income generating activities which will earn them extra

income outside EPZ employment. Thus, majority of the women are only subsisting with regular EPZ income and may potentially lose all the financial benefits EPZ employment offers them should there be job loss.

The above notwithstanding, the study made it evident that EPZ income currently plays a crucial role in the women's households. It helps in the general upkeep of the household such as provision of food, shelter, children's education, taking care of other dependants as well as payment of rent and utility bills. This income is even more crucial in households headed by EPZ women, where it is basically the primary income out of which all major expenses are made. This is a clear indication of how EPZ income has enabled women to take up more financial responsibilities in their households some of which hitherto were in the male domains. While the study realized that spending on themselves, is the last thing EPZ women use their income for, it became evident that beyond the household's finances, EPZ income had also offered the women an opportunity for some of them so remit for the first time and for others to increase the regularity of remitting money to their families back in the village. A situation which the women described as very rewarding since it has earned them a lot of respect from their family.

Economically, it can generally be said that though opportunities to purchase assets or establish further income generating activities out of capital accumulated from EPZ income is limited, the general economic condition of majority of the women has improved as a result of EPZ employment. Indeed, when women were asked whether they will say their economic condition had improved, 50% said their economic condition had improved a lot while 37% said it had somewhat improved. For both categories, 82.6% of the women attributed this improvement to EPZ income when they were asked to identify a particular event that has resulted in this improvement.

CHAPTER SIX

EPZ EMPLOYMENT AND THE INTERPERSONAL AND PSYCHOLOGICAL EMPOWERMENT OF WOMEN

6.1 Introduction

Active participation in making strategic choices concerning an individual's life has long been seen by empowerment practitioners as an indicator of empowerment (Kabeer, 1999; Kishor, 2000; Malhotra et al., 2002). For women, actively taking part in decision making in their households and workplaces where that opportunity hitherto was not in existence is seen as a crucial measure of an achieved empowerment in the interpersonal dimension. Beyond taking part in decisions especially at the workplace is women's ability to organise themselves around their status as workers, as well as taking an active part in the leadership of such organisations as the discourse on social inclusion has shown the potential for collective empowerment through group mobilisation (Oakley, 2001).

In addition to the improvements in the interpersonal and organisational status is the psychological wellbeing an individual achieves when engaged in active employment with regular income. It is often argued that in addition to earning regular income that enables women to solve problems that are financial, the feeling of working and not confined to the household is enough to boost their psychological wellbeing as it satisfies the basic human need of dignity (Sen, 1999). More so, gaining new skills from employment is said to increase women's self-efficacy and sense of self-worth (Hancock et al., 2011). Research has suggested that EPZ employment offers women with opportunities to achieve these dimensions of empowerment. This study therefore analysed how the status of women at the personal, household and workplace levels has changed with regards to the interpersonal and psychological dimensions of empowerment. The findings are presented in this chapter.

6.2 EPZ Employment and Women's Interpersonal Status

Interpersonal empowerment especially with regards to household and workplace decision making as well as establishing representation and organisational leadership has been some of the non-material benefits that EPZ employment is argued to bring to women (Peedoly, 2011; Hancock & Edirisinghe, 2012). In Ghana, though research has shown that women have not been entirely without a say in what goes on around them (Brown, 1994), their involvement in active decision making is low since the patriarchal nature of the society limits their ability to take part in many decisions in the household and community (Awumbila, 2004). This section discusses how EPZ employment has presented women with an opportunity or challenge to take part in active decision making especially in the household and workplace.

6.2.1 Women's Decision making in the Household

While decision making, especially on aspects of life that are very critical to a woman's wellbeing is an important indicator of empowerment (Malhotra et al., 2002), this achievement has not been attained by many women (Kishor, 2000). In traditional Ghanaian households, there is an unequal power relation between males and females as males wield more power and assume headship roles and thus the key decision makers in the household (Wrigley-Asante, 2011). This has often been attributed to the lower socio-economic status of women in the household due to their limited access to, ownership of and control over resources (Awumbila, 2004). Thus limited economic opportunity for women has been argued to have a direct relationship with their lack of autonomy and minimal participation in decision making in the household (Wrigley-Asante, 2008), and predisposes them to be subordinate in their contribution to decision making process (Brown, 1994).

Empowerment research has however shown that there is a strong correlation between women's improved economic condition and decision making (Mayoux, 2002; Oppong, 2005; Wrigley-

Asante 2011). Since EPZ employment is argued to present women with an improved economic condition, this section critically analyses how the decision making status of women in their households has changed as a result of their employment in the factories.

Findings from the study made it evident that women's achievement in this dimension of empowerment is very complex. While some women reported of improvements in decision making in the household as a result of EPZ employment, others reported no improvement and in some cases, even a decline in decision making. The survey data showed that while 4.9% of women said they are not taking part in decision making in the household, 65.2% wholly and 29.9% partly take part in decision making in their households. Table 6.1 is a multiple response table indicating the type of decisions that the 175 women (95.1%) who either wholly or partly take part in decision making in their households participate in.

Table 6.1 Women's participation in some household decisions

	Household decision	Participate in (%)	Do not participate in (%)
1	What food to eat	168 (91.1)	7 (4)
2	How household income is spent	139 (75.5)	36 (19.6)
3	Where household seeks medical care	125 (67.9)	50 (27.2)
4	Which schools children attend	121 (65.8)	54 (29.3)
5	Place of residence	69 (37.5)	106 (57.6)
6	Which school or trade other siblings train	62 (33.7)	113 (61.4)
7	Rent and mortgage decisions	53 (28.8)	122 (66.3)
8	Use of family planning	19 (10.3)	156 (84.8)

Source: Field work, Oct. 2013 – Jan 2014

Evident from Table 6.1, more women (91.1%) take part in decisions concerning what food the household eats than any other decision in the household. Research has shown that traditionally, the Ghanaian woman has never been without a say in decision making in the household (Brown 1994) and in her study in the Dangme West District of Ghana, Wrigley-Asante (2011) reports that almost all women irrespective of their economic situation participate in household decision especially concerning food. To her, this decision making on food is only further enhanced as the economic status of women improves. It is therefore not surprising that this study found majority of women participating in household decision making on food.

With regards to how household income is spent, seeking medical care for the household, children's education, rent and mortgage decisions, as well as place of residence, the women made it clear that their increased decision making on these aspects have been greater than before due to the financial contributions they were making in this regard. Researchers have argued that the more equal spouses contribute to the household especially with regards to income, the more they are likely to take part equally in decision making (Oppong, 2005). Thus, women who earn income and contribute financially in the household are seen as having a greater influence in decision making in the household (Songsore & McGranaham 2003 as cited in Wrigley-Asante, 2011).

The study further made it evident that some demographic and socio-cultural characteristics of women aside their contribution to household budget also influences their decision making status in the household. It was realised that while more women (over 80% for each category) who were within the marriage, divorced, widowed or cohabiting categories were taking part in decision making concerning children's education, the figure was less than 50% for their counterparts who have never married. It was however understandable because among all the women surveyed who do not have any children, majority of them were within the never

married category and this explains why many of them do not take part in decisions concerning children's education.

More so, even though a chi square test (chi square value of 2.743, df(4), p value of 0.602) indicated that there is no significant relationship between level of education and participation in decisions concerning family planning, among the 10.3% of women who said they take part in such decisions, it was realised that none of them belonged to the category of women who had no formal education or who had only primary education. All of them have at least, Junior High School education although their level of education per se, did not have a very strong influence on them taking part in such decisions. In fact, a study conducted by Becker in Zimbabwe also found out that women's use of contraceptives was related to their level of education (Becker, 1997 as cited in Kabeer, 1999).

Moving beyond the general picture of household decision making among EPZ women, to how EPZ employment itself has accorded them the ability to take active part in household decision making, the study conducted further analyses to find out from the women whether they were taking part in the said decisions prior to EPZ employment. This analysis is important because being empowered in a particular dimension should mean a denial of such an option previously for the women before it can be said that any achievement has been made (Kabeer, 1999). Overall, while 35.4% of the women said they had been taking part in all the decisions they selected prior to EPZ employment, 52% said they only took part in some of the decisions. For the remaining 12.6% they outrightly said they were not taking part at all in household decision making prior to EPZ employment.

For the women who were only partly involved in household decision making, further analysis showed that for majority of them, while they were taking part in decisions on what food to eat prior to EPZ employment, they only started taking part in active decisions on how household

income is spent after being employed in the factories. For such women, they indicated that it is their ability to contribute to household income that has actually earned them the position to take active part in deciding what the overall household income is used for. This is in consonance with Oppong's (2005) assertion that the more women contribute financially to household budget, the more likely they are to take part in household decision making. Another decision that majority of the women said they only started participating in after EPZ employment is what trade or school other siblings partake and attend respectively. The women attributed this to the financial contributions they make to such siblings' education or apprenticeship. Some of the women asserted:

“since I started working and took over the payment of my younger brother's school fees from my parents, they started showing his end of term report to me and when he completed senior high school, I was consulted on what career he has to pursue a degree in and my suggestion was taken” (Interviewee 5, Liberty and Justice)

“With regards to your own child whether you provide for her school fees or not, you can still take part in decisions concerning her education but when it is your younger sibling, you have to definitely contribute to their education or apprenticeship to earn the right to have any meaningful say in decisions concerning them” (Interviewee 19, Blue Skies)

In addition to participation in decisions concerning how household income is spent and what school or trade other siblings learn, further analysis indicated that generally, there is a strong relationship between aspects of the household budget that women make financial contributions to and their decision making status on such aspects. For children's education, it was realised that women who spend some of their income on children's education take part more in decision making on children's education. A statistical test on this relationship (chi square value of 71.157, df (1), p value of 0.001) indicated a significant relationship between spending income

on children's education and taking part in such decisions in the household. The situation was not different for women who spend part of their income on household cooking. Chi square test (chi square value of 18.19, df (1), p value of 0.001) showed that these women take part more in decisions concerning how household income is spent than those who do not.

With regards to rent and mortgage decisions as well as place of residence, it became evident that even though in proportion the number of women who take part in making such decisions in the household were few, an analysis of spending income on rent and taking part in household rent and mortgage decisions indicated that 83% of the women who take part in household rent and mortgage decisions were those who spend some of their income on payment of rent. A chi square test (chi square value of 37.352, df (1), p value of 0.001) depicted a significant relationship between spending income on payment of rent and taking part in household rent and mortgage decisions. Generally, the narratives from Interviewees 5 and 19 summarise the most common form of improved decision making that EPZ women have experienced as a result of EPZ employment. It was evident that women were taking active decisions in their households, but mostly in aspects that they make more financial contributions to.

While for the women who said they have been taking part in all the decisions they selected prior to EPZ employment, it cannot be said that they have achieved empowerment in household decision making, for those who were partially or not taking part in household decisions at all, their increased participation can be attributed to EPZ employment. This is because overall, the women's decision making status in the household had increased, especially in those aspects that they make more financial contributions to. With respect to this, further analysis indicated that these women make up 57.9% of the unemployed category and 73.9% of the schooling category prior to EPZ employment. Hence for these women, EPZ employment may have offered them the opportunity of earning an income for the first time which has enabled them to contribute

financially to the household budget and thus, earned them increased decision making status in the household. This finding is in tandem with findings from research on other EPZ women who also acknowledged an improved decision making status in their household as a result of their financial contribution in the household (Madani, 1999; Hancock et al., 2011, Peedoly, 2011).

In another vein, for some of the women who have achieved improved decision making in their households, they have done so because earning regular income has afforded them the opportunity to move out of their parent's headed households to live alone and hence are taking active part in most decisions in their current household. This situation is more so because such women in their new households have assumed headship roles while in their previous households, their parents were the head. Studies in Ghana, just as elsewhere have shown that when women assume headship roles in their households, their decision making status is reported to increase (Brown, 1994; Awumbila, 2004; Wrigley-Asante, 2008). One woman's assertion sums this up. She said:

“Since I accumulated some money and rented my own place, I moved out of my parents' house with my two children. Now I am the only adult and the head in my household so I take all the major decisions in my house concerning what we will eat, the children's education and other decisions related to their health. I will just say I have now taken full control over my life”
(Interviewee 14, Lucky 1888 Mills)

In addition to this, some women also acknowledged that not only has moving out of their parents' house enabled them to take all decisions in their current household but even in their previous households, their decision making status had improved. One woman said:

“Since I moved out of my parents' house with my EPZ income to live alone, my parents now see me as a big girl and so, they consult me when they have to take major decisions especially concerning the lives of my younger siblings. So even though I no longer take part in small

decisions like what food to eat in my parents' house, now I am taking part in major decisions and it feels so good” (Interviewee 22, Blue Skies)

The above statements indicate how EPZ income has enabled some of the women to move out of their households into new places and in this process, their decision making on major issues in their previous and current households has improved.

In rare cases however, some women especially during the in-depth interviews narrated situations whereby their decision making status in the household has actually declined as a result of EPZ employment. Some of them described situations where prior to EPZ employment they were unemployed and always in the house taking care of their children and thus taking all the major decisions concerning them. However being employed in the factories has reduced the amount of time they spend in the house and as such sometimes decisions concerning their children are taken without their involvement. One woman said:

“My husband took my two children to go and stay with my mother in-law because he says I no longer have time for the children. It has been over a year now and I only see my children on my off days. I do not have the privilege of taking part in major decisions concerning them anymore” (Interviewee 27, Blue Skies)

Interviewee 27's narration is a case that has been reported frequently in Asian EPZs, where the long working hours of women has been identified as a major cause for the general lack of time that EPZ women have for their children. In fact, women are reported to spend less time with their children as a result of EPZ employment and hence lose the opportunity to take active part in decisions concerning them. Horgan (2001 as cited in Peedoly 2011) in this regard asserted that for some EPZ women, working means neglecting the very children that they are working so hard to feed.

Some of the women also described situations where their husbands especially think that working and earning regular income has given them financial autonomy and thus making them proud. Hence some husbands have even stopped asking their wives about their views when taking major decisions in the household. One woman had this to say:

“I came back from work one day and my husband told me to get ready and pack my things because we were relocating to a new neighbourhood over the weekend. I asked him why I was not consulted earlier and he told me that I also work and earn an income now so if I have a problem with moving with him, I can continue staying in that house since my income is enough to pay rent” (Interviewee 4, Liberty and Justice)

Interviewees 27 and 4's statements represent ways in which instead of improved decision making in the household, EPZ employment has rather brought about a decline in the decision making status of women in the household. This finding is not exclusive to EPZ employment since other studies have also reported incidences in which women who are engaged in income generating activities in general are perceived by their husbands as being proud and thus, leading to some intra household conflicts in decision making (Mayoux, 2002, Wrigley-Asante, 2012).

Whilst women have achieved increased decision making especially on aspects that they contribute financially, not much has been achieved in terms of sexual relations. Amazing was the finding that of all the women who partially or wholly take part in decision making in their households, only 10.3% out of the valid 95.1% take part in family planning decisions as evident in Table 6.1. Demographers have noted that changes in women's economic empowerment can bring about tremendous changes with regards to their fertility (Mason, 1995). While the BRAC Microcredit Programme in Bangladesh and the Ishraq Programme in Egypt provide evidence for the link between women's improved economic empowerment and contraceptive use

(Schuler & Hashemi, 1994), this study did not find such a relationship. Indeed, for the few women who are even actively involved in family planning decisions, the study found out that they were doing so prior to EPZ employment even though 7.2% of the valid 10.3% belong to the category of women who were unemployed prior to EPZ employment.

In fact, Kabeer in her conceptualisation of empowerment cautions for a critical analysis on achievements made with regards to decision making since some choices have greater significance for women than others and hence distinguishes between first-order and second order choices (Kabeer, 1999; 2005). While Kabeer (2005) acknowledges that first order choices are critical to how women want to live their lives, second order choice are usually framed by first order choices and are less consequential. While they are necessary for the quality of life women live, second order choices according to her, do not define life's parameters. It is therefore necessary in empowerment research to identify the consequences that the choices women make have on defining the parameters of their lives. Therefore while an increase in women's decision making in the household is very empowering, such improvements should be more reflected in first order choices such as family planning because of its greater influence on women's life than second order choices such as what food to eat.

6.2.2 Women and Workplace Decision Making

Workers' ability to take part in decision making at the workplace is a true measure of the empowering effects of such employment. By inference, the ability of EPZ women to take part in decision making at the workplace is a measure of how this employment is empowering for them. However, data gathered from the study indicated that decision making at the factory level is seemingly absent for the women as over 90% of the women said they had never taken part in any decision making in the workplace before. Some of the women asserted:

“In this factory, we do not have any say in whatever happens here, not even when there is going to be pay cuts. Management just take decisions and call a meeting to tell us what has been decided. Even at that level, we are still not allowed to make inputs into such decisions”
(Participant 11, FGD, Lucky 1888 Mills)

“Over here, no one respects what we the workers think or feel. They do not consult us before any decision is made. Sometimes we are advised to forward our grievances to management through our supervisors but this medium is not effective at all as nothing happens”
(Interviewee 6, Liberty and Justice)

‘Who cares about what we workers think when management is making decisions. If we are lucky, that is when they call a meeting and tell us what has been decided at management level before implementation. That is even on a good day because usually, decisions are taken and implemented without consulting us the ordinary shop floor workers’ (Interviewee 16, Lucky 1888 Mills)

All these statements make it evident that not just women but EPZ workers in general are given little opportunity in the workplace to take part in decision making. Further analysis suggested that the few people who were privileged to have taken part in workplace decision making were women who are in supervisory, administrative or managerial positions while almost all the other women who work on the production line of these factories do not get the opportunity to take part in such decisions. This brings to the forefront the issue of having workers’ union at these factories.

Collective Identity and Representation at the workplace

Empowerment at the collective level as signified by groups increasing their ability to effect a change (Arnoff, 2011) has been increasingly seen to be mainly tied to effective mobilisation.

Workers union has been recognised worldwide as an instrument that has the welfare of workers at heart and represent workers at management level decision making (ICFTU, 1997; 1999). In the quest of analysing how EPZ women are empowered interpersonally at the factory level by taking part in active decision making, workers union come in handy as they can be the main medium through which workers can take part in workplace decision making. In fact the discourse on social inclusion has highlighted the importance and potential to achieve empowerment at the collective level through group mobilisation (Oakley, 2001). This ability for women to organise themselves around their status as workers is in consonance with the “power with others” notion that has been identified as important for women’s empowerment (Longwe, 1991; Arnoff, 2011).

However, findings from the study indicated that workers union are not vibrant in the factories as already discussed in sub-section 4.3.5. The study made it evident that while establishing representation at the workplace through a workers’ union was totally absent in the garment factories, it was present but very dormant at Blue Skies. Indeed, at the garment factories, 95.4% of the women said they can only channel their grievances through their supervisors and this mechanism they said is not effective in most cases. While 5.7% of the women described this measure as very effective, 60.9% described it as effective sometimes and the remaining 33.3% said this measure is not effective at all. Some of the women during the focus group discussions and in-depth interviews lamented on how they even think channelling a grievance through supervisors is a sheer waste of time because nothing usually comes out of it. Some further said that there have been cases where some workers have been frustrated enough to confront management on their own. In fact survey data also indicated that 4.6% of women walk to the offices of management by themselves and channel their grievances. This absence of workers

union in the garment factories therefore, has among other things made it difficult if not impossible for women to take part in factory level decision making.

At the Blue Skies factory on the other hand, where there is an established workers' union that is supposed to represent workers at management level decision making, majority of the women described the union as dormant and only deducting dues from the workers' salary at the end of the month and not concentrating on channelling the grievances of workers at management level decision making. Some of the women said:

“We do not even realise the existence of the workers union until at the end of the month when we take our salaries and realise that, monthly dues has been deducted from it by the BSSA” (as the association is called) (Participant 19, FGD, Blue skies)

“A majority of us do not even know where and when the association has meetings. How then do we even get our problems across to them for them to forward it to management? The association only benefits those who take up executive positions not the rest of us” (Interviewee 18, Blue Skies)

Clearly therefore, in Blue Skies where there is even an established representation, the association is dormant as it has not earned the women any opportunity to actually take part in decision making at the factory. Survey data made it evident that while all the women attested to the fact that there is an existing workers union in the factory, 63.9% said the union has been beneficial while the remaining 36.1% said the union has not benefited them in any way. For the 63.9% who said the union has been beneficial, they explained these benefits with regards to the repairing of workers' bus by the union and not any other major decision that it has taken. One woman had this to say:

“The only thing the BSSA has done was to repair our bus that had broken down and that was even done with our own dues so I will not say they got us any benefit from management”

(Interviewee 23, Blue Skies)

The study further realised that in the Blue Skies factory, only one out of all the women surveyed from this factory had actually held or currently holds an executive position in the association. Therefore, achieving interpersonal empowerment in terms of decision making in the workplace has not happened for majority of the women nor have they achieved collective identity through organisation and representation or organisational leadership.

6.2.3 EPZ Employment and Self-Help Groups

In spite of the fact that EPZ women have not achieved a lot in terms of decision making at the workplace, establishing representation or organisational leadership according to the findings of this study, a lot had been achieved in terms of women learning other forms of cooperation. It became evident through in-depth interviews that a section of the women across all the three factories have actually organised themselves around their status as EPZ workers and established self-help groups to basically serve as welfare associations to help one another. In the garment factories where these self-help groups were dominant, it was realised that women have formed small groups of usually 4 to 5 people and at the end of every month, they all divide their salaries into two and bring half of their salaries together and give it to one member of the group. This activity is rotated until every member of the group receives this lump sum which they usually use for major expenses. Some women who belong to such groups said:

“When my daughter had admission to senior high school and she wanted to go to boarding, the fee was so much that I could only pay even part of it with the bulk sum I received from the

group. I had to even beg them to give the money to me for two consecutive months so that I could settle all her bills at school” (Interviewee 3, Liberty and Justice)

“If you are a member of such a group, it is so beneficial because it means you get a loan that you pay in instalment in four or five months depending on the number of people in the group. The good thing is that this loan is without interest. This is the only way some of us have managed to embark on major expenses out of our EPZ income” (Interviewee 11, Lucky 1888 Mills)

Another dimension of this self-help group was women having a collective “susu” account; an informal rotary savings and credit association. In this “susu” activity, each member of the group deposited a required amount at the end of every month in a collective account. The money gathered was withdrawn at the end of the year during Christmas and shared among members of the group. One woman said:

“If you belong to such a group the only way you feel you have gotten Christmas bonus is when your small group withdraws its money and shares it. Else when your friends from other factories are showing their Christmas bonus, you will have nothing to show because this factory does not pay us any Christmas bonus” (Interviewee 9, Lucky 1888 Mills)

For some of the women, these small self-help groups that they had formed with other women at the workplace is the only way they could afford certain expenditure with regards to funerals and have a real sense of belonging to an association. Indeed, in the words of one woman, she said:

“When I lost my mother about three months ago, the factory only gave me days off, they did not make any donation at my mother’s funeral. It is only members of my group who attended the

funeral and made a donation. They really made me feel a sense of belonging” (Interviewee 6, Liberty and Justice)

In traditional Ghanaian societies, “susu” has been used as an informal savings, credit and insurance arrangements for many groups of women that helps them to embark on major expenses as well as share risks (Nikoi, 1998). Self-help groups in general have been recognised by many stakeholders in the women empowerment discourse as a very crucial tool for achieving an improvement in the status of women within especially the economic and social dimensions of empowerment (IFAD, 2010).

Teshome et al. (2014) in their study in Ethiopia asserted that self-help groups have been a major source of both financial and emotional support for women since it provides them with both economic and social capital. The findings of their study revealed that the social capital women gained from self-help groups helped them to overcome emotional stress, exchange information, forge solidarity, strengthen mutual support and trust as well as obtain material and labour supports. IFAD (2010) has also highlighted that self-help groups in general helps in improving the overall status of women in terms of income, empowerment and welfare. Similar findings have also been reported by Breton (2001). Therefore, self-help groups generally are seen as a major way in which women can achieve empowerment. For EPZ employment to offer women such opportunity to organise themselves informally around their status as workers, not to even press for better conditions of service but provide each other the financial and moral support when it is needed most, is one sure way that their employment has helped improved their interpersonal status at the workplace with rippling effects in the household and community as a whole.

6.3 EPZ Employment and Psychological Empowerment of Women

The psychological wellbeing that an individual earns from employment is well established. It has been well argued that working and earning an income not only helps meet basic human needs but also satisfies the basic function of achieving dignity as a human being (Sen, 1999). Therefore, when the empowering effects of employment for women are being discussed, the psychological empowerment that it offers them cannot be under estimated. However, due to difficulty in its measurement, psychological empowerment according to Malhotral et al. (2002) is hardly operationalised and measured at any level of empowerment analysis. This notwithstanding, this dimension of empowerment has been identified and measured with such indicators as acquiring new skills and knowledge and other measures of improvement in self-esteem and efficacy which together offers an individual psychological wellbeing (Oakely, 2001; Malhotra et al., 2002). How EPZ employment has influenced the psychological wellbeing of women in these dimensions is therefore discussed in the sub-sections below.

6.3.1 EPZ Employment and Women's Acquisition of New Skills and Knowledge

Even though the Commission on Women and Development has identified knowledge and skills acquisition as a resource and hence a pre-requisite for women's empowerment, other writers such as Oakley (2001) identifies it as a major empowerment outcome. This highlights Malhotra et al's (2002) statement that while it is easy to separate the empowerment triad theoretically, it is highly difficult during operationalisation. This challenge notwithstanding, whether as a resource or an outcome, knowledge and skills acquisition is critical to women's empowerment and thus warrants analysis in this study.

While others have argued that EPZ work involves little or no skills and hence the reason for the low skilled manpower that is usually needed (LaRRI, 2000), another group on the contrary has argued on how women generally start EPZ work with little or no skills but the job offers them

the opportunity of learning new skills and knowledge and increases their self-efficacy and eventual psychological empowerment (Hancock & Edirisinghe, 2012). It is often argued that not only is there a transfer of capital from the developed to the developing world in an EPZ model but the transfer of technology, skills and new knowledge generated from exposure of the workers to modern production methods (Hancock & Edirisinghe, 2012). The study therefore analysed how EPZ employment in Ghana is offering the women with new skills and knowledge to improve their self-efficacy.

Indeed, while some of the women had acquired some skills through formal education and apprenticeship, a majority of them said they had no skills at all prior to EPZ employment. Of all the survey respondents for instance, only 37.5% had acquired skills prior to EPZ employment while the rest had not. Among the 37.5% with some acquired skills, a majority of them had learned sewing (69.9%) followed by hairdressing (16.5%) and then catering (12.3%) while 1.4% had learned batik and “tie and dye” making.

Whether women had some acquired skills prior to EPZ employment or not, it became evident in the study that they had all received some sort of training from the factories that they work in. In fact, all the women at Blue Skies said they had undergone training at the commencement of their duty, and for those who are casual workers they were trained again anytime their contract was renewed. In the garment factories too, women said they received training anytime they have a new order to work on or when production is less busy. Evidently, there is a lot of training taking place in these factories and the study further analysed the type of trainings that women in these factories receive and how overall, it has enabled them to gain new skills and knowledge.

The study results indicated that the bulk of the training that women received in the factories are on the job training. At Blue Skies, responses from women suggested that the bulk of their

training was on safety measures especially on how to avoid accidents on the production line and the use of safety equipment. Indeed, 93.9% of women sampled from this factory for the survey said they had received training on safety measures. A few others especially those who work in the laundry section of the factory indicated how they were trained on how to use the industrial washing machine of which many of them were seeing one for the first time. Generally, women who work in this factory indicated that apart from learning safety measures which also included how to administer first aid and thus helping them to stay healthy at the factory, not much had been gained in terms of new skills that can earn them any income outside the factory. One woman said:

“The only activity most of the women here do is to stand all day cutting fruits with ordinary knife that we all use in our households. There is absolutely no skill that one can gain from this except the fact that the rate at which you may cut your fingers with the knife reduces and you also cut more fruits in a day the longer you stay here” (Interviewee 24, Blue Skies)

Evidently in the Blue Skies factory therefore, with the exception of women whose jobs involve the use of machines of which they are trained on how to handle, majority of them are involved in cutting fruits in the high care unit or the cleaning unit both of which are low skilled and thus, do not offer women with new employable skills. This finding is in consonance with the much argued issue of low skill job in EPZs which are only synonymous with the type of work that women do in their households (Standing, 1999). To some researchers therefore, the argument that EPZ employment helps in skill transfer from the developed to the developing world is out of place since it offers women little in terms of skills acquisition (Hancock, 2006b; Khan, 2012; Pepper, 2012).

At the garment factories on the contrary, results generally from both the qualitative and quantitative aspects of the study indicated that women were gaining more skills and knowledge

in these factories. Much of the rich narratives on how EPZ employment has offered women with the opportunity to gain new skills and knowledge were generated in these factories. Indeed for some of the women, they knew how to sew prior to their employment in the garment factories but they had acquired additional skills since they started working there. Some of the women's narratives during the in-depth interviews are:

“I was a seamstress before I came into this company but I only knew how to use the manual sewing machine. This factory gave me training initially when I came here on how to use the industrial machine for sewing. They also train us on machine control and the type of measurement that is used in Europe and Asia because we sew most of the cloths for the European and Asian markets” (Interviewee 9, Lucky 1888 Mills)

“In this factory if you are serious, you will learn a lot. I for instance did not know how to sew men's wear before I started working here but now, if the material is cut for me, I can sew it perfectly. I know it is just a matter of time for me to learn how to cut the men's wear myself” (Interviewee 1, Liberty and Justice)

“I think for both those of us who learned sewing before we came here and those who did not, we are all learning a lot of new things especially how to sew men's trousers and shorts. Even now we are learning to sew shopping bags. This work is different from the normal sewing we all knew how to do before we came here. This place is like going to fashion school in a developed country. You even learn the names of the various parts of the clothes and the names of some of the processes that you don't even know. We even learn how to use international tape measure. Because the tape measure we use in this factory is different from what is used in outside in the normal tailoring shop” (Interviewee 7, Liberty and Justice)

Indeed, these narratives sums up what a lot of the participants in the in-depth interviews said especially on their ability to sew men's wear and shopping bags which for most of them even those who had learned how to sew prior to EPZ employment did not know how to do. It should however not be assumed that learning how to sew is a skill all of the women have gained. It was realised from the production processes of the two garment factories that while at Liberty and Justice the women were taught how to sew a complete cloth, in Lucky 1888 Mills, there was a strict division of labour along the production line so women were only taught how to sew aspects of a full cloth. In the latter case, even for women who knew how to sew prior to EPZ employment, the major thing they learnt from EPZ employment is how to use the industrial machine for sewing. For those working in that factory and had no skills in sewing prior to EPZ employment therefore, it was difficult for them to gain enough skills pertaining to sewing. Some of the women said:

"I did not know how to sew before I came into this factory and I thought by the time I leave here, I will know how to sew but I was employed to only iron and fold the sewed cloths for packaging; how then will I learn how to sew" (Interviewee 11, Lucky 1888 Mills)

"Some of the women complain that they will not be able to learn how to sew because they are not engaged in the actual sewing in this factory. Well I have been sitting behind a machine sewing in this factory for 3 years but all I do is to sew the back pockets of trousers and shorts so I have also not learned anything apart from the fact that I can handle the industrial machine. This is no skills for me to be able to sew on my own when I leave here" (Interviewee 14, Lucky 1888 Mills)

"In this factory the only people who benefit from new skills are the ones who know how to sew already before coming here. For them, the little skills they learn here can improve the way they can sew outside this factory. For those of us with no sewing experience prior to this

employment I think the only way we can learn how to sew a complete cloth is when you get to work in all the units of the production line” (Interviewee 16, Lucky 1888 Mills)

Indeed, literature on EPZ employment and empowerment nexus especially with the regards to skills transfer has highlighted how the very production processes adopted by factories can have influence on the empowering effects of such employment (see for instance, Hancock et al., 2011; Peedoly, 2011). The discourse makes it evident that while production processes of some factories make it possible for women to learn new employable skills, others do not and the evidence gathered from responses from the two garment factories buttresses this point.

Further data from all the factories however suggested that apart from the usual on the job training, nothing much has been learned by the women which are not job related. There were however, reported cases of workshops where some bankers came to talk to the women on banking and saving in the garment factories about three years ago. Thus, it is only women who had stayed in the factories for over three years that had benefited from such workshops while a majority of the new comers have not benefited from any such training. Evidently, for skill transfer that is often argued that EPZ employment offers women, this is very much dependent on the type of activities women are engaged in at the factory as well as the production processes adopted by the various factories.

6.3.2 EPZ Employment and the Self-efficacy of Women

The finding on selective skills and knowledge acquisition notwithstanding, data from both the qualitative and quantitative aspects of the study made it evident that no matter how big or small the new skills that women had learned in EPZs were, there were still positive changes in the way they do things both within and outside the factory. Some of the women asserted that:

“I have learned a lot of first aid in this factory that I apply even at home when there is a minor injury on any of my children. It usually helps and I do not have to always rush to the chemist on such issues like previously when I did not know what to do in such situations” (Interviewee 21, Blue Skies)

“Knowing how to sew men’s wear has helped me a lot. The last time the shorts of my son’s school uniform got too old and tattered, I only bought the uncut cloth and took it to work and sewed new shorts for him during break hours. I did not take it to another tailor and paid money” (Interviewee 6, Liberty and Justice)

The women made it evident that it cannot be said that absolutely nothing had been learned from EPZ employment. Complimentary data from the survey also suggested that when women were asked if EPZ employment had taught them anything new, they all answered in the affirmative. In fact, 79.3% of all the women said they have learned a lot while 20.7% said they have learned little things from EPZ employment. Like responses from the in-depth interviews, survey data also depicted that sewing of men’s wear, using industrial machine, the administration of first aid, personal hygiene as well as banking and savings are some of the new things women had learned in the factories.

More so, 105 women majority of who work in the garment factories said their jobs in the factories involve the use of machines. Of this number, 74.3% of them said they did not know how to use such machines prior to EPZ employment. Evidently therefore, EPZ employment has in addition to providing women with new skills and knowledge also exposed them to modern production methods. This finding is in tandem with other researches that argue that EPZ employment has a potential to introduce women to modern production methods (Hancock et al., 2011, Peedoly, 2011).

Whether these new skills and knowledge gained, as well as the exposure to modern production processes improve the way these women go about their daily lives demanded further probing. Survey data indicated that 53.8% of women said they agree that EPZ employment has improved their self-efficacy while 45.7% said they strongly agree to improved self-efficacy derived from EPZ employment with just one woman saying she disagrees that EPZ employment has improved her self-efficacy. Evidently, improvement in women's skills and knowledge acquisition is very crucial as it enables women improve their self-efficacy; a major component that has been highlighted as critical to women's improved agency (Kabeer, 2005).

6.3.3 Self-Confidence and Psychological Wellbeing of the Women

Improved self-confidence has been highlighted as important in the women's empowerment discourse. It has been argued that women's improved self-confidence plays an important role in their potential to mobilise external strengths for the realisation of fundamental changes, since it enables them to influence the direction of their lives and the myriads of decisions that affect them (Moser, 1993). The increased self-confidence and eventual psychological wellbeing that employment offers an individual and by inference women is well established. Apart from the basic human dignity that comes with working and earning regular income, this regular income also helps in solving financial problems thereby bringing psychological wellbeing to the individual (Sen, 1999). How EPZ employment offers women an opportunity to improve their self-confidence and psychological wellbeing is discussed in this section.

Survey data indicated that with the exception of 8.7% of the women who said they have not witnessed any improvement in their self-esteem and confidence as a result of EPZ employment, 66.8% said their self-confidence has improved a lot while 24.5% said it has improved a little. True to this case, the changes that had occurred in the level of respect others have for the women since they started working in the factories had been their major source of improved

self-esteem and confidence according to the women. 84.3% of them acknowledged that the respect other people have for them has increased a lot and for many of them this respect from other people alone is enough to improve their self-confidence. For these women, the increased respect from husbands, parents, other siblings, children as well as friends and the general community is enough to improve their self-esteem and confidence. Indeed, the discourse on empowerment has highlighted the importance of respect from others in constituting self-respect and self-esteem for any individual (Kabeer, 2005) and this was imminent in the various ways that women expressed their increased self-esteem and confidence. Some of the women said:

“When you are just in the house and not working, people do not even respect you. But when you also wake up in the morning and leave for work and come back later in the evening, it does not matter the kind of work you do and how much you are paid at the end of the month, people just respect you. And when everyone respects you, of course you will feel good and your self-confidence will improve” (Interviewee 12, Lucky 1888 Mills)

“If you work and earn income some of which you use to help the family when they are in need, everyone respects you because of your ability to help them solve financial problems. Now my extended family back in the village respects me because of the money I send them at the end of every month” (Interviewee 4, Liberty and Justice)

“If you are living in this world and you depend on your parents or other people for money, they do not even respect you but if you earn your own income, people respect you. The way my family and friends see me since I started working here has changed tremendously and it has improved my self-confidence” (Interviewee 27, Blue Skies)

These statements from the women indicate how EPZ employment has changed the way other people see them and how even the women see themselves too. Evidently, the fact that women

wake up and also leave the house for work, their ability to support their families financially as well as not being dependent on others for money are some of the sources of respect for them. This respect that other people especially family, friends and other co-tenants have given these women since they started working in the factories has to a larger extent improved their self-esteem and confidence.

In addition to the respect from other people that has improved women's self esteem and confidence, the women also highlighted the gaining new skills and knowledge which had improved their self-efficacy as another source of improved self-confidence. For these women, learning new skills and modern ways of doing things has to a large extent improved the way they feel about themselves since they can do so many things efficiently. One woman asserted:

“As a person moves on in life and learns new things, automatically, the self-confidence of that person improves. And looking at what I have learnt in this company considering the fact that had no sewing background, I can only say that my self-confidence has improved a lot”
(Interviewee 2, Liberty and Justice)

The above notwithstanding, some women also expressed that the verbal abuses that they receive from usually management and their immediate supervisors can sometimes be a downside to the self-esteem and confidence they feel. One woman said:

“Sometimes the insults we receive in this factory especially from the white trainers make us feel less human. It even gets worse when they out rightly call us animals” (Interviewee 11, Lucky 1888 Mills)

Indeed, verbal abuse and sometimes physical abuse has been argued as a frequent occurrence in EPZs especially in Asia and has been highlighted as a major drawback to the psychological empowerment of women EPZ workers (Hancock 2006b). AANA (2014) has asserted that these

abuses affect a person's mental health and psyche and deemed as very effective in breaking down the person's self-worth and self-esteem.

6.4 Chapter Summary

The study made it evident that generally, the women's ability to contribute financially to their household budget has enabled them to increase their decision making status in the household especially on such aspects of the household that they make these contributions to. For some of the women however, their increased financial empowerment has resulted in tensions in their households which have consequently led to reduction in decision making in their households.

At the workplace however, the study indicated that the general lack of workers union in the garment factories and its dormancy at Blue Skies has made it difficult for women to achieve improvement in their interpersonal status in terms of workplace decision making. It became evident that women in general, encounter difficulties in taking part in workplace decision making since the only medium available to them (decision making through supervisors) was described by the women as not effective. This lack of workers union or its dormancy has not only affected workplace decision making but collective identity and representation as well.

However, in spite of the lack of formal corporation among the women, they have been able to organise themselves around their status as workers to form self-help groups especially for welfare purposes. This informal corporation among the women is seen as a way in which women can organise themselves and improve their social capital.

Psychologically, the study found evidences of women's improved skills and knowledge acquisition which according to majority of them, has improved their self-efficacy. More so, the financial contribution they make in their households and the remittances they send home to their families has increased the respect other members of their family have for them. This

together with the feeling of not confined to the household and working to earn regular income has increased their confidence and sense of self-worth. The frequent verbal abuse in these factories however, is seen as a major dint on the psychological wellbeing of the women.



CHAPTER SEVEN

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

7.1 Introduction

The study set out to critically analyse the nexus between EPZ employment in Ghana and the empowerment of the female workforce through an initial analysis of the conditions of work in EPZ factories. The study was theoretically situated in the broad context of globalisation, the establishment of EPZs, and its associated feminisation of employment as well as labour relations adopted in EPZs and the effects it can have on the empowerment of the predominant female employees. Drawing on Oakley (2001) and Malhotra et al.'s (2002) dimensions of empowerment, this study limited the analysis of women's empowerment or otherwise as a result of EPZ employment to the economic, interpersonal, organisational and psychological dimensions at the personal, household and workplace domains. The study adopted an interpretivist approach in a sequential exploratory strategy to data collection and analysis. This chapter presents a summary of the major findings, conclusions and recommendations of the study.

7.2 Summary

There is a logical assumption that for every employment, the nature of the working environment and the conditions of work itself is very important in determining the empowering effects of such employment (Hancock et al., 2011; Peedoly, 2011). The study found out that in fact some achievements have been made with regards to adherence to labour standards by factories in Ghana's EPZ. Such achievements include payment of workers well above the minimum daily wage and at overtime rates where applicable. Also, working hours and overtime within mandatory rates are important indicators of the better labour standards in Ghana's EPZs

as compared to other EPZs especially in Asia and the Caribbean. More so, the general better health and safety measures as well as serene working environments in these factories are better off than the popular “sweatshop” conditions that characterises most EPZs across the developing world. These findings resonate with findings by Madani (1999) on working conditions in EPZs. These inroads are in fact necessary pre-conditions that serve as a springboard for the predominantly female workforce in Ghana’s EPZ to empower themselves.

However, synonymous to reports by Gopolakrisnan (2007) and Khan (2012), issues such as labour casualisation, general lack of job security as well as limited union activities and verbal abuse in these factories, leaves little to be desired about this employment. EPZ employment in Ghana can be said to be as precarious as in other countries due to flexible labour standards. These unfavourable working conditions which are major challenges to the empowering effects of EPZ employment for women in Ghana is in consonance with findings from other EPZs (see for instance LaRRI, 2000; Hancock, 2006b; Peedoly, 2011).

On women’s achieved economic empowerment as a result of EPZ employment, the study realised that although women’s earnings in the factories enables them to take care of the many responsibilities in their households, it is very inadequate. In spite of this, the women have control over the use of their income and the income is very crucial to the upkeep of their households. Household expenditure such as cooking, utility bills, rent, children’s education and health needs as well as sending remittances home are some of the ways EPZ women spend their income. According to Oakley (2001) and Malhotra et al. (2002) access to and control over income, contribution to household budget, and sending of remittances are major economic empowerment indicators and evidence from the study indicates that EPZ employment has enabled women in Ghana to achieve this as is also evident in studies by Hancock et al. (2011) in Sri Lanka and Peedoly (2011) in Mauritius.

However, consistent with findings by Peedoly (2011) in Mauritius, spending income on the household leaves women with little money or nothing to ensure that they fulfil their own material needs as evident in the study. Therefore, the domestic setting as well as the limited purchasing power of women's income in the face of current cost of living serves as a major challenge for the women in achieving a lot of financial autonomy from EPZ income. This is in tandem with studies that report women's increased financial burden in the household as a result of their earnings (Mayoux, 2002; Oppong, 2005).

The inadequacy of women's earning has also resulted in low savings among them and as such, majority of the women have only been subsisting with EPZ income without any real improvements in their assets accumulation either in the form of physical assets, financial assets or established businesses. In Ghana where asset ownership through inheritance is low among women (Oduro et al., 2011), one sure way in which women can increase their assets ownership which is seen as a major indicator of economic empowerment (Malhotra et al., 2002) is through outright purchase. EPZ income has however not enabled majority of the women to achieve this. Therefore, in EPZs where job loss is very rampant (Khan, 2012), the women may lose any ability to even subsist since they are not able to save enough to accumulate some assets to ensure their continued income earning in the face of job loss. This low level of earnings in EPZs and the limitations it places on women's economic empowerment has also been reported by other studies (see for instance Vercillo, 2010).

On EPZ employment serving as a springboard to increase women's decision making status in the household and the workplace, the study found out that a lot has been achieved in household decision making especially on aspects that women make financial contributions to. In fact, research has shown that women's decision making status in the household improves as they make more financial contribution to the household (Oppong, 2005). However, women's

decision making as evident in the study has improved in the aspects of household cooking and how income is spent including children's health; decisions which research has shown already falls within the domain of women (Kabeer, 1999; Wrigley-Asante 2007). Little has however been achieved in first order decisions such as family planning that are very critical in determining the direction in which women's life should take. Therefore, it can be said that while EPZ employment has improved the effective agency of women to carry out their roles with greater efficiency, not much has been achieved in terms of transformative agency which according to Kabeer (1999) are very necessary for women's empowerment.

In relation to workplace decision making on the other hand, it was realised that women have not achieved much generally due to the limited activities of workers union in the factories. Even though Oakley (2001) espouses the potential for organisational empowerment through collective identity and establishing representation, the study realised that union activities are either absent like in the garment factories or dormant where it exists as evident in the Blue Skies situation. This has made it difficult for workers to make any meaningful inputs in workplace decision making. Restrictions on union activities have been highlighted as one of the unfavourable working conditions in EPZs (Milberg & Amengual, 2008; Hancock et al., 2011) which serves as a major challenge for women to achieve interpersonal empowerment at the workplace.

The limitation on union activities notwithstanding, the women have been able to organise themselves to form self-help groups which has improved particularly their welfare and helped them achieve some level of collective empowerment through cooperation. This ability of women to exercise other forms of cooperation in EPZs in the midst of some unfavourable working conditions has also been highlighted by Lim (1985) and Rosa (1994).

Psychologically, the skills and knowledge that women have acquired in the EPZs have improved their self-efficacy. More so, the feeling of working and being able to solve problems with regular income as well as remit moneys home has earned the women a lot of respect from their family and friends and given them self-respect. This general psychological wellbeing that comes with working and earning an income (Sen, 1999) is a major way women have achieved psychological empowerment as a result of EPZ employment. This is in tandem with findings by Hancock and Edirisinghe (2012) in Sri Lanka. However, the frequent verbal abuse that women receive from their supervisors and managers has been a major stress on the psychological empowerment that EPZ employment in Ghana offers women as has also been reported by Hancock et al. (2011) in Sri Lanka.

Drawing on the conceptual framework adopted for the study, it is evident that prior to EPZ employment, a majority of the women had limited resources which are crucial for their empowerment. These pre-conditions became available to women as a result of their employment in the factories. However, together with these resources also came some challenges. While the resources have enabled women to attain some empowerment outcomes such as contribution to household budget, sending of remittances, as well as improved decision making in the household, challenges such as inadequacy of earnings, job insecurity, limited union activities, and verbal abuse have served as hindrances to their empowerment. Therefore, the findings in this study are in consonance with some of the study's propositions. EPZ employment has brought about an improvement in women's finances and knowledge acquisition. This then enhances women's decision making in the household as well as their psychological wellbeing even though there has not been achievements in workplace decision making. Clearly, the proposition that EPZ employment presents major hindrances to the empowerment of women can also be accepted.

7.3 Conclusions

Consistent with the findings of this research is Kabeer's (1999) model of empowerment which highlights the necessity of having access to and control over resources for women's empowerment. Evidently, women's access to income, new skills and knowledge as well as cooperation with other women has benefits which trickles down to other members of the household (Mayoux, 2002; Kabeer, 2003), leads to their improved economic status (Malhotra et al., 2002), as well as increased decision making in their households (Oppong, 2005; Wrigley-Asante, 2011) and psychological wellbeing (Sen, 1999).

However, unfavourable working conditions such as limited union activities poses a challenge to women's workplace decision making and organisational empowerment even though Oakley (2001) has highlighted the potential for empowerment through mobilisation. This together with other limitations posed by unfavourable working conditions indicate that while empowerment literature has highlighted the importance of improved agency in achieving empowerment (Moser, 1993; Alsop & Heinsohn, 2005), structures are still very influential in women's empowerment. As asserted by Lutrell et al. (2009), increased agency may not automatically lead to transformative changes which are necessary for women's empowerment and thus agency approach to empowerment may still be very limited if some structures are not transformed.

EPZ employment in Ghana like other countries in the West African sub region may only provide jobs that are temporary and low paying but according to ACET (2012), they are still jobs that give the poor some livelihood and a ladder to work towards better jobs. Even though claiming that women have achieved total empowerment as a result of EPZ employment is farfetched, this employment is still very important in the process of achieving total empowerment for the women

7.4 Recommendations

Questions about EPZ employment therefore will have to go beyond what this employment holds for the empowerment of the predominantly female workforce to a level where researchers and policy makers will be occupied with the quest to ensure that women reap the full benefits of this employment and its empowering effects. The following recommendations are therefore given.

- The Ghana free zones board should make a conscious effort to attract some high skilled jobs into Ghana's EPZ since the generally low skills that are required by EPZ enterprises has often been a justification for the lower salaries paid. This attempt to attract high skilled jobs into Ghana's EPZ should move in tandem with policy transformations to ensure that women possess the needed skills to enable them secure employment in such enterprises. While doing this, the GFZB should ensure full application of labour standards in EPZs since certain restrictions on labour standards in EPZs as an incentive to attract investors across the developing world has been a major source of concern on the empowering effects of EPZ employment
- Salaries and activities of unions should improve if women are to reap the full benefits of this form of employment. This can be done by increasing the minimum wage for EPZ enterprises alone if it needs to be done. Apparently, the same procedure of increasing the daily minimum wage in EPZs alone has been adopted in Bangladesh to ensure that workers enjoy the full benefits of such employment (Murayama & Nokota, 2009). More so, security of employment should be ensured for workers and a reduction in flexible labour standards that leads to "casualisation" of labour even for permanent workers. This should be ensured through frequent checks in EPZ factories by the national labour commission in Ghana.

- Also, since transportation cost as evident in the study is an aspect that takes a major part of the already inadequate earnings of women, free zones enterprises especially in the Tema enclave should ensure an improved transportation services to and from the zones. This should be done by increasing the distances that they offer transportation services beyond the current converging and diverging points. In that way, women will spend less on transportation and have more of their income spared for other expenditure.
- Finally, EPZ enterprises should ensure active skill and technology transfer since the very practices adopted by these factories as evident in the study is seen as either a stepping stone or stumbling block to women gaining new skills from their employment in the factories. This should be done through active and conscious planning and also training of the women to ensure that the skill and technology that comes with establishing EPZs are fully transferred to the workers.

It is worth noting that although a lot of issues have been highlighted by this study, the findings do not go beyond the scope of this small scale research. More so, EPZ women are not a homogenous group and as such other factors can influence the empowering effects of EPZ employment for the women differently. Furthermore, no attempt was made in the study to compare the conditions and empowering effects of EPZ employment with non-EPZ sector workers for women. Owing to the above limitations, further research is thus needed in this EPZ employment and women's empowerment nexus.

Areas of further research should include, a study of EPZ employment and women empowerment nexus with a bigger sample size; a comparative study on working conditions and empowering effects of employment for women between EPZ sector and non-EPZ sector; a study on the viability and security of employment in Ghana's EPZs especially in the current face of global competition which results in factories closing down rampantly.

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APPENDICES

APPENDIX I

Interview Guide for Factory Women

This interview is administered as part of a study entitled “Globalisation, Export Processing Zones Employment and Women’s Empowerment in Ghana” to be submitted to the university of Ghana in partial fulfilment of the degree of Master of Philosophy in Geography and Resource Development. Any views solicited in this interview will be strictly used for academic purposes only.

Location of interview.....

Type of factory.....

Section A: Basic details of interviewee

- Age.....
- Marital status.....
- Level of education.....
- Number of children.....
- Number of other dependants.....
- Average household income.....
- What position do you hold in the factory?
- What was your previous position in the factory?
- What is specific activities do you do in the factory?

Section B: Conditions of work of factory women

How do you perceive the following conditions of work?

- Contractual agreement and security of employment
- The right to resort to collective action and its effectiveness
- Employee friendliness of the workplace (e.g. facilities, amenities, support services, clinic)
- Remuneration and social security
- Working hours flexibility
- Sick leave and other emergency leave
- Employer-employee relations (eg. Verbal and physical abuse)
- How are you able to reconcile work and family responsibilities?

Section C: An improvement in the economic status of the women as a result of EPZ employment

- How have you achieved income security as a result of EPZ employment?
- Do you have control over your earning and savings?
- How important is your income to the household economy?
- Has your salary enabled you to accumulate capital or buy a property?
- In general what do you spend your income on?
- Are you earning enough for what you consider a satisfactory standard of living?

Section D: Improvement in interpersonal relations in the household and workplace

To what extent will you say your job has entitled you to the following?

- Improvement in decision making in the household (which decisions)
- Improvement in decision making in the workplace (which decisions)

Section E: Psychological empowerment

- Have you had any training in the company? (which aspects)
- Is there an improvement in your self-efficacy as a result of EPZ employment?
- Is there an improvement in your self-confidence and self-respect (please explain further)

Section F: Others

- How important is this job to you?
- To what extent will it affect you if you were to lose your job?

APPENDIX II

Focus Group Discussion Guide for Factory Women

What do you think about the following conditions of work?

- Contractual agreement and security of employment
- The right to resort to collective action and its effectiveness
- Employee friendliness of the workplace (e.g. facilities, amenities, support services, clinic)
- Remuneration and social security
- Working hours flexibility
- Overtime work
- Sick leave and other emergency leave
- Employer-employee relations (e.g. Verbal and physical abuse)

APPENDIX III

Interview Guide for Management of the Factories

- Are there any restrictions on union activities in the factory?
- What are some of the reasons based on which a worker's contract can be terminated in this factory?
- What goes into determining the salaries of workers in the factory?
- Under what conditions is a worker not entitled to his/her daily minimum wage?
- Based on what conditions is a worker promoted in this factory?
- What are some of the trainings given in this factory and how often do they happen?

APPENDIX IV

Interview Guide for Personnel of the Ghana Free Zones Board

- What are the specific conditions of work that are given as incentives for free zone's enterprises in this country?
- Is there any restriction on union activities especially strikes and lock outs offered as incentive for free zone enterprises?
- Under what circumstances can factories close down their operations in Ghana?

APPENDIX V

Questionnaire for Individual Factory Women

This questionnaire is administered as part of a study entitled “Globalisation, Export Processing Zones Employment and Women’s Empowerment in Ghana” to be submitted to the University of Ghana in partial fulfilment of the degree of Master of Philosophy in Geography and Resource Development. Any views solicited in this survey will be strictly used for academic purposes only.

Section A: Demographic data

1. Age.....

2. Marital status: (1) Never married (2) Married (3) Divorced (4) Widowed (5) Cohabiting (6)

Other (Specify).....

3. Level of education

Level of Education	Code	Level of Education	Code
No formal education	1	Senior Secondary school (SSS)/ Ordinary level/Advanced Level/ Vocational/ Technical	4
Primary education	2	Tertiary	5
Junior Secondary School / Middle school	3	others	

4. Number of living children:

5. Number of other dependants:

6. Do you do any other business apart from EPZ employment? (1) Yes (2) No

If yes, what kind of business?

7. What were you doing before EPZ employment? (1) Unemployed (2) Trading (3) Other
Factory Work (4) Schooling (5) Other (specify).....

8. Who is the primary income earner in your household? (1) Self (2) Husband (3) Parents (4)
Other sibling (5) Uncle/ Auntie (6) Other (specify).....

9. Who is the head of your household? (1) Self (2) Husband (3) Parents (3) Other sibling
(5) Uncle/ Auntie (6) Other (specify).....

Section B: Job Characteristics

10. Type of factory (1) Garments (2) Fruit processing (3) Others (specify)

11. How many years have you worked in this factory? (years only).....

12. What is the nature of your job in this factory

13. What is your current position in this factory?

14. What was your previous position if any?

15. Is your movement from your previous position to your current position by promotion?(1)
Yes (2) No

Section C: Economic empowerment

16. Are you earning enough for what you consider a satisfactory standard of living? (1) Yes (2)
No

17. Do you have absolute control over the use of your income? (1) Yes (2) No

If no, who else controls the use of your income? (1) Husband (2) Parents (3) Other sibling(4) Other (specify)

18. Do you save some of your income? (1) Yes (2) No (if no → 20)

19. By what means do you save your income? (1) Savings account (2) Susu (3) Other (specify).....

20. What properties did you have before you started working in this factory?

21. Have you bought any property since you started working in this factory? (1) Yes (2) No

If yes, what kind of property?

22. Have you started any business with capital accumulated from income from this employment? (1) Yes (2) No

If yes what kind of business?.....

If no, are you in the process of accumulating some capital to start your own business some day? (1) Yes (2) No

23. Are there some financial needs that you were not able to meet prior to this employment but now you are able to meet? (1) Yes (2) No

If yes what are those?

24. Do you send some money home to your family? (1) Yes (2) No (If No → 26)

25. How often do you send money home? (1) Monthly (2) Every Two Months (3) Every Six Months (4) Yearly (5) Other (specify)

26. Were you sending money home before you started working in this factory? (1) Yes always
(2) Yes sometimes (3) No

27. What generally do you spend your income on? You can select more than one option

Rent		Taking care of other siblings/dependants	
Utility bills		Own education	
Children's education		Transportation to work	
Cooking for household		Feeding at work	
Others (please specify)			

With "1" being the highest and "10" being the lowest, rank which item you spend much of the income on.

28a	28b	28c
Would you say that after you have started working in the EPZ, the overall life of your household has...	If the situation of your household has improved can you identify any major events that have helped in this improvement?	If the situation of your household has deteriorated can you identify any major events that have caused this to happen?
1. Improved a lot 2. Somewhat improved 3. Remained the same 4. Somewhat deteriorated 5. Deteriorated a lot	1. Higher salaries 2. New/improved business, specify 3. Gift or inherited money/asset, specify 4. Private loan 5. Govt loan, specify 6. Help from friend, relative, Other, specify	1. Death of the breadwinner 2. Injury 3. Inability to work, specify reason 4. Health emergency, specify 5. Continuing health expenditure 6. Other specify

Section D: Decision making in the household and workplace

29. Do you take part in decision making in your household? (1) Yes always (2) Yes sometimes (3) No (If No → 33)

30. What are some of the decisions you take part in making in the household? You can choose more than one of the options below

What food to eat	The use of family planning
Which school the children should attend	Choice of spouse
Which hospital the household attends for medical services	Which school or trade other siblings learn in
How household income is spent	Place of residence
Number of children to have	Rent and mortgage decisions
Other(specify)	

31. Were you taking part in the selected decision(s) before you started working in this factory? (1) Yes all of them (2) Yes some of them (3) No (If yes to all of them → 33)

If some of them, indicate the ones you were partaking in prior to EPZ employment as “1” and the ones after EPZ employment “2”

32. Do you think it is your employment in this factory that has enabled you to take part in these decisions in your household? (1) Yes (1) No

Please give reasons for your answer

.....

33. Is there a workers union in this factory? (1) Yes (2) No (If No → 37)

34. Are you a member of this union? (1) Yes (2) No

35. Have you held or do you currently hold any executive position in this union? (1)Yes (2) No

36. Does the union represent workers at the management level decision making? (1)Yes (2) No

37. Has the union taken any major action to benefit its members? (1) Yes (2) No

If yes what action was it?..... (→ Section E)

38. If No, how are workers represented in decision making at the management level?

.....

Is the means described in 38 above effective? (1)Very effective (2) Sometimes (3) Not at all

Section E: Skills and knowledge acquisition and psychological well being

39. Did you have any training outside before you started working in this factory? (1)Yes (2) No

If yes, what type of training?

40. Have you had any training in this factory? (1) Yes (2) No (If No → 43)

If yes, what type of training?

41. How often do you have trainings in this factory? (1) Once (2) Monthly (3) Yearly (4)

Others (specify).....

42. Has the training thought you something new that you did not know before? (1) Yes a lot

(2) Yes something small (3) No

If yes what?

43. Does your job involve the use of any machine? (1) Yes (2) No (If No → 45)

44. Did you know how to use that machine before you came into this factory? (1) Yes (2) No

45. Have you learnt anything new and modern since you started working in this factory? (1)

Yes (2) No

If yes, what?

46. Has the new knowledge and skills improve the way you do things? (1) Strongly agree (2)

Agree (3) Indifferent (4) Disagree (5) Strongly disagree

Give reasons for your answer in 46

47. Have you furthered your education with your EPZ income? (1) Yes (2) No

48. Do you have plans of furthering your education with your EPZ income? (1) Yes (2) No

49. Has your self confidence improved since you started working in this factory? (1) Yes very much (2) Yes a little (3) No

If yes, in what ways?

50. Has the way other people see you changed since you started working in this factory? (1)

Yes (2) No

If yes, which people and in what ways?

Section F: Conditions of work

51. At what interval is your salary paid? (1) Monthly (2) Every two weeks (3) Weekly (4)

Daily

52. Is the salary paid regularly? (1) Yes (2) Sometimes (3) No

53. How much do you earn as a salary? (please specify the amount)

54. How many hours do you work in a day?
55. How many hours of break time do you have in a day?
56. How many days do you work in a week?
57. Do you do overtime in the factory? (1) Yes (2) No (If No →61)
58. How often do you do overtime?
59. Do you get paid when you do overtime? (1) Yes (2) Sometimes (3) No
60. Is overtime compulsory or optional? (1) Optional (2) Compulsory
- If optional why do you do overtime?
61. Does your employer pay social security for you? (1) Yes (2) No
62. Are you entitled to an annual leave? (1) Yes (2) No (If no → 64)
63. If yes how long is your annual leave?..... (→65)
64. If no why
65. Were your conditions of service discussed clearly with you at the commencement of this employment? (1) Yes (2) No (3) Some of them
66. Does the company bus take you to your destination? (1) Yes (2) No
- If No, how much do you spend daily on transportation?
67. Have you had any major accident in this factory before? (1) Yes (2) No
- If yes what type of accident?

Who took care of the treatment?

68. Have you suffered any form of verbal abuse in this factory before? (1) Yes (2) No

If yes from who?

69. Have you suffered any form of physical abuse in this factory before? (1) Yes (2) No

70. Do you have time to engage in other activities at home? (1) Yes always (2) Yes sometimes (3) No

71. Do you have time to engage in other activities and in your community? (1) Yes always (2) Yes sometimes (3) No

72. Do you have any suggestions that you want to make?
.....
.....
.....

