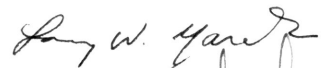


Women and Development in Ghana

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Before, the work that women did was not actually measured in terms of value. Most people forgot about the contributions of women to the economy. Now, many of these donor agencies and the international community have come to realize that if the concerns of women are not addressed, most of these projects fizzle out. Why? Because the woman is the focal point in each community. We form the majority in most societies.

-Cecelia Johnson
(Harsch 1989: 63)

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Introduction

The condition of the Third World is by no means a topic of new interest to scholars, researchers, and policy-makers. Much time has already been spent trying to ascertain why this part of the world has developed the way it has and what can be done to improve the situation there. Over the years, ideas and opinions on this topic have come and gone. Clearly, no perfect solution has been found to alleviate the poverty, hunger and general underdevelopment of the Third World. Recently, the role of women in the development of these countries has begun to be emphasized. It has become obvious that if plans and strategies for development are to be successful, all parts of the population must participate. Women are clearly no exception to this and must play an active role in the development process.

This paper will present the role that women in the African country of Ghana have played and ought to play in the development process. The paper will begin with a discussion of the various ways in which the word development is used. How researchers and scholars measure this will also be addressed. General background information and a brief history of Ghana since independence in 1957 will follow. Economic development in Ghana since 1957 will be presented after that. A description of women's roles, both past and present, in Africa, and, more specifically, Ghana will then be addressed. Following that, the constraints that are faced when trying to include women in the development process and suggestions for improving women's situation within development will be touched upon. An in-depth look will then be taken at the role women in Ghana have played in the development process and what factors have influenced them the most. The paper will conclude with what the future holds for women in Ghana.

Ghana was chosen as the country to be used in this study for a number of reasons. Although all countries in the Third World are trying to develop, not all of them are

succeeding. Ghana is, however, doing well in comparison to many countries, particularly those in Africa. The involvement of the World Bank and their Structural Adjustment Programs have also helped to bring a fair amount of attention to Ghana. This involvement is important in terms of the amount of information available on a country since information about Third World countries and development is often scarce, particularly in relation to women and their role in the development process. Women in Ghana are also very active in agriculture and market trading. Additionally, since the Muslim population in Ghana does not constitute a majority, most Ghanaian women do not have to deal with the constraints that many other African Muslim women feel. This enables them to be more active participants in the changes occurring within their country. For these reasons, Ghana appears to be an appropriate African country in which to study the role of women in the development process.

Development

Development, in the context in which it is used in this paper, is a term which generally refers to progress and movement toward a higher or better condition or state of society. Many factors can be taken into consideration when evaluating this, but typically, societies that are viewed as developed, as most industrialized countries are, have, for example, little poverty, a high standard of health, and a strong, stable economy. Whether intending to or not, the changes that constitute development affect all elements of a society due to the interconnected nature of the various elements that constitute the workings of a society. Sue Charlton states that, "development brings about multifaceted changes because it occurs along numerous dimensions-cultural, social, economic, and political" (Charlton 1984: 8). Despite this interconnectedness, the field of development has traditionally focused primarily on economic indicators as a standard for measuring

development. For example, a country's per capita GNP, its import/export ratio, and its amount of debt have been primary measures. Development typically uses the terms underdeveloped or less developed, developing, and developed.

A problem with defining development today is that, "policymakers typically define the development process in terms of Western rationality and scientific knowledge" (Charlton 1984: 8). George Ayittey applies this idea to Africa when he writes, "...development was misinterpreted by African leaders and elite to mean 'change' rather than an 'improvement' upon existing ways of doing things. Traditional ways of doing things were denigrated as 'unmodern,' 'backward and primitive.' To develop, they thought, Africans must adopt new ways, values, and systems" (Ayittey 1994: 168). Catherine Scott states this same idea when she writes, "One particularly interesting theme of modernization theory is a depiction of the rural village and 'tradition' as something that must be struggled against. The struggle is often presented in strikingly psychological terms and depicts an ambivalence toward the comforts of tradition and the security it provides" (Scott 1995: 11).

Despite this disregard for tradition, development, nevertheless, continues to be attractive to Third World countries. In using the industrialized countries as the standard for development, values and attitudes are imposed upon other, oftentimes very different, cultures. Sometimes, the ways of the industrialized countries do not mesh well with the cultural dynamics of other societies. The industrialized countries, however, continue to impose their standards for measuring development onto these other cultures.

The colonial era began the process of imposing the standards of today's idea of development on the countries of the Third World. Colonialism drew places like Africa and Latin America into the world market by tapping their natural resources and encouraging the production of cash crops. This growth of cash crops has had profound impacts on Africa by having, "modified traditional production relations in agriculture" (Stavenhagen 1975: 225). Rodolfo Stavenhagen additionally states that:

The emphasis placed in most countries on one or two cash crops for export has created problems for agriculture which are not easily solved. In the first place, many countries which could expand the production of foodstuffs have to import them. In the second place, the deterioration of the terms of trade has affected negatively the export sector, and consequently the whole national economy (1975: 231).

Development can be measured in a number of ways. The most common is in terms of economics. Factors often considered here are a country's GNP, per capita income, amount of exports and imports, and the amount of debt a country has. The World Bank, a very influential organization, relies heavily on these types of statistics. Often though, these statistics fail to show the entire picture. There tends to be a strong emphasis on numbers and a general disregard for the actual people involved. For instance, the per capita GNP does not show the distribution of wealth among citizens.

To accurately judge the development of a society, a multitude of factors from various fields must be used. Social factors such as the level of education and the availability of health care must be combined with an evaluation of the economic and political situation of a country. Westerners must be careful not to compare everything with the West and judge everything in this context. Considering the standard of living of a community is also important. There can be large differences in how people within one community live.

Quality of Life (QOL) is a relatively new idea which tries to evaluate the development of a community in a well-rounded way. UNESCO (United Nations Educational, Scientific, and Cultural Organization) describes it as, "an inclusive concept which covers all aspects of living including material satisfaction of vital needs as well as more transcendental aspects of life such as personal development, self-realization, and a healthy eco-system" (Dube 1988: 58) Clearly, these considerations are important, but setting standards for this term is virtually impossible. What one society views as positive,

another society may not. The fluctuations from culture to culture are often extreme. Nevertheless, considering the QOL of each individual nation when discussing development remains important if a well-rounded analysis of development is to be achieved.

Clearly, to measure development, statistics must be used. The World Bank, the World Health Organization, individual governments, and many others base their analyses on statistics. Using a variety of statistics while realizing their limitations is extremely important. Visual measurement, although at times a good indicator, should be avoided when development level is considered, for it can be misleading.

Over the years, trends in development have focused on modernization, the dependency theory, marginalization, and neo-imperialism to name a few. S. C. Dube feels that dependency is a, "syndrome that ties the less developed countries into the domestic and international policies of the rich and powerful countries and subverts the possibility of their autonomous and endogenous development" (1988: 44). He also points out six problems that he feels have been caused by the powerful Western World. The six are:

1. Development is a created condition, not the original state in the evolutionary process.
2. Development does not necessarily travel from the center to the periphery.
3. Capitalist development creates a dualism both at the international and national levels.
4. Intranational dualism with the Third World itself creates small centers of wealth and power while the periphery remains impoverished.
5. International aid... feeds the Third World with false paradigms which are not intended to and cannot raise up the less developed... from backwardness.
6. Dependency has... harmful side effects. It leads to intellectual colonialism, irrelevant educational systems, and it lures talented personnel, by using attractive financial rewards, away from the less developed countries. (1988: 42-44)

The neglect of women in development theories and within actual development programs is one of the biggest problems with traditional methods of looking at development. Women have been virtually ignored. For this reason and because of the lack of research that has been done on this topic, there is not a large amount of information on women's roles in the development of the Third World, particularly in individual countries. This factor is clearly a limitation on any study of women's roles in the development process of the Third World. The literature and information is increasing, however. This is a good sign, for it indicates that women's roles in the development process are no longer being ignored.

It is obvious that development theories need to be rewritten with women in mind. Countries cannot develop when half of the population is left behind. Third World countries must realize that although industrialized countries can at times serve as good models for development, they too are not perfect. Development cannot occur overnight. No developing country should strive to be a carbon copy of any industrialized country, and no industrialized country should expect this. In addition, traditional ways should not be viewed as backwards, and they should be incorporated into the development process as much as possible. A good framework for a positive development strategy that incorporates women has been put forth by Sue Charlton. She feels that development should:

- satisfy human needs: material, cultural, and political;
- grow from within a society or culture and express the priorities of the women, as well as of the men, in that society;
- involve structural transformation, for the reason that without transformation, women will remain marginal to political decisions;
- reverse the trends of militarization, police states, and political repression, while realizing minimal levels of political stability;

- rest on the indigenous culture rather than on Western concepts and strategies
(admitting that there may be parallels or overlaps);
- be in harmony with the natural environment. (1984: 176)

Ghana's Development Experience

Ghana is a country on the West Coast of Africa, encompassing a total area of 238,540 sq. km., slightly smaller than Oregon. The Atlantic Ocean borders it on the south, Cote d'Ivoire on the west, Burkina Faso on the north and Togo on the east (see Appendix). Ghana is composed primarily of lowlands. More than half of the country has an elevation of less than 150m. The Akwapim Hills stretch along the eastern border of Ghana and have an average elevation of 460m. The forest belt, which stretches inland from the coast, covers about one-third of the country. It is here that most of the cocoa and timber are produced. To the north of the forest belt are the savanna and plains. The climate of Ghana is tropical. Along the southeast coast, it is warm and comparatively dry, in the southwest, it is hot and humid, and in the north, it is hot and dry.

The natural resources of the country are gold, timber, industrial diamonds, bauxite, manganese, fish, and rubber. Deforestation, overgrazing, and soil erosion are of environmental concern, as are poaching and the destruction of natural habitats since they threaten wildlife populations (Ghana Review 1995: 2). Water pollution is another a problem due to the limited supply of safe drinking water (Central Intelligence Agency 1994: 2).

The population of Ghana is 17,225,185 (1994 est.) with a population growth rate of 3.09 percent (1994 est.) (Central Intelligence Agency 1994: 2). The infant mortality rate is 83.1 deaths per 1,000 live births (1994 est.) (Central Intelligence Agency 1994: 2). The life expectancy at birth is 53.58 years for males and 57.52 years for females (1994

est.) (Central Intelligence Agency 1994: 2). The total fertility rate is 6.15 children born per woman (1994 est.) (Central Intelligence Agency 1994: 2). The population of Ghana consists of 99.8 percent black Africans and 0.2 percent European and other nationalities (Ghana Review 1995: 2). Of the major tribes of the black Africans, approximately forty-four percent are Akan, sixteen percent are Moshi-Dagomba, thirteen percent are Ewe, and eight percent are Ga-Adangbe (Central Intelligence Agency 1994: 2). Christians comprise approximately forty-two percent of the population, Muslims constitute twelve percent of the population, and people adhering to other religious beliefs account for thirty-eight percent of the population (Ghana Review 1995: 2). English is the official language of Ghana, but many African languages are also spoken, including Akan, Moshi-Dagomba, Ewe, and Ga.

The literacy rate (people over the age of fifteen who can read and write) is estimated at sixty percent of the total population (1990) although figures vary widely. For males, it is seventy percent, and for females, it is fifty-one percent (Central Intelligence Agency 1994: 2). There are currently five universities in Ghana. Of the 3.7 million people who compose the labor force in Ghana, 54.7 percent are involved in agriculture and fishing, 18.7 percent in industry, 15.2 percent in sales and clerical, 7.7 percent in services, transportation, and communications, and 3.7 percent are professionals (Central Intelligence Agency 1994: 2). Suffrage is universal at eighteen. Ghana is divided into ten administrative regions, and Accra, the capital, is the largest city in Ghana, followed by Kumasi, Tamale, Tema, and Sekondi-Takoradi.

The economy of Ghana is supported by substantial international assistance (Central Intelligence Agency 1994: 3). Since the advent of Structural Adjustment Programs in 1983, Ghana has been working to rebuild its economy. Privatization and the relaxation of government controls have been emphasized. Small traditional farm holdings, mostly rain-fed, constitute a large part of the agricultural sector. Other than cocoa, the principal crops are rice, coffee, cassava, peanuts, corn, and shea nuts (Central Intelligence Agency 1994:

3). The economy is heavily dependent on exports of cocoa, gold, and timber (Central Intelligence Agency 1994: 3). Gold exports in particular have grown rapidly in the past few years, outnumbering all other exports (French 1995: A6). Ghana also relies on the imports of petroleum, consumer goods, and capital equipment (Central Intelligence Agency 1994: 4). Ghana's primary trading partners are the United States, United Kingdom, Germany, France, and Japan (Garst 1994: 6).

Sending peacekeeping forces to Liberia and preparing for the transition to a democratic government have increased government expenditures and undercut structural adjustment reforms (Central Intelligence Agency 1994: 3). Ghana did, however, open a stock exchange in 1990 which was up nearly three hundred percent by 1994 (French 1994: A4). The Gross Domestic Product for 1993 was estimated at \$7,255.9 million, and the per capita Gross Domestic Product was \$462.80 (Ghana Review 1995: 3). The national product real growth rate was five percent in 1993, and the inflation rate in 1994 was 24.9 percent (Ghana Review 1995: 3). Ghana's external debt totaled \$3.8 billion in 1992 (Ghana Review 1995: 3). The currency of Ghana is the cedi which is equal to 100 pesewas.

Previously, Ghana was the former British colony of the Gold Coast. In 1947, while Ghana was still under British control, a nationalist party was organized and only ten years later, on March 6, 1957, Ghana became the first black African colony to gain independence. Kwame Nkrumah, who following independence, became a major proponent of African socialism, was the first president of this one party regime from 1960 until 1966 when he was overthrown by the army. By this time, the country was badly in debt due to the large sums of money that, following independence, were spent on industrialization, state farms, and public works projects. A multi-party civilian government had been formed in 1969 under Dr. Kofi Busia, but in 1972, the military, once again, this time headed by Col. Ignatius Acheampong, took control of the government. The military ruled Ghana until 1979 when elections were held, and Hilla Limann was

elected civilian president. In 1981, accused of corruption, Limann was deposed by Jerry Rawlings, the army officer who had overseen the 1979 return to civilian rule.

In 1982-83, the economy of Ghana suffered from three major shocks (Vickers 1991: 93). First, prolonged drought and accompanying bush fires aggravated already low food crop production and created the worst food shortages since independence. Secondly, the sudden influx in January 1983 of about one million Ghanaians from Nigeria put a severe strain on the already critical food and unemployment situation. Lastly, a sharp fall in the price of cocoa hurt the economy even more. Despite these factors, Rawlings was able to hold onto power and served as chairman of the Provisional National Defense Council, the governing body that ruled Ghana by decree, until November 1992. A new constitution had been approved on April 28, 1992, and in the fall of 1992, presidential elections for a multi-party constitutional government were held. Rawlings became Ghana's first civilian elected president in more than a decade in 1993. With the advent of a multi-party system, a healthy democracy in Ghana has begun to flourish.

Ghana's economic history since independence in 1957 has had both its ups and its downs. When Ghana first achieved independence, its future seemed bright. At this time, many African states felt that capitalism was too closely linked to colonialism and thus, opted for socialist forms of governments. Kwame Nkrumah, who governed Ghana from 1957 through 1966, is, "generally regarded as the father of African socialism" (Ayittey 1994: 152). As stated in Ghana's Seven Year Development Plan, Nkrumah felt that, "only the socialist form of society can assure Ghana of a rapid rate of economic progress without destroying that social justice, that freedom and equality, which are a central feature of our traditional way of life" (Ayittey 1994: 152). Many legislative controls and regulations were imposed on imports, capital transfers, industry, minimum wages, the rights and powers of trade unions, prices, rents, and interest rates.

Nkrumah's Seven Year Development Plan did not, however, accomplish all it had set out to do. Tony Killick has a number of criticisms of the Seven Year Development

Plan and explanations for why it was not successful (Killick 1978: 136-143). Killick feels that an attempt to plan for seven years was too long due to the uncertainties of the future. He also believes that the Seven Year Development Plan was overly concerned with macro-economic variables and that it did not attend to sector programs and projects enough. A major flaw Killick observed was that, "Despite the plan's recognition of the critical importance of agriculture, the chapter dealing with it was among the least satisfactory... The plan made no specific provision for cocoa at all. This industry, the most important of Ghana's exports, claimed just two paragraphs of the whole chapter" (Killick 1978: 138). The lack of attention the Ministers of Finance paid to the development plan is also of significance. According to Killick, "The budget speech of 1963/64 made only one passing reference to the Seven Year Development Plan and, in direct opposition to its strategy, proposed an increase in government consumption relative to capital expenditure" (Killick 1978: 139).

As a World Bank publication of 1989 points out about post-independence development efforts in Africa:

Governments made a dash for modernization, copying, but not adapting, Western models. The result was poorly designed public investment in industry; too little attention to peasant agriculture; too much intervention in areas in which the state lacked managerial, technical, and entrepreneurial skills; and too little effort to foster grass-roots development. The top-down approach demotivated ordinary people, whose energies most needed to be mobilized in the development effort. (Ayittey 1994: 162)

Nkrumah's attitude toward agricultural development in Ghana serves as an example of this. He was of the opinion that:

Industry rather than agriculture is the means by which rapid improvement in Africa's living standards is possible. There are, however, imperialist specialists and

apologists who urge the less developed countries to concentrate on agriculture and leave industrialization to some later time when their populations shall be well fed. The world's economic development, however, shows that it is only with advanced industrialization that it has been possible to raise the nutritional level of the people by raising their levels of income. (Ayittey 1994: 171)

Unfortunately, Nkrumah was wrong. Food shortages became serious after only five years into his presidency. By 1966, Nkrumah's control of the government had been taken over in a military coup.

From 1966 to 1979, Ghana was dominated by military rule. This form of government, combined with the disappointments and lessons learned from Nkrumah's leadership, dampened the spirit that had followed on the footsteps of independence. No large scale development projects like the Seven Year Development Plan or the Akosombo Dam/ Lake Volta project were implemented in Ghana during this time. The international market fluctuations of the price of cocoa and oil also affected the economy of Ghana during this period. Statistically, this was a time when the effects of development projects were not always very visible. Economic stagnation and decline were also prevalent in many African countries in this era.

Ghana's annual real GNP per capita growth was -0.3 percent from 1950 to 1960, -0.3 percent from 1960 to 1970, and -3.2 percent from 1970 to 1981 (Nafziger 1993: 123). Ghana's investment fell 3.1 percent yearly in the 1960's and 4.3 percent annually in the 1970's (Nafziger 1993: 123). Unfortunately, increased income inequalities and continuing declines in GNP per capita meant steadily increasing poverty rates (Nafziger 1993: 123). E. Wayne Nafziger states that some of the problems Ghana encountered in the 1960's and 1970s were:

...poor economic management, inefficient public enterprises, large budget deficits, black markets for exports, imports, and foreign exchange, and returning emigrants expelled from Nigeria. Additionally, before 1983, Ghana had the highest price

distortion among noncommunist LDC's, reducing productivity, protecting inefficiency, and discouraging resource mobility, thus diminishing growth and savings and creating product and resource shortages. Furthermore, Ghana's terms of trade declined 1.1 percent annually, 1970-84. (1993: 123)

Because of poor prices and a deteriorating economic climate, Ghana's share of the world cocoa market decreased from thirty-three percent in 1970 to seventeen percent in 1980. Due to a particularly abrupt decline in the prices of cocoa exports in 1974, Ghana was even forced to reschedule its debts (Nafziger 1993: 20). This massive decline in cocoa exports propelled the economy into a steep depression (Herbst 1993: 336).

Ghana was not alone however in regard to these less than positive statistics. The rest of Africa during this time was not doing particularly well either. Africa's annual rate of growth of GNP averaged 0.9 percent from 1965 to 1986. This growth, combined with an average three percent population growth rate, decreased the real income per capita by 14.6 percent from its level in 1965 (Ayittey 1994: 155). Food production was also not able to keep up with the rapidly increasing population of Africa. As the World Bank points out, "...low-income Africa is poorer today than in 1960. Improvements over those years in health, education, and in infrastructure are increasingly at risk. For the first time since World War II, a whole region has suffered retrogression over a generation" (Ayittey 1994: 157).

Not everything that occurred in Ghana during the 1970's, however, was negative. Foreign governments contributed money and technology to the development of the country. Agricultural programs funded by the United States, Germany, and other countries did meet with some success. It soon became apparent that, "Many development projects failed in Africa because they were on too large a scale and were not adapted to the population and the environment they were supposed to benefit... The projects of most lasting value are generally those which are simplest and directly benefit the local community concerned" (Ayittey 1994: 171).

Structural Adjustment Programs

Ghana became involved with the World Bank and its Structural Adjustment programs in 1983. Currency overvaluation, falling cocoa exports, rising import costs, import dependency, drought, and migration from Nigeria all contributed to the debt crisis of the early 1980s that led to Ghana's acceptance of World Bank programs. Clearly, Ghana's previous reform efforts, from Nkrumah in the sixties to military rule in the seventies, had, on the whole, failed. Since 1983, Ghana has become one of Africa's most "structurally adjusted" economies. It has completed sixteen stabilization and structural adjustment programs with the World Bank and International Monetary Fund (IMF) since 1983 (Bello 1994: 46).

The World Bank's approach to structural adjustment lending contains two basic components. In conjunction with the IMF, the first component works to stabilize the country's macroeconomic situation (Reed 1992: 11). The IMF focuses primarily on demanding constraint measures and currency devaluation. Structural adjustment loans focus on restructuring economies through institutional and policy reforms in the medium term to stimulate the medium-term supply response (Reed 1992: 16). To reach this objective, the Bank has expanded the focus of adjustment, over the years, from macroeconomic reforms to sectoral reforms. Sectoral adjustment loans (SECALs) seek to promote the supply response within specific stagnant or inefficient sectors and thereby expand the volume and competitiveness of tradeable goods (Reed 1992: 16). These reforms encourage improving marketing systems, providing new incentives, and increasing credit availability. Removing subsidies and increasing efficiency is emphasized in the manufacturing sector, as is reform in the financial sector.

The second component of World Bank policy lending is designed to increase overall economic efficiency and promote growth. This second component functions more slowly than stabilization, and it requires policy and institutional reforms on both a macroeconomic and a sectoral level (Reed 1992: 12). It is important to realize, as David Reed points out, that, "In short, strengthening the supply response of distressed economics would require major changes in the structure and functioning of virtually all essential sectors of the economy and of corresponding national management institutions. It was this supply component of policy lending, placed under the purview of the World Bank, that contrasted structural adjustment lending with the stabilization policies of the 1970s" (Reed 1992: 12).

In 1983, by increasing taxes, raising prices of essential goods, and devaluating the cedi, Ghana was able to receive a \$400 million loan from the IMF and a \$65 million grant from the World Bank. With this money, Ghana began its Economic Recovery Program I (ERP I) from 1984-87. The emphasis of this program was, "to get output rising, and to export a higher percentage of that output; to control inflation and improve international creditworthiness; and to rehabilitate Ghana's infrastructure with the help of increased domestic and foreign finance" (Mosley, Harrigan, and Teye 1991: 159). The second ERP ran from 1987-89 and focused on, "continuing the emphasis on growth and balance-of-payments soundness, while also raising saving and investment rates and upgrading the quality of management in the public sector" (Mosley, Harrigan, and Teye 1991: 159). Following liberalization, Ghana's inflation rate fell from 122 percent in 1983 to 40 percent in 1984 and 10 percent in 1985. It rose back up, however, to somewhere between twenty-five and forty percent in 1986-91. Reform was able to release hoarded consumer goods, reallocate scarcity rents from distributors to producers, and increase food availability, especially through the mid-1980's (Nafziger 1993: 126). In the late 1980's, manufacturing also expanded. According to Nafziger, "From 1984 to 1988, Ghanaian GDP per capita grew modestly, investment rates increased, the capacity to import rose, and urban-rural

per capita income discrepancies probably declined as price de-control and rising farm export prices redistributed income from industry to agriculture" (Nafziger 1993: 126).

Nafziger is quick to point out, however, that, "...real wages declined, unemployment rose, petty retail traders (often women) were hurt from reduced margins, and urban income inequality widened in the four to six years after the adoption of the IMF adjustment" (1993: 126). Despite all of this, the World Bank and IMF still consider Ghana to be the star pupil in economic reform (Novicki 1994: 24). A World Bank report states, "Since 1983, a decade of stabilizing policies [in Ghana] has yielded broad budget balance, strong export growth, a reasonable external position, and substantial structural reforms, including privatization or closure of some loss-making publicly owned companies" (World Bank 1994: 40). The report concedes, however, that, "...real growth has remained at only about five percent a year. And although per capita income rose about two percent a year,..., Ghana is still among the world's poorest countries" (World Bank 1994: 40).

Structural adjustment seeks to increase the exports of a country. In Ghana, cocoa is one of the primary exports. The output of cocoa did increase under the auspices of the World Bank, but the world cocoa price between 1986 and 1989 declined by forty-eight percent (Bello 1994: 46). Ghana's external debt also rose from \$1.7 billion at the beginning of structural adjustment in 1983 to \$3.5 billion in 1990. As a percentage of GNP, external debt was up from forty-one percent in 1983 to fifty-seven percent in 1990 (Bello 1994: 46).

Most frustrating about structural adjustment programs has been the enormous social impacts they have had, particularly upon the most vulnerable members of society: women, children and the very poor. As Walden Bello points out, "Among the most severely disrupted areas was the informal sector, since the adjustment had the effect of suddenly cutting commercial margins and, consequently the incomes of small vendors, who are usually women" (1994: 47). Many feel that the programs have disregarded the

environmental and social costs of adjustment and that economists have used financial analysis exclusively. David Reed is of the opinion that, "A reduction in public expenditures, primarily for health and education, has diminished the development of human capital necessary to respond to new economic opportunities" (1992: 37).

Due to these complaints, the World Bank created a Social Dimensions of Adjustment unit to combat poverty (Green 1993: 71). This enabled Ghana to set up Program of Action to Mitigate the Social Costs of Adjustment (PAMSCAD) which began in 1988. PAMSCAD was to focus on all poor households, production opportunities for poor people, basic service access, "women (especially female-headed households) who were disproportionately poor, overworked, and unlikely to benefit from macro policies that did not specifically address gender issues," and urban poor (Green 1993:71). According to Nafziger though, "PAMSCAD... provides too little assistance for the poor and near-poor hurt by adjustment" (Nafziger 1993: 175). For example, "A credit program for small and medium enterprises advertised by PAMSCAD in 1988 explicitly disqualified trade and primary agriculture, ..." (Clark 1994: 398).

The World Bank, nevertheless, felt in 1994, that the poor were certainly no worse off and possibly better off than prior to adjustment (World Bank 1994: 7). The World Bank also asserts the difficulty involved when trying to, "document any clear and specific link between adjustment reforms and environmental changes in Sub-Saharan Africa" (World Bank 1994: 7). Later in the same report, however, the World Bank points out that, "Because the poor-especially poor women-tend to have access only to the more environmentally fragile resources, they often suffer high productivity declines because of soil degradation or the loss of tree cover. And because they are poor, they may have little recourse but to extract what they can from the resources available to them" (World Bank 1994: 161-2). Charles Abugre is of the opinion that, "the rapid mining of environmental resources as evidenced by fast depleting forest, bush-fires ravaged savanna lands as well as open-cast mining without land reclamation plans, deep sea over-fishing and the reckless

dumping of toxics from mines and industries are undermining the main assets of the poor-land and water resources" (Bello 1994: 63).

The World Bank and IMF programs implemented in Ghana throughout the 1980's are clearly controversial. Positive things have come of them, but negative consequences have also developed. Peoples' opinions differ as to whether the positive aspects outweigh the negative. On the brink of financial collapse in the early 1980's, Ghana's government had little choice but to try the World Bank's structural adjustment programs. No other options were seen as existing at the time, and any development was viewed as being better than none. Although obviously far from perfect, the World Bank and IMF programs constitute yet another step in the evolution of development planning. The World Bank made and continues to make the effort, albeit very slowly at times, to respond to flaws and criticisms of its policies from other development planners and researchers. The main criticisms of its structural adjustment programs in the 1980's were its lack of emphasis on the most vulnerable groups of society, women and children, and the environment and its overemphasis on economic statistics.

Clearly, Ghana has tried a variety of development programs over the years, from Nkrumah's socialism to Rawling's structural adjustment. Foreign governments and non-governmental organizations have all contributed time and money throughout the process. Governmental upheavals and public opinion have also influenced the plan of action for development in Ghana. Unfortunately, Ghana still remains a member of the Third World. Too much emphasis has been placed on improving economic indicators with little or no concern for the social costs. No country conforms to perfect world economic models, and development cannot occur overnight. The individual citizens must be emphasized in the development process. Many efforts have failed because they were too large scale, or they did not look enough to the future. Grassroots development, which functions on a small scale and directly benefits a community, has proven to be very successful. The first of the two biggest lessons learned that can be carried into the future is, that, "the projects of

most lasting value are generally those which are simplest and directly benefit the local community concerned" (Ayittey 1994: 171). The other lesson includes the need for all members of society to be involved in the development process. No one can be overlooked, particularly not women. Everyone is needed to contribute as much as they possibly can to development. The lessons of the past have led to a future that promises increased women's participation in development in Ghana. Before the role that women have played and continue to play in development in Ghana is discussed, however, a look will be taken at the status of women overall in Africa and Ghana.

Women In Development

The traditional role of women in Africa and in most other parts of the world has centered around the family. Women were expected to marry and have children, in order to gain respectability, prove their womanhood, and fulfill one of their primary roles to their communities (Dolphyne 1991: 16). This attitude still holds true today. In Ghana, educated, career-oriented women are expected to marry and have children. Marriages in Africa represent more than just the union of the couple, they also represent the union between two families. Marriages are oftentimes arranged with each partner being chosen carefully by the other family although this occurs less frequently today. Because of this, the pressure on women to have a successful marriage is doubly strong.

Throughout Africa, three types of marriages exist: marriage under Customary law, in which a man can marry as many women as he feels he can support financially; Moslem marriage, in which a man can marry as many as four women; and Ordinance marriage (including Christian marriage) in which a man can have only one wife at a time (Dolphyne 1991: 3-4). Often, husband and wives do not live together, particularly in marriages under Customary law.

Another marriage issue affecting women in Africa is bride-wealth, in which goods are given to the families of the couple marrying. This custom limits women by forcing them to stay in unhealthy marriages at times when the bride-wealth cannot be repaid (often expected when marriages break up). Traditionally, polygynous marriages were not unusual in many parts of Africa, Ghana included, but this is changing today due to altering values and economic conditions (Dolphyne 1991: 16). Although it is seen as a symbol of affluence to have more than one wife, most men are not able to afford it (Dolphyne 1991: 20). In rural communities, multiple wives were seen as necessary due to the amount of work involved in caring and providing for a family and a home. This practice still continues today although on a smaller scale. In urban communities, men may have only one wife but multiple extramarital affairs, or he may have numerous divorces in his life (Dolphyne 1991: 18). Obviously, this puts a strain on the women and children involved. Many African societies do not yet seem ready to consider monogamy with extramarital relations or polygyny as a major issue however (Dolphyne 1991: 19-20). Christianity and economic constraints are working on their own, though, to limit these factors.

Traditional beliefs on widowhood also work against many women. It is felt that when a man dies, it is because of his wife's ill-luck. It is also believed that the widow will be likely to bury a second and third husband. Because of these beliefs, widows must purge themselves of their ill-luck. The duration of these purging practices varies from society to society, but in most, "the woman must be put through a certain amount of discomfort,..." (Dolphyne 1991: 23). In contrast, widowers either undergo no rites or very minor ones. In Ghana, a law was passed outlawing widowhood rites, but the practice, nevertheless, continues because it is part of many people's traditional beliefs.

Inheritance of a man's property is also an issue. In many African societies, women are at a large disadvantage here and often find themselves left with very little after having contributed a great deal to a marriage. The man's relatives often benefit unfairly, or after

the division of assets between the various wives, none of the widows is left with very much.

High fertility rates also play a major role in African women's lives. Frequently, women cannot realistically afford to have as many children as they do, and physically, this is very taxing on the woman. The time lost during pregnancy and in childcare limits the amount of work women can produce.

A primary function of women in Africa is their role in the agricultural process. On the African continent, women are the primary food producers and perform eighty percent of the agricultural work (Hellinger and Hammond 1994: 55). In rural communities in Ghana, "A woman's daily schedule often comprises twelve or more hours of work in such activities as processing food, collecting firewood, fetching water, taking care of small children, keeping the compound clean, and washing clothes," (Roncoli 1985: 15). According to statistics quoted by Barbara Lewis:

On the average in African societies, women put in seventy percent of all the time expended on food production, one hundred percent of the time spent on food processing, fifty percent of that spent on food storage and animal husbandry, sixty percent of all the marketing, ninety percent of all beer brewing, ninety percent of time spent obtaining water supply and eighty percent of time spent to obtain the fuel supply. (1984: 170)

Another problem facing African women is their lack of land ownership. Women in southern Ghana, however, appear to have reasonably firm land holding rights (Mickelwait, Riegelman, and Sweet 1976: 5). The spread of cash crops and growing populations have increased the demand for land. Women have been adversely affected by this. Although they often help in the production of cash crops, they, "rarely control the profits derived from them" (Lewis 1984: 172). Their plots now tend to be smaller, located on less desirable land, overtilled and left fallow for shorter periods, and furthest from home

(Lewis 1984: 176). These conditions have increased the amount of labor women must put in to maintain constant production levels.

Women in Africa, as in much of the world, face the constant pressure of trying to balance a family and a job. At home, they must, to name a few of their tasks, do the cooking (in African societies, this is a very important part of the woman's tasks,) and cleaning, run errands, take care of the children, and sustain a marriage. Increasingly, many households are being headed by single women due to any number of reasons ranging from divorce to the migration of males in search of work.

In most African countries, there is a contrast between constitutional laws, which promote women's equality, and traditional laws, which often limit the opportunities for women. Traditional laws are based on cultural and tribal traditions. These laws often adhere to prescribed roles for men and women within a society and can be in conflict with development strategies. The constitutional laws reflect the colonial past of a country, and the roles that they describe for men and women within a society are often quite different than the gender boundaries in traditional law. As stated in Africa Report:

The reality in most African countries is that modern constitutions exist side by side with customary and religious laws which condemn women to minority status all their lives...Few countries have had the courage to outlaw traditional practices that are in conflict with modern constitutions, such as bride price, female genital mutilation, and the denial of property rights. (Morna 1995: 57-8)

Women in Ghana have clearly felt this conflict between the past and its traditional laws and the present with its constitutional laws. Joyce Aryee explains it as, "The real problem has been in the area of socio-cultural attitudes, plus Christianity, which relegated women to an inferior status. As victims of that problem, sometimes women themselves find it difficult to shake away from some of these prejudices. For quite a lot of women, marriage and childbearing are the ultimate achievements" (Novicki 1985: 55). The

situation of women in Ghana, although similar, is not always the same. Religion, primarily Christian and Muslim, and descent, matriliney and patriliney, play a major role in determining the status of women in each individual community. Generalizations, therefore, are hard to make.

With the United Nation's Women's Year in 1975 and Women's Decade from 1975-1985, women's roles in societies around the world were brought to the forefront. Women are becoming increasingly active in their communities and in politics. Twenty African governments, however, still have not (as of January 1995) ratified the 1981 Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW). Ghana has already signed this document though.

In Ghana, women who work in the modern sector tend to have jobs in areas which the industrialized world regards as primarily female: secretarial, nursing, and teaching. Lynne Brydon has found that women are generally employed in the caring professions or in secretarial jobs in the formal/modern sector (Brydon 1992: 102). Women in vocational schools are being trained in traditionally female skills as seamstresses, bakers, caterers and hairdressers (Brydon 1992: 102). Women in the informal sector, however, which is not usually counted in the national economic statistics, made-up eighty-eight percent of the small-scale traders in goods and services in Ghana in 1985 (Vickers 1991: 25).

In the food-producing sector of Ghana, the processing and preservation of food (farm produce and fish) has always been a female activity (Dolphyne 1991: 65). While the men typically manage the production of cash crops, women generally work on separate plots where they produce food for home consumption or assist with other tasks associated with the cash crops (Lewis 1984: 172). Due to various factors, migration, which formerly dealt primarily with men or whole families, has now become common for women in Ghana as in the rest of the world (Brydon 1992: 105).

When studying the role of women in the development process, it is important to address some of the specific issues concerning women's incorporation into the traditionally

male-oriented field. First, however, one must decide what one is trying to achieve by including women. Is it to address unequal power relationships based on gender, to systematize the use of gender analysis methods, to raise individual awareness, to redirect the technical/skills approach, or possibly some combination of the four (Parker and Friedman 1993: 115-116)? As Sara H. Longwe points out, it is, "important to shift development programs away from a mere concern with women's welfare and toward a program for women's increased empowerment" (Longwe 1990: 1).

Rekha Mehra lists some of the socioeconomic and institutional constraints on women as being:

- lack of access to land, credit, and education
- exclusion from organizational membership
- time constraints. (1993: 149-50)

The following are what Mehra sees as the policy and program constraints on women:

- women's roles being ignored
- differential delivery of information and technology
- staffing patterns and training. (1993: 151-54)

Another problem facing women is that some men view any change in the social status of women as a threat to their power, thus, making women's integration into development projects more difficult (Charlton 1984: 9). In addition, many of the ways in which women function in the economy of a country are often not counted as part of the GNP because many of these jobs are part of the informal economic sector (Charlton 1984: 39). This makes it more challenging to assess the role that women play in the development process of a country's economy. Unfortunately, much of the work that women in developing countries do is frequently not highly valued socially or economically by male members of the society and by development planners. Because of this, women overlooked by development projects are producing below their potential in the agricultural sector.

Some of the strategies that Sara Longwe offers about methods on how to better serve women in development planning and projects at the regional level are listed below:

- focus on women's development (this being development projects that are oriented toward women's needs and skills and allow women to participate equally with men in the development process)
- promote women's empowerment (this being the promotion of women's power and authority in their own lives and in the community)
- publicize projects that successfully promote women's empowerment
- identify regional issues
- plan and implement regional projects
- provide training in project design and implementation
- identify obstacles to progress
- monitor and evaluate regional progress
- organize regional workshops. (1990: 18-19)

The following sections will present a discussion of the role of women in the development process in Ghana. Development before the 1980's will be addressed first, and after that, a look will be taken at development during the 1980's to the present.

Independence in 1957 ushered in a new era of development in Ghana that affected the entire society. Women were no exception. Unfortunately, the history of women in development in Ghana is no different than the rest of the Third World. More recently, there has been:

...the recognition that women had been consistently neglected and discriminated against in both national development policies and foreign assistance. The attitudes of development agencies continued the biases that had informed the actions of missionaries and colonizers, which identified women exclusively as wives and mothers, disregarding their fundamental role in productive activities.
(Roncoli 1985: 2)

The projects that did intend to help both men and women often still excluded women, usually unintentionally, due to a lack of research on the woman's role in society and a lack of careful analysis on how the proposed changes would affect the daily lives of the women involved.

Although women were included in educational reforms in the beginning under Nkrumah, things changed after the military took over in 1966. In 1970, the literacy rate of women in Ghana was only eighteen percent (Grant 1991: 108). The rate of girls attending primary school was still relatively high, forty-four percent of all school children between 1965 and 1975 (Chant 1989: 182). In secondary and higher levels of education, the number of girls fell dramatically to only twenty-six percent between 1970 and 1975 (Chant 1989: 182).

In agriculture, women have been systematically ignored despite their primary role in the production of food in Ghana. Agriculture extension workers have traditionally been men and have tended to focus their efforts on the male heads of households who are engaged in cash crop farming. Another problem is that, "external development projects designed to transfer technology to rural people seldom incorporate women as participants," and women are typically not included as members of project planning groups either (Mickelwait, Riegelman, and Sweet 1976: xiii). In terms of loan requests, as quoted in Roncoli, "Large scale farmers and state corporations are strongly favored over small-scale farmers, and cash crop producers are given priority over food crop farmers in credit allocation" (1985: 20). Ironically, though, "the highest returns and the largest proportion of investments in production of borrowed capital has occurred among small-scale farmers" who very often tend to be women (Roncoli 1985: 20).

One example, from the 1960's, of a development project that had unintended side effects on women, "through blindness to their needs," was the creation of the Akosombo Dam and Lake Volta (Brydon 1989: 104). A dam had been built at Akosombo on the Volta River to provide hydro-electric power and bountiful resources of fish. Although

Lake Volta provides Ghana with ninety-nine percent of its electricity, in the process of creating it, water flooded many villages and the inhabitants had to be relocated. As Brydon points out:

Resettlement was undertaken without adequate compensation for lands and crops lost through inundation and with no thought for local social organization and practices. Land in the areas to which people were moved was poorer than that which had been flooded and the new houses constructed by the government took no account of prevailing polygynous family structures. Thus there were no separate sleeping rooms for individual wives, nor were there separate kitchens or store areas. (Brydon 1989: 104)

Clearly, the Lake Volta/Akosombo Dam project had unintentional effects on women. That these effects were overlooked and not even considered is typical of many development projects in the Third World.

Not all of the development that occurred before the 1980's in Ghana had a negative impact on women. During the First Republic under Nkrumah, the environment for women was actually positive. Ten special seats in parliament for women were created, a woman was appointed as a deputy minister, and there were female district commissioners (Brydon 1994: 6). Education for women also expanded during the First Republic. Because of these new opportunities, the number of women in all fields increased, and women were even encouraged to obtain skills traditionally reserved for men (Brydon 1994: 6). Women, nevertheless, were active primarily in agriculture and trading.

Due to the increased burdens successfully shouldered by women, the expansion of the cash crop industry has been substantial and has made a difference in the development of Ghana. Although women were not typically included in agricultural or rural development projects, a few programs did exist that were beneficial to them. The Home Extension Program by the Ministry of Agriculture in Ghana was one. The project's two programs, initiated in 1971 and 1972, focused on the Greater Accra Region, Volta Central

Region, and the Eastern and Northern Regions. The objectives of the project were to bring about improvements in: nutrition in diets, production of high-protein crops, improved food preparation, storing and preservation, and improved health and sanitation practices (Mickelwait, Riegelman, and Sweet 1976: 107). The programs were successful and were able to change food production patterns and family eating habits, increase the use of fertilizer and insecticides on family garden plots, increase the use of water purification and food preservation, increase food production which allowed the family food budget to be reduced, and increase the sales of garden produce over and above family use (Mickelwait, Riegelman, and Sweet 1976: 113).

Another positive event occurring for women in Ghana before the 1980's was the founding of the National Council on Women and Development (NCWD) in 1975. The organization was founded by the Ghanaian government to ensure the objectives of the International Woman's Year (1975) and Decade of Women (1975-1985) were accomplished (Dolphyne 1991: 45). Directly under the Head of State, the NCWD receives its budget from the government, but also takes in grants from donor agencies for specific projects (Dolphyne 1991: 45, 88).

The purpose of the NCWD was, "to increase the level of women's participation in public life at the local and national levels, to improve their access to formal education and professional training, and to improve their standard of living and their status in society by increasing their income-earning capacity" (Dolphyne 1991: 44). Through the activities of the NCWD, women were intended to gain greater self-confidence in their own capabilities, have more self-esteem, and improve their status in society by participating in the development of their communities and the nation (Dolphyne 1991: 44). Although the NCWD was constrained financially due to the condition of the national economy, it nevertheless had a positive impact on women's position in Ghana. Aside from just developing programs for women, the NCWD also made recommendations to the government about various issues pertaining to women. For instance, the NCWD was

active in changing a law that prevented women from standing bail and in getting another law changed that said a woman could only get a passport with the consent of her husband (Dolphyne 1991: 45).

One of the various activities the NCWD has been involved in is establishing workshops where women are taught about income generating activities like soap making and basket weaving (Dolphyne 1991: 58-9). These workshops not only teach new skills but also facilitate the exchange of new information and ideas between women (Dolphyne 1991: 59). The NCWD also set up a revolving fund so that small loans could be made to women farmers who normally could not receive loans from banks due to their low level of collateral. The payback rate of the loans was almost one hundred percent after the harvest and sale of produce (Dolphyne 1991: 63). The women would contribute a certain amount of money to a common fund so that the necessary money needed for the next season would be available. The NCWD also worked to provide transportation to a number of groups, thus enabling them to better transport their goods to market. The NCWD projects were very successful. They were careful to identify issues that most urgently needed to be addressed. Before being implemented, the lifestyles of the women and community involved were taken into consideration. Many of the projects involved female extension workers, and all of the projects focused on empowering women and increasing their level of self-confidence.

The 1980's brought changes to Ghana's development policies with the start of the World Bank's structural adjustment programs. As previously mentioned, structural adjustment has tended to approach development from an economic point of view with little regard for the social implications it will cause. Oftentimes, women, children, and the very poor bear the brunt of these programs.

One of the main goals of stabilization is to encourage the economy of a country to adjust, thus increasing the production of goods deemed tradable in the world market as opposed to traditional, low-demand subsistence items produced by many Third World

countries. This allows the country to export more goods and participate more fully in the world market, leading to a healthier balance of payments (Brydon 1994: 3). Initially, it was felt that the cost of this would be very small or at least, easily absorbed, and gender was not seen as an issue. Therefore, "gender does not feature as a variable in stabilization policies" (Brydon 1994: 3).

Research has clearly shown, though, that these costs are not as small as anticipated and have not been easily absorbed. Prompted by an admission that these assertions might be true, the World Bank in 1987 established the Social Dimensions of Adjustment unit to address these issues. With funding from the World Bank, the government in Ghana was able to set up the Program of Action to Mitigate the Social Costs of Adjustment (PAMSCAD) in 1987. Since women were not specifically designated as "vulnerable," however, they were not singled out as a target group in PAMSCAD programs (Brydon 1994: 11). Women have benefited little individually from PAMSCAD projects although they have benefited somewhat from community oriented programs (Brydon 1994: 11). An example of this problem can be seen in PAMSCAD's labor redeployment compensation packages which have overlooked women since so few of them work in the formal sector (Brydon 1994: 11).

One of the main problems for women in terms of structural adjustment was that women's time was seen as "elastic" and their work was seen as free and readily available (Vickers 1991: 24). The amount of work that women do to sustain their families was completely undervalued. Structural adjustment, inadvertently, caused increased numbers of men, who were displaced wage workers from the public and formal private sector, to go into market trading, a field dominated by women. This made the market women's position and control less stable (Clark 1994: 329, 396). Structural adjustment programs and funds were not directed toward market traders either. This widened the gap between the market traders and the government since market traders received none of the benefits

of any of the new programs (Clark 1994: 396). It also increased the gap between the rich and the poor (Clark 1994: 396).

The women functioning in the formal sector of society have been disproportionately affected by cutbacks in the number of workers (Brydon 1994: 9). Often, there is a "male bias" in, "both the decisions by managers of whom to redeploy and in the gathering and interpretation of subsequent employment statistics" (Brydon 1994: 9). Additionally, the private sector is not growing fast enough to absorb all of these workers, male or female.

The withdrawal of subsidies for food, fuel/kerosene, health care and education enacted under structural adjustment have also increased the workloads of women and put them under additional financial strain (Brydon 1994: 4). Often, switching to cheaper foods requires more preparation time, thus adding to the amount of work a woman must do domestically. Fish and meat become too expensive and the cheaper foods are often less nutritious (Brydon 1994: 4). With cutbacks in health care, it often takes longer to reach a hospital or a clinic. It is the adult women who will usually accompany the sick family members on these longer journeys and must provide meals for the patients (Brydon 1994: 5). When hospital care is too expensive, it is the women again who have to take care of the sick (Brydon 1994: 5). These additional responsibilities put more constraints on women and limit the time they can use to do other chores.

The emphasis that the first Economic Recovery Program (ERP) put on cash crops, primarily cocoa, excluded women since men tend to dominate in cash crop production. The World Bank did not see women's production of food for their families as being of equal value with the export crops. The food sector was taken for granted and the consequences that the ERP would have on it were not considered. The promotion of cash cropping has led to enormous amounts of land being cleared of trees which has led to deforestation. This, in turn, has created many hardships for rural women. Many of these women harvest food, fuel, and medicines from the forests, but with the forests and many

household incomes decreasing, there has been an increase in malnutrition and disease in Ghana (Bello 1994: 63).

A few benefits have come, albeit frequently in roundabout ways, to women because of structural adjustment. The structural adjustment programs have indisputably brought a lot of attention to Ghana, both positive and negative. This attention has helped to get people to take notice of what is occurring in Ghana not only with development but with women as well. Through these studies and evaluations, better solutions can be found, and the benefits will hopefully be seen in Ghana in the future. For instance, the United Nations Development Program in their working paper, Women and Structural Adjustment: Possible Strategies, recommended, "adjustment policies and programmes designed for human resource development, including enhancement of women's access to education and training, self-funded sustainable local credit schemes and public investments in water and energy supply systems as well as in transport and market infrastructure" (Vickers 1991: 23). Employment programs should also focus on self-employment to provide income to women directly (Vickers 1991: 23).

The World Bank said in 1987 that it planned to double its lending for population, health and nutrition as part of a program to improve the quality of life of women in the Third World (Vickers 1991: 49). It is unclear whether this has truly occurred or not, but the World Bank did promise to:

- design action plans in selected countries so that agricultural, industrial, educational and health programs promote women's progress along with other development goals;
- emphasize issues affecting women in dialogues with member countries;
- encourage development policies that provide adequate incentives for women and ensure that they have the means to respond;

- develop program initiatives in agricultural extension and agricultural credit targeted for women, and expand credit and training for women to improve their employment prospects in other sectors;
- promote formal and informal education for women and girls. (Vickers 1991: 49)

Market traders, despite being negatively affected in certain ways by structural adjustment, benefited in other ways from price controls and other commercial regulations being lifted, and foreign exchange becoming easier to acquire (Clark 1994: 396). Due to the deregulation of transport and the phasing out of gasoline rations, freight and passenger transportation became more available although lack of capital prevented many from taking advantage of it (Clark 1994: 396). Structural adjustment also provided for limited road and rail rehabilitation in the late 1980's which was beneficial to long-distance traders (Clark 1994: 67).

The 1980's and 1990's have been a time of more than just structural adjustment in Ghana. Women's positions in society have improved in other ways despite the negative impacts of structural adjustment. People have begun to realize that in order for Ghana to develop, all members of society must be included in the development process. When this is done, Ghana will be able to fully utilize all of its productive potential (Roncoli 1985: 3). Women have also been emphasized internationally in the 1980's and 1990's with the formation of many women's groups and women's studies programs. This attention to women helps to promote women's roles in the development process. National women's groups in Ghana have also formed. The Ghana Assembly of Women works as an umbrella organization for a number of women's groups (Dolphyne 1991: 89). Other women's groups like the Ghanaian Association of University Women and the Association of Women Dental and Medical Practitioners also exist within Ghana.

Education for women in Ghana has improved since the 1970's. In 1985, the literacy rate for women was up to forty-two percent (Grant 1991: 108). The year 1985 also saw the Law of Intestate Succession, which benefits women, passed. This law allows

any surviving spouse of a man and her children to inherit the greater portion of his self-acquired property. A provision is also made for surviving parents, and only a very small portion of the man's property goes to the extended family (Dolphyne 1991: 28). A woman must no longer fear that upon her husband's death she will be left with nothing (Dolphyne 1991: 28).

Perhaps the biggest event occurring for women in Ghana during the 1980's and 1990's was the founding of the 31st December Women's Movement. Officially begun in May of 1982 with Ghana's First Lady, Nana Konadu Agyeman Rawlings, at its head, the organization has achieved quite a bit in just over ten years. By 1989, the organization boasted a membership of four million. The organization was founded with the purpose of organizing Ghanaian women into a group that would be taken seriously. Primarily concerned with implementation rather than policy development, its focus would be on integrated rural development (Brydon 1994: 6). Its main objectives are to promote total development of women: economically, socially, politically, and culturally (Novicki 1995: 53). Economically, the group works to get women into income-generating activities where they can earn money for themselves and also raise a bit of money for a social project within their community along with putting capital away to continue the project (Novicki 1995: 53).

Politically, the organization began by making women realize they had a place in politics and encouraging them to participate (Novicki 1995: 53). Empowering the women so they felt confident enough to run for election was a big step. Although women have been elected to the district assemblies and the Parliament, the Movement continues to work to encourage more women to participate in the political sphere. Financially, the group works to find funding for the many projects going on that benefit women.

The 31st December Women's Movement takes the education of women and children very seriously (Novicki 1995: 53). Their educational programs deal not only with traditional education but also with issues of childcare, particularly concerning nutrition and

immunizations (Novicki 1995: 53). Additionally, the organization has been involved in setting up day-care centers for the children of working mothers, a service that is sorely lacking in Ghana (Harsch 1989: 64). The Movement is also involved in promoting adult literacy. First Lady Rawlings said that the organization mobilizes, "many more people to go for classes than anyone else, and the majority of people learning to read and write are women" (Novicki 1995: 53). By focusing on issues that affect women, the Movement has proven very successful in mobilizing women.

The Movement is also involved in farming cooperatives among its branch members. Groups of women are organized or organize themselves to work together and are taught new technologies that decrease labor and increase production (Harsch 1989: 62). The hope is that the women will show initiative on projects that they would like help with or would like to implement (Harsch 1989: 62). In this way, women always have a say in the organization, and the projects are always of interest to them.

The participation of First Lady Rawlings has helped the Movement a great deal. She has been a very active and devoted leader and truly believes in the organization. Her high-profile position as wife of the president has helped to bring legitimacy and attention to the organization. The Movement is organized at the national, regional, district, unit, zonal, and work place levels (Harsch 1989: 64). There are offices in all of the regional and district administrative capitals, and there are organizing committees, auditing and finance committees, and project committees in the regions and districts. Membership is open to all women eighteen and older.

The 31st December Women's Movement receives no financial support from the government and is, therefore, always concerned with finances (Harsch 1989: 64). Many non-governmental organizations are skeptical about giving funding to the group because of its perceived close links to the government (Brydon 1994: 7). Organizers are, nevertheless, asked not to demand money of the members so as not to discourage their participation if someone cannot pay (Harsch 1989: 64). Usually, the women themselves

decide if they will contribute and how much. In regions that are extremely poor, the Movement looks for economic activities that the women can perform that will benefit the Movement as a whole. Some areas have very active branches of the Movement and some do not.

After re-organizing in 1986, the National Council on Women and Development (NCWD) has been, "competing for national prominence" with and is, "in an uneasy relationship with the 31st December Women's Movement" (Brydon 1994: 6,12). The NCWD currently functions as, "the national co-ordinating and monitoring body for women's groups," and the 31st December Women's Movement, "is the 'executive arm', having branches at Regional, District and grassroots levels throughout the country" (Brydon 1994: 12). Both organizations, however, have contributed a great deal to the development of women in Ghana.

Conclusion

As has been shown, women's roles in development in Ghana have been diverse since 1957. From Nkrumah's First Republic to Rawlings' current government, women have faced many difficulties in trying to carve out a place for themselves in the development process within their country. The first of the three things that have probably inhibited women's participation in development the most in Ghana is their general lack of inclusion in development programs until recently. Too often, women were completely overlooked. This was partially due to prejudices against women on the part of the planners and ignorance about the impact of excluding essentially half of the population. Women and their work were undervalued until recently for their contributions to the economy, particularly in the informal sector.

The persistence of traditional beliefs continues to take its toll on a woman's ability to function in the development process. Marriage and childbirth are still seen as the primary function of women in Ghanaian society. Many jobs even today are seen as male jobs, and women often work in jobs considered to be reserved for females.

Structural adjustment is yet another constraint on women's participation in the development process. The social costs of the various programs and policies have been particularly hard on women, children and the poorest sector of society. Initially, structural adjustment ignored the issue of gender completely in its planning. This has limited women's participation in the formal sector of the economy and increased the tenuousness of their position in the informal sector.

A variety of things have helped women to become more a part of the development process in Ghana. The first of these is the role that First Lady, Nana Konadu Agyeman Rawlings has played in the 31st December Women's Movement. As the president's wife, she brought national attention to the organization and support that otherwise may not have been there. Her participation has helped to legitimize the organization both nationally and abroad. The organization itself has been of great benefit to the women of Ghana. It has contributed much to their increased role in the development of their country.

Despite its many negative aspects, Structural Adjustment has helped women a little. Because Structural Adjustment has been so important in Ghana and because the World Bank has touted Ghana as one of its success stories in Africa, Ghana has received a good deal of attention. This attention has benefited women because the criticisms have often led to positive changes in policies that are more favorable to women and the society in general. Much of the research coming out of the structural adjustment field has stressed the importance of female participation in development thus reinforcing the idea that all members of society must be active in development.

The increased emphasis on women internationally has also helped the women of Ghana. The U.N. Woman's Year in 1975 and the U.N. Women's Decade from 1975 to 1985 brought women's issues to the forefront. The National Council on Women and Development was founded in Ghana specifically to implement the goals of the Women's Decade. In 1981, the Convention on the Elimination of all Forms of Discrimination Against Women was signed by countries throughout the world. Women's roles in development can no longer be ignored nor can women's issues.

Additionally beneficial to the role of women in development has been the increased international attention on the environment. Since women in Africa do a substantial amount of the agricultural work, they are seen as perfect agents for environmental protection. To be able to accomplish this and make environmental protection possible, programs must be developed where women learn new skills or gain new technology. Better production methods and new technology clearly have the potential to be very beneficial to women.

The increasing number of females receiving an education has greatly aided women. Although more males still receive an education today in Ghana than women, the numbers for women are slowly growing. Education benefits women by allowing them to participate more fully in society. Jobs and politics are just two examples. Women are also able to function more effectively in the household, particularly in terms of children's education, nutrition, and health.

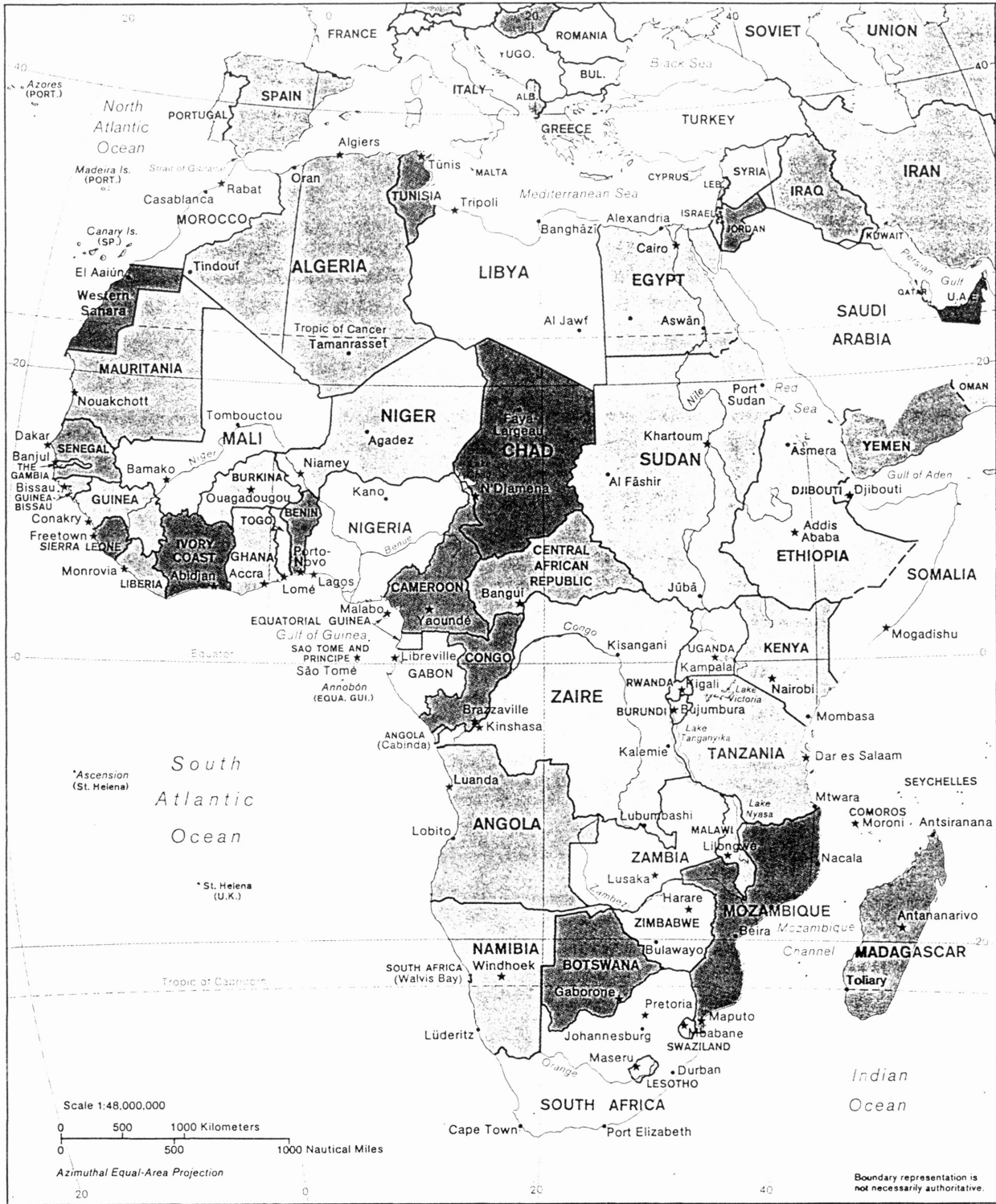
However the status of women in Ghana may appear in comparison with that of women in the industrialized countries, the situation for women in Ghana is improving. Development has not been all bad. Things are clearly getting better, and women have become more involved in the development process although they still have a long way to go. From development projects of the past, it has been shown that large scale development does not always work the best. There are simply too many factors to be taken into consideration and too many unknowns. Some of the most effective programs

have been at the grass-roots level. In these projects, smaller communities are involved and can be better analyzed and researched beforehand. Unknowns naturally exist in this situation also but they can be narrowed down better.

Women in Ghana have proven to be very dynamic and hardworking individuals. Clearly there is no reason they should not receive the same development benefits as men, especially since it would definitely benefit the community as a whole. In the future, women should receive more attention in terms of development, particularly in the areas of farming, rural trade, and loans. Development has already changed slightly to incorporate women into the process, but it needs to change more, and it needs to change faster. The longer it takes, the more the community loses out on the positive contributions that females can make in the development process. The work of women's groups to incorporate women into development has definitely been successful, and these groups have undoubtedly contributed substantially to the development process in Ghana. Organizations like these need to continue their work, and more groups should be established so as to incorporate more women into the development process.

With tight budgets and government cutbacks, it is important that the Ghanaian government spends its money wisely. Key investments should be made in, "much-needed social and physical infrastructure and particularly in women's health, education, and economic opportunities" (Hellinger and Hammond 1994: 55). Most beneficial to women and all of Ghana will be an increased emphasis on education for women, an effort to include women more in the formal sector of the economy, and the development of more agricultural programs for women farmers. Women must also be recognized for the amount of work they do and for all of the contributions they make to development in Ghana. The role of women in development can no longer be undervalued. For development to continue to progress, women's participation must continue to increase.

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