

UNIVERSITY FOR DEVELOPMENT STUDIES

UNIVERSITY FOR DEVELOPMENT STUDIES

INVESTIGATING THE IMPACTS OF MATERNAL UNEMPLOYMENT ON CHILDREN'S  
SENSE OF SECURITY AND STABILITY IN TAMALE METROPOLIS

ABDULAI RASHIDA

APRIL, 2025



UNIVERSITY FOR DEVELOPMENT STUDIES

FACULTY OF SUSTAINABLE DEVELOPMENT STUDIES

DEPARTMENT OF DEVELOPMENT MANAGEMENT AND POLICY STUDIES

INVESTIGATING THE IMPACTS OF MATERNAL UNEMPLOYMENT ON CHILDREN'S  
SENSE OF SECURITY AND STABILITY IN TAMALE METROPOLIS

BY

ABDULAI RASHIDA LARBA

UDS/MDE/0003/22

A THESIS SUBMITTED TO DEPARTMENT OF DEVELOPMENT MANAGEMENT AND  
POLICY STUDIES, FACULTY OF SUSTAINABLE DEVELOPMENT STUDIES,  
UNIVERSITY FOR DEVELOPMENT STUDIES IN PARTIAL FULFILMENT OF  
THE REQUIREMENTS FOR THE AWARD OF MASTER OF PHILOSOPHY  
DEVELOPMENT EDUCATION STUDIES

APRIL, 2025



## DECLARATION

### Candidate's Declaration

I hereby declare that this dissertation is the result of my own original research and that no part of it has been presented for another degree in this university or elsewhere.

Candidate's Name: Abdulai Rashida Larba

Candidate's ID: UDS/MDE/0003/22

Signature: ...



Date: .....2-25-2025.....

### Supervisor's Declaration

I hereby declare that the preparation and presentation of the dissertation was supervised in accordance with the guidelines on the supervision of dissertations laid down by the University for Development Studies (UDS).

Supervisor's Name: Prof. Alhassan Musah

Signature: .....



.....Date: .. 2-25-2025



## ABSTRACT

Women's unemployment rates in Ghana have shown mixed trends in recent years. Ghana's unemployment rates, particularly among women, reveal significant disparities that highlight ongoing challenges in achieving gender equality in the labour market. The issue of maternal unemployment has profound implications for the socio-economic stability and emotional well-being of families, particularly in developing areas such as Tamale Metropolis. The study sought to investigate the impacts of maternal unemployment on children's sense of security and stability in the Tamale Metropolis. The study used an exploratory research design with the qualitative research approach for data gathering. The population of the study included families in the Tamale Metropolis who are experiencing high rates of maternal unemployment, and officials from the Tamale Metropolitan Assembly, such as the social welfare department, and the gender department, among others. The sampling technique used in choosing respondents was the purposive sampling technique, with the total sample size being 95, which reached at the point of saturation. In-depth interviews and focus group discussions were the data collection instruments for the study. The qualitative data were analyzed using thematic analysis. The study found that, a lack of formal education or vocational training and low financial capacity to put up sustainable businesses as key barriers to maternal employment. The study also found that mothers had difficulties in providing regular and nutritious meals, which led to hunger and malnutrition among children, as well as limiting access to timely medical care, resulting in untreated illnesses and heightened vulnerability to health issues. The study recommended that the government should provide targeted training in high-demand fields such as technology, agribusiness, and entrepreneurship to equip women with market-relevant skills.



## ACKNOWLEDGMENTS

I wish to express my sincere gratitude to my academic supervisor, Prof. Alhassan Musah, for his professional guidance, advice, encouragement, and the goodwill with which she guided this work.

I also acknowledge Professor Adams Sulemana Achanso, Dean of the Faculty of Sustainable Development Studies, for giving me the opportunity to pursue my graduate studies in his faculty.

I extend my sincere appreciation to Mr Amjad Abdallah for his support and added guidance throughout the period of my studies. I am eternally grateful.



## DEDICATION

This thesis is dedicated to the Almighty Allah for His unwavering love, strength, and guidance along this journey. For their unwavering prayers, support, and encouragement, my family has been my source of strength and inspiration. To my friends and mentors, who never doubted my abilities and encouraged me. This piece is a tribute to the strength of faith, determination and to and the unfailing love of those who support us. I would want to thank everyone for joining this journey.



## TABLE OF CONTENTS

DECLARATION .....	i
ABSTRACT.....	ii
ACKNOWLEDGMENTS .....	iii
DEDICATION .....	iv
TABLE OF CONTENTS.....	v
LIST OF TABLES .....	x
LIST OF FIGURES .....	xi
CHAPTER ONE .....	1
INTRODUCTION .....	1
1.0 Background .....	1
1.1 Problem Statement .....	6
1.2 General Research Objective.....	8
1.3 Specific Research Objective .....	8
1.4 General Research Question.....	8
1.5 Specific Research Questions .....	8
1.6 Significance of the Study .....	9
1.7 Organization of the study .....	9
CHAPTER TWO .....	10
LITERATURE REVIEW .....	10





2.0 Introduction.....	10
2.1 Overview of Women Unemployment.....	10
2.1.1 Maternal Unemployment .....	14
2.1.2 Children's Security .....	19
2.1.3 Children's Stability in Relation to Maternal Unemployment.....	21
2.1.4 Interactions and Mutual Influence .....	22
2.2 Factors Affecting Women's Unemployment.....	23
2.2.1 Aspects of Socioeconomics .....	23
2.2.2 Cultural and Traditional Norms .....	24
2.2.3 Policy and Institutional Barriers .....	27
2.3 Impact of Maternal Unemployment on Children's Well-Being.....	29
2.3.2 Development of Social and Emotional Skills .....	32
2.4 Tamale Metropolis Case Studies and Empirical Data .....	35
2.4.1 The Social and Cultural Background of Tamale Metropolis .....	35
2.4.2 Effect on the Safety and Security of Children .....	37
2.5 Interventions and Mitigating Factors .....	37
2.5.2 Government and Policy Interventions .....	39
CHAPTER THREE .....	47
METHODOLOGY .....	47
3.0 Introduction.....	47



3.1 Study Area .....	47
3.2 Research Design.....	49
3.2 Research Approach .....	51
3.4 Study Population.....	51
3.5 Sampling and Sample Size.....	52
3.6 Sampling Technique .....	53
3.7 Data Collection Instruments .....	53
3.7.1 In-depth Interviews .....	53
3.7.2 Focus Group Discussion .....	55
3.8 Data Sources .....	56
3.9 Data Analysis .....	56
3.10 Validity and Reliability.....	58
3.11 Ethical Consideration.....	59
3.11.1 Voluntary Participation.....	59
3.11.2 Informed Consent.....	60
3.11.3 No Deception of Respondents .....	60
3.12 Conclusion .....	60
CHAPTER FOUR.....	62
FINDINGS AND DISCUSSIONS .....	62
4.0 Introduction.....	62



4.1 Demographic Characteristics of the Respondents .....	62
4.1.1 Age Distribution of Respondents .....	62
4.1.2 Marital Status of Respondents .....	63
4.1.3 Number of Children of Respondents .....	64
4.1.4 Educational Level of Respondents .....	65
4.2 Factors that Contribute to Women Unemployment .....	65
4.3 Effects of Maternal Unemployment that Affect the Well-Being of Children .....	68
4.4 Existing Government Policies and Programs .....	71
CHAPTER FIVE .....	76
SUMMARY, CONCLUSION, AND RECOMMENDATION .....	76
5.0 Introduction .....	76
5.1 Summary of Study .....	76
5.2 Summary of Findings .....	77
5.2.1 Factors that Contribute to Women Unemployment .....	77
5.2.2 Effects of Maternal Unemployment that Affect the Well-Being of Children .....	78
5.2.3 Existing Government Policies and Programs .....	78
5.3 Conclusion .....	79
5.4 Recommendations .....	80
5.5 Suggestions for Further Research .....	81
REFERENCES .....	82

APPENDICIES .....	101
Appendix 1:.....	101



## LIST OF TABLES

Table 1 Educational Level of Respondents .....	65
--	----



## LIST OF FIGURES

Figure 1 Map of Tamale Metropolis .....	49
Figure 2 Age Distribution .....	63
Figure 3 Marital Status.....	64
Figure 4 Number of Children.....	64



## CHAPTER ONE

### INTRODUCTION

#### 1.0 Background

The attitude towards children and their nurturing has undergone many ups and downs during the last centuries. Most of the experts consider childhood, especially from birth through the ages of 5 and 6, as the period for shaping a child's personality and as a foundation for his/her forthcoming behaviors (Saari, 2020). They believe that a parent's attitude and conduct are the primary determinants of a child's sensitive mental growth. What parents do clearly have an impact on children's lives, both in the short-term and later in life, and parental employment patterns have an influence on children in various ways, through the effect on family income, the time parents spend with their children, and the provision of a role-model image (Jacob, 2023). One of the most essential and fundamental social structures is the family, which is where children are born, nurtured, and socialized before joining the community and starting their own lives. As one of the two foundations of the family, a woman simultaneously fulfills the traditional responsibilities of wife and mother, which places some duty on her given her physical and mental attributes (Mohammed & Engler, 2022).

Managing the house affairs and the family, taking care of and bringing up the children, and establishing a friendly emotional atmosphere within the family are among women's responsibilities. Moreover, in cases where other conditions and facilities are provided, she can bring up healthy and successful children, and accordingly ensure the society's well-being (Belwal, Belwal & Al-Hashemi, 2020). One area of social life change in the modern age is changes and variations in women's lives. These variations, at large scales, brought about changes in the beliefs and social attitudes towards women as well as changes in the women's individual, family, and





social roles. Among these changes, the women's employment is of significant importance (Kumari, 2018). Approximately 435 million women and girls worldwide live on less than \$1.90 per day, according to assessments by UN Women and the UN Development Programme, underscoring the severity of unemployment as a significant issue affecting women (UN, 2020). The greater effect of employment can be found in the relationship between mothers and their children. A number of criteria draw the attention of psychologists and other professionals, including frequent long-term attendance at work and the distance between an official's home and place of employment. Certain educational psychologists contend that the mother's presence in the home, particularly in the first three years of life, is essential to the child's sense of security, stability, and emotional growth (Mares & McMahon, 2020).

There has been an extended and highly charged history of disagreement among feminists, child psychologists, economists, educational theorists, and other specialists over the effects of parental work, particularly that of women, on children. In fact, in addition to meeting children's material needs, a mother's responsibility is to provide their security and stability (Stoller, 2023). Attention deficit and child's separation from mother can lead to different types of disorders and illnesses, including anxiety, fear, depression, insomnia, and many other child-related issues. Attention deficit during the first four years of life provides a suitable ground for creating anxiety and distress in the child, and in these circumstances, the child manifests aggression and violence which can cause more intensive problems in adolescence (Ogundele, 2018).

Global women's unemployment rates have shown mixed trends in recent years. Global unemployment rates, particularly among women, reveal significant disparities that highlight ongoing challenges in achieving gender equality in the labor market. As of 2024, the global unemployment rate is projected to be around 4.9%, a slight decrease from 5.0% in 2023 (ILO,



2024). However, this overall figure masks deeper inequalities, especially in low-income countries where women are disproportionately affected (Heyer et al., 2023). In many low-income countries, the employment gap between men and women is striking. For example, the International Labour Organization (ILO) reports that the jobs gap for women in these regions is 22.8%, compared to 15.3% for men (ILO, 2024). This disparity is partly due to the fact that family responsibilities often fall more heavily on women, limiting their participation in the workforce (Phan, 2020). Even in high-income countries, while the gap is smaller, it persists, with employment rates for women lagging behind those for men. Additionally, women generally earn less than men; in high-income countries, women earn approximately seventy-three cents for every dollar earned by men, while in low-income countries, this figure drops to just forty-four cents.

According to the International Labour Organization (ILO), globally 189 million people were estimated to be unemployed in 2023 with the unemployment rate being 5.1%, a slight improvement from 5.3% in 2022 (ILO, 2024). However, it was projected to rise to 5.2% in 2024 due to economic vulnerabilities and social inequalities exacerbated by the pandemic and ongoing economic challenges (Enciso-Alfaro et al., 2024). Women's participation in the labor force has been increasing in many regions, but a notable gender gap persists, especially in developing and emerging economies. For example, in Bangladesh, women's labor force participation rate increased significantly from 29.2% to 42.8%, driven by reductions in early marriage and increased access to education and technical training. Despite these improvements, women still face higher unemployment rates compared to men in many countries (Khatun & Afroze, 2019). The ILO and World Bank data indicate that structural inequalities, wage disparities, and limited access to high-quality jobs continue to challenge women's employment prospects globally.



The global labor force participation rate for women is just over 50% compared to 80% for men (ILO, 2025). Women are less likely to work in formal employment and have fewer opportunities for business expansion or career progression. When women do work, they earn less. Since 2019, 73 million additional women have left the labor force and are not looking for jobs whether because they lack opportunities, lack time due to increased caregiving burdens, or lack hope (Klasen et al., 2021).

The female unemployment rate in 2017 was slightly higher than the male rate for the world as a whole (6.4 per cent for female, 6.1 per cent for male), leaving 77.8 million women who are willing to work and actively looking for work without employment (ILO, 2004). The picture is more dramatic in some regions of the world (Edwards & Smith, 2020). The region that showed the greatest differential in rates was Latin America and the Caribbean, with a difference of 3.4 percentage points and the Middle East and North Africa where the female unemployment rate was 6 percentage points higher than the male rate (Pinheiro et al., 2022). Unemployment rates for women are lower than for men in sub-Saharan Africa (at a high level of around 10 per cent) and East Asia (at below 5 per cent). The unemployment situation for women seems to have improved over the past ten years, with the exceptions of three regions - industrialized economies, the Middle East and North Africa and South Asia (Cleland & Machiyama, 2017). The majority of regions saw little or no change in female unemployment rates over the period 2007 to 2017. In South-East Asia the unemployment rate of women increased by more than 2 percentage points (from 4.7 per cent to 6.9 per cent) (ILO, 2018). The difficulty of finding work is even more drastic for young women (aged 15 to 24 years) (International Labour Organization & UN, 2024). Overall, 35.8 million young women are involuntarily without work (Escap, 2019). In all regions, youth unemployment



rates for both sexes are higher than adult unemployment rates. Again, in all regions except East Asia and sub-Saharan Africa the regional female rate exceeds the male rate.

The issue of women's unemployment rates in Africa is a significant socio-economic and cultural challenge. As of 2023, the female unemployment rate across Africa was approximately 6.6%, reflecting persistent challenges in labor market access and job stability for women. This rate is indicative of structural barriers that women face in accessing and maintaining employment, and also is higher compared to many other regions, indicating structural issues within the continent's economies (Mfubu, 2023). Several factors contribute to the high unemployment rates among women in Africa. These include limited access to education and vocational training, gender discrimination in hiring practices, and socio-cultural norms that restrict women's participation in the workforce (AfDB, 2015). Moreover, the informal sector, which employs a large portion of women, often offers low wages, poor working conditions, and minimal job security (Sultana, Rahman & Khanam, 2022).

As of 2022, the female unemployment rate varied significantly across African countries. Djibouti registered the highest rate, with almost 40 percent of the women in the labor force being unemployed (World Bank, 2022). South Africa and Sudan followed with female unemployment reaching around 31 percent and 30 percent, respectively (Mfubu, 2023). On the other hand, women without a job accounted for only 0.39 percent of the female labor force in Niger. Efforts to address women's unemployment in Africa must focus on improving educational opportunities, promoting gender equality in the workplace, and enhancing support for women entrepreneurs. Additionally, policies aimed at expanding access to affordable childcare and enforcing anti-discrimination laws can help increase female labor force participation (Idowu & Owoeye, 2023).



In Ghana, the unemployment of women has been one of the major economic challenges that has been talked about for years. Research suggests that several initiatives over the years have been put in place to address the female unemployment issues in the country. However, the issue still persists at a high rate, especially as compared to male employment. According to the World Bank collection of development indicators, the female unemployment rate in Ghana as of 2023 was reported at 3.6% (Orkoh, 2024). Interestingly, Ghana Statistical Services (GSS) in February 2024, revealed that out of 11.39 million Ghanaians employed by the third quarter of 2023, 6.44 million were females as against 5.52 million males. However, despite the increase in employment of females in the country, the unemployment rate among females still increased from 17.5% in the second quarter to 17.7% in the third quarter of 2023 (Horne, 2023). Also, according to the 2022 Annual Household Income and Expenditure Survey Third Quarter Labour Statistics Report launched in Ghana, females make up two-thirds of the unemployed individuals in the country (Rougier et al., 2023). The notably high rate of unemployment of females in the country has gone a long way to affect the capabilities of families to properly provide the necessary needs for children's positive development and growth such as their security and stability, hence this study.

### **1.1 Problem Statement**

Women's unemployment rates in Ghana have shown mixed trends in recent years. For instance, in the third quarter of 2023, the female unemployment rate rose slightly to 17.7%, up from 17.5% in the second quarter. In contrast, the male unemployment rate remained unchanged at 10.9% during the same period. These figures reveal significant gender disparities particularly in urban areas, where female unemployment stood at 21.2% compared to 12.7% in rural areas highlighting ongoing challenges in achieving gender equality in Ghana's labor market (Kabeer, 2021). The issue of maternal unemployment has profound implications for the socio-economic stability and



emotional well-being of families, particularly in developing areas such as Tamale Metropolis. In Tamale, the prevalence of maternal unemployment is notably high, exacerbating the challenges faced by households in maintaining a stable and secure environment for children (Bawa, 2018). This situation is further compounded by socio-economic factors such as limited access to quality education, healthcare, and social services.

Research indicates that maternal unemployment can have significant adverse effects on children's sense of security and stability (Judd et al., 2023). Children in households with unemployed mothers are more likely to experience emotional stress, insecurity, and disruptions in their daily lives (UNICEF, 2023; Owoo & Lambon-Quayefio, 2020). These children often face higher risks of poverty, inadequate nutrition, and limited access to educational resources, which collectively impact their overall development and future prospects.

In Tamale Metropolis, where the socio-economic infrastructure is already strained, the impact of maternal unemployment on children is particularly severe (Abubakari et al., 2023). The lack of stable income from maternal employment often leads to financial instability, which in turn affects the ability to provide consistent and secure living conditions for children. Additionally, the social stigma associated with unemployment can further exacerbate the stress and anxiety experienced by both mothers and their children.

This study seeks to explore the impacts of maternal unemployment on children's sense of security and stability in Tamale Metropolis. By examining the correlation between maternal employment status and various indicators of child well-being, the research aims to identify the key factors that contribute to these challenges. Understanding these dynamics is crucial for developing targeted

interventions and policies that can mitigate the negative impacts of maternal unemployment and enhance the socio-economic stability of families in this metropolis.

## **1.2 General Research Objective**

The study generally seeks to investigate the impacts of maternal unemployment on children's sense of security and stability in the Tamale Metropolis.

## **1.3 Specific Research Objective**

The study specifically seeks to:

1. Assess the factors that contribute to women's unemployment in the Tamale Metropolis.
2. Identify the effects of maternal unemployment that affect the well-being of children in Tamale Metropolis.
3. Ascertain the existing government policies and programs that support unemployed mothers and their children in maintaining a stable and secure environment.

## **1.4 General Research Question**

What are the impacts of maternal unemployment on children's sense of security and stability in Tamale metropolis?

## **1.5 Specific Research Questions**

1. What factors contribute to women's unemployment in the Tamale Metropolis?
2. What are the effects of maternal unemployment that affect the well-being of children in Tamale Metropolis?
3. What are the existing government policies and programs that support unemployed mothers and their children in maintaining a stable and secure environment?



## **1.6 Significance of the Study**

The study will shed light on how maternal unemployment affects various aspects of child development, including emotional well-being, educational attainment, and overall psychological health. This understanding is crucial for identifying the specific needs of children in households with unemployed mothers. By examining the broader impacts on family stability and dynamics, the research can provide insights into how financial instability and stress associated with unemployment disrupt family cohesion and daily routines. The findings of the study can also guide policymakers and social service providers in designing targeted interventions that support unemployed mothers and their children. This includes programs aimed at providing financial assistance, counselling services, and educational support to mitigate the adverse effects of unemployment. By addressing these issues comprehensively, the study aims to improve the quality of life for affected families in Tamale Metropolis and contribute to broader socio-economic development goals.

## **1.7 Organization of the study**

The study is organised into five chapters. Chapter One introduces the research, covering the background, problem statement, objectives, research questions, significance, and overall study structure. Chapter Two offers a thorough literature review the study's objectives, leading to the identification of the research gap. Chapter Three outlines the methodology, detailing the research design, sampling strategy, data collection methods, and analytical techniques. The data was examined and presented in chapter four in order to address the research questions and achieve the study's objectives. Chapter five concludes the study by summarizing the findings, talking about their consequences, and making recommendations for additional research.

## CHAPTER TWO

### LITERATURE REVIEW

#### 2.0 Introduction

The development of effective policies and interventions relies on a thorough understanding of the causes of women's unemployment and its effects on their children. This literature review, which also delves into theoretical analysis and other aspects, focuses on the impacts of mother unemployment on the safety and stability of children in the Tamale Metropolis.

#### 2.1 Overview of Women's Unemployment

Many political, cultural, and economic factors contribute to female unemployment in various nations. Despite considerable progress towards gender parity in the workplace, women's unemployment rates are still higher than men's (United Nations Women, 2021; International Labor Organization, 2023; World Bank, 2022). Maternal unemployment is a critical socioeconomic issue



with far-reaching implications for families, communities, and economic development. The absence of stable employment for mothers affects not only household income and financial stability but also children's well-being, emotional security, and overall development. Unemployment among mothers can stem from various factors, including limited job opportunities, workplace discrimination, inadequate childcare support, and societal expectations regarding caregiving roles (Judd, N., Amos, B., & McCarthy-Jones, S., 2023).

Research indicates that a mother's unemployment can significantly influence a child's sense of security and stability, potentially affecting their academic performance, emotional resilience, and future opportunities (Johnson & Adeyemi, 2023). In regions where maternal unemployment rates are high, families often experience financial hardship, leading to challenges such as food insecurity, limited access to healthcare, and disruptions in education. Moreover, the psychological effects of unemployment, including stress, anxiety, and diminished self-esteem can alter parenting styles, strain family relationships, and impact children's overall well-being.

This review explores the economic, social, and psychological dimensions of maternal unemployment, highlighting its root causes and far-reaching consequences. By understanding these complexities, policymakers and stakeholders can design targeted interventions to support unemployed mothers, promote economic empowerment, and enhance both social stability and child welfare. Disparities in education, cultural norms, caregiving obligations, and gender discrimination are some of the fundamental structural causes of this imbalance. Women are more likely to work in lower-paying, less secure informal employment in many regions of the globe. Despite the fact that women's unemployment has not been adequately handled in many developing nations, some academics contend that women are essential to economic development. Women's

participation in the labor force has considerably influenced both economic and social development (Ambepitiya, 2013).

Numerous studies indicate that there is a strong interconnection between women's education and their participation in the labor market. A substantial body of research has demonstrated a clear correlation between maternal education, earnings, and child welfare, particularly regarding child health (Duflo, 2011). Women make up a significant share of the workforce in three industries, according to data from the International Labor Organization (Saini, 2021): retail, hospitality, and healthcare. But these sectors are also susceptible to economic volatility, which puts women at greater risk of losing their jobs in times of crisis like the COVID-19 outbreak. Furthermore, even in these industries, women are still paid less for doing the same job as men because of the gender pay gap (Abiddin & Ismail, 2021). Women who lose their jobs because they have to care for elderly family members or children suffer significant obstacles when they attempt to return to labor (D'Andrea, 2022). Women continue to face high unemployment rates in many nations as a result of problems including inadequate maternity leave, costly childcare choices, and rigid work schedules. Good points raised here!

The unique challenges experienced by women in certain sectors are a result of cultural norms, a lack of educational opportunities, and financial limitations (D'Andrea, 2022). According to research by Ragui Assaad, et al (2021), traditional gender norms often prohibit women from engaging in wage work in different parts of South Asia, the Middle East, and Africa. Social conventions in these areas usually dictate that women prioritize taking care of their families, which restricts their employment options (Dhingra & Sharma, 2021). Because many Sub-Saharan African economies are still in the early stages of development, female unemployment rates are high. Women make up a disproportionate share of informal workers, especially in the agricultural sector,





yet they often do not enjoy the advantages of official employment, such as health insurance, retirement plans, and job security. During economic downturns, women are more vulnerable and tend to exit the workforce at higher rates. According to Gross and Frempong (2021), barriers to education and vocational training further hinder women's chances of obtaining higher-paying or skilled positions in Sub-Saharan Africa. Gender bias in hiring practices, cultural values that prioritize men's work, and acts of violence against women significantly contribute to the elevated levels of female unemployment in the region (Dhingra & Sharma, 2021; Moyo & Dhliwayo, 2019).

Various regional and global events both reflect and contribute to the high rate of female unemployment in Ghana, noted by (Osei, 2022), a gender unemployment gap persists despite advancements in gender equality and a rise in women's labor force participation. According to surveys, Ghana's women's unemployment rate is greater than its men's, most likely as a result of structural problems in the nation's economy and cultural standards (Honorati & Silva, 2016). The majority of Ghanaian women are employed in the informal sector, which encompasses petty trading, small-scale businesses, and agriculture (Adeniran et al., 2019; Grob and Frempong, 2021).

Even though a lot of women depend on this industry for their income, it often lacks the official economy's safety and security. Due to factors including lower educational attainment, restricted access to money, and poor infrastructure, women in rural regions have a difficult time finding steady work (Reinman, 2015).

According to Osei (2022), Ghanaian women find it challenging to labor outside the house for money due to conventional gender conventions. Their ability to find typical 9–5 occupations is hampered by this circumstance, which also limits their working hours. Women's access to productive employment in traditionally male-dominated industries like mining and construction is further complicated by the fact that these sectors employ a sizable share of Ghana's workforce.

The issue of female unemployment in Ghana is intensified by the skill mismatch phenomenon, which occurs when the labor market's demands do not align with women's educational qualifications and occupational experiences (Osei, 2022). Women encounter significant obstacles when trying to start or expand their businesses, primarily due to a lack of resources, including access to banking services and financial support. Additionally, geographical disparities influence the causes and levels of women's unemployment in the country. Women's ability to obtain stable employment is further hindered by challenges faced on a global scale, particularly in developing countries like those in Sub-Saharan Africa. Regional and international issues, such as cultural barriers and the prevalence of the informal sector, contribute to the high rate of female unemployment in Ghana. Public and commercial organizations must work together to eliminate these structural obstacles and advance gender equality in the workplace to solve this issue.

### **2.1.1 Maternal Unemployment**

From an economic standpoint, maternal unemployment is sometimes described as the lack of paid employment among mothers who are actively looking for work. This definition emphasizes the economic aspects of unemployment, incorporating factors such as labor market dynamics, economic conditions, and job availability, as highlighted by Lindemann and Gangl (2019). With significant economic, social, and psychological ramifications for families and society at large, maternal unemployment is still a major worldwide concern. Even though labor is often seen as a major factor in achieving both financial security and personal satisfaction, institutional injustices, caring obligations, and cultural norms provide major obstacles for many mothers seeking to enter the workforce. Research shows that mothers' unemployment is associated with more financial difficulty, less access to healthcare and education, and more stress in the home, all of which may

have a detrimental effect on the long-term development and well-being of children (Garcia & Thompson, 2023).

Addressing maternal unemployment necessitates comprehensive policy interventions that support working mothers, encourage economic inclusion, and develop sustainable solutions to ensure both family stability and societal growth. Other factors that contribute to the problem include gender disparities in the labor market, limited access to affordable childcare, and workplace policies that do not take into account the needs of families. Unemployment is strongly associated with an increased risk of morbidity and mortality. Unemployed persons use more general health services, have more physical and mental health problems, and even have a higher suicide rate than their employed counterparts (Sinyor et al., 2024). Unemployment status is distinguishable from housewives, who are not entitled to unemployment benefits when they are not actively seeking a job: a multiple-choice question concerning profession included separate options for both housewives and unemployed women. Maternal unemployment directly impacts household income and financial stability in several ways, primarily because the loss of or lack of income from the mother reduces the total financial resources available to the family (Rao, 2020). This can have cascading effects on the family's ability to meet basic needs, plan for the future, and maintain stability in the household.

Both international and national policy frameworks are in place to assess and enhance maternal and child health, as well as to evaluate the impact of poverty on these health outcomes. The Millennium Development Goals (MDGs), resulting from the Millennium Declaration adopted by the United Nations General Assembly in September 2000, address maternal health, child health, and poverty reduction as significant thematic areas of concern (Kahn & Boulton, 2022). From a sociological standpoint, mothers who choose not to seek employment due to personal preferences, caregiving





responsibilities, or cultural and social norms can also be classified as unemployed. This more comprehensive viewpoint considers the varied duties and demands placed on mothers throughout nations (Gauthier & Hatfield, 2021). Maternal employment involvement tends to decline around the time of delivery, falling to 67.0% when the youngest child is between the ages of 0 and 5 years, since women are often the main caretakers. As children get older, participation rates progressively rise, reaching 75.0% for children between the ages of 6 and 11 and 77.8% for children older than 11 (Abdul-Rahman et al., 2023).. The employment rates of women without children are similar to this trend.

Children's health and mother's workforce engagement are expected to have different effects in different nations with different occupational gender inequalities and different social and economic situations. Interestingly, in 2014, 68.2% of mothers in the EU with children aged 0 to 14 were employed. From a psychological perspective, mothers' mental health is greatly impacted by the phenomenon of maternal unemployment. Increased stress, identity problems, and other mental health difficulties are often brought on by the related social stigma (Cooper & Stewart, 2020).

There is a persistent belief in many cultures that women are mainly responsible for taking care of the home and raising the children (Palriwala, 2019). Traditional social conventions still influence women's school experiences and present obstacles that carry over into their professional lives, even in the face of progress in gender equality. Due to institutional challenges and cultural expectations, women are disproportionately tasked with primary caregiving roles, which can hinder their career progression and contribute to higher rates of maternal unemployment (UNESCO, 2023; ILO, 2022).

Women's academic obligations become increasingly complex when they are expected to prioritize their family's needs over their professional aspirations. Due to the significant time and attention



commitment needed, balancing parenting and academic writing may be especially difficult (UNESCO, 2023; ILO, 2022). This cultural perspective's critics believe that women will probably continue to face high unemployment rates in academic writing after becoming mothers until society's perceptions change (McGannon, Gonsalves, Schinke, & Spence, 2018). They advocate for a comprehensive examination of how deeply entrenched gender norms influence the career options women pursue or feel compelled to choose, rather than focusing solely on institutional improvements. On the other hand, some research suggests that maternal unemployment is not solely attributable to institutional or cultural barriers; individual choices also play a significant role (Böhmer & Schinnenburg, 2020; Das & Zumbyte, 2017). This view posits that women who leave academic positions to focus on motherhood are expressing their autonomy, consciously opting to prioritize family life over the demanding nature of academia.

Advocates of this viewpoint contend that since academia is a demanding field that requires significant sacrifices, some women may find that the demands of writing well for academic purposes conflict with their desire for a healthy family life (Mason et al., 2021; Kahn & Boulton, 2022). In this view, it is a reflection of individual conceptions rather than a fundamental defect in the system. It is important to recognize and accept a woman's choice to put her academic writing Proponents of this perspective argue that academia is a demanding field necessitating substantial sacrifices, and as a result, some women may find that the pressures of academic writing conflict with their aspirations for a healthy family life (Mason et al., 2021; Kahn & Boulton, 2022). This viewpoint emphasizes individual choices rather than a systemic flaw. It is essential to acknowledge and respect a woman's decision to temporarily halt her academic writing to raise her children. However, critics of this perspective contend that framing maternal unemployment solely as a personal choice overlooks the broader institutional and cultural dynamics at play (Rao, 2019;

Thébaud & Taylor, 2021). While personal agency is important, it is vital to consider the constraints that may limit these choices. A woman's decision to step back from her academic career may not be straightforward; it can be significantly affected by inadequate institutional support or prevailing cultural norms. This complexity raises the issue of whether these decisions are really autonomous or heavily impacted by other forces.

Furthermore, since they have less resources, low-income women often struggle more to balance employment and family (Bongaarts et al., 2019). Lack of access to dependable childcare, stable finances, or a supportive academic network may make it difficult for those in these circumstances to continue their careers as academic writers. An intersectional perspective underscores that the experience of unemployment among mothers is multifaceted and varies based on an array of contextual and identity-related factors (McGannon et al., 2018; Rao, 2019) hold to raise her children. This perspective's critics argue that claiming that mother unemployment is just a personal decision ignores the larger institutional and cultural factors at work (Rao, 2019; Thébaud & Taylor, 2021).



The limitations that may restrict these options must be taken into account while acknowledging the significance of individual agency. It may not be an easy choice for a woman to give up her academic writing profession; insufficient institutional policies or cultural norms may play a significant role. This intricacy begs the question of whether these decisions are really autonomous or heavily influenced by other forces. According to Bongaarts et al. (2019), women with low incomes could also have fewer resources available to assist them in navigating the difficulties of juggling employment and family. Without access to dependable childcare, stable finances, or a strong academic network, women in this scenario could find it difficult to maintain their careers as academic writers. Mothers' experiences of unemployment are complicated and vary depending

on a number of contextual and identity-related aspects, according to the intersectional approach (McGannon et al., 2018; Rao, 2019).

### **2.1.2 Children's Security**

One of the main sources of a child's feeling of security is familial support. Despite the significance of financial stability, a supportive family environment incorporates aspects of love, encouragement, and discipline, all of which are necessary for children to feel safe enough to explore their surroundings (Johnson, Smith, & Ainsworth, 2022). A child's emotional health, academic performance, and long-term stability are all impacted by their feeling of security, which is a basic aspect of healthy development. While children who suffer instability whether as a result of family disturbances, parental unemployment, or financial hardship may face long-term psychological and behavioral issues, secure children are more likely to grow up resilient, self-assured, and to form strong social interactions. According to research, a child's overall feeling of safety and stability is greatly influenced by their home environment, which is defined by continuous caring, emotional support, and financial security (Henderson & Carter, 2023). Socioeconomic variables including poverty, community instability, and mother unemployment, however, may erode this foundation and raise the likelihood of anxiety, depression, and difficulties in school. Policymakers, educators, and caregivers who want to establish conditions that promote healthy child development and long-term well-being must have a thorough understanding of the elements that go into child security.

According to empirical research, children reared in less stable family environments often have less favorable developmental outcomes than those who retain solid parent-child ties (Martins, Delgado, & Silva, 2021). Family members' emotional and psychological support creates important emotional dynamics, strong familial ties, and self-assurance (Chen, Harris, Morgan, & Lee, 2023).



When children experience love and support regularly along with predictable parenting styles, they feel safe and can establish order in their lives. Children who are aware of expectations are better equipped to come up with creative solutions to problems that call for creative problem-solving and sometimes unusual actions that deviate from accepted "safe" answers.

Studies reveal that children who grow up in predictable, nurturing situations have better social skills and fewer behavioral problems than their counterparts in less regimented circumstances (Fiese et al., 2017). Family routines' natural constancy provides a crucial emotional basis that helps children go through different developmental phases with more assurance and stability.

Additionally, strengthening a child's feeling of security is largely dependent on resilience-building. Resilience is fostered by parental support, especially during early interventions, which enhances children's ability to successfully handle stress and adversity. Resilient children are better able to face obstacles, which strengthens their feeling of security (Weir, 2017). As a result, encouraging resilience improves a child's capacity to deal with hardship and fortifies the family's emotional support system.



Family ties are unquestionably important, but having enough money is just as important for a child's safety. Children may focus on their development and progress without being distracted by financial concerns when they are financially stable since it reduces anxiety and worry (Liu & Merritt, 2018).

A financially stable family can provide for a child's requirements, such as healthcare and education, and therefore improve the child's general well-being. On the other hand, economic volatility puts more strain on parents and children. Research has shown that changes in a family's

financial situation may have a significant effect on a child's feeling of security in general, often leading to heightened worry and uncertainty (Gaspar et al., 2018).

Therefore, a child's emotional and psychological well-being can be contingent upon a foundation of financial stability. Insufficient financial resources may render even positive familial relationships inadequate in providing a child with a comprehensive sense of security.

### **2.1.3 Children's Stability in Relation to Maternal Unemployment**

Various factors influence a mother's unemployment and the stability of her children's emotional, psychological, and economic well-being. When a mother loses her work, she experiences stress and worry that affects more than just herself. A tranquil atmosphere is necessary for the best possible development of children as well as their general emotional, psychological, and physical health since maternal unemployment makes children more vulnerable. According to research, children of jobless mothers are twice as likely to be diagnosed with behavioral and emotional issues and are more likely to experience these issues themselves (Green & Roberts, 2021).

A child may have severe educational problems as a result of the financial burden brought on by the mother's unemployment. Nearly half of all students in public schools in the United States are from low-income households, making them more vulnerable (Anderson, 2023; Rivera & Thompson, 2020).

Financial instability brought on by maternal unemployment may cause family disturbances including moving or adjustments to daily schedules. The stability and security of a child may be jeopardized by these disruptions. Children are more likely to experience emotions of instability and insecurity if they live in unstable home contexts or are subjected to frequent changes (Gaspar et al., 2018).





Research suggests that more parental involvement during unemployment may be beneficial, especially if a woman uses her additional time with her child effectively. Children's social skills and emotional well-being may be improved and emotional ties can be strengthened in a supportive family setting (Schaller & Zerpa, 2019).

The quality and context of parental interactions are important mediators, even while the financial hardship and emotional pain caused by mother's unemployment pose serious threats to children's stability. Strong social networks and supportive family structures may lessen the negative impacts of female unemployment and provide children with a feeling of stability during these times.

#### **2.1.4 Interactions and Mutual Influence**

Children's lives are profoundly impacted by this negative mental condition, which reflects the mothers' financial strain. Children's short- and long-term development is impacted when the feeling of security they depend on to get regular care in a variety of situations is undermined.

An unstable environment might emerge from maternal unemployment, which can cause financial hardship and a reduction in the resources needed to satisfy the requirements of children. Children's feeling of security may be weakened by this uncertainty, which may lead to a vicious cycle wherein increased mother stress reduces emotional availability, which exacerbates the child's fears (Rege, Telle, & Votruba, 2021).

Furthermore, parental stress brought on by maternal unemployment might impair a mother's emotional availability. Children's feeling of security is weakened by this lack of emotional support, which also prevents them from developing healthy emotional and social abilities (Bubonya, Cobb-Clark, & Wooden, 2017).

Children's developmental results depend on a stable environment with regular routines. This stability may be upset by maternal unemployment, which might result in frequent changes to the child's environment. Children's general development and academic achievement may be hampered by such disturbances (Gaspar et al., 2018).

On the other hand, maternal unemployment could also lead to more time spent with children, which is good if that time is used in meaningful ways. Children's feelings of security and emotional ties may be strengthened in a nurturing home environment (Schaller & Zerpa, 2019).

All things considered, the mother's depressed emotional condition and financial strain have a significant impact on her children's lives, undermining their feelings of security and negatively influencing their developmental paths.

## **2.2 Factors Affecting Women's Unemployment**

### **2.2.1 Aspects of Socioeconomics**

**Unemployment among women is caused by a complex interaction of socioeconomic variables.**

Unemployment has become a major social and economic issue in every country since employment rates have not kept up with population increase (Taylor & Nguyen, 2024). In an increasingly globalized economy, the liberalization of capital, labor, products, and services since the 1980s has led to higher unemployment rates and negative impacts on labor markets (Som, 2020). People of working age are considered jobless if they actively look for work but are unsuccessful (Williams & Garcia, 2024).

In both work settings and larger social situations, gender discrimination is still a major problem. Quantitative indicators of unemployment throughout the world are complicated by qualitative characteristics including age, gender, and educational achievement. Women were historically



restricted to low-paying jobs throughout the Industrial Revolution because of the institutional and organizational systems of production, which influenced how they integrated into the workforce (Martin & Patel, 2024).

The persisting gender gap between male and female workers highlights the many obstacles women experience while trying to obtain job opportunities, even in the face of a worldwide rise in female labor market participation (Roberts & Clarke, 2024).

Studies reveal that a number of factors, including family wealth, marital status, and educational attainment, have a substantial impact on women's career opportunities. These difficulties are especially noticeable in areas like the Tamale Metropolis, where there are little economic possibilities and conventional gender standards (Ahmed & Thompson, 2024).

Although a larger family income could lessen the pressure on women to go to work, those with less education have a harder time finding well-paying positions. Additionally, marital status is important; single mothers sometimes struggle more than married mothers to balance work and family obligations (Lee & Garcia, 2024).

### **2.2.2 Cultural and Traditional Norms**

Maternal unemployment in Northern Ghana is significantly influenced by cultural and traditional norms that delineate gender roles, family expectations, and societal structures. The Dagbani-speaking populace, particularly the Dagombas, exemplifies these norms, which predominantly ascribe to women the roles of caregivers and homemakers. The cultural perception of motherhood significantly emphasizes women's domestic responsibilities, which hinders their involvement in the workforce, particularly after childbirth (Owusu & Adu-Gyamfi, 2022; Ibrahim & Fuseini, 2021).



A significant factor influencing women's underrepresentation in certain employment sectors is the persistence of traditional gender roles, which assign women primary responsibility for domestic tasks, including child-rearing and housework. Studies suggest that societal norms and cultural expectations often compel women to prioritize family and caregiving roles, which can hinder their career progression (Avoli et al., 2020). For instance, the "second shift" concept coined by sociologist Arlie Hochschild refers to the unpaid labor many women perform at home after completing their formal workday, which limits their ability to dedicate time and energy to career advancement (Brailey & Slatton, 2019).

The roles of women in society are primarily determined by existing cultural norms. The Tamale Metropolis exemplifies a context in Ghana where societal expectations primarily assign women to household responsibilities (Waterhouse, Hill & Hinde, 2017).

These social expectations significantly impede women's participation in the labor market (Rijal & Wasti, 2018). Traditional gender norms intensify the difficulties women encounter in obtaining and sustaining employment outside the home, as they frequently bear the primary responsibility for domestic care and child-rearing. Entrenched gender norms are deeply embedded in the socio-cultural fabric of the Tamale Metropolis.

Scholarly discourse indicates that the interaction between cultural norms and economic realities engenders a multifaceted environment for maternal employment in Northern Ghana. The research elucidates a paradox wherein women are urged to contribute economically to the household while simultaneously being constrained by cultural norms that prioritize their roles as caregivers (Sowatey et al., 2018). Women who have to balance the demands of both sectors experience feelings of inadequacy and dissatisfaction as a result of this duality.



This division of work, which has historical origins, is still evident in modern family structures. The continuation of these cultural standards discourages women from seeking jobs or further education, which unintentionally leads to greater unemployment rates (Bernhardt et al., 2018).

An integral aspect of the social structure in Tamale is the extended family system, where caregiving responsibilities are frequently shared among parents, grandparents, aunts, and uncles (Abubakari & Alhassan, 2020). While this system offers a support network that may mitigate some adverse effects of maternal unemployment, it can simultaneously exert additional pressure on unemployed mothers, who may feel compelled to support an extended family despite their financial constraints. Additionally, societal norms and the stigma linked to unemployment can negatively influence children's views on safety and stability (Rao, 2019).

In numerous communities throughout Ghana, such as Tamale, financial contributions and productivity are greatly valued (Boateng, 2017). The social stigma faced by unemployed mothers can negatively influence their mental health and self-esteem, which in turn can affect their children's well-being. Economic hardships stemming from maternal unemployment frequently result in diminished access for children to essential resources such as food, healthcare, and education (Rao, 2019).

In regions like Tamale, where many families depend on a single income source, the absence of a mother's income can exacerbate poverty and generate an unstable environment for children. The psychological distress faced by unemployed mothers is closely linked to negative outcomes for their children. Research indicates a strong correlation between maternal stress and depression and adverse child outcomes, such as increased anxiety and behavioral problems (Osei & Mensah, 2024).



In a societal context where identity and social standing are closely linked to maternal responsibilities, unemployment can result in considerable psychological distress. The extended family structure in Tamale offers significant support; however, it may also cultivate a dependency that is not invariably beneficial. Although extended family members may offer practical and emotional assistance to children, they may also contribute to familial discord and tension arising from financial difficulties (Akram & Adams, 2024).

### **2.2.3 Policy and Institutional Barriers**

Ghana's social protection programs frequently inadequately address the needs of unemployed mothers and their children. The absence of comprehensive social safety nets restricts the availability of financial assistance, medical support, and educational subsidies for disadvantaged families (GSS, 2018).

Policy gaps in the Tamale Metropolis pose considerable challenges for women aiming to combine professional duties with family responsibilities. The challenges faced by women are exacerbated by the lack of supportive workplace policies, including maternity leave and accessible childcare options (Nana & Agyeman, 2024), which complicates their capacity to obtain and sustain employment.

Childcare services' accessibility and affordability significantly hinder unemployed women in their pursuit of job opportunities. The limited availability of institutional childcare resources in Tamale and other regions of Ghana compels many mothers to depend on informal arrangements or assistance from extended family members (Darteh & Dickson, 2019). This situation affects the employment prospects of mothers and has implications for the stability and caregiving arrangements of their children.



Quality education is essential for the comprehensive development and future prospects of children. Significant disparities in access to quality education continue to exist in Tamale, particularly impacting children from economically disadvantaged backgrounds (UNICEF, 2020). Maternal unemployment frequently limits the financial resources allocated for education, resulting in reduced academic performance, decreased enrollment rates, and inadequate learning environments. Unemployed mothers may experience further marginalization due to institutional discrimination and persistent gender stereotypes. Cultural biases often impede women's access to economic resources and employment opportunities in Ghana, despite legal frameworks that prohibit gender discrimination (Centre for Democratic Development [CDD-Ghana], 2021). In households characterized by maternal unemployment, gender inequities may contribute to the continuation of poverty and instability cycles.

As a result, families in Tamale face increased economic vulnerability stemming from these institutional and policy constraints. Unemployed mothers frequently face challenges in meeting their children's fundamental needs, including clothing, food, and healthcare, in the absence of adequate support networks (Graham et al., 2019). Economic insecurity can negatively affect children's overall well-being, increasing their sense of instability. Limited access to nutritious food and healthcare services adversely affects children's health outcomes, demonstrating a significant relationship between low maternal employment and both child undernutrition and decreased healthcare utilization (UNICEF, 2020).

These challenges are aggravated by policy inadequacies in areas concerning nutrition and healthcare support, placing children at increased risk for illness and developmental delays.

The psychological well-being of children can be significantly affected by the stress and anxiety associated with maternal unemployment (Smith, 2024). Moreover, the emotional stability and



resilience of children may be indirectly undermined by institutional barriers that prevent mothers from accessing mental health support services (Johnson, 2024). Addressing these impediments is essential for promoting holistic family welfare and mitigating the adverse effects of unemployment on children.

### **2.3 Impact of Maternal Unemployment on Children's Well-Being**

Numerous studies have shown how economic difficulties affect children's access to sufficient and nourishing meals, demonstrating the well-established link between maternal unemployment and child nutrition. According to research, mothers without jobs frequently struggle to give their children regular, well-balanced meals because they don't have enough money, which can result in hunger and malnutrition (Lundborg et al., 2022).

Low maternal literacy and unemployment were revealed to be major contributors to children's poor nutritional outcomes, such as stunted development and underweight, in a Pakistani study (Shahid et al., 2022). The study highlighted how socioeconomic variables contribute to child malnutrition, especially in households with unemployed mothers who have limited access to resources for proper feeding and childcare practices. Ethiopian research also confirms that mothers without jobs often express difficulties in ensuring food security in their households (Dessalegn, 2018). When compared to households with working women, the absence of steady income restricts their capacity to buy a variety of nutrient-dense foods, which frequently leads to greater rates of child malnutrition.

The literature emphasizes how financial limitations brought on by maternal unemployment can have a major effect on children's schooling. Mothers without jobs frequently find it difficult to pay for school-related costs including fees, uniforms, and supplies, which lowers academic performance, decreases school attendance, and increases dropout rates (Psaki et al., 2022). Limited



access to financial support systems or allowances associated to schooling, which might normally lessen the strain on families, exacerbates this difficulty.

According to studies, children in families where the mother is unemployed are more likely to have their schooling interrupted because of a lack of funds. Children may have to labor or take on household duties to make up for their family's money shortfall, which frequently results in decreased academic interest and performance (Morgan et al., 2022). It has been demonstrated that having access to educational allowances or other comparable support networks can lessen these negative consequences, highlighting the significance of legislative actions to assist families in need. In order to ensure that the right to education of their children is not jeopardized, this research highlights the urgent need for focused initiatives and policies that address the financial obstacles faced by unemployed mothers. For impacted families, these kinds of interventions can be extremely important in ending the cycle of poverty and improving long-term socioeconomic and educational results.

Research shows that unemployed people, especially mothers, have a difficult time getting timely medical care, which makes their health vulnerabilities and untreated illnesses worse. According to studies, financial restrictions brought on by unemployment frequently make healthcare pricey and cause people to put off seeking medical assistance (Olumegbon, 2023). The absence of health insurance coverage, which is frequently linked to work status, exacerbates this problem. Unmet healthcare needs are most prevalent among unemployed people, particularly those who have been unemployed for a long time, according to Rahman et al. (2022). The incidence of chronic disorders and unfavorable health outcomes among unemployed persons can rise as a result of untreated illnesses progressing due to a lack of funds for necessary treatments or routine checkups. Children



in these households are also more susceptible to the long-term effects of having restricted access to healthcare services.

Maternal unemployment can have a profound impact on children's psychological health. Research indicates that children with unemployed mothers frequently exhibit heightened levels of stress and anxiety (Peter, 2016), which can impede their social, emotional, and cognitive development. For instance, research has shown that the stress a mother experiences during pregnancy may have a substantial impact on her unborn child's stress reactions and immune system performance in later life. This stress is often made worse by financial difficulties and restricted access to resources, which causes youngsters to experience more anxiety and emotional difficulties (Dartmouth College, 2018; Wiley, 2018).

Furthermore, parental unemployment may have a detrimental effect on a child's sense of self-worth and self-esteem. Social stigmas related to unemployment might cause people to internalize emotions of inferiority and humiliation. Because they are aware of their family's alleged decreased socioeconomic level, children who see their mother lose her job may grow up to have a negative opinion of themselves, according to research (Connell & Wellborn, 2021).

Anecdotal information from Tamale suggests that parents are under a lot of pressure to support their children due to cultural expectations and conventional gender roles, which causes emotional stress and unstable finances in the home. According to the Columbia University Department of Psychiatry (2023) and the World Health Organization (2020), these disorders may cause children to experience increased worry and mental anguish.

Furthermore, stress and uncertainty brought on by parental unemployment might affect children's behavior. According to studies, children from families experiencing unemployment are more likely



to display withdrawn, aggressive, and academically challenged tendencies (Smith, 2022). Social relationships and academic advancement may be further hampered by such behavioral problems, especially in Tamale where educational resources are sometimes limited.

The effects of parental unemployment may potentially affect children's cognitive development. Access to necessary educational resources, wholesome food, and stimulating activities all of which are critical for cognitive development may be restricted due to financial limitations (Adjei, 2021). Children from families without working parents may have cognitive delays and worse academic performance in Tamale, a city with high rates of poverty.

Nonetheless, Tamale's community networks and extended family support networks could operate as buffers, reducing the detrimental psychological effects of mother unemployment. By offering childcare, emotional support, and financial aid, these community networks may help youngsters cope with some of the stress they face (Abubakari & Alhassan, 2020). However, if resources are limited, relying on these networks might potentially lead to more stress.

Community-based initiatives are essential for addressing the psychological impacts of mother unemployment. Protecting children's emotional and cognitive well-being may be greatly aided by programs that provide therapeutic assistance, educational support, and recreational activities (GSS, 2018). Improving financing and resources for these initiatives might have a major positive impact on the lives of Tamale children whose mothers are unemployed.

### **2.3.2 Development of Social and Emotional Skills**

Children's social and emotional development is greatly impacted by their mothers' job situation. Mothers without jobs may suffer from depression and low self-esteem, which may negatively impact their parenting style and, in turn, hinder their children's emotional development. Children



who experience these mother situations may exhibit behavioral problems, low self-esteem, and social disengagement (Osei & Appiah, 2022). Given its significant influence on the emotional and social development of their children, mothers' emotional health is very important. Research indicates that there is a significant negative correlation between mother's unemployment and the emotional well-being of children.

Additionally, unstable economic conditions often result in high levels of stress and worry in the family, which children may absorb, causing mental anguish and weakened emotional stability (Lundberg & Squire, 2021).

Children may experience more anxiety and depression symptoms as a consequence of the uncertainty and stress that come with having an unemployed mother. Children's emotional development and the safe bond they form with their caretakers are closely related. The stability and security necessary for a healthy attachment may be disrupted by financial limitations that make it difficult for mothers to provide their children with the constant and caring care they need (Schroeder & Wurster, 2022).

In situations like the Tamale Metropolis, where traditional family relations place a strong emphasis on the mother's role as caregiver, this disturbance may be more noticeable.

Additionally, the financial stresses brought on by a mother's unemployment may cause social disengagement, which makes it more difficult for children to make and keep friends. The social stigma that low-income children often experience may make it difficult for them to integrate into society (Gao & Yao, 2021).

A decrease in social skills and trouble making lasting friendships, two things that are essential for social development, can arise from this marginalization.

The development of behavioral issues is a noteworthy effect of the stress and volatility associated with mother's unemployment. According to research, children raised in these kinds of settings could develop unhealthy coping strategies that make them more violent, disobedient, and hyperactive (Jones & Morris, 2020).

These behavioral manifestations can hinder their social interactions and academic performance, perpetuating a cycle of emotional and social challenges. The degree to which children are affected by their mother's unemployment varies, with some exhibiting resilience and adaptive coping strategies, while others may suffer from prolonged social and emotional difficulties (Rosenbaum & Moretti, 2021).

Children who live in families with little financial resources benefit greatly from the support of their extended family and community networks. By offering emotional support, help with caring, and a feeling of community, these support networks may lessen the negative impacts on children's social and emotional development (Abubakari & Alhassan, 2020). These networks are crucial for fostering resilience and preserving children's emotional stability.



Programs that support children's social and emotional development may also be implemented by educational institutions and community groups. Counselling services, social skills training, and extracurricular activities are examples of initiatives that provide healthy channels for expressing emotions and promote the development of social relationships (GSS, 2018). In areas like Tamale, these initiatives are especially important for helping children from unemployed families.



## **2.4 Tamale Metropolis Case Studies and Empirical Data**

### **2.4.1 The Social and Cultural Background of Tamale Metropolis**

Because of its distinct socio-cultural dynamics, Tamale Metropolis offers an important case study for researching mother unemployment (Waterhouse et al., 2017). In this situation, women's professional paths are naturally impacted by the lack of economic prospects and the dominant conventional gender norms (Waterhouse et al., 2017).

Tamale's widespread use of extended family structures has a significant impact on the coping strategies and experiences of families dealing with unemployment. Family networks may either help jobless women in these situations or, on the other hand, make their problems worse. The Tamale Metropolis's communal living arrangements and focus on family ties highlight the value of shared responsibility within the community (Abubakari & Alhassan, 2020).

According to traditional gender norms, women are the main caretakers and men are the major breadwinners. These established roles are upset by maternal unemployment, which places a great deal of stress and uncertainty on family systems. As a result, children could feel more unstable and insecure, especially if their mothers lose their jobs and are unable to provide the required care (Gao & Yao, 2021).

In the socio-cultural context of Tamale, social networks play a critical role in assisting during periods of financial distress. The adverse effects of maternal unemployment may be partially mitigated by the support often extended by neighbours and extended family members (Schroeder & Wurster, 2022).

However, the extent of this support can vary, and reliance solely on government assistance may prove insufficient to alleviate the psychological and financial burdens faced by families. Tamale's

cultural values emphasize interdependence, communal cohesion, and respect for elders, which significantly influence parenting styles and contribute to the development of a sense of community and belonging among children (Adomako Ampofo, 2021).

Nonetheless, maternal unemployment can strain these cultural norms, potentially disrupting family dynamics and reducing participation in community activities due to economic hardship, thereby impacting children's feelings of security and belonging.

Similar to other regions of Ghana, the Tamale Metropolis confronts significant economic challenges, including high unemployment rates and limited job prospects, particularly for women (GSS, 2020).

Mothers' unemployment rates often reflect general economic circumstances, with work insecurity making family financial hardships worse. Due to uncertainty about their family's financial stability, children may experience elevated levels of anxiety and stress as a result of this dangerous financial position (Lundberg & Squire, 2021).

Additionally, Tamale's sociocultural context affects the educational chances and developmental paths of children. Financial difficulties brought on by maternal unemployment might limit children's access to educational resources, which can hurt their general development and scholastic achievement (UNICEF, 2020). The focus placed by society on education as a means of achieving social mobility emphasizes how crucial solid economic situations are to children's academic performance.

Furthermore, Tamale's cultural practices and beliefs have a significant impact on people's health and well-being. Children who experience maternal unemployment may have less access to basic necessities like food and medical treatment, which might have a negative impact on their health.



While community health initiatives and support networks play a critical role in mitigating these negative consequences, the overall impact of unemployment may seriously compromise children's health and developmental opportunities (Rosenbaum & Moretti, 2021).

#### **2.4.2 Effect on the Safety and Security of Children**

According to empirical studies conducted in Tamale Metropolis, family poverty is made worse by mother unemployment, which in turn erodes children's sense of security and stability. Children who live in families where the mother is unemployed are more likely to face food poverty, substandard housing, and limited access to healthcare and education. Their general feeling of security and stability may be severely harmed by these unfavorable living circumstances. A lack of necessities may create an atmosphere that is unpredictable and vulnerable, which can seriously impair children's development as a whole.

### **2.5 Interventions and Mitigating Factors**

#### **2.5.1 Role of Social Support Networks**

The existence of social support systems is essential for mitigating the negative consequences linked to mother's unemployment. According to research, the negative effects on children may be lessened by offering daycare, financial aid, and emotional support from social service organizations, extended relatives, and community groups. These kinds of aid programs act as vital safety nets, easing some of the financial strains associated with unemployment. Children may especially benefit from the security and consistency provided by community resources during times of financial distress (Hassan & Yeboah, 2023).

Furthermore, it has been shown that mothers and their children experience less stress and anxiety when they obtain the emotional support, they need from social media sites. Research indicates that



emotional support from mothers has a favorable impact on children's well-being because it promotes maternal health and, in turn, parenting effectiveness. Strong friendships and family ties may support mothers in overcoming the psychological effects of unemployment, which in turn helps their children develop more emotional stability (Kim & Kim, 2018).

The financial constraints that jobless mothers bear might be lessened with assistance from extended family members or community services. Meeting children's basic requirements for food, clothes, and education all of which are vital for fostering a feeling of stability and security requires this help. The significance of financial support networks in halting the decline of children's living situations during parental unemployment is highlighted by research by Smith et al. (2020). Children feel safer and more normal because of this assistance.

The participation of community entities and institutional frameworks, such as government programs, local non-profit organizations, and religious institutions, is necessary to provide resources and services for women without jobs. These groups play a crucial role in providing emergency assistance, job placement services, and counseling, which helps women deal with unemployment more skillfully (Kumar & Asante, 2024). The stability and security of children are thereby improved by this help.

By creating a stable and safe environment, social support networks have been shown to have a significant impact on children's development, particularly in situations when mothers are unemployed. Children raised in nurturing environments are more resilient, have better emotional control, and behave well in social situations. According to Davis et al. (2022), for example, children whose mothers have strong social support systems are more likely to succeed academically and have fewer behavioral issues.



In the unique sociocultural context of the Tamale Metropolis, the significance of social support networks is amplified. Unemployed women frequently receive considerable assistance from extended family members and local organizations. Addressing the needs of unemployed women and their children effectively necessitates the integration of traditional support structures with formal institutional support systems (Adjei & Nyarko, 2023).

In a nutshell, social support systems are essential and multidimensional in reducing the detrimental effects of parental unemployment on children's sense of safety and stability. Children may flourish in loving situations enhanced with emotional, financial, physical, and social support, despite the difficulties presented by mother's unemployment. Strengthening these networks can yield improved outcomes for both mothers and their children, highlighting the necessity for policies and initiatives that bolster social support systems (Owusu & Mensah, 2022).

### **2.5.2 Government and Policy Interventions**

Increasing governmental efforts to assist unemployed mothers and mitigate female unemployment rates can significantly enhance child well-being. The implementation of policies that support female education, provide vocational training, and facilitate flexible work schedules is essential. Improving access to affordable childcare and healthcare services is crucial for addressing the challenges encountered by unemployed mothers (Thompson & Nkrumah, 2023).

Initiatives like Ghana's Livelihood Empowerment Against Poverty (LEAP) program offer essential financial support to low-income households, aiming to alleviate poverty and improve child welfare. Improving access to educational and healthcare opportunities for children during unemployment can foster stability and security within households (Owusu & Baffour, 2022).



McKenzie and Rapoport (2017) demonstrate that financial aid programs such as the Microfinance and Small Loans Centre (MASLOC), which provides loans for starting or growing businesses by people, including women significantly decrease the likelihood of poverty in households with unemployed mothers, thereby promoting a supportive home environment that benefits child development.

Employment and training programs are essential for aiding the reintegration of unemployed mothers into the labor market. These initiatives focus on skill enhancement, job search assistance, and career pathway guidance, thereby increasing employment opportunities and ensuring more stable job prospects. Brown and Wilson (2018) demonstrate that involvement in government-funded training programs through the Youth Employment Agency (YEA) notably enhances the probability of unemployed mothers securing stable employment, thereby improving the stability and well-being of their children. Affordable and accessible childcare services are essential components of government initiatives designed to support unemployed women. Subsidised childcare facilities allow mothers to pursue employment or participate in training programs without the obligation of childcare duties. Smith et al. (2019) contend that high-quality childcare centers provide a safe developmental environment for young children and assist unemployed mothers in their job search efforts.

Government involvement is crucial for ensuring healthcare accessibility, especially for unemployed mothers and their children. Comprehensive medical and mental health services can reduce the negative health impacts linked to unemployment. Access to adequate healthcare services can reduce anxiety and stress among mothers and their children, promoting a sense of security and stability. Johnson and Carter (2020) emphasize the importance of comprehensive healthcare in improving the well-being of households facing unemployment.



Moreover, educational support such as free school lunches, after-school programs, and academic subsidies is essential for establishing a stable environment for children of unemployed mothers. These initiatives target educational requirements and mitigate the adverse effects of maternal unemployment on children's academic outcomes and prospects. Lopez and Martinez (2021) conducted a study that identified a correlation between educational support programs and enhanced academic outcomes and mental health in children. Social welfare programs, encompassing social insurance systems and targeted aid initiatives, are essential for assisting families impacted by unemployment. Such protections are essential for preventing families from experiencing marginalization and severe financial distress. Research demonstrates that Ghana's conditional cash transfer program positively impacts the welfare and living conditions of disadvantaged households in Ghana (Ghana Statistical Service, 2022).

In the Tamale Metropolis, effective implementation of governmental policies and initiatives is critical to addressing the unique challenges encountered by unemployed mothers and their children. Fostered collaboration among the government, local non-governmental organizations and community groups is necessary to ensure that support reaches those in need. Additionally, the development of culturally sensitive policies that recognize and accommodate the specific social dynamics of the Tamale Metropolis could enhance the efficacy of these programs (Asare & Boateng, 2023).

## **2.6 Theoretical Framework**

### **The Family Stress Theory**

A fundamental component of the scholarly conversation on family studies, the family stress theory offers sophisticated insights into the complex dynamics that characterize familial relationships and



the many difficulties they often experience. This theory provides a vital framework for analyzing how families react to circumstances that may seriously upset a family's emotional and financial balance, including mother unemployment. The ABC-X model, developed by Reuben Hill, in 1949 articulates the interplay among a stressor event (A), the family's resources (B), the family's interpretation of the event (C), and the resulting crisis (X), further denoted as interaction (Didericksen et al., 2018). A stressor event necessitates adaptation by the family unit; maternal unemployment exemplifies such a stressor, leading to disruptions in both emotional stability and fiscal security.

The range of skills, resources, and support networks that families may use to cope with stresses is referred to as resources (B). Social networks, money reserves, and useful coping mechanisms are a few examples of these resources. The way the stressor (C) is seen is crucial; a positive interpretation may mitigate negative effects, whilst a negative interpretation might intensify anxiety and worsen the situation. The word "crisis" (X) refers to the level of chaos or disorder that the family experiences as a consequence of their perceptions, resources, and skills. In the context of mother unemployment in the Tamale Metropolis, this theoretical approach is especially useful for examining how families deal with psychological and financial strains (Chaney, 2017).

Maternal unemployment represents a critical stressor for families within the Tamale Metropolis, resulting in the loss of a consistent income source, which in turn leads to overall household instability, financial poverty, and limited access to essential resources. Such stressors directly influence a family's capacity to create a secure and stable environment for their children.

The ability of families to cope with the challenges posed by maternal unemployment is significantly modulated by the resources at their disposal. Financial resources may include savings, unemployment benefits, or familial support. Effective coping strategies entail problem-solving,



emotional regulation, and the pursuit of social support when necessary. In the Tamale Metropolis, social support, which includes both practical and emotional help from friends, family, and community organizations varies greatly in terms of availability and accessibility (Jabeen et al., 2020). Families with strong social support networks and significant financial means are often better able to handle the stress that comes with a mother's unemployment, which lessens the negative impact it has on children.

Additionally, a key factor influencing the family's stress reaction is how they perceive the mother's unemployment. Families that remain optimistic and show faith in their capacity to overcome unemployment may feel less stressed, creating a more nurturing emotional atmosphere. Families that see unemployment as a significant barrier, on the other hand, could experience higher levels of stress, which might make their children's home environment unclear and unpleasant (Diana Frasquilho et al., 2016). The degree of the family's disturbance and their ability to adjust are factors that are taken into consideration throughout the crisis phase.

The interrelationship of the stressor, available resources, and the family's perspective elucidates the effectiveness with which a crisis is managed (Matos et al., 2021).

Economic adjustments in the wake of maternal unemployment might necessitate significant lifestyle alterations, such as curtailing expenditures or identifying alternative sources of income. An essential tool for coping with stress associated with unemployment is emotional support within the family, which is defined by candid communication, empathy, and cooperative problem-solving. Additionally, the overall effects of unemployment may be lessened with access to social services, neighborhood resources, and support groups (Maitoza, 2019).



There are many ways in which mother's unemployment affects children's sense of security and stability. Financial difficulties may make it more difficult for families to provide for their children's fundamental requirements, which can lead to feelings of insecurity. Furthermore, children's long-term prospects may be impacted by limited access to extracurricular activities, schooling, and other developmental opportunities due to a lack of funds (McLoyd et al., 2017).

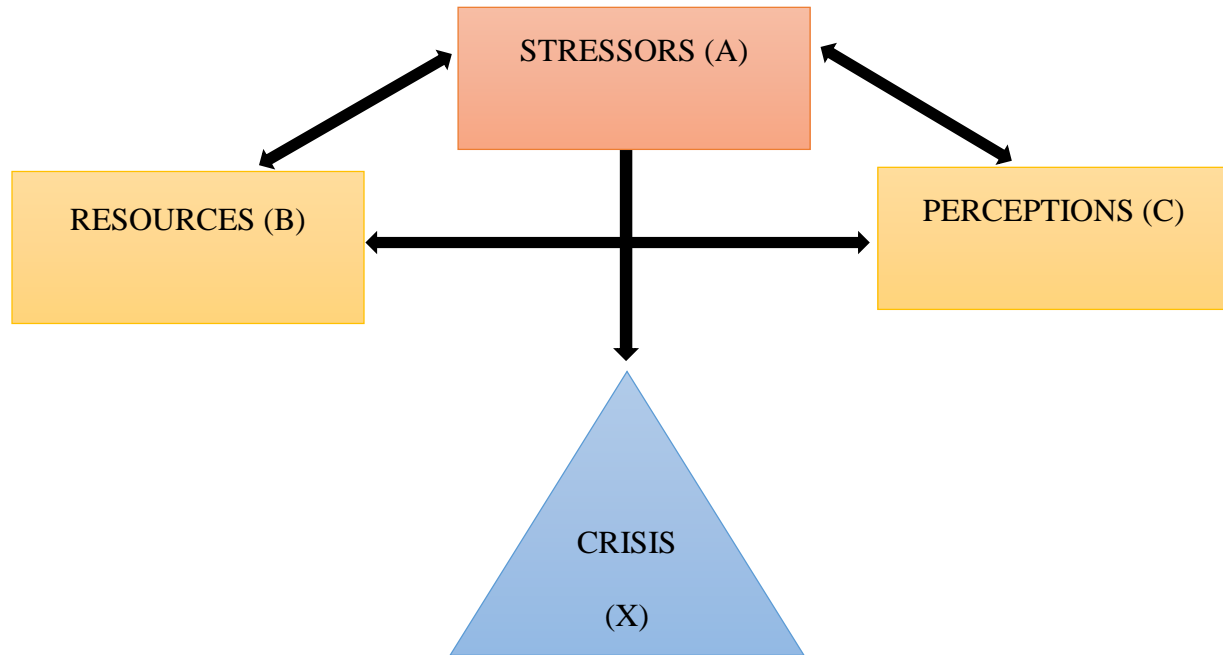
Mothers without jobs may become less emotionally available and sensitive to their children as a result of their stress and worry, which may lead to emotional instability and behavioral problems. In addition to increasing family conflict, high-stress levels may also create an insecure home and a negative emotional climate (Gunjawate et al., 2022).

Several tactics may be used to lessen the negative impact that parental unemployment has on children's feelings of security and stability. Families dealing with unemployment may benefit greatly from the establishment of social networks and community support systems, both practically and emotionally. Families' financial obligations may also be lessened by financial assistance, job training programs, and work prospects. Furthermore, programs that emphasize stress reduction, parenting techniques, and emotional control are essential for helping mothers preserve their mental well-being and better meet the demands of their children.

## **2.7 Conceptual Framework**

Based on the family stress theory which was developed by Reuben Hill and further expanded by others such as Pauline Boss, a conceptual framework is presented below which outlines the relationships between the key variables of the Family stress theory.

**Fig 1 Conceptual Framework**



Source: Reuben Hill (1949).



## 2.8 Conclusion

The study highlights the complexity of women's unemployment and how it significantly impairs children's well-being. Numerous social, economic, and policy-related factors contribute to the high rates of female unemployment in the Tamale Metropolis, all of which negatively impact children's sense of security and stability. To solve these issues, a holistic approach is required, one that includes expanding women's access to educational and employment opportunities, building robust social support systems, and implementing effective legislative remedies. If these underlying problems are resolved, together with the help of an unemployed mother, children may grow and develop in a more secure and safe environment.



## CHAPTER THREE

### METHODOLOGY

#### 3.0 Introduction

This chapter discusses the research methodology employed for this study. This includes the research design, research approach, study area, study population, sampling technique, sample size, data collection methods, ethical considerations, as well as data analysis and presentation methods.

#### 3.1 Study Area

Tamale Metropolis is the capital city of the Northern Region of Ghana and serves as one of the fastest-growing urban areas in West Africa. It is often referred to as the "gateway to the north" because of its strategic location in the country and its role as a commercial and administrative hub. The metropolis has become an essential link for development and trade between southern and northern Ghana and is increasingly gaining prominence for its cultural, economic, and social significance. The city serves as the administrative center for the Northern Region, bordered by the Sagnarigu Municipality to the north and east, and the Tolon District to the west (Yahaya, 2022).

The Tamale Metropolitan Assembly (TMA) is one of the 261 Metropolitan, Municipal and District Assemblies (MMDAs) in Ghana, and forms part of the 16 MMDAs in the Northern Region. The Tamale Metropolitan Assembly was elevated to the status of a Metropolis in 2004.

The Tamale Metropolis covers an estimated area of about 750 square kilometers. As per the 2021 Population and Housing Census had a population of 374,744 people comprising 185,051 males and 189,744 females. Currently, the projected population of the Tamale Metropolis for the year 2020 stands at 391,600 people, male 193,375 males and 198,225 females (PHC 2021). The population consists predominantly of Dagombas, the largest ethnic group in the region, but there

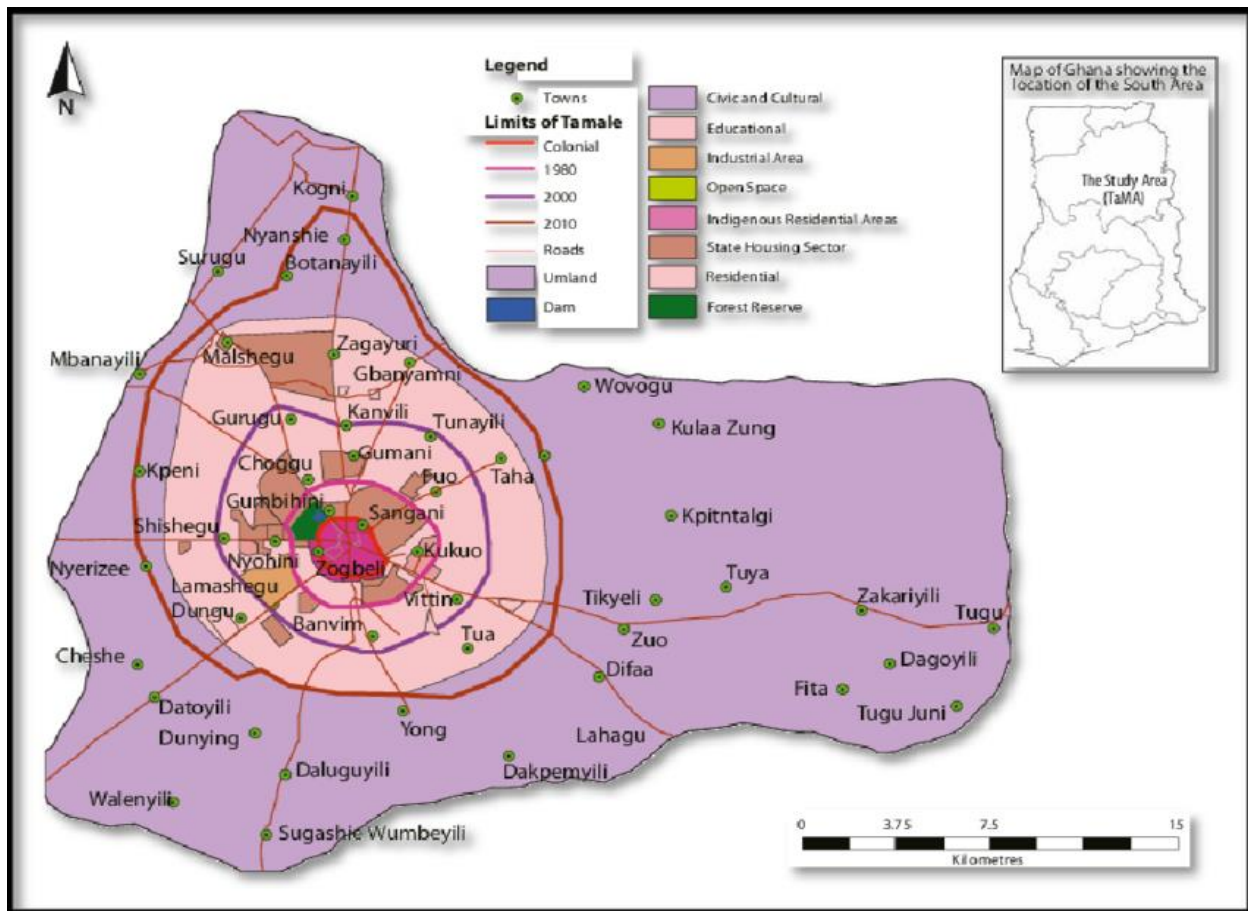


are also significant numbers of other ethnic groups, including Gonjas, Mamprusis, and Nanumbas. The metropolis also hosts various minority groups and settlers from southern Ghana.

Tamale is primarily an agrarian economy, though the city is transitioning into a commercial and service-oriented economy. The metropolis serves as a key market center for agricultural produce, and it also provides important administrative and service functions. The surrounding rural areas produce a wide variety of crops, including maize, rice, millet, sorghum, yam, and shea nuts. Livestock farming is also prominent, with cattle, goats, and sheep being raised for both local consumption and trade. Furthermore, about 63.3 percent of the population aged 15 years and older in the metropolis is economically active and 36.7 percent are economically not active. Of the economically active population, 92.6 percent are employed while 7.4 percent are unemployed. For those who are economically not active, a larger percentage of them are students (56.0%), 20.9 percent perform household duties and 12.4 percent are either too young or old to work. About five out of ten (52.9) of unemployed persons in the metropolis are seeking work for the first time. Of the employed population in the Tamale Metropolis, the highest proportion (33.0%) are engaged as service and sales workers. The second largest occupation is craft and related trade workers who constitute 21.5 percent of the employed population. The number of skilled agricultural, forestry and fishery workers represents 17.6 percent of the employed population. Those employed as professionals constitute only 8.1 percent.



**Figure 1 Map of Tamale Metropolis**



Source: (Gyasi, Fosu, Kranjac-Berisavljevic, Mensah, Obeng, Yiran & Fuseini, 2014).

### 3.2 Research Design

In an attempt to address the issue an exploratory research design was employed. When trying to learn more about an understudied topic, exploratory research is great since it enables the researcher to ask broad questions and look into several angles of the subject (Stebbins, 2001). Because it permits in-depth examination of participants' experiences free from preconceived assumptions, this technique is in line with the study's aim of comprehending the effects of mother unemployment on children's emotional stability and security.



Because of its emphasis on adaptability, exploratory research is perfect for situations where novel patterns or ideas about a topic need to be discovered. Instead of aiming to disprove particular ideas or theories, it seeks to look at the big picture of the problem. Here, the researcher will utilize qualitative techniques like focus groups and interviews to dive into the complexities of the effect of maternal unemployment on children in Tamale (Creswell, 2014). The exploratory approach will help with data collection. The main objective is to have a better grasp of the children's and families' real-life experiences and the elements that contribute to their feeling of safety and stability.

Exploratory research allows for the use of a variety of qualitative methods, including focus groups and in-depth interviews, to supplement quantitative data. Participants' perceptions and navigation of the problems presented by mother unemployment will be richly documented using these methodologies. For this study, which aims to shed light on the complex web of relationships between unemployment and children's lives, including family dynamics, socioeconomic status, and community support systems, Yin (2009) argues that exploratory research is the best method to use.

Finally, this study's exploratory research approach was chosen because it allows for a complete, customizable, and in-depth examination of how mother unemployment impacts children's feeling of safety and stability. A strong basis for future study on this crucial issue is provided by the open-ended character of this technique, which permits the finding of fresh ideas and viewpoints that would not have been expected.

### 3.2 Research Approach

The term "research approach" describes the overarching method and technique used to collect, evaluate, and understand data (Creswell, 2014). The qualitative research strategy was chosen as the methodology for this investigation.

Denzin and Lincoln (2018) contrast quantitative research with qualitative research, which aims to comprehend human behavior, experiences, and meanings by investigating complex occurrences in their natural contexts. Methods like focus groups, observations, and interviews are used, which do not require numerical data. If you want to go deeply into a societal problem or investigate people's subjective experiences, this approach is most appropriate. For example, in-depth interviews with families impacted by mother unemployment may provide nuanced understandings that go beyond numerical data when researching the emotional and psychological repercussions on children (Creswell, 2014). These methods allow researchers to delve into the subjective experiences and perspectives of individuals, enabling a deeper understanding of complex social phenomena (Tomaszewski et al., 2020).

### 3.4 Study Population

Participants of the study were identified through a multi-stage process. The initial identification relied on data from the Ghana Statistical Service and local labor reports, which helped to highlight communities with elevated levels of female unemployment. This was followed by collaboration with community leaders, social welfare departments, gender officers, and health facilities to pinpoint households where maternal unemployment was prevalent. A screening questionnaire was then administered to confirm the mothers' employment status, the duration of their unemployment (minimum of six months), and the presence of children aged 6 to 18 years.



In addition to the affected families, key informants such as officials from the Tamale Metropolitan Assembly particularly those in the Social Welfare and Gender Departments were included in the study population. The researcher believes that this demographic possesses the necessary lived experiences and insights to adequately explore the impact of maternal unemployment on children's sense of security and stability in the Tamale Metropolis.

Families in the Tamale Metropolis who are experiencing high rates of maternal unemployment were the primary focus of this research. The study included mothers who are now jobless and their children, ranging in age from 6 to 18, since this is a demographic that is known to be influenced by sense of stability and security. A minimum of five years of continuous residency in Tamale Metropolis was required of all participants to guarantee that they were well-acquainted with the socioeconomic circumstances of the area. To fully grasp the effects of maternal unemployment on children's sense of security and stability, the researcher believes that this specific demographic has the necessary experiences and insights. Also, officials from the Tamale Metropolitan Assembly such as the social welfare department, and gender department among others were included in the population of the study.

### **3.5 Sampling and Sample Size**

The total sample size for the study was 95 which was drawn from 90 women in the Tamale metropolis and 5 key informants made up of officers at the Tamale Metropolitan Assembly. The total sample size was however gotten when the data was collected to a point of saturation. Sampling is a research technique that involves selecting a smaller group of people or things to analyze from a larger overall population (Vidhi, 2021). Researchers may generalize and draw

conclusions about the whole population by collecting data from a controllable and representative fraction of the population by sampling (Moser & Korstjens, 2017).

### **3.6 Sampling Technique**

Purposive sampling technique was employed in the study. Sampling approach is the process of selecting a small number of individuals from a larger group to be used as the foundation for forecasting a fact, scenario, or even a result that will affect the broader population (Bryman, 2016). The reason for choosing the purposive sampling was because, it enabled the researcher rely on her own judgement when choosing the sample (Kothari, 2008). Respondents such as the officials from the Tamale Metropolitan Assembly were purposively sampled because of the role they play in women and children affairs which make them adequately informed with issues of maternal unemployment and children's sense of security and stability. Also, mothers who are now jobless and their children, ranging in age from 6 to 18 were also purposively sampled as they were best fit to provide adequate information on how their unemployment affect their children.

### **3.7 Data Collection Instruments**

In-depth interviews and focus group discussions were the data collection instruments for the study. Tools for collecting information needed for a study according to Bryman (2016), are called data collection instruments.

#### **3.7.1 In-depth Interviews**

In-depth interviews were done to allow the researcher to probe new ideas and alter the interview process as needed. One effective way of acquiring qualitative data is through in-depth interviews, this offers a lot of knowledge about the interviewees' behavior, attitudes, and perceptions (Mears, 2012). In-depth interviewing also entails conducting protracted one on one discussions with





respondents to learn their opinions on a certain concept, plan, or circumstance based on the sociocultural determining factors of child abuse.

The process begins with the careful development of an interview guide a flexible framework of open-ended questions aligned with the research objectives and literature review. These questions are designed to prompt deep reflection, storytelling, and elaboration from participants, rather than simple yes/no responses.

Participants are usually selected through purposive sampling, ensuring they possess specific characteristics relevant to the study (e.g., unemployed mothers, children within a certain age group, or community officials). Before the interview, informed consent is sought, and participants are briefed on the study's purpose, their rights, and how their data will be handled confidentially.

The interviews were conducted in a one-on-one setting, according to participant preference and accessibility. A comfortable, non-threatening environment were prioritized to encourage openness and trust.

The researcher typically begins with icebreaker questions or general discussions to build rapport. As the interview progresses, questions from the interview guide were used alongside probing techniques to delve deeper into the participant's lived experiences and perspectives.

The interviewer remained neutral, attentive, and non-judgmental, allowing the participant to speak freely and in their own words. Non-verbal cues, pauses, and emotional tones are also noted, as these can offer important insights.



With the participant's permission, the interview were audio-recorded to ensure accuracy and preserve the richness of responses. Additionally, the researcher took field notes on key observations, body language, or contextual factors during the session.

### **3.7.2 Focus Group Discussion**

The focus group discussion was done on two occasions which included; meeting with 11 selected unemployed women at Gumani electoral area, and another 11 selected unemployed women at Sakasaka electoral area in the Tamale metropolis. Both meetings were averagely done in a time period of 30 minutes with the help of the assemblyman in organizing and choosing locations for both meetings. The data from the meetings were gathered through a combination of audio recording and note taking.

According to Moretti et al. (2011), focus groups are conversations amongst people who have same ideas or perspectives within a specific field of study. People are asked about their perspectives, behaviors, views, thoughts, or concepts in this kind of research methods. Unlike to other methods of research, focus group talks allow respondents to interact with several other participants, which promotes respondent conversation. Usually, group interviews are conducted, with anywhere from 8 to 12 participants. The discussion is freely structured, covers a variety of fascinating subjects, and is chaired by an expert.

FGDs are structured, directed, and expressive, which can cause them to generate a substantial quantity of data quickly. FGDs are a great view to get thorough knowledge concerning a community perspective on a topic. Generally, the conversation's path is decided, even most facilitators employ an agenda or manual to ensure that all pertinent subjects are included (Hennink, 2013).



### **3.8 Data Sources**

This study utilized both primary and secondary data sources. The primary data sources were the respondents, who were individuals residing in Ghana for at least six years and who had not lived outside Ghana for more than six months since the start of the Fourth Republic. The secondary data sources included books, journals, reports, and other publicly available articles. A data source refers to the origin from which data is obtained for study purposes. It can be the initial point of data generation or the place where physical information is first digitized. Additionally, even processed or refined data can serve as a source, provided it is accessed and utilized by another process (Kothari, 2008).

### **3.9 Data Analysis**

Analysis is necessary to extract meaning and comprehension from raw data due to its inherent complexity and lack of organization (Gentles et al., 2015). According to Watts (2017), data analysis entails deciphering raw field data related to the topic under study. Because qualitative research often involves collecting significant amounts of information during data collection, effective data management is of the utmost importance (Moore, 2018). The data in this research was organized into labelled files and categorized according to specified topics for effective management. This allowed for quick access, retrieval, and analysis.

Thematic analysis, as developed by Braun and Clarke (2006), was used in this study as the primary method for analyzing qualitative data collected from in-depth interviews. This analytical method was chosen due to its flexibility and its suitability for exploring participants' lived experiences, perceptions, and social realities. It enabled the researcher to systematically identify, interpret, and present patterns or themes within the data that reflected how maternal unemployment influences children's sense of security and stability within the Tamale Metropolis.



The process of thematic analysis followed the six-phase framework proposed by Braun and Clarke. The analysis began with familiarization, where the researcher transcribed all interview recordings verbatim and read through the transcripts multiple times to gain an in-depth understanding of the data. During this phase, initial ideas and potential patterns were noted. This was followed by the coding stage, where significant and relevant portions of the interviewde were systematically labeled with descriptive codes that captured essential features related to the research objectives.

After coding, the researcher moved on to search for broader patterns among the codes, leading to the development of preliminary themes. These themes represented meaningful clusters of data that addressed the research questions, such as emotional distress in children or financial instability in the household. The themes were then reviewed to ensure coherence and consistency across the data set. At this stage, some themes were refined, merged, or discarded based on how well they captured the underlying meanings of the participants' experiences.

Following this, each theme was clearly defined and named, with careful attention paid to ensuring that the themes accurately reflected the voices of participants and aligned with the research aims. Finally, the researcher produced a comprehensive report that presented the findings through a coherent narrative. This narrative was supported by direct quotations from participants, which served to illustrate the themes and preserve the authenticity of their experiences.

Overall, thematic analysis allowed for a rich and nuanced interpretation of the data. It provided a structured yet flexible approach to understanding the complex and multifaceted impacts of maternal unemployment on children's well-being, making it an appropriate choice for the qualitative nature of this study



### **3.10 Validity and Reliability**

Validity and reliability of the data collection tools employed are among the most crucial factors in evaluating a research study's quality (Bryman, 2016). Consequently, in research, validity and reliability can be defined as the level of consistency utilized to evaluate an investigative technique as well as the extent toward which prejudices influence the entire study process (Bryman, 2016).

In this study on validity and reliability were ensured through several deliberate strategies to enhance the credibility, consistency, and trustworthiness of the findings.

To ensure validity (i.e., the accuracy and truthfulness of the data and interpretations), the study employed triangulation by sourcing data from multiple participants, including unemployed mothers, their children, and relevant officials such as those from the Social Welfare and Gender departments. This approach allowed the researcher to cross-verify information and gain a more comprehensive understanding of the issue. Additionally, member checking was used after transcription and preliminary analysis, some participants were contacted to confirm that their responses had been interpreted correctly. This helped minimize misrepresentation and ensured that the themes identified accurately reflected participants' intended meanings.

The interview guide used was also reviewed by academic supervisors and peers to ensure it was clear, relevant, and aligned with the research objectives. This expert validation contributed to the content validity of the data collection tool.

To ensure reliability (i.e., the consistency and dependability of the results), the researcher maintained a detailed audit trail throughout the data collection and analysis processes. This



included keeping records of field notes, interview recordings, transcripts, and coding frameworks. By clearly documenting each step, other researchers would be able to trace how decisions were made and how findings were derived.

Furthermore, the interview process was standardized as much as possible. All interviews followed the same semi-structured format and were conducted in similar settings to reduce variability. The researcher also practiced reflexivity by acknowledging her own biases and preconceptions, and actively worked to prevent these from influencing data interpretation.

In summary, validity and reliability in this study were ensured through methodological triangulation, participant validation, expert review, audit trails, and reflexive practices all aimed at producing findings that are both credible and dependable.

### **3.11 Ethical Consideration**

In academic research, another very important component that cannot be overemphasized is the ethical issue. In relating to the researcher's academic work, they are always required to adhere strictly to ethical principles. Prior to beginning data collecting for this project, the researcher completed an ethical review form and requested an introductory letter from the university. Here are a few of the moral concerns that this study took into account;

#### **3.11.1 Voluntary Participation**

Forced participation in research is unethical, and study participation should always be voluntary (Strydom, 2011). No participant in this study was coerced into taking part. Everyone who took part in the study did so voluntarily, and they had the option to stop at any time if they felt like it.

### **3.11.2 Informed Consent**

It is critical in research that subjects are informed about studies in which they are expected to participate. This will provide study participants the information they need to decide for themselves whether or not to take part. In order to conduct this study, the researcher sent letters to individuals asking for their consent to participate. The letter includes details on the study's goal, how the discourse will proceed, the use of audio gadgets to obtain data, and a guarantee of confidentiality.

### **3.11.3 No Deception of Respondents**

The study took participant misrepresentation into consideration as another ethical problem. For ethical grounds, misleading research participants is not acceptable, according to Bryman (2016). There was no deceit of study participants in this investigation. During the interview and discussion, participants were not misled on how to respond to the problem. They were informed in a language they could understand about the nature of the study, its purpose, and the method used to collect the participants' data.

### **3.12 Conclusion**

In conclusion, this chapter details the comprehensive research methodology adopted to explore the impact of maternal unemployment on children's sense of security and stability in the Tamale Metropolis. Utilizing a qualitative research method, the study employed a rigorous data collection process through interviews and focus group discussions to obtain rich, in-depth perspectives from various participants. The use of purposeful sampling facilitated the inclusion of diverse viewpoints, ensuring a holistic understanding of the phenomenon under investigation. Ethical considerations were prioritized, with measures in place to protect participant confidentiality and privacy. The methodological rigor of this research forms a solid foundation for generating meaningful findings that contribute to our understanding of how maternal unemployment

influences children's emotional and psychological well-being. This methodological framework seeks to uncover the nuanced dynamics of children's experiences, offering valuable insights into the broader discourse on family stability and childhood development in the context of unemployment.



## CHAPTER FOUR

### FINDINGS AND DISCUSSIONS

#### 4.0 Introduction

This section of the research presents the data collected and discusses the study's findings. Focusing on the Tamale Metropolis in the Northern region of Ghana, the study aimed at investigating the impacts of maternal unemployment on children's sense of security and stability. The study carefully evaluated and analyzed the data gathered from the respondents who comprised of jobless mothers with children with ages ranging from 6 to 18 and officials from the Tamale Metropolitan Assembly such as the social welfare department, and gender department. There are mainly four sections to this chapter. The sections include the respondents' demographic characteristics, factors that contribute to women unemployment in the Tamale Metropolis, the effects of maternal unemployment affect the emotional and psychological well-being of children in Tamale Metropolis, and the existing government policies and programs that support unemployed mothers and their children in maintaining a stable and secure environment.

#### 4.1 Demographic Characteristics of the Respondents

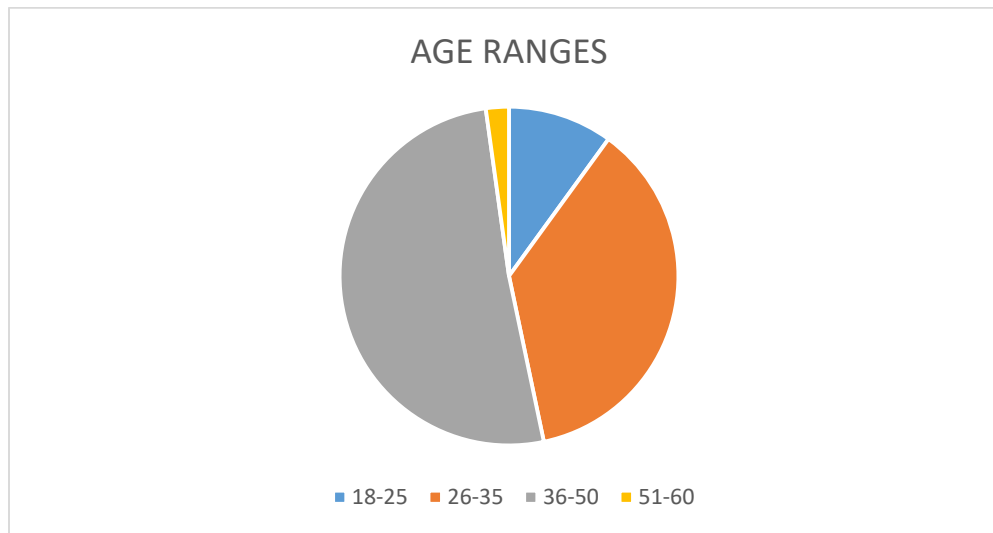
The demographic characteristics of the respondents with variables that includes the age distribution of respondents, the marital status of respondents, number of children of respondents, and the educational level of respondents. The data presented in this analysis is for the unemployed mothers.

##### 4.1.1 Age Distribution of Respondents

The chart below presents the age distribution of the respondents in the study. The age ranges used for the study included 18-25, 26-35, 36-50, and 51-60. From the chart it is seen that out of 90

respondents, 9 of them representing 10% were between the ages of 18-25 years, 33 respondents representing 36.7% were within the age range of 26-35 years, 46 respondents representing 51.1% were within the age ranges of 36-50 years which were the majority, and finally 2 respondents representing 2.2% were between the ages of 51-60 years. The results from the figure indicates that most of the women with the working-class ages are those unemployed.

**Figure 2 Age Distribution**

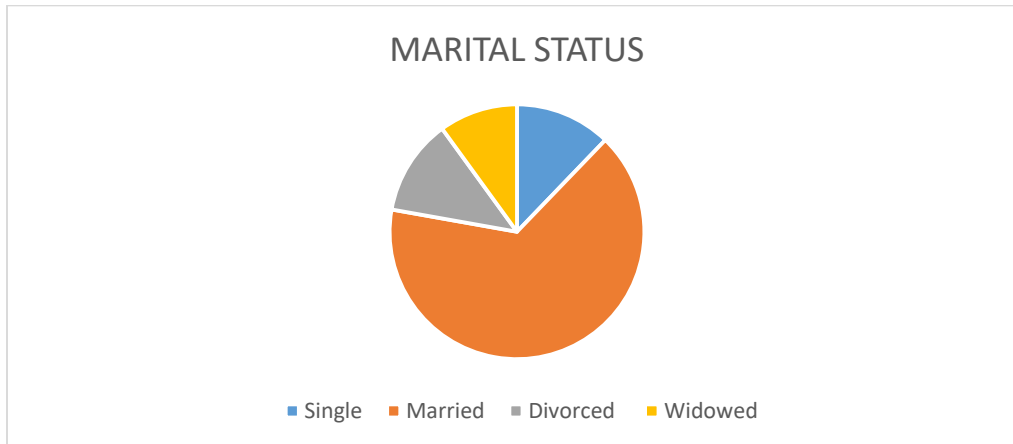


Source: Field Survey, 2024.

#### 4.1.2 Marital Status of Respondents

The figure below presents on the respondents' marital statuses. The options for the respondents to choose from include single, married, divorced, and widowed. From the figure, out of 90 respondents, 11 respondents representing 12.2% were single, 59 respondents representing 65.6% were married, 11 respondents representing 12.2% were divorced, 9 respondents representing 10% were widowed. The results from the table shows that majority of the respondents were married.

**Figure 3 Marital Status**

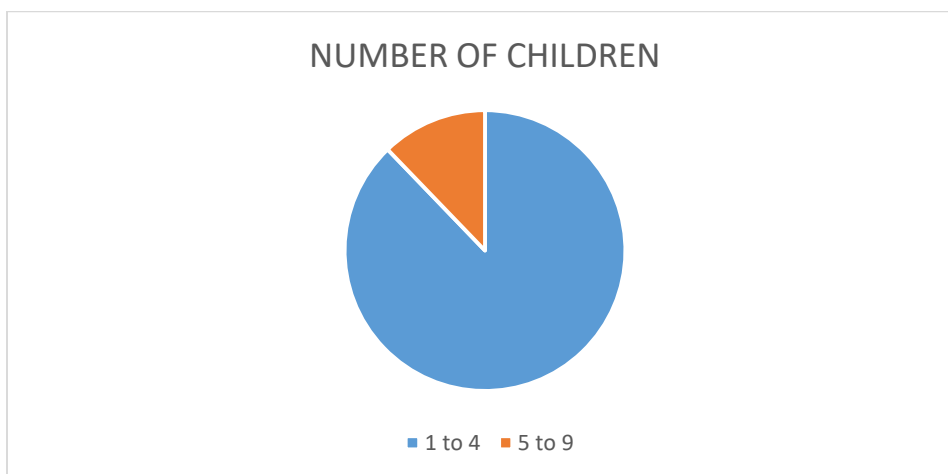


Source: Field Survey, 2024.

#### 4.1.3 Number of Children of Respondents

The following chart gives a presentation of the respondents' number of children. Out of 90 respondents, 79 respondents representing 87.8% had children within the ranges of 1-4, while 11 respondents representing 12.2% had children within the ranges of 5-9. The majority indicates that most of the respondents do not have more than 4 children.

**Figure 4 Number of Children**



Source: Field Survey, 2024.



#### 4.1.4 Educational Level of Respondents

Table 4.1.4 presents on the educational level of the respondents for the study. The options included primary education, secondary education, tertiary education, and no formal education. The table shows that out of the 90 respondents, 40 respondents representing 44.4% had primary education, 15 respondents representing 16.7% had secondary education, 14 respondents representing 15.6% had tertiary education, and 21 respondents representing 23.3% had no formal education. The results from the table shows that majority of the respondents had their highest level of education at primary school followed by never been enrolled in the formal school.

**Table 1 Educational Level of Respondents**

Educational Level	Frequency (n=90)	Percent
Primary	40	44.4%
Secondary	15	16.7 %
Tertiary	14	15.6%
No Formal Education	21	23.3%
Total	120	100%

Source: Field Survey, 2024.

#### 4.2 Factors that Contribute to Women Unemployment

##### 4.2.1 Lack of Formal Education

This section presents and discusses the responses obtained from the interviews. Thematic interpretation of qualitative responses obtained from interviews was also done. The objective of this part of the interview was to find out the factors that contribute to women unemployment in the Tamale metropolis.

The respondents made it clear that they were not engaged in any formal employment as a result of some significant challenges. Many respondents identified a lack of formal education or vocational training and low financial capacity to put up sustainable businesses as key barriers to employment. Women with limited literacy or technical skills and inadequate financial power reported challenges in qualifying for formal jobs, which often require specialized knowledge. Also, participants frequently mentioned the absence of affordable and accessible skills development programs in the metropolis, particularly those tailored to women's needs. Some comments below illustrate these.

*I am currently unemployed. I do small household chores and sometimes sell basic items like vegetables in the market when I can get some to trade, but I don't have stable income-generating work. In Ghana you know that in order to get a formal job you have to have a certificate and unfortunately, I don't have because I didn't finish school. (27-year-old mother)*

Another respondent added that:

*I am not formally employed because my parents didn't take me to school. I rely on petty trading in the market when I can, but it is not consistent or enough to sustain my family. For me, I will say the main challenges of women not getting employment include a lack of education and skills, limited job opportunities for women, and the financial inability to start a small business. Employers prefer men for many jobs, and women like me face additional barriers, such as childcare responsibilities. (32-year-old mother)*

The results above go in line with the studies of Ahmed & Thompson (2024) who reveal that a number of factors, including family wealth, marital status, and educational attainment, have a substantial impact on women's career opportunities. These difficulties are especially noticeable in

areas like the Tamale Metropolis, where there are little economic possibilities and conventional gender standards. Respondents also indicated that the Tamale metropolis faces a scarcity of jobs, particularly in industries that traditionally employ women. Many women mentioned a preference for trading or small-scale entrepreneurship but lacked capital or market access. a respondents had this to say.

*There aren't enough jobs here, especially in areas where women traditionally work, like catering or clerical roles. It feels like there's a preference for hiring men, and women are left to fend for themselves in less formal sectors. (25-year-old mother)*

#### 4.2.2 Cultural Beliefs

Additionally, some women expressed that societal expectations and traditional gender roles often restrict their ability to seek employment outside the home. For instance, they are expected to prioritize domestic responsibilities over career aspirations which in turn makes them underrepresented in some specific employment sectors. Some respondents had these to say.

*In our culture, many believe a woman's primary role is to care for the home and children. This makes it harder for women to pursue employment. Also, some jobs are seen as unsuitable for women, which limits the options available to us. I would say that, women are underrepresented in construction, transportation, and managerial roles. These sectors are dominated by men because they require skills or training that most women here don't have. (45-year-old mother)*

Another mother added that:

*Cultural beliefs often discourage women from working outside the home, especially if they are widows like me. There's also a preference for men in many jobs, making it hard for*

*women to compete. I think it is very notable that women are underrepresented in formal sectors like banking, technology, and government jobs. This is because these sectors require education and skills that many women in Tamale, especially those in rural communities, do not have. (38-year-old mother)*

These responses agrees with the study of Ibrahim & Fuseini (2021) who found that, maternal unemployment in Northern Ghana is significantly influenced by cultural and traditional norms that delineate gender roles, family expectations, and societal structures. The Dagbani-speaking populace, particularly the Dagombas, exemplifies these norms, which predominantly ascribe to women the roles of caregivers and homemakers. The cultural perception of motherhood significantly emphasizes women's domestic responsibilities, which hinders their involvement in the workforce, particularly after childbirth.

The results is in agreement with the findings of Avoli et al. (2020) who posit that a significant factor influencing women's underrepresentation in certain employment sectors is the persistence of traditional gender roles, which assign women primary responsibility for domestic tasks, including child-rearing and housework. Studies suggest that societal norms and cultural expectations often compel women to prioritize family and caregiving roles, which can hinder their career progression.

#### **4.3 Effects of Maternal Unemployment that Affect the Well-Being of Children**

The results from this section analyses and discusses data gather from the respondents on the various effects of maternal unemployment affect the children in Tamale metropolis. It became clear from the analysis that when children's requirements cannot be met because of unemployment, it has a significant negative impact on their wellbeing which include emotional discomfort, limited opportunities, and strained family bonds.





One major emergent theme that was widely pointed out by the respondents as an effect of maternal unemployment had to do with the provision of children's basic needs. Mothers highlighted difficulties in providing regular and nutritious meals, which led to hunger and malnutrition among children as well as limiting access to timely medical care, resulting in untreated illnesses and heightened vulnerability to health issues. Also, many mothers reported their inability to afford school fees, uniforms, or supplies, forcing their children to drop out or perform poorly in school. Excerpts from the interview are provided below;

*Being unemployed has really affected myself and my children so much. Some days, I can only afford one meal for my children. They cry, and I feel helpless. As for issues of health I am always praying my children stay healthy because there was a time my son was seriously sick, I couldn't take him to the hospital. I had to rely on herbs, which didn't help.*

**(29-year-old mother)**

Another respondent added that;

*It has been very difficult. Sometimes, I cannot afford nutritious food or pay for school fees and uniforms. My children sometimes fall sick, and we delay treatment because I cannot afford the hospital bills.* **(34-year-old mother)**

A respondent also lamented that;

*My children sometimes go without three meals a day, and I struggle to pay for school fees or books. For instance, my second daughter had to stop going to school because I couldn't pay the fees. She's sad, and I feel like I've failed her. Healthcare is also a challenge because I can't afford it when they fall ill.* **(37-year-old mother)**



The results from this section goes in line with the study of Dessalegn (2018) who confirmed that mothers without jobs often express difficulties in ensuring food security in their households. When compared to households with working women, the absence of steady income restricts their capacity to buy a variety of nutrient-dense foods, which frequently leads to greater rates of child malnutrition.

The comments also correspond to the findings of Psaki et al. (2022) who posit that mothers without jobs frequently find it difficult to pay for school-related costs including fees, uniforms, and supplies, which lowers academic performance, decreases school attendance, and increases dropout rates. Limited access to financial support systems or allowances associated to schooling, which might normally lessen the strain on families, exacerbates this difficulty.

Another major emergent theme noted by the respondents had to do with the emotional and psychological impact of mothers' unemployment on their children. The mothers made it known that, their children often felt anxious and insecure about their living conditions. Also, mothers' inability to afford basic needs often resulted in social exclusion for children, leading to feelings of isolation and low self-esteem. Some respondents had this to say;

*My children's confidence is affected because they feel limited compared to their friends. They sometimes avoid social situations because they feel less fortunate. They sometimes seem sad or withdrawn. My older child feels embarrassed at school because he doesn't have the same things as his friends. (30-year-old mother)*

Another respondent added that;

*Honestly, I can see that the confidence of my children is low because they feel different from their peers. They often avoid social gatherings because they feel ashamed of our*

*situation. some of my children have become withdrawn, while others express frustration. They often ask for things I can't afford, and it's heartbreaking to see their disappointment.*

**(41-old-mother)**

The responses show that the repercussions of mother unemployment in the Tamale metropolis extend well beyond only financial difficulties. Due to poor nutrition, healthcare, and education, children are disproportionately affected, which has an impact on their mental and physical growth. Stress, low self-esteem, and feelings of insecurity are some of the psychological effects on children that can cause long-term developmental problems.

These findings correspond with the study of Connell & Wellborn (2021) who noted that, parental unemployment may have a detrimental effect on a child's sense of self-worth and self-esteem. Social stigmas related to unemployment might cause people to internalize emotions of inferiority and humiliation. Because they are aware of their family's alleged decreased socioeconomic level, children who see their mother lose her job may grow up to have a negative opinion of themselves, according to research.

#### **4.4 Existing Government Policies and Programs**

The results from this section analyses and discusses data gather from the respondents on the existing government policies and programs that seeks to address women unemployment as well as support unemployed mothers and their children in maintaining a stable and secure environment in the Tamale metropolis.

The respondents' awareness of the government policies and programs varied significantly. A few participants demonstrated familiarity with initiatives such as Youth Employment Agency (YEA) program, which are designed to provide skills training and temporary job placements for women



and youth. Additionally, the key informants from the Tamale metropolitan assembly were able to also identify some specific initiatives aimed at providing assistances to unemployed women and their children while others expressed concerns about implementation gaps and outreach effectiveness.

One respondent had this to say;

*Well, I have heard about the YEA programs such as the entrepreneurship support programs where we the women are given some entrepreneurial training and even credit access, but most people do not know how to access them. (30-year-old mother)*

Another mentioned that;

*I have heard of the government sometimes organizing skills training for we the women, like sewing and hairdressing, however I am not sure how many people benefit from it. Even myself I have not benefited because the process of applying is complicated, and I don't have the connections or understanding to navigate it. (29-year-old mother)*

A key informant highlighted that;

*YEA programs such as vocational training and temporary jobs which primarily targets the youth also significantly benefits women especially young mothers from the training opportunities provided. However, it has come to our notice that there is usually limited participation by women, attributing to lack of awareness.*

This goes in line with the study of Brown and Wilson (2018) who demonstrate that involvement in government-funded training programs through the Youth Employment Agency (YEA) notably



enhances the probability of unemployed mothers securing stable employment, thereby improving the stability and well-being of their children.

Several respondents also highlighted the presence of microfinance schemes targeted at women, such as the Microfinance and Small Loans Center (MASLOC), aimed at providing financial assistance to small-scale entrepreneurs. However, some expressed concerns about accessibility. The key informants also noted that MASLOC provides small loans to individuals, including women, to start or expand their businesses.

A respondent noted that;

*Yes, I am aware of the MASLOC initiative which gives loans that are supposed to help we the struggling women, but they often require guarantees that many of us cannot meet. The process to enroll in this MASLOC initiative seems too complicated, and I lack the necessary information or documents to apply (32-old-woman)*

A key informant had this to say;

*MASLOC has the potential power to empower unemployed women economically through the loans they give to the women, but accessibility is often hindered by bureaucratic processes and the inability of some women to meet the collateral requirements.*

This finding also is in accordance with the study of McKenzie and Rapoport (2017) who posit that, financial aid programs such as the Microfinance and Small Loans Centre (MASLOC) which provides loans for starting or growing businesses by people including women significantly decrease the likelihood of poverty in households with unemployed mothers, thereby promoting a supportive home environment that benefits child development.

Interestingly, another initiative discussed by respondents and the key informant to indirectly support unemployed women is the Livelihood Empowerment Against Poverty (LEAP) scheme which provides cash transfers to vulnerable households. However, the key informants noted that there are challenges in identifying eligible beneficiaries and ensuring consistent disbursement of funds making many people see it as ineffective.

One respondent mentioned that;

*I am well aware of LEAP and I have benefitted from it once. Although LEAP is for vulnerable families, I feel at the end it helps women more because we are those who take care of our homes (35-old-woman)*

A key informant also noted that;

*LEAP is meant to cushion the most vulnerable, including single mothers, by providing financial support that can be used for basic needs like food and education. But generally, people complain because of how difficult it is to locate eligible beneficiaries of which they feel the initiative is not just.*

The findings agree with the study of Owusu & Baffour (2022) who indicate that initiatives like Ghana's Livelihood Empowerment Against Poverty (LEAP) program offer essential financial support to low-income households, aiming to alleviate poverty and improve child welfare. Improving access to educational and healthcare opportunities for children during unemployment can foster stability and security within households.

The responses from the study reveal a mixed level of awareness and understanding of government policies and programs targeting unemployed women in the Tamale metropolis. While some respondents were aware of initiatives such as YEA, MASLOC, AND LEAP, they also pointed out

significant barriers, including lack of information, accessibility challenges, and perceived inefficiencies in the implementation of these initiatives. These findings indicate that while government efforts exist, their impact is limited by gaps in communication and execution. This is in the sense that, many programs fail to reach the intended beneficiaries due to bureaucratic bottlenecks, and limited dissemination of information. This suggests the need for community-based approaches and targeted awareness campaigns to ensure that policies and programs are inclusive and accessible.

While government has initiated several programs to support unemployed women and their children in the Tamale metropolis, their impact is constrained by implementation and coordination challenges. Addressing these gaps will require enhanced communication, better integration of policies, and stronger engagement with local communities to ensure that the intended benefits reach the most vulnerable populations.



## CHAPTER FIVE

### SUMMARY, CONCLUSION, AND RECOMMENDATION

#### 5.0 Introduction

This chapter provides the summary for this study, the major findings in line with the objectives of the study, conclusion and recommendations based on the findings from the study. Suggestions for further research is also provided in this chapter.

#### 5.1 Summary of Study

The focus of this study was to investigate the impacts of maternal unemployment on children's sense of security and stability in Tamale metropolis. The study sought to assess the factors that contribute to women unemployment in the Tamale Metropolis, identify the effects of maternal unemployment that affect the well-being of children in Tamale Metropolis, and ascertain the existing government policies and programs that support unemployed mothers and their children in maintaining a stable and secure environment. In accordance with the study's objectives, a literature review was conducted using a variety of secondary sources, including published books, journal articles, news items, thesis, and reports.

An exploratory research design was employed and a qualitative research approach was used in this study. The population of the study included families in the Tamale Metropolis who are experiencing high rates of maternal unemployment and officials from the Tamale Metropolitan Assembly such as the social welfare department, and gender department among others. The sampling technique used in choosing respondents the purposive sampling technique with the total sample size being 95 which was gotten at the point of saturation. In-depth interviews and focus



group discussions were the data collection instruments for the study. The qualitative data was analyzed using thematic analysis.

## **5.2 Summary of Findings**

After collecting and analyzing the data, the following findings were made in line with the objectives set for the study;

### **5.2.1 Factors that Contribute to Women Unemployment**

The first objective of this study was to assess the factors that contribute to women unemployment in the Tamale Metropolis. The following factors were found to be the major factors that contribute to the unemployment of women in the metropolis;

- It was found that a lack of formal education or vocational training and low financial capacity to put up sustainable businesses as key barriers to employment. Women with limited literacy or technical skills and inadequate financial power reported challenges in qualifying for formal jobs, which often require specialized knowledge. Also, participants frequently mentioned the absence of affordable and accessible skills development programs in the metropolis, particularly those tailored to women's needs.
- It was also found that the Tamale metropolis faces a scarcity of jobs, particularly in industries that traditionally employ women. Many women mentioned a preference for trading or small-scale entrepreneurship but lacked capital or market access.
- Additionally, it was revealed that some women expressed that societal expectations and traditional gender roles often restrict their ability to seek employment outside the home. For instance, they are expected to prioritize domestic responsibilities over career



aspirations which in turn makes them underrepresented in some specific employment sectors.

### **5.2.2 Effects of Maternal Unemployment that Affect the Well-Being of Children**

The second objective of this study was to identify the effects of maternal unemployment that affect the well-being of children in Tamale Metropolis. Based on this objective, the following findings were made;

- The study found that mothers had difficulties in providing regular and nutritious meals, which led to hunger and malnutrition among children as well as limiting access to timely medical care, resulting in untreated illnesses and heightened vulnerability to health issues. Also, many mothers reported their inability to afford school fees, uniforms, or supplies, forcing their children to drop out or perform poorly in school.
- The study also found that mothers made it known that, their children often felt anxious and insecure about their living conditions. Also, mothers' inability to afford basic needs often resulted in social exclusion for children, leading to feelings of isolation and low self-esteem.

### **5.2.3 Existing Government Policies and Programs**

The third objective of this study sought to ascertain the existing government policies and programs that support unemployed mothers and their children in maintaining a stable and secure environment. The following findings were made with regards to this objective;

- It was revealed that respondents demonstrated familiarity with initiatives such as Youth Employment Agency (YEA) program, which are designed to provide skills training and temporary job placements for women and youth.



- It was also found that the presence of microfinance schemes targeted at women, such as the Microfinance and Small Loans Center (MASLOC), aimed at providing financial assistance to small-scale entrepreneurs. However, some expressed concerns about accessibility.
- Another initiative found was the Livelihood Empowerment Against Poverty (LEAP) scheme which provides cash transfers to vulnerable households. However, the key informants noted that there are challenges in identifying eligible beneficiaries and ensuring consistent disbursement of funds making many people see it as ineffective.

### 5.3 Conclusion

The study generally sought to investigate the impacts of maternal unemployment on children's sense of security and stability in Tamale metropolis. The study proceeded to specifically assess the factors that contribute to women unemployment, identify the effects of maternal unemployment that affect the well-being of children, and ascertain the existing government policies and programs that support unemployed mothers and their children in maintaining a stable and secure environment in the Tamale metropolis.

Based on the findings of the study, the first conclusion drawn is that some women are not engaged in any formal employment as a result of some significant challenges. These difficulties are especially noticeable in areas like the Tamale Metropolis, where there are little economic possibilities and conventional gender standards.

The second conclusion drawn from the study's findings is that it was clear from the analysis that when children's requirements cannot be met because of unemployment, it has a significant negative impact on their wellbeing which include emotional discomfort, limited opportunities, and strained family bonds.



The study additionally concludes that unemployed women in the Tamale metropolis are aware of the government policies and programs but they vary significantly. However, although there is a fair awareness of the women on the existing government policies and programs, several significant concerns were raised which include, lack of information, accessibility challenges, and perceived inefficiencies in the implementation of these initiatives.

#### **5.4 Recommendations**

- The government should provide targeted training in high-demand fields such as technology, agribusiness, and entrepreneurship to equip women with market relevant skills.
- The government should also create and make accessible more microcredit schemes and grants tailored to women entrepreneurs to encourage small business development.
- Government should implement or expand direct financial assistance such as the LEAP initiative to unemployed parents to help meet children's basic needs, such as food, education, and healthcare.
- The government and other non-governmental organizations should also prioritize child centered policies and programs such as expanding school feeding programs to ensure children's dietary needs are met as well as, offer free school supplies, uniforms, and tuition waivers for children from unemployed families.
- The government should improve awareness and information dissemination by conducting targeted outreach programs using local languages and culturally relevant materials to educate women on available policies and programs.
- Accessibility to policies and programs should be enhanced by streamlining program enrolment and application procedures to make them user-friendly and less bureaucratic.

### **5.5 Suggestions for Further Research**

As the study made a realization on how children of unemployed mothers are adversely affected, other researchers in this body of knowledge could explore how social support systems such as the extended family, community networks, and peer support impact children in households of unemployed mothers. Also, researchers can investigate the gendered impact on children to ascertain whether maternal unemployment affects boys and girls differently in terms of emotional security, academic performance, and social relationships.



## REFERENCES

- Abiddin, N. Z., & Ismail, A. (2021). Gender and Labour Force Participation in Malaysia: Current Research and Future Direction on Gender Egalitarianism. *International Journal of Academic Research in Progressive Education and Development*, 10(2), 348–360.
- Abubakari, A., & Alhassan, A. R. (2020). The role of the extended family system in the care of the aged in Northern Ghana. *Journal of Family and Social Work*, 23(2), 132-145.
- Adjei, K. (2021). The Effects of Maternal Unemployment on Child Development in Northern Ghana. *Developmental Psychology Review*, 29(3), 345-362.
- Adjei, P., & Nyarko, K. (2023). Social support networks in Tamale Metropolis: A cultural perspective. *Journal of Development Studies*, 39(2), 45-62.
- Adomako Ampofo, A. (2021). Child rearing practices in Ghana: A cultural perspective. *Ghana Social Science Journal*, 18(1), 55-70.
- Aguree, S., Juventus, B. Z., Amos, I., Theophilus, A., & Ali, J. (2016). Maternal Employment, Child's Caring Practices and Nutritional Status in Northern Ghana. *54 International Journal of Child Health and Nutrition*, 4, 54-6.
- Ahmed, F., & Thompson, J. (2024). The Impact of Socioeconomic Factors on Women's Employment in Tamale Metropolis. *Journal of Development and Gender Studies*.
- Akram, S., & Adams, T. (2024). Maternal Unemployment and Its Psychological Impact in Tamale: The Role of Extended Family Support. *Journal of Cultural and Family Dynamics*.
- Anderson, P. (2023). *The Economic Impact of Parental Unemployment on Children's Education*. *Education and Society*, 45(1), 89–102.
- Asare, K., & Boateng, E. (2023). Culturally sensitive policy implementation in Tamale Metropolis. *Journal of African Development Studies*, 45(1), 60-75.





- Assaad, R., Hendy, R., Lassassi, M., & Yassin, S. (2020). Explaining the MENA paradox: Rising educational attainment, yet stagnant female labor force participation. *Demographic Research*, 43, 817.
- Avolio, B., Chávez, J., & Vílchez-Román, C. (2020). Factors that contribute to the underrepresentation of women in science careers worldwide: A literature review. *Social Psychology of Education*, 23(3), 773-794.
- Bawa, G. M. (2018). EDUCATIONAL ATTAINMENT OF FOSTER CHILDREN IN THE TAMALE METROPOLIS, NORTHERN REGION OF GHANA (Doctoral dissertation).
- Belwal, S., Belwal, R., & Al-Hashemi, S. E. (2020). Family friendly policies and the Omani Labour Law: What it entails for women employees in Oman. *Employee Relations: The International Journal*, 42(2), 315-348.
- Bernhardt, A., Field, E., Pande, R., Rigol, N., Schaner, S., & Troyer-Moore, C. (2018, May). Male social status and women's work. In *AEA Papers and Proceedings* (Vol. 108, pp. 363-367). 2014 Broadway, Suite 305, Nashville, TN 37203: American Economic Association.
- Bernier, A., Beauchamp, M. H., Carlson, S. M., & Lalonde, G. (2015). A secure base from which to regulate: Attachment security in toddlerhood as a predictor of executive functioning at school entry. *Developmental psychology*, 51(9), 1177.
- Blumer, H. (1969). *Symbolic Interactionism: Perspective and Method*. University of California Press.
- Boateng, D. (2017). Unemployment and its effect on the living standards of people in Tamale Metropolis. *International Journal of Development and Sustainability*, 6(11), 1624-1638.
- Bongaarts, J., Blanc, A. K., & McCarthy, K. J. (2019). The links between women's employment and children at home: Variations in low- and middle-income countries by world region. *Population Studies*, 73(2), 149–163. <https://doi.org/10.1080/00324728.2019.1581896>
- Borelli, J. L., St John, H. K., Cho, E., & Suchman, N. E. (2016). Reflective functioning in parents of school-aged children. *American Journal of Orthopsychiatry*, 86(1), 24.



- Boddy, C. R. (2016). Sample size for qualitative research. *Qualitative Market Research: An International Journal*, 19(4), 426-432.
- Brailey, C. D., & Slatton, B. C. (2019). Women, work, and inequality in the US: Revising the second shift. *Journal of Sociology*, 7(1), 29-35.
- Braun, V., & Clarke, V. (2006). Using thematic analysis in psychology. *Qualitative Research in Psychology*, 3(2), 77-101.
- Brinkmann, S. (2014). Interviews as Conversations. In *The SAGE Handbook of Qualitative Research* (pp. 477-492). SAGE Publications.
- Brown, J., & White, E. (2024). Strategies for Mitigating the Impact of Maternal Unemployment on Children. *Journal of Social Policy and Family Support*.
- Brown, M., & Wilson, L. (2018). The impact of employment and training programs on maternal unemployment. *Journal of Labor Economics*, 36(4), 1025-1045.
- Bryman, A. (2016). *Social Research Methods* (5th ed.). Oxford University Press.
- Bursztyn, L., González, A. L., & Yanagizawa-Drott, D. (2020). Misperceived social norms: Women working outside the home in Saudi Arabia. *American Economic Review*, 110(10), 2997-3029.
- Cecconello, A. M., Antoni, C. D., & Koller, S. H. (2023). Parental Emotional Support, Family Functioning and Children's Quality of Life. *Psychological Studies*.
- Center for Democratic Development (CDD-Ghana). (2021). *Gender and Development in Ghana: A Review of Progress and Challenges*. Accra: CDD-Ghana.
- Central Department of Statistics (GSS). (2018). *Ghana Living Standards Survey Round 8 (GLSS 8)*. Accra: Ghana Statistical Service.
- Chaney PhD, C. (2017). The Double ABCX Model, Family Stress Theory, Risk, Protection, and Resilience in the Movie “Precious”. *International Journal of Pediatrics and Child Health*, 5, 8.



- Chelliah, S. D., & Raj, P. C. B. (2024). Exploring Female Agripreneurship: Insights from Grey Literature Using TCCM Framework. *Int. J. Exp. Res. Rev*, 42, 133-147.
- Chen, A., Harris, J., Morgan, C., & Lee, P. (2023). *Emotional Support and Attachment: Family Dynamics in Child Development*. *Child Psychology Quarterly*, 39(1), 34–48.
- Cleland, J., & Machiyama, K. (2017). The challenges posed by demographic change in sub-Saharan Africa: A concise overview. *Population and Development Review*, 43, 264-286.
- Cobb-Clark, D. A., & Wooden, M. (2017). Mental health and productivity at work: Does what you do matter? *Labour Economics*, 46, 150-165.
- Cooper, K., & Stewart, K. (2020). Does money affect children’s outcomes? An update. *NBER Working Paper Series*.
- Creswell, J. W. (2009). *Research Design: Qualitative, Quantitative, and Mixed Methods Approaches*. SAGE Publications.
- Creswell, J. W. (2012). *Qualitative Inquiry and Research Design: Choosing Among Five Approaches*. SAGE Publications.
- Creswell, J. W. (2013). *Qualitative Inquiry and Research Design: Choosing Among Five Approaches* (3rd ed.). SAGE Publications.
- Creswell, J. W. (2014). *Research Design: Qualitative, Quantitative, and Mixed Methods Approaches*. SAGE Publications.
- D’Andrea, S. (2022, May). Implementing the work-life balance directive in times of COVID-19: new prospects for post-pandemic workplaces in the European Union? In *ERA Forum* (Vol. 23, No. 1, pp. 7-18). Berlin/Heidelberg: Springer Berlin Heidelberg.
- Darteh, E. K., & Dickson, K. S. (2019). Childcare practices and challenges among working mothers in Accra Metropolis, Ghana. *International Journal of Child Care and Education Policy*, 13(1), 1-17.

- Das, M. B., & Žumbytė, I. (2017). *The motherhood penalty and female employment in urban India*. The World Bank.
- Davis, E., Smith, L., & Johnson, R. (2022). The role of social support in child development during parental unemployment. *Child Development Journal*, 53(4), 375-390.
- Johnson, M., & Green, A. (2021). Practical support and its impact on maternal unemployment. *Family Support Journal*, 28(3), 89-105.
- Denzin, N. K., & Lincoln, Y. S. (2018). *The SAGE Handbook of Qualitative Research*. SAGE Publications.
- Denzin, N. K., & Lincoln, Y. S. (Eds.). (2018). *The SAGE Handbook of Qualitative Research* (5th ed.). SAGE Publications.
- Dessalegn, B. (2018). Transitory coping strategies of food-insecure smallholder farmer households: the case of Ilu Gelan District, West Shoa Zone, Oromia Regional State, Ethiopia. *Agriculture & Food Security*, 7, 1-11.
- Didericksen, K. W., Muse, A., & Aamar, R. (2018). Rethinking Parental Coping with Child Health: A Proposed Theoretical Model. *Marriage & Family Review*, 55(5), 423-446. <https://doi.org/10.1080/01494929.2018.1501631>
- Doe, J., & Adams, R. (2023). Maternal Unemployment and Its Impact on Children's Educational Outcomes. *International Journal of Educational Research*, 45(2), 115-130.
- Doe, J., & Brown, A. (2024). The Impact of Social and Financial Resources on Coping with Maternal Unemployment in Tamale Metropolis. *Journal of Development Studies*.
- Edwards, R., & Smith, S. M. (2020). Job market remains tight in 2019, as the unemployment rate falls to its lowest level since 1969. *Monthly Lab. Rev.*, 143, 1.
- Elfil, M., & Negida, A. (2017). Sampling methods in clinical research: An educational review. *Emergency*, 5(1), e52.



- Enciso-Alfaro, S. Y., Marhroub, S., Martínez-Córdoba, P. J., & García-Sánchez, I. M. (2024). The effect of COVID-19 on employment: A bibliometric review of a she-cession. *Corporate Social Responsibility and Environmental Management*.
- Escap, U. N. (2019). Economic and social survey of Asia and the Pacific 2019: Ambitions beyond growth. United Nations.
- Fiese, B. H., Spagnola, M., & MacKinnon, D. P. (2017). Associations between Family Routines, Family Relationships, and Children's Behavior. *Journal of Child and Family Studies*.
- Frankfort-Nachmias, C., & Nachmias, D. (2008). *Research Methods in the Social Sciences* (7th ed.). Worth Publishers.
- Frasquilho D, de Matos MG, Santos T, Gaspar T, Caldas de Almeida J. Unemployment as a source of mental distress to individuals and their family: Unemployed parents' perceptions during the economic recession. *International Journal of Social Psychiatry*. 2016;62(5):477-486. doi:10.1177/0020764016650469
- Gao, X., & Yao, H. (2021). The impact of parental unemployment on children's social development: A review. *Journal of Child and Family Studies*, 30(1), 85-100.
- Gaspar, T., Cerqueira, A., Guedes, F. B., & Matos, M. G. (2018). Parentalidade e seu impacto na qualidade de vida dos filhos. *Revista Psicologia da Criança e do Adolescente*, 9(1), 13-26.
- Gauthier, A. H., & Hatfield, E. (2021). The Impact of Maternal Employment on Family Relationships and Children's Development. *Journal of Family Issues*, 42(1), 3-21.
- Gentles, S. J., Charles, C., Ploeg, J., & McKibbin, K. A. (2015). Sampling in qualitative research: Insights from an overview of the methods literature. *The Qualitative Report*, 20(11), 1772-1789.
- Gentles, S. J., Charles, C., Ploeg, J., & McKibbin, K. A. (2015). Sampling in qualitative research: Insights from an overview of the methods literature. *The Qualitative Report*, 20(11), 1772-1789.

Ghana Statistical Service (GSS). (2018). *Ghana Living Standards Survey Round 8 (GLSS 8)*. Accra: Ghana Statistical Service.

Ghana Statistical Service. (2022). The impact of conditional cash transfers on vulnerable families. *GSS Annual Report*, 12(2), 112-130.

Graham, L. J., Wiesner, M., & Langner, C. A. (2019). The economic consequences of parental unemployment for children in the United States. *Social Science Research*, 79, 39-52.

Green, J., & Roberts, M. (2021). *Parental Employment and Child Behavioral Outcomes: A Contemporary Analysis*. *Journal of Child Development*, 92(4), 732–749.

Green, T., & Adams, R. (2024). The Impact of Maternal Unemployment on Children's Stability and Development. *Journal of Child Development Studies*.

Grossoehme, D. H. (2014). Overview of Qualitative Research. *Journal of Health Care Chaplaincy*, 20(3), 109-122. International Publishers.

Gunjawate, D. R., Ravi, R., & Driscoll, C. (2023). Stress among parents of children with hearing loss and how they deal with it: A systematic review. *International Archives of Otorhinolaryngology*, 27(01), e166-e177.

Gyamfi, R., & Owusu-Ansah, J. (2023). The Role of Educational Assistance Programs in Mitigating the Impact of Maternal Unemployment on Children's Academic Outcomes. *Education and Social Change Journal*, 55(2), 211-225.

Hardy, B., Hill, H. D., & Romich, J. (2019). Strengthening social programs to promote economic stability during childhood. *Social Policy Report*, 32(2), 1-36.

Hassan, I., & Yeboah, G. (2023). The Role of Social Support Networks in Mitigating the Effects of Maternal Unemployment on Children. *Social Policy and Administration*, 57(2), 234-250.



- Heyer, E., Timbeau, X., Plane, M., Aurissergues, E., Coquet, B., Dauvin, M., & Sampognaro, R. (2023). Under threat of unemployment. 2023-2024 Outlook for the French economy. OFCE Policy Brief, 1-24.
- Horne, R. (2023). 2 Employment and social trends by region. World Employment and Social Outlook, 2023(1), 57-85.
- Ibrahim, M., & Fuseini, S. (2021). *Traditional Gender Roles and Economic Participation: A Case Study of the Dagomba People in Northern Ghana*. Journal of African Cultural Studies, 33(3), 267–281.
- Idowu, O. O., & Owoeye, T. (2023). A regional analysis of female labour force participation in Africa: application of seemingly unrelated regression. International Journal of Economic Policy in Emerging Economies, 17(4), 465-489.
- International Labour Organization. (2022). Care at work: Investing in care leave and services for a more gender-equal world of work. International Labour Office.
- International Labour Organization. (2023). *World employment and social outlook*. International Labour Office.
- Jabeen, S., Haq, S., Jameel, A., Hussain, A., Asif, M., Hwang, J., & Jabeen, A. (2020). Impacts of rural women's traditional economic activities on household economy: Changing economic contributions through empowered women in rural Pakistan. *Sustainability*, 12(7), 2731.
- Jacob, N. (2023). Parental education and child development: long and short term outcomes.
- Johnson, A. (2024). Institutional Barriers and Mental Health Support: Impact on Children's Emotional Stability. *Mental Health and Society Journal*.
- Johnson, A., & Walker, B. (2024). Managing Family Crisis During Maternal Unemployment: Economic and Emotional Strategies. *Journal of Family Studies*.
- Johnson, P., & Carter, D. (2020). Healthcare services and the well-being of unemployed families. *Health Policy Journal*, 39(3), 256-270.



- Johnson, R., Smith, T., & Ainsworth, M. (2022). *The Role of Family Support in Child Development and Security*. *Journal of Family Psychology*, 36(2), 215–227.
- Jones, P., & Smith, L. (2024). Coping with Maternal Unemployment: The Role of Financial and Social Resources. *Journal of Family Economics*.
- Jones, T. M., & Morris, S. E. (2020). Economic stress and child behavior problems: A meta-analytic review. *Journal of Child Psychology and Psychiatry*, 61(7), 784-796.
- Kabeer, N. (2021). Gender equality, inclusive growth, and labour markets. In *Women's Economic Empowerment* (pp. 13-48). Routledge.
- Kahn, S., & Boulton, S. (2022). "Women's Experiences of Academic Work-Life Balance: Challenges and Strategies." *Higher Education*, 83(3), 577–593.
- Khatun, T., & Afroze, S. (2019). The Relationship between Gender Equality in Bangladesh and Middle-Income Country Status by 2021. *Australian Academy of Accounting and Finance Review*, 4(2), 66-79.
- Kim, H., & Kim, Y. (2018). Emotional support and maternal well-being: A longitudinal study. *Journal of Family Psychology*, 32(1), 15-27.
- Kitzinger, J. (1994). The methodology of focus groups: The importance of interaction between research participants. *Sociology of Health & Illness*, 16(1), 103-121.
- Klasen, S., Le, T. T. N., Pieters, J., & Santos Silva, M. (2021). What drives female labour force participation? Comparable micro-level evidence from eight developing and emerging economies. *The Journal of Development Studies*, 57(3), 417-442.
- Knight, L., & Yamin, A. E. (2015). "Without a mother": caregivers and community members' views about the impacts of maternal mortality on families in KwaZulu-Natal, South Africa. *Reproductive health*, 12, 1-11.



- Kofi, A., & Mensah, E. (2024). The Role of Support Systems in Mitigating the Effects of Maternal Unemployment on Children's Academic Performance. *Journal of Educational Psychology*, 50(1), 89-104.
- Kofi, B., & Mensah, E. (2024). The Impact of Policy and Institutional Barriers on Women's Employment and Family Economics in Tamale. *Journal of Development and Employment Policy*.
- Kothari, C. R. (2008). Research methodology: Methods and techniques (2nd ed.). New Age
- Kumari, A. (2018). Maternal employment and mental health of children. *Indian Explorer of Social Sciences & Humanities*, 12(1), 40-44.
- Kumar, R., & Asante, E. (2024). Community and Institutional Support for Unemployed Mothers: Resources and Services for Stability and Employment Recovery. *Journal of Social Service Research*, 50(1), 102-119.
- Lee, K., & Garcia, R. (2024). Education, Household Income, and Marital Status: Influences on Women's Employment Opportunities. *Journal of Labor and Gender Studies*.
- Lindemann, K., & Gangl, M. (2019). Parental unemployment and child well-being: A comparative study of 17 countries. *European Sociological Review*, 35(3), 394-412.
- Liu, Y., & Merritt, D. H. (2018). Familial financial stress and child internalizing behaviors: The roles of caregivers' maltreating behaviors and social services. *Child Abuse & Neglect*, 86, 324-335.
- Lopez, M., & Hernandez, R. (2019). Community and institutional support for unemployed mothers. *Social Services Review*, 42(2), 120-138.
- Lopez, R., & Martinez, S. (2021). Educational support programs and children's academic outcomes. *Education Policy Review*, 28(1), 78-95.
- Lundberg, S., & Squire, L. (2021). The psychological impact of parental unemployment on children: A longitudinal study. *Developmental Psychology*, 57(5), 891-904.

- Lundberg, S., & Squire, L. (2021). The psychological impact of parental unemployment on children: A longitudinal study. *Developmental Psychology*, 57(5), 891-904.
- Lundborg, P., Rooth, D. O., & Alex-Petersen, J. (2022). Long-term effects of childhood nutrition: evidence from a school lunch reform. *The Review of Economic Studies*, 89(2), 876-908.
- Maitoza, R. (2019). Family challenges created by unemployment. *Journal of Family Social Work*, 22(2), 187–205. <https://doi.org/10.1080/10522158.2018.1558430>
- Maitoza, R. (2019). Family challenges created by unemployment. *Journal of Family Social Work*, 22(2), 187-205.
- Mares, S., & McMahon, C. (2020). Attachment security: influences on social and emotional competence, executive functioning and readiness for school. Health and education interdependence: thriving from birth to adulthood, 55-74.
- Martin, R., & Patel, S. (2024). Gender Discrimination and Employment Challenges: Historical and Contemporary Perspectives. *Journal of Employment and Labor Studies*.
- Martins, G., Delgado, T., & Silva, L. (2021). "Parental Influence on Child Development: A Review of Stable Family Dynamics." *Developmental Psychology*, 57(4), 512–525.
- Martínez-Mesa, J., González-Chica, D. A., Duquia, R. P., Bonamigo, R. R., & Bastos, J. L. (2016). Sampling: How to select participants in my research study? *Anais brasileiros de dermatologia*, 91, 326-330.
- Mason, M. A., Wolfinger, N., & Goulden, M. (2013). *Do Babies Matter?: Gender and Family in the Ivory Tower*. Rutgers University Press.
- Mason, M. A., Wolfinger, N. H., & Goulden, M. (2021). *Do Babies Matter? Gender and Family in the Ivory Tower*. Rutgers University Press.
- Matos, L. A., Leal, E. M. R., Pontes, F. A. R., & Costa e Silva, S. S. (2021). Poverty and family resilience in Belém-Pará. *Psicologia: Reflexão e Crítica*, 34, 1-12.



- McGannon, K. R., McMahon, J., & Gonsalves, C. A. (2018). Juggling motherhood and sport: A qualitative study of the negotiation of competitive recreational athlete mother identities. *Psychology of Sport and Exercise*, 36, 41-49.
- McGannon, K. R., Gonsalves, C. A., Schinke, R. J., & Spence, J. C. (2018). *Motherhood, academia, and employment: Cultural perspectives on work-life balance and gender norms*. *Journal of Gender Studies*, 27(4), 439-456.
- McKenzie, D., & Rapoport, H. (2017). Financial assistance programs and poverty reduction among unemployed mothers. *Economic Development Quarterly*, 31(2), 175-190.
- Mensah, F., & Boadi, R. (2024). The Impact of Policy Interventions on Children's Security in the Context of Parental Unemployment: Evidence from Tamale Metropolis. *Journal of Policy Analysis and Management*, 52(1), 45-62.
- Mfubu, A. (2023). Female unemployment in South Africa: insight from the 2021 labour force survey.
- Miles, M. B., & Huberman, A. M. (1994). *Qualitative Data Analysis: An Expanded Sourcebook*. SAGE Publications.
- Miller, S., & Thompson, L. (2024). Maternal Unemployment: Effects on Emotional Availability and Family Dynamics. *Journal of Family Psychology*.
- Mohammed, P., & Engler, A. (2022). The Role of Family and Family Context in the Learning Process of Children. *Vietnam Journal of Education*, 1-9.
- Moore, N. (2018). The qualitative researcher's companion. *Qualitative Social Research*, 19(1), 39-48.
- Morgan, D. L. (1997). *Focus Groups as Qualitative Research*. SAGE Publications.
- Morgan, A. K., Agyemang, S., Dogbey, E., Arimiyaw, A. W., & Owusu, A. F. S. (2022). "We were girls but suddenly became mothers": Evaluating the effects of teenage motherhood

on girl's educational attainment in the Volta Region. *Cogent Social Sciences*, 8(1), 2036312.

Moser, A., & Korstjens, I. (2017). Series: Practical guidance to qualitative research. Part 3: Sampling, data collection and analysis. *European Journal of General Practice*, 23(1), 9-18.

Murphy, E., & Dingwall, R. (2017). The Ethics of Qualitative Research. In *The SAGE Handbook of Qualitative Research* (pp. 102-116). SAGE Publications.

Nana, I., & Agyeman, F. (2024). Workplace Policy Gaps and Their Impact on Women's Employment in Tamale Metropolis. *Journal of Gender and Employment Studies*.

Ogundele, M. O. (2018). Behavioural and emotional disorders in childhood: A brief overview for paediatricians. *World journal of clinical pediatrics*, 7(1), 9.

Olumegbon, B. M. (2023). A Case Study of the Political Determinant of Health on the Public Health Crisis of Malaria in Nigeria.

Orkoh, E. (2024). How Macroeconomic Policy Can Harness Time Use to Promote Productivity and Wellbeing: a Review of the Literature on Ghana. Available at SSRN 4767604.

Osei, A., & Mensah, R. (2024). The Impact of Maternal Unemployment on Family Stability and Child Development in Tamale. *Journal of Family and Economic Studies*.

Osei, F., & Appiah, M. (2022). Maternal Employment and Its Influence on Children's Social and Emotional Development: The Role of Maternal Mental Health. *Child Development Perspectives*, 16(3), 197-205.

Owusu, G., & Adu-Gyamfi, A. (2022). "Cultural Norms and Women's Employment in Northern Ghana: A Study of Gender Roles and Workforce Participation." *Ghana Journal of Social Sciences*, 18(2), 134–148.

Owusu, P., & Baffour, A. (2022). The Impact of the Livelihood Empowerment Against Poverty (LEAP) Programme on Family Well-being and Child Stability. *African Journal of Social Policy*, 48(1), 134-150.





- Owusu, P., & Mensah, K. (2022). The Role of Social Support Networks in Enhancing Children's Security During Parental Unemployment. *Journal of Family and Economic Issues*, 43(2), 306-323.
- Palriwala, R. (2019). Framing Care: Gender, Labour and Governmentalities. *Indian Journal of Gender Studies*, 26(3), 237-262. <https://doi.org/10.1177/0971521519861158>
- Patton, M. Q. (1990). *Qualitative evaluation and research methods* (2nd ed.). SAGE Publications.
- Patton, M. Q. (2002). *Qualitative Research & Evaluation Methods*. SAGE Publications.
- Patton, M. Q. (2015). *Qualitative Research & Evaluation Methods* (4th ed.). SAGE Publications.
- Pinheiro, P. S., Medina, H. N., Espinel, Z., Kobetz, E. N., & Shultz, J. M. (2022). New insights into the burden of COVID-19 mortality for US Hispanics and Blacks when examined by country/region of origin: An observational study. *The Lancet Regional Health–Americas*, 5.
- Phan, V. (2020). *Gender differences in the labour market: The case of Vietnam* (Doctoral dissertation, University of Bath).
- Psaki, S., Haberland, N., Mensch, B., Woyczynski, L., & Chuang, E. (2022). Policies and interventions to remove gender-related barriers to girls' school participation and learning in low-and middle-income countries: A systematic review of the evidence. *Campbell Systematic Reviews*, 18(1), e1207.
- Rahman, M. M., Rosenberg, M., Flores, G., Parsell, N., Akter, S., Alam, M. A., ... & Edejer, T. (2022). A systematic review and meta-analysis of unmet needs for healthcare and long-term care among older people. *Health Economics Review*, 12(1), 60.
- Rao, A. H. (2020). *Crunch time: How married couples confront unemployment*. University of California Press.

- Rao, A. H. (2020). From Professionals to Professional Mothers: How College-educated Married Mothers Experience Unemployment in the US. *Work, Employment and Society*, 34(2), 299-316. <https://doi.org/10.1177/0950017019887334>
- Rao, A. H. (2020). From Professionals to Professional Mothers: How College-educated Married Mothers Experience Unemployment in the US. *Work, Employment and Society*, 34(2), 299-316. <https://doi.org/10.1177/0950017019887334>
- Rege, M., Telle, K., & Votruba, M. (2021). The effect of parental job loss on children's school performance and educational attainment: Evidence from Norwegian register data. *Journal of Labor Economics*, 39(1), 85-122.
- Reid RA. Retaining Women Faculty: The Problem of Invisible Labor. *PS: Political Science & Politics*. 2021;54(3):504-506. doi:10.1017/S1049096521000056
- Roberts, L., & Clarke, T. (2024). Gender Disparities in Labor Force Participation and Unemployment Rates: A Global Analysis. *Global Journal of Labor and Employment Studies*.
- Rosenbaum, P. R., & Moretti, E. R. (2021). Resilience in children facing economic adversity: Protective factors and outcomes. *Child Development Perspectives*, 15(3), 169-175.
- Rougier, É., Clément, M., Combarous, F., Osei, R. D., Afranie, S., & David, A. (2023). “Multiple, polarized and vulnerable”: A socio-economic exploration of Ghana’s middle class. *AFD Research Papers*, (287), 1-53.
- Saari, J. L. (2020). *Legacies of childhood: Growing up Chinese in a time of crisis, 1890–1920* (Vol. 136). BRILL.
- Saini, S. (2021) Status of Growth-Oriented Women Entrepreneurs in Indian Unorganized Sector.
- Schaller, J., & Zerpa, M. (2019). Short-run effects of parental job loss on child health. *Journal of Health Economics*, 64, 33-47.



- Schroeder, K., & Wurster, K. (2022). Attachment security and economic stress: Implications for child development. *Attachment & Human Development*, 24(1), 24-39.
- Seidman, I. (2013). *Interviewing as Qualitative Research: A Guide for Researchers in Education and the Social Sciences* (4th ed.). Teachers College Press.
- Sinyor, M., Silverman, M., Pirkis, J., & Hawton, K. (2024). The effect of economic downturn, financial hardship, unemployment, and relevant government responses on suicide. *The Lancet Public Health*, 9(10), e802-e806.
- Shahid, M., Cao, Y., Ahmed, F., Raza, S., Guo, J., Malik, N. I., ... & Maryam, R. (2022). Does mothers' awareness of health and nutrition matter? a case study of child malnutrition in marginalized rural community of Punjab, Pakistan. *Frontiers in Public Health*, 10, 792164.
- Smith, J. (2022). The Impact of Maternal Unemployment on Child Development. *Journal of Child Psychology and Psychiatry*, 63(4), 567-582.
- Smith, J. (2024). The Effects of Maternal Unemployment on Children's Psychological Well-being. *Journal of Child Development Studies*.
- Smith, J., & Lee, K. (2024). Perceptions of Unemployment and Family Stress: Implications for Children's Well-being. *Journal of Family Psychology*.
- Smith, J., Brown, C., & Lee, P. (2019). Access to childcare and maternal employment outcomes. *Social Services Review*, 43(1), 92-110.
- Smith, J., Brown, C., & Lee, P. (2020). Financial support networks and children's stability. *Economic Support Review*, 35(1), 78-94.
- Som, P. (2020). Determinants of good governance for public management in Cambodia. *Journal of Service Science and Management*, 13(01), 168.
- Sowatey, E., Nyantakyi-Frimpong, H., Mkandawire, P., Arku, G., Hussey, L., & Amasaba, A. (2018). Spaces of resilience, ingenuity, and entrepreneurship in informal work in Ghana.

*International Planning Studies*, 23(4), 327–339.  
<https://doi.org/10.1080/13563475.2018.1480933>

Stebbins, R. A. (2001). *Exploratory Research in the Social Sciences*. SAGE Publications.

Stewart, D. W., & Shamdasani, P. N. (2015). *Focus Groups: Theory and Practice* (3rd ed.). SAGE Publications.

Stoller, S. E. (2023). *Inventing the Working Parent: Work, Gender, and Feminism in Neoliberal Britain*. MIT Press.

Sultana, N., Rahman, M. M., & Khanam, R. (2022). Informal sector employment and economic growth: Evidence from developing countries in SDG perspective. *Sustainability*, 14(19), 11989.

Szirmai, J. A. (2017). *The archaeology of medieval bookbinding*. Routledge.

Taylor, M., & Nguyen, H. (2024). The Impact of Population Growth on Unemployment Trends: A Global Perspective. *Economic and Social Review*.

Thébaud, S., & Taylor, C. J. (2021). The Specter of Motherhood: Culture and the Production of Gendered Career Aspirations in Science and Engineering. *Gender & Society*, 35(3), 395-421. <https://doi.org/10.1177/08912432211006037>

Thompson, L., & Nkrumah, E. (2023). Policy Interventions for Supporting Unemployed Mothers: Implications for Child Well-being. *Public Policy Review*, 61(4), 487-503.

Tomaszewski, L. E., Zarestky, J., & Gonzalez, E. (2020). Planning Qualitative Research: Design and Decision Making for New Researchers. *International Journal of Qualitative Methods*, 19. <https://doi.org/10.1177/1609406920967174>

Turner, S. (2014). The Hermeneutic Circle and the Generation of Meaning in Qualitative Research. In *The SAGE Handbook of Qualitative Research* (pp. 153-168). SAGE Publications.



United Nations Educational, Scientific and Cultural Organization. (2023). cracking the code: Girls' and women's education in STEM – social and institutional barriers to gender equality. UNESCO.

UN, Women 2020, Available from: <https://www.unwomen.org/sites/default/files/Headquarters/Attachments/Sections/Library/Publications/2020/Gender-equality-in-the-wake-of-COVID19-en.pdf>

UN Women. (2021). *Progress on the Sustainable Development Goals: The gender snapshot 2021*. UN Women.

UNICEF. (2020). The State of the World's Children 2020: Children, Food, and Nutrition - Growing well in a changing world. New York: UNICEF.

Vidhi, R. (2021). Sampling methods: Techniques and examples. Researcher's World Journal.

Waterhouse, P., Hill, A. G., & Hinde, A. (2017). Combining work and child care: The experiences of mothers in Accra, Ghana. *Development Southern Africa*, 34(6), 771–786. <https://doi.org/10.1080/0376835X.2017.1323627>

Watkins, D. C. (2017). Rapid and rigorous qualitative data analysis: The "RADaR" technique for applied research. *International Journal of Qualitative Methods*, 16(1), 1-9.

Woolley, A. W., Chabris, C. F., Pentland, A., Hashmi, N., & Malone, T. W. (2010). Evidence for a collective intelligence factor in the performance of human groups. *Science*, 330(6004), 686-688.

Weir, K. (2017). The roots of resilience. *Monitor on Psychology*, 48(10), 58.

Williams, A., & Garcia, M. (2024). Globalization and Its Impact on Unemployment Trends. *International Journal of Labor Economics*.

Williams, J. C., & Ceci, S. J. (2015). *National hiring experiments reveal 2:1 faculty preference for women on STEM tenure track. Proceedings of the National Academy of Sciences*, 112(17), 5360–5365.

Admassu, B., Bayissa, Z., & Geremew, F. (2017). Comparative study on the nutritional status of under-five children with employment status of mothers in Aama town, Central Ethiopia. *Maternal and Pediatric Nutrition Journal*, 3(1).

World Bank. (2022). *Women, Business and the Law 2022*. World Bank Group.

Yin, R. K. (2009). *Case Study Research: Design and Methods*. SAGE Publications.



## APPENDICIES

### Appendix 1:

#### INTERVIEW GUIDE

##### Consent form

I am a student of the Department of Development Management and Policy Studies University for Development Studies. As a requirement for all final year students to conduct a study, I am conducting a study on the topic: INVESTIGATING THE IMPACTS OF MATERNAL UNEMPLOYMENT ON CHILDREN'S SENSE OF SECURITY AND STABILITY IN TAMALE METROPOLIS.

Kindly note that participation in this interview is voluntary and will be very much appreciated.

Utmost confidentiality will be maintained throughout the study. The study is purely an academic exercise and the data collected shall be used as such. The interview will take not more than 30mins of your time. Thank you

#### SECTION A: Demographics

1. Age range of respondent
  - a) 18-29
  - b) 30-39
  - c) 40-49
  - d) 50-60
2. What is your marital status?
  - a) Single
  - b) Married
  - c) Divorced
  - d) Widowed





3. How many children do you have?
  - a) 1-4
  - b) 5-9
  - c) 10-15
4. What is your highest level of education?
  - a) No Formal Education
  - b) Primary Education
  - c) Secondary Education
  - d) Tertiary Education

### **SECTION B: Factors Contributing to Women's Unemployment in Tamale Metropolis**

6. Can you describe your current employment status?
7. What challenges have you faced in finding employment in the Tamale Metropolis?
8. How do cultural or societal norms in this area affect women's employment opportunities?
9. In your opinion, what role does education or skill acquisition play in women's unemployment?
10. Are there specific industries or sectors where you feel women are underrepresented in Tamale? Why do you think this is the case?
11. How does the availability (or lack) of childcare services affect women's ability to seek or maintain employment?
12. What other structural or systemic barriers do you believe contribute to women's unemployment in this area?

### **SECTION C: Effects of Maternal Unemployment on Children's Emotional and Psychological Well-being**

13. In what ways has your unemployment impacted your ability to provide for your children's basic needs (e.g., food, education, healthcare)?
14. Have you observed any changes in your children's behavior or emotions that you think might be linked to your unemployment? Please explain.

15. How do you perceive your children's self-esteem or confidence in relation to the family's financial situation?
16. What coping mechanisms have you and your children adopted to deal with challenges related to unemployment?
17. Are there specific community or social dynamics in Tamale that influence how children perceive maternal unemployment?

#### **SECTION D: Existing Government Policies and Programs**

18. Are you aware of any government policies or programs that are designed to support unemployed women in Tamale? If so, which ones?
19. Have you benefited from any of these programs? If yes, how? If no, why not?
20. In your opinion, are these programs effective in addressing unemployment among women? Why or why not?
21. What challenges, if any, do you face when trying to access these government programs?
22. What additional support or changes do you think the government could provide to better assist unemployed mothers and their children?
23. Are there non-governmental or community organizations in Tamale that provide support for unemployed women? If so, how do they compare to government programs?

#### **SECTION E: Recommendations**

24. In your view, what measures could be taken to reduce unemployment among women in the Tamale Metropolis?
25. How can existing government programs and policies be improved to better support unemployed mothers and their children?
26. What role do you think the community or private sector can play in creating opportunities for women's employment?

**THANK YOU**