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**RURAL WOMEN ENTREPRENEURS AND ACCESS TO SOCIO-ECONOMIC
DEVELOPMENT IN NORTHERN GHANA**

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Principal Topic

The world has come to agree that women play an important role in sustainable development, hence the haste need to integrate them in development. There have been a lot of conferences organised by United Nations on women leading to the “Nairobi Forward looking strategies”. Governments, Bilateral and Multilateral agencies have committed efforts to empower women in Socio-economic development. However, the issue of rural development cannot be well conceptualised without looking at rural women entrepreneurship. “It is probably unimaginable for any study on rural development to omit questions on women” Morphy, (1995).

Rural women entrepreneurs in recent times have been recognized as a force to reckon with in rural development in the Ghanaian economy. Rural women supply 80% of the labour force for harvesting, storing, processing, household upkeep and marketing of products Institute of Statistical, Social and Economic Research Document, (GLSS – 2001/2002). Most women participate actively in economic activities in Ghana. International Labour Organization (ILO) statistics indicate that in 1992, for instance 76% of all economically active women in Africa were engaged in small-scale enterprises. About 60% of rural market women have an active role and extensive involvement in production and marketing (Liedholm and Mead 1986; ORU, 1998).

Rural women entrepreneurs play an important role in socio-economic development in Chereponi sub-district of the Northern Region of Ghana. Their roles include, principal caretakers of the household, educating their children, health delivery and other family livelihoods. The research on rural women entrepreneurship and access to socio-economic development made use of Participatory Rural Appraisal (PRA) tools such as focus group discussions, among men and women, participant observations and structured interviews as well as some secondary sources to achieve its objectives. Stratified Cluster sampling was the sampling technique used. The sample size included rural women in the market as well as some rural-male capitalist. They were eight Focus Group Discussions among different groups in the communities. Also participant observations were used to collect data on social issues on gender relationship and structured interviews for statistical analysis. Statistical Package for Social Scientists (SPSS) was used for data analyses. The research work revealed that rural women are faced with many problems in their daily entrepreneurial activities. These problems include excessive workloads, lack of training opportunities, credit facilities and land, poverty and absence of policy interventions that target at improving the living standard of rural women. Culture of the people also affects their entrepreneurial activities in the study. These cultural practices include discrimination against loan, voicelessness, and betrothals among others. It is recommended that policy on agricultural development, private sector participation in rural enterprises, promotion of income generating activities and development of sound micro-credit policies and the role of traditional political systems in the area can facilitate rural women entrepreneurial activities in socio-economic development.

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