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## Monetary Valuation of the Unpaid Care Works and Experiences of Some Women in the Upper East Region of Ghana

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### ABSTRACT

Most women in Ghana are engaged in many unpaid jobs which are highly undermined in monetary terms. This paper aims to study and investigate the valuation of women unpaid care works in the country, with a specific look into women in some selected communities in the Nabdam district of the Upper East region of Ghana. The study seeks to provide a monetary valuation of the unpaid care works of the women, to find out the types of unpaid care works the women are engaged in, to determine the relationship between a woman's level of education and the average time she spends doing unpaid care work and to solicit the views of women, men and children on ways the woman's life could be empowered economically. Personal encounters with the women in the Nabdam district and the realization of most challenges women in that part of the country faces is the researcher's motivation for undertaking this study. A statistical tool, multiple regression model, as well as descriptive statistics was used to analyze and value unpaid care work among the selected women. The questions that the researcher sought to answer were gathered through the administration of questionnaires. One sample t-test was used to ascertain whether the average monetary value from the sample was the population parameter or not so as to adopt it as the true valuation of their care works or reject it. The responses received showed that, the daily minimum expected wage for a woman in the area was 1USD. Also, the burden of care work rest largely on the shoulders of women and completing higher education reduces the number of hours women spend doing unpaid care work.

### INTRODUCTION

In Ghana, most women labor a variety of menial tasks that are severely underpaid, and some even receive praise for their efforts. Women are supposedly half of the world's population, but despite this, women are clearly the group that is most underrepresented and marginalized, according to Oxfam (2012). According to research done by the UN's Development Program on Human Development (UNDP, 1995), the value of unpaid work at the global level is estimated to be over 16 billion dollars, of which "11 billion dollars, a staggering 68.8% represent the invisible contribution of women" (UNDP, 1995).

According to Antonella (2003), unpaid work refers to daily domestic chores including cooking for the family, cleaning the house, buying groceries and other items, doing laundry, taking care of the kids, and getting gasoline and water (firewood). When unpaid work is considered from an economics perspective, it lowers labor costs and raises profits. The time spent performing unpaid employment could potentially be considered "grants" to companies or "gifts" from the home to the market (Antonella, 2003).

Caregiving is necessary, significant, and beneficial for the social community, which is crucial for maintaining society overall and for the operation of markets (Chopra and Sweetman 2014). It includes providing direct care for individuals, such as child or dependent adult care, as well as household tasks that make providing care for people simple, including cleaning, cooking, or gathering water or fuel wood. Typically, the time invested in caregiving duties is not highly valued. Women of all ages are prevented

from working on paid jobs and personal companies due to the significant amount of time they spend providing unpaid care. This is demonstrated by the fact that women only receive paid market compensation for about one third of the job they do, compared to three quarters for men. 2009's Filth and Blackden Unpaid care entails time and effort spent promoting the welfare of people who are emerging from social and contractual obligations, such as parenthood and marriage, as well as less formal social ties (Elson, 2010). There have been several researches in many areas which seeks to investigate the disparities among the inequalities that exist among women and men. But to the best of our knowledge, there has not been any research work which has been conducted to evaluate women's unremunerated care work in Ghana, especially among the women in the northern regions. The study sought to provide a monetary valuation on the unpaid care works of some women in the Upper East region of Ghana, using selected communities in the Nabdam district as a case study. It also sought to investigate the kind of unpaid care works the women are engaged in; to determine the kind of relationship that exist between a woman's level of education and the average time she spent doing unpaid works.

### LITERATURE REVIEW

#### General Overview of Unpaid Work

Elson (2010), referenced by Maestre and Thorpe (2016), claims that unpaid employment entails investing time and energy into nurturing others as a result of social or

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contractual duties, such as marriage and parenthood as well as less formal social interactions. In addition to (I), it may also include (II), (III), and (IV) unpaid community work performed for friends, neighbors, or extended family members, as well as work performed out of a sense of duty for the community, such as volunteer work. It may also include (I) the direct care given for the course of human wellbeing, such as care for the child or care of dependent adults in a household or outside the household. Riana (2009) also remarked that, “Unpaid work” includes all work activities that go unremunerated of which we can confidently say lacks social recognition.

Unpaid care work includes all tasks required for such caregiving, including but not limited to fetching water, gathering firewood for fuel, preparing meals, washing and cleaning, and cultivating subsistence crops. This is according to Blackden and Wodon (2006). The notion of unpaid care work is expanded upon by ActionAid (2012 report), a non-governmental organization that has started a number of projects aimed at empowering women and reducing poverty. This includes anything from sweeping to caring for old people, children, and sick people. Even though women provide a large portion of the goods and services that low-income households utilize, economic statistics do not take this into account. In addition, in order to perform all of these caregiving duties, girls and women must forgo their fundamental rights to an education, a suitable place to work, leisure, and healthcare. This supports gender stereotypes, maintains gender inequality, and keeps women and girls in poverty. Men belong in the public sector where they have more access to funding, resources, and political influence, while women bear a disproportionately large share of the obligation for unpaid caregiving. Elson (2010) argued that all of these tasks, even if they may not be paid, can be considered labor because they require time and effort. By contrasting them in their usage, Elson (2000) remarkably given some operational description for the unpaid care task. The term “unpaid” distinguishes this type of work from paid or reimbursed care given by employees in the public and NGO sectors, as well as employees and self-employed people in the private sector.

According to Elson, the word “care” implies that the services rendered nurture other people, but the word “labor” implies that these activities cost energy and time and are carried out in order to fulfill responsibilities (whether contractual or social) (Elson 2000). “Women and girls who live in poverty sometimes forget that they have a basic human right to education, decent work, and leisure time,” said Sulemana, the Upper East Regional Programme Manager for ActionAid (2017). Instead, because of the weight of unpaid care work, women devote their entire day to taking care of household chores. The amount and distribution of care work within a household, according to Esquivel (2013), also depends on the availability of labor- and time-saving technology, the cost and accessibility of substitutes for doing housework, the economies of scale that result from different

family structures, the influence of income on people’s decisions to bargain in or out of housework, and social norms. According to Esquivel (2013), the availability of infrastructure or services offered by the community, the state, or the market *also* influences the share of duties that fall on the household.

From the foregoing considerations, it is clear that evaluations of all the care work done by women, whether within or outside the home, are required, regardless of the recipient of the services. The value of and restrictions placed on women by unpaid care work cannot be overstated. Sulemana (2017) made a significant point on this assertion at the launch of ActionAid’s five-year POWER project, which aims to empower 6000 rural women in Ghana economically. The POWER project also aims to lessen the significant amount of unpaid care work (UCW) that girls and women must perform. According to Sulemana, “Policies must acknowledge the significant contribution that girls and women make to unpaid caregiving while also taking into account the need to lessen the burden of unpaid caregiving and redistribute it to include men and other family members, thus laying the foundation for true gender equality.”

### Valuation of Unpaid Care Work

According to Millington (2000), valuation is the art or science of determining the value of an item or service of a particular interest in a property at a specific time, taking into account all of the property’s features as well as all of the market’s underlying economic factors, including the variety of alternative investments being taken into consideration. Millington (2000) defines valuation as the art of mathematically expressing judgments in order to determine the worth of a specific stake in a specific piece of property at a certain period. The definition of “work value” is the notions of what is desirable that people have with reference to their work activity. It can be seen as a special application of the generic concept of “value” (Williams, 1968).

Williams (2009), further asserts that, the value for work reflect the individual’s awareness of the condition he seeks from the work situation, and they regulate his actions in pursuit of that condition. They thus refer to general attitudes regarding the meaning that an individual attach to the work role as distinguished from his satisfaction with that role. For example, values should be differentiated from expectations, which indicates one’s beliefs about what will occur in the future; but what is expected may not correspond to what is wanted and, conversely, what is valued may or may not correspond to what is expected. A value presupposes that an awareness will be created at some level of the object or condition sought while a need does not.

According to a publication made by United Nations Economic Commission for Europe (UNECE, 2017), it is difficult placing monetary values on activities carried out within the household, this is because such care activities are not straightforward since the work is



unpaid and often produces intangible services which are difficult to quantify. There arises the question about the borderline with household service work and leisure. It is to some extent difficult to tell if household works are seen as chores or leisure. Some people would regard for instance taking the children to the park as a chore while others see it as leisure. Although care works may go paid, lots of them are performed unpaid by wives, siblings, mothers, girlfriends, sisters, and daughters, which are all not included in the calculation of national accounts. Women invest great time doing unpaid care works which extensively impede the earning potentials. As Falth and Blackden (2009) observed, women globally have merely one third of all their works accounting paid market activities whereas their male counterparts have third of a quarter. A World Bank report in 2011 confirms that care works frustrate the ability of women to invest in educational, social, economic and political opportunities. Even though, valuation of unpaid work seems problematic, some countries have started to value these activities through a Household Satellite Account, which provides important information on the economy and society. However, there is currently no general agreement on the methodological choices in resolving the measurement challenges (Eurostat, 2003). Economists have however argued and have long pointed out the pitfalls that could arise when unpaid household work is excluded from macroeconomic analyses. The challenge that arises when economist try to provide a tangent mechanism through which unpaid work could be valued is the issue of methodology. Till date, there is very little publication available to support market systems programs to understand and address unpaid care work (Maestre and Thorpe, 2016). Eisler (2007), also remarked that, the inability to give tangibility and value to the vital tasks of caregiving in economic measurement confirms the general world view of how lightly we regard these all-essential care work.

The issue among countries in sub-Saharan Africa is pretty worse since no effort at all have been made to quantify all the hours women spend in doing unpaid care work and talk of adding it to the macro-economic index. For instance, to my best knowledge, no research has been conducted in Ghana which will focus on quantifying the numerous efforts made by women to maintain and manage the home. But it will be imperative and of much importance to the economy of Ghana if attention is paid and valuation is made for all the unpaid care work of the women. It should be noted that, handling the extensive unpaid care works women undertake is a crucial underlying ingredient that will contribute to poverty reduction in Ghana and especially in the upper east region of Ghana.

### Gender and Care Work

Blackden and Wodon (2006) again observed that the greater load of care works, which actually is essential for daily life sustenance and survival, rest much more on

women than men. That is to say, women are the people who undertake most of the care work in the household which goes unpaid. The large amount of care work is done by mothers, wives, sisters, and daughters, and their services are underrepresented or invisible in national accounts which contributes to the macro-economics of the country.

The rampant and bias gender division of labour, even in care work is deeply rooted in gender inequalities' (World Bank *et al.* 2009), restraining the income of women, their health, education, leadership and other pertinent areas of life. The unpaid care work programme calls for more gender responsive public services that help to reduce and redistribute women's unpaid care work. In this way women involved in this programme will be part of the five million people living in poverty demanding greater state accountability (ActionAid, 2011). The ActionAid report on women Unpaid care work further states that, in most societies especially in developing countries, cooking, cleaning, taking care of other family members, fetching firewood and water and all forms of unpaid care work are seen as women's work. While the features of their lives differ greatly across contexts, it is girls and women who perform the majority of unpaid care work.

Men spend more hours on average doing paid work. If both total paid and unpaid hours are combined, women work more overall. For example, the ActionAid programme 'Making Care Visible' in Nepal and Kenya found that women are working 1.4 hours for every 1 hour worked by men (Budlender and Moussié, 2013). Heavy and unbalanced care responsibilities contribute to time poverty, limit mobility and poor health and well-being of the people who spend their time undertaking these services. They undermine the rights of carers, limit their opportunities, capabilities and choices and often restrict them to low-skilled, irregular or informal employment (Chopra 2015; Kabeer, *et al.* 2011; Razavi 2007). In October 2013, the UN Special Rapporteur on Extreme Poverty and Human Rights reported that 'heavy and unequal care responsibilities are a major barrier to gender equality and to women's equal enjoyment of human rights' (Carmona, 2013).

### Women and Unpaid Care Work

Unpaid care work has adverse effects on the women who undertake them. The effect is to undermine progress towards gender equality and to entrench a disproportionate vulnerability to poverty (Carmona, 2013). Bibler and Elaine (2013), also stated that; globally, women perform the greater unpaid care works as compare to men. Unpaid care activities can restrict women's involvement in the labour market, it also affects overall productivity, economic growth and poverty reduction. This may result in crippling the financial independence of the women. A study conducted by the United Nations Research Institute for Social Development (UNRISD) analyzed some data on working hours (both paid and unpaid) from six countries and found that women do noticeably

more work than men in all cases. On average, women do between 174% (South Africa) and 194% (India) of the work done by men (Budlender, 2008). This work is often undercounted and undervalued because it is carried out simultaneously with paid and productive work, or when the career is also studying, eating, resting or socializing. There has been increasing international development policies to recognize the timely importance to uplift the labour market involvement first by curbing the predominant gender inequalities that hamper their employment potentials (UNECA 2012: 7; Tinker 1990). There has therefore been an “adoption of prominent rights-based conventions, including the Beijing Declaration, the Convention on the Elimination of all Forms of Discrimination against” Women (CEDAW), “and the Protocol to the African Charter on Human and People’s Rights on the rights of women in Africa, demonstrates growing international consensus outlawing discrimination and contributing to a movement that addresses the legal, social, and educational barriers restricting women’s employment” (Tinker and Zuckerman forthcoming).

All these efforts are geared at balancing women labour market and calling for the recognition of the numerous unpaid care work given by women. Positive advances have been made though there still remains a lot to be done. Women are still the large majority who are underpaid and less protected workers globally (Rania, 2009). In other cases, unpaid care work limits women’s engagement in politics, schooling and medical works and appointments, skill honing, or artistic exploits. It also reduces time spent for leisure, self-care and sleep (Esquivel, 2006). Unpaid care work of women to some extent hinders their ability to be engaged fully in paid works as compared to men. In the case of Ghana, there is a wide gap between the numbers of men who are gainfully employed as compared to the women. Estimates from the 2000 and 2010 Population and Housing censuses indicate a rate of 10.7% and 6.3% respectively for females compared with 10.1 per cent and 5.4 per cent for males. The higher unemployment rate among women than men in recent times have been attributed to the escalating drive of women to engage in market work reflecting in the consistent increase in the labour force engagement level of women against the backdrop of fewer employment opportunities (Baah Boateng, 2012).

The United Nations Women’s World Report also augmented the efforts of the women (2015); according to the report women work as much as men, if not more. When both paid and unpaid work such as household chores and caring for children are considered, women work longer hours than men. An average of 30 minutes a day longer in developed countries and 50 minutes in developing countries. Gender differentials in hours spent on domestic work have narrowed over time, mainly as a result of less time spent on household chores by women and, to a smaller extent, by an increase in time spent on childcare by men. Many efforts have been made by

various and successive governments to empower women into financial independence of the women. However, the gender disparities in poverty are rooted in inequalities in access to economic resources. In many countries, women continue to be economically dependent on their spouses especially in the Upper East of Ghana. Lower proportions of women than men have their own cash income from labour as a result of the unequal division of paid and unpaid work (UNWR, 2015).

## METHODOLOGY

This study used quantitative research approach targeted at getting the required information that are aligned with the objectives it aims to realize. A total of 457 people were interview for this study which comprised some 278 men and 179 children. The sampling technique employed for the women was simple random sampling where every woman in the respective communities under study had an equal chance of being selected. It was done without replacement where every individual of the communities had an equal chance ( $1/N$ ) of being included in the sample. After the first individual is chosen, she is no longer replaced in the stratum. The second woman is selected from the remaining ( $N - 1$ ) members of the local community so that each individual of the ( $N - 1$ ) members of the stratum has an equal ( $1/(N-1)$ ) chance of being included in the study. The procedure is repeated until the  $n$ th individual of the sample is chosen with probability( $1/(N-n+1)$ ). Their husbands and men as well as children however, were sampled using the convenient sampling method, where any matured man, husbands and children encountered in the households were included into the study when they consent to do so.

## One Sample T-Test

To provide valuation for the women’s unpaid care works, their mean or average daily minimum expected wage was computed. One sample t-test was used to ascertain whether this average value was the population parameter or not so as to adopt it as the true valuation of their care works or reject it.

## Hypothesis

There is the null hypothesis ( $H_0$ ) and the alternative hypothesis ( $H_1$ ) for the one sample t-test. The alternative assumes that there exist some differences between the hypothesized population mean ( $\mu$ ) and the comparison value (12.46) whereas the null hypothesis assumes no such differences exist.

null hypothesis,  $H_0 \mu = 12.46$  .....1

alternative hypothesis,  $H_1 \mu \neq 12.46$  .....2

We will reject the null hypothesis if our P-Value from the test run is less than 0.05 and would have to conclude that valuation provided cannot be the population parameter for the sample under study. If the P-Value is however, greater than 0.05, the null hypothesis will be accepted and the valuation will be the actual parameter for the population.

### Multiple Linear Regression Model

The study also seeks to determine the relationship between the women's level of education and the number of hours spent per day doing unpaid care works. It employed the multiple linear regression model in this regard since level of education must be separated into different factions or variables each with its own dichotomous set of dummy variables to fit the model.

### Theory For Multiple Linear Regression

In multiple linear regression, there are  $p$  explanatory variables, and the relationship between the dependent variable and the explanatory variables is represented by the following equation:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \dots + \beta_p X_p + \epsilon \dots \dots \dots 3$$

Where:

$B_0$  is the constant term

$B_1$  to  $B_p$  are the coefficients relating the  $p$  explanatory variables to the variables of interest. So, multiple linear regression can be thought of as an extension of simple linear regression, where there are  $p$  explanatory variables, or simple linear regression can be thought of as a special case of multiple linear regression, where  $p=1$ . The term 'linear' is used because in multiple linear regression we assume that  $y$  is directly related to a linear combination of the explanatory variables. The significant regression estimates are then used to explain the relationship between number of hours spent doing care works and ones' highest level of education.

### Chi-Square Goodness of Fit Test

Finally, the study employed the Chi-Square goodness of

fit test as there were open-ended responses which were coded and entered into the SPSS software. To determine these responses were not just random replies from only the sample under study but replies which could be used as a generalizing for the entire population, goodness of fit test was done in this regard. Anytime the P-Value is less than 0.05 alpha value we reject the null hypothesis and can significantly conclude that the responses can be what the general population will be holding.

### RESULTS AND DISCUSSIONS

Out of the 400 questionnaires sent to the Nabdam district, a significant 382 were filled. Among the 5 local communities, 153 responses were recorded from Pelungu, 78 from Damolgo-Tindongo, 75 from Nangodi, 53 were from Sakoti and some 23 from Damolgo. These were entered into the SPSS software where analysis was done. Below are the findings.

#### Background Characteristics

The study interviewed 382 women whose ages range from 18 to 91, 278 men, from 18 to 79 years old and a total number of 197 children and teenagers who were 13 to 17 years of age. Table 4.1 below gives detailed findings of the women under study.

#### Children and Dependents

In exception of 59 of the women interviewed, all the women had given birth to at least a child. The total number of children among all these women is 1095, with a mean of 2.87. Some of the children were as young as 5 months old while others are as old as 63 years. The

**Table 4. 1:** Demographic data of Respondents

Category	Responses	Number=382	Percent (%)
Age	18 – 27	120	31.4
	28 – 37	105	27.5
	38 – 47	87	22.8
	48 – 57	41	10.7
	58 – 67	15	3.9
	68 – 77	12	3.1
	78 – 87	2	0.3
Level of Education	None	148	38.8
	Primary	72	18.8
	JHS	78	20.4
	SHS	44	11.5
	Diploma	27	7.1
	1st Degree	13	3.4
Employment Status	Unemployed	182	47.5
	Employed	172	45.0
	Student	28	7.3
Employer Type	Private or and self	149	39.0
	Government	73	19.1
	Not applicable	160	41.9

Marital Status	Single	90	23.6
	Married, Spouse Present	264	69.1
	Married, Spouse Absent	9	2.4
	Divorce	3	0.8
	Widow	16	4.2
Marriage Type	Single marriage	166	43.5
	Polygynous marriage	112	29.3
	Not applicable	104	27.2
Polygynous Wife Rank	1st Wife	47	12.3
	2nd Wife	66	17.3
	3rd Wife	6	1.6
	Not applicable	263	68.8

Source: author's field data, 2023

average number of dependents on the women is 2.75.

### Unpaid Care Works

In determining the type of unpaid care works performed by these women, they were first of all asked whether they were being forced to do these works or not. 64 said they were forced while 314 were not forced to do any such works but did them out of responsibility or necessity. Almost all the women interviewed consented that they do diverse unpaid care works in and or outside their households. 8 of them, representing 2.1%, though as strange as it seems, reported they do no such works. This can be attributed to some being 2nd or 3rd wives in polygynous marriages, being a student in SHS or other

factors. Below is the detailed analysis of their unpaid care works in all its dynamics.

### Unpaid Care Works in The House

In the house, we categorized unpaid care works under Unpaid Childcare, Unpaid House Works and Unpaid Senior Care. Out of the 382 women who participated, 78.5% undertake childcare in the house while 21.5% do not. 72% of those who do are the main or primary persons who take care of the children while 7.6% are secondary care takers of the children like matured siblings and sisters in the house. The chart below shows various groups of childcare works and the number of women undertaking them.

NUMBER OF WOMEN AND THE VARIOUS CHILDCARES WORKS THEY UNDERTAKE

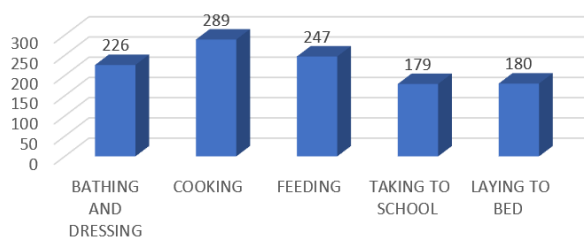


Figure 1: Women and Care Work Types

### Unpaid House Work

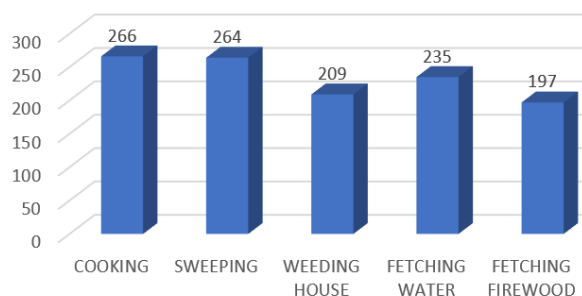
The results showed that, 95% of the women do various unpaid house works. Some of the pertinent ones are cooking for the house, 69.6%, sweeping the house, 69.1%, weeding the house, 54.7%, fetching water, 61.5%, and fetching fire wood for cooking in the house, 51.6%. Thus, the findings resonate with similar list of unpaid carework identified by Antonella (2003). Interestingly, the study found out that, the women were not only limited to doing these unpaid careworks. The women were still expected to support their husbands with farm work after performing all these duties. One respondent remarked that

*"I am married with four children, and I have a responsibility to look after my family. I clean, cook, collect water, and take care of all household duties. In addition, I help my spouse with other tasks and weed the land. Men are expected to work on the farm in my culture, and it is very frowned upon for them to be seen doing housework"* (Field Interview, 2022).

### Other types of Unpaid care work the women are engaged in

The study further sought to investigate some of the additional works the women are engaged in which they are not paid. they were asked to indicate whether they

### NUMBER OF WOMEN AND THE VARIOUS HOUSE WORKS THEY PERFORM



**Figure 2:** Women and Unpaid House works

are engaged in taking care of senior members of their families, they undertake volunteer works among others. the results indicated that, the Nabdam district is heavily populated with lots of aged men and women. They are termed senior persons for the purpose of this study. Out of the women who participated in the study, 222 (58.1%)

have at least, one senior person under their care. The senior persons totaled 407, 66.3% of them being females whereas 33.7% are males. Their ages are from 60 years to 105 years old. The table below shows the diverse unpaid care works these women perform for the senior persons. From the results obtained, 108 of the women, making

**Table 2:** Unpaid Senior Care

Type Of Senior Care Done	Number Of Women Undertaking Care	Percentage (%)
Bathing And Dressing	111	29.1
Cooking	200	52.4
Taking To Hospital	90	23.6
Feeding	130	34.0

28.3%, at the time of this study were doing unpaid sick person cares. these people were responsible for taking care of their sick relatives with any pay. These sick people were either brothers, husbands, in-laws, mothers, fathers

or even friends. the results further indicated that, some 67 of the women, 17.5%, do different kinds of volunteer works. The chart below shows the volunteer works some stated and the number who undertake them.

**Table 3:** Unpaid Care Type and Number of Women Doing Them

Unpaid Care	Number	Percentage (%)
Childcare	105	27.5
Senior care	74	19.3
Sick care	63	16.5

### Time Spent Doing Unpaid Care Works

Within 24 hours, the average time spent by the women in doing these unpaid care works is 5.86 hours or 5 hours, 52 minutes. Most of them however, spend over 6 hours per day doing unpaid care works. The number of women

and their various estimated time spent doing unpaid care works are tabulated below. Table 4 Number of women and estimated time spent within 24 hours doing unpaid care works

**Table 4 :** Number of women and estimated time spent within 24 hours doing unpaid care works

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 hour	2	.5	.5	.5
	2 hours	10	2.6	2.6	3.1
	3 hours	37	9.7	9.7	12.8
	4 hours	28	7.3	7.3	20.2
	5 hours	56	14.7	14.7	34.8
	6 hours	104	27.2	27.2	62.0
	7 hours	91	23.8	23.8	85.9



	8 hours	32	8.4	8.4	94.2
	9 hours and above	22	5.8	5.8	100.0
	<b>Total</b>	<b>382</b>	<b>100.0</b>	<b>100.0</b>	

### Relationship Between Level of Education and Number of Hours Spent on Unpaid Care Works.

A multiple regression model was built to determine the relation between ones' highest educational level and hours spent per day on unpaid care works. There were four (4) predictive dichotomous dummy variables derive from education level to fit the multiple regression model.

### Education Level Dummy Variables

$$X_{PRIM} = \begin{cases} 1, & \text{if primary was highest edu level} \\ 0, & \text{otherwise} \end{cases}$$

$$X_{JHS} = \begin{cases} 1, & \text{if JHS was highest edu level} \\ 0, & \text{otherwise} \end{cases}$$

$$X_{SHS} = \begin{cases} 1, & \text{if SHS was highest edu level} \\ 0, & \text{otherwise} \end{cases}$$

Type equation here.

$$X_{ter} = \begin{cases} 1, & \text{if tertiary was highest edu level} \\ 0, & \text{otherwise} \end{cases}$$

The model form will thus be;

$$Y = \beta_0 + \beta_{PRIM} X_{PRIM} + \beta_{JHS} X_{JHS} + \beta_{SHS} X_{SHS} + \beta_{ter} X_{ter} \dots\dots 4$$

From the output above, there is no significant difference in the number of hours spent per day by an illiterate woman, a woman whose highest education is primary and those who merely finished schooling at the Junior

**Table 5:** SPSS Multiple Regression Output

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standard id Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	6.365	.129		49.215	.000
	Primary Dummy Variable	-.198	.226	-.045	-.877	.381
	JHS Dummy Variable	-.352	.220	-.083	-1.599	.111
	SHS Dummy Variable	-2.001	.270	-.373	-7.408	.000
	Tertiary Dummy Variable	-1.540	.280	-.275	-5.492	.000

Dependent Variable: estimated time within 24 hours spent doing unpaid care works

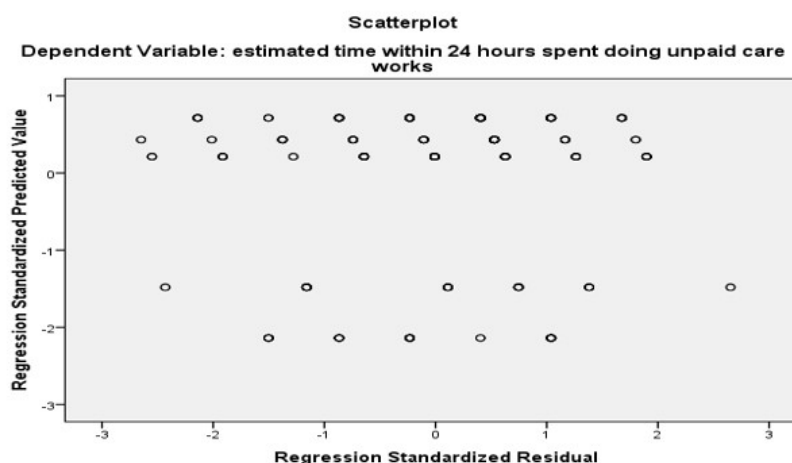
High level. However, a woman who had Senior High education (SHS) spends 2.001 hours less than an illiterate woman on unpaid house work per day. Also, a woman who attains to tertiary level of education spends 1.540 hours less than one who had no schooling at all on unpaid care works. It could be inferred from the results from the study that, education played an important role in the general life experiences of the women and the types of unpaid carework the are engaged in, and by extension,

the number of hours they spend in performing the duties. Unfortunately, majority of the women who took part of the study had no education and largely relied on agriculture for their survival.

### Assumption of Homoscedasticity

#### Detecting Homoscedasticity

A horizontal straight line drawn through the zero point will show the residuals are approximately evenly spread



**Figure 4:** P-P Plot

around the straight line. The variance of the residuals is thus the same, hence homoscedasticity is present. Assumption of Normality From the normal probability

plot above also, all the points fall approximately right on the straight line. The distribution can thus be said to be approximately normal. Thus, the final fitted model

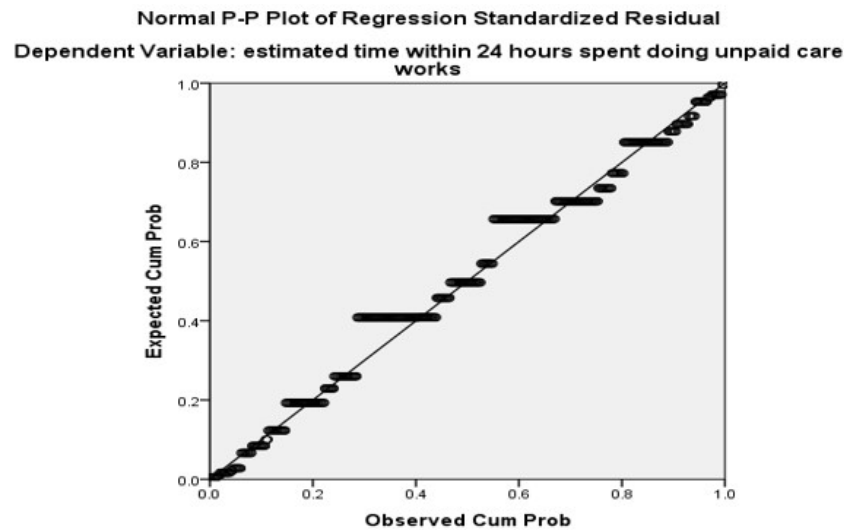


Figure 5: Normality Plot

becomes;

$$Y = 6.365 - 2.001X_{SHS} - 1.540X_{ter} \dots\dots\dots 5$$

### Valuation of Unpaid Care Works

The National Daily Minimum Wage (NDMW) in Ghana as from January, 1st 2018, has been 0.76USD (graphiconline.com) This is merely the rule of thumb as many Ghanaians earn far less than this NDMW while others receive way above it mostly based on their job description and portfolios. The women were interviewed on their views on the minimum amount they would expect to be paid per day based on the various care works they do. Their average expected minimum daily wage was 1USD.

### One Sample T-Test

For the above average minimum value to be accepted as the valuation for the women's minimum daily wage, one sample t-test is performed to ascertain that it is the population parameter.

Hypothesis:

Null hypothesis,  $H_0 : \mu = 12.46 \dots\dots\dots 6$

Alternative hypothesis,  $H_1 : \mu \neq 12.46 \dots\dots\dots 7$

From the above table, we fail to reject the null hypothesis at a P-Value of  $0.998 > 0.05$  Alpha value and conclude that the average daily minimum wage of 1USD per woman is the valuation of the general population. This culminates into an average monthly wage of  $30 \times 1\text{USD} = 29.73$  per woman. See table below for different periods and valued

Table 6: One Sample test SPSS output

One-Sample Test						
Test Value = 12.46						
	T	Df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Amount per hour expected to be paid for care work	.003	381	.998	.001	-.55	.55

amounts measured. Thus, Ghana loses a whopping sum of 356.71USD on the average for all the unquantified and unpaid works that a woman in only Nabdram district

of the upper East region does. Do such an estimate for all the districts in the country and indeed Ghana will be beyond aids.

Table 7: Different Valuation of Women Unpaid Care Works

Period	Amount Valuation Per Woman (Ghc)	Amount Valuation of the 382 Sample (Ghc)
Daily	12.46	4,759.72
Monthly	373.80	142,791.60
Yearly	4,485.60	1,713,499.20

## DISCUSSION

In many respects, the study has shown that women play many different duties in their homes, but males do not value these actions. Many of the participants in the study who provided feedback noted that they should not be compensated for the unpaid caregiving they do because it is part of their responsibilities as wives. The women valued their unpaid caregiving at almost \$1 per day, which is significant. While some may view the aforementioned sum as tiny and barely sufficient to support a whole family, the women could not earn that much from their regular jobs if they were employed due to their education level. The majority of the women were poor and had limited access to basic socioeconomic amenities, according to observations made by the researchers during data collecting. The results support (Carmona, 2013)'s claim that the consequence is to impede the advancement of gender equality and to perpetuate a disproportionate vulnerability to poverty.

## CONCLUSION

The study sought to examine the monetary valuation of unpaid careworks of women in the Nabdam District in the Upper West Region in Ghana. While studies have primarily focused on unpaid caregiving by women, this paper's findings show that economic, social, cultural, and demographic factors interact to affect the type, nature, and hours of employment that women perform. Women unpaid carework continuous to be a major issue as little or no particular attention is given to it, especially in the Upper East region where the study was conducted. In retrospect of the results of this study based on both the quantitative and qualitative data collected from the field, it can be concluded that,

- The burden of care works in the house rest on the shoulders of women.
- Completing Senior High School and higher education reduces the number of hours women spent doing unpaid care works as they are likely to be employed in other sectors.
- Most of the men see the unpaid carework as the duties of the women and hence they don't need any reward for that.

It is clear from the study that the efforts of the majority of women in Ghana, and especially in the Nabdam district, are severely undervalued. The majority of the job that women do is based on unfair gender roles that are primarily created by the socio-religious dynamics of the population. The numerous unpaid caregiving tasks carried out by women must, however, receive important attention because they have the potential to improve their socioeconomic status.

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