

Background paper on gender issues in Ghana

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Executive Summary

Introduction

This Background Paper on Gender Issues in Ghana has been prepared as an initial input into the development of a 'WID' strategy for Ghana by the Overseas Development Administration (UK). The objectives of this report is to:

- provide a gender analysis summarising the comparative situation of women in Ghana, with particular reference to their social, economic, legal and political status;
- identify the particular needs of women in Ghana in relation to health, education employment, income and consumption: political representation: control over and access to natural and other resources; shelter; physical security; and legal and human rights;
- summarise the extent, scope and effectiveness of current government and donor supported projects and programmes specifically aimed at improving the position of women.

Background to gender issues in Ghana

Ghana's ethnic, cultural and agro-ecological diversity make generalisation about gender relations and their consequences for women's access to resources, decision making and status extremely difficult. Divergence of experiences has been further widened by regionally distorted historical development and biased development policies.

In particular, the three northern regions are disadvantaged by the combined effects of harsh agro-climatic conditions, low output per capita, limited options beyond small scale farming, less urbanisation and service provision. Combined with strongly patriarchal family structures, women's lack of influence in decision making, and a history of male outmigration which has tended to increase women's labour burden, this results in the generally more limited options of northern women. However, socio-economic differentiation is also marked in more prosperous southern regions. Within northern migrant communities in southern Ghana, unequal gender relation's characteristic of northern communities may be further exacerbated by women's lack of recourse to wider support systems. Other variables such as age and education, particularly, differentiate women's experiences.

Ghana's population of 15 million includes over 90 different ethnic groups. Among these the Akan, MoleDagbani, Ewe and Ga-Adangbe are dominant. Different ethnic groups are characterised by a variety of kinship systems with different implications for access to resources and decision and decision making power by gender. The Akan, who constitute the largest ethnic group residing mainly in the southern part of Ghana, are organised along matrilineal lines. Most other ethnic groups, in the North, but also the East, are patrilineal. The Ga, who are concentrated around Greater Accra, are somewhat anomalous in having bilateral inheritance and kinship structures.

Matrilineal systems may give women greater access to resources outside marriage than patrilineal systems, but they are characterised by a weaker nuclear household offering little economic security to women. **Matrilineal systems do not necessarily imply significantly greater access to resources and/or higher status of women.**

Kinship systems are highly varied locally and are undergoing transformation in response to economic and social pressures with a tendency for formal marriage contracts to become less prevalent and for private property accumulation to channel resources away from traditional lineage allocation mechanisms. Both of these trends are probably undermining women's traditional forms of security, without giving rise to reliable alternative mechanisms guaranteeing security.

There is extreme diversity and complexity of household forms as well as of the organisation of the household economy. **Pooling of resources and joint decision making between men and women in households is generally not the norm**, with men and women tending to have separate income and expenditure streams. There is considerable scope for intra-household gender inequality, an issue which has been neglected in recent statistical surveys.

There are conventional divisions of responsibility for household expenditure, but these are subject to economic pressures. The case can be made that, in contemporary conditions, women have been making increasing and disproportionate contributions to household welfare. **There is a strong case for research into gender differentials in intra-household expenditure patterns**, with particular focus on the impact of user fees in social sector provision, on expenditure patterns and access to services by gender.

There are clearly major implications for the gender and broader welfare impact of policies or interventions whether direct, through income transfers to individuals or households, or indirect, through price changes altering income and expenditure patterns, in particular, cost recovery measures in health and education. Non-pooling of resources may increase the potential of direct transfers to women in that it limits that possibility of male appropriation of such transfers.

Overall, the variation in patterns of gender relations in Ghana implies that **programme design and implementation must specifically address local conditions**. Any interventions must first allow for baseline research, which fully addresses gender constraints, across the socio-economic and ethnic spectrum.

Gender in the Ghanaian economy

Economic overview

Women's labour participation rates are generally high throughout Ghana. There is some regional diversity and variation in socio-economic opportunities for women from different backgrounds. **The most striking feature, however, is that about 99 per cent of women are self-employed or work as unpaid labour in agriculture, agro-based enterprises and commerce or small scale manufacturing in the informal sector, in activities with low productivity which on average yield low incomes**. The division of labour in Ghana is highly sex-segregated in both the traditional and modern wage sectors. Only a very small number of women have broken through into modern sector occupations and even fewer into managerial positions.

In the agricultural sector, the majority of women are food producers. In 1970, 70 per cent of women had food production as their main activity, compared to 50 per cent of male farmers. The nature of women's involvement in food production also differs from men's in terms of divisions of labour and end use of productions, with men producing more for the market. Of all

women involved in agriculture in 1984, only 26 per cent were estimated to be independent farmers or farm managers; the rest worked on joint family farms. Where women do farm separately, they cultivate smaller plots than men. Women's importance in agriculture is increasing. The outflow of men to urban areas and to neighbouring countries during the years of economic crisis in the 1980's – excepting the particular experience of 1983 – probably required women who were left behind to increase their input into agriculture to make good the loss of male labour.

In general, female farmers may be losing access to household and communal labour and having to spend more resources to buy in labour, at the expense of modern productive inputs. This process is happening at the same time as women in some regions are having to devote more of their own time to providing labour on family or husbands' farms. Rising rural wage rates under adjustment are creating incentives for traditional technology growers to intensify family labour rather than hire in labour.

Relative to men, women generally have limited access to formal credit. Moreover, extension services in Ghana have been biased towards larger, commercial farmers. Those that have been targeted towards women have been ghettoised and gender biased in content, until recently focusing mainly on nutrition and health related activities. **Improvements in the provision of small scale credit to women and in the content and delivery of extension services might reap large returns in the shape of improvements in the productivity of women's own account agricultural production.**

A sharp economic decline in Ghana particularly since the late 1970's led to falling output, exports, per capita incomes and deteriorating infrastructure. Structural adjustment programmes adopted since 1983 have restored GNP growth and financial stability, but serious structural constraints and distributional inequities, including some by gender, remain.

In agriculture, the benefits of adjustment have largely accrued to medium and larger farmers in the cocoa sector, of whom few are women. There is limited evidence as yet of women own account producers 'switching' to cocoa production under the influence of adjustment; the benefits to women producers under adjustment may be largely confined to those women already in the cocoa sector. **Other women not currently engaged in cocoa or other tradeables production need to be enabled to shift into these areas if they are to benefit from adjustment policies.**

Wage employment constituted only 16 per cent of total employment in Ghana in 1984, of which around 60 per cent was in the state sector. Women are highly under-represented in formal sector, comprising only one quarter of wage employees. Within the public sector, women workers are highly concentrated in certain branches, notably teaching, nursing, and midwifery. Moreover, within the public sector, women are strongly concentrated in the lower grades. The higher proportion of men employed in the state sector particularly in state enterprises which have suffered the severest job losses under adjustment, probably means that men have suffered more from public sector retrenchments than women. However, the reduction in formal, especially public, sector employment for both men and women affects overall employment conditions and rights. Since observance of labour legislation (particularly relating to maternity provisions) is limited outside the public sector, this may have specific implications for women. Elsewhere, employment generation under adjustment has been weak, except in agriculture and the informal sector.

The labour force is strongly feminised in trade and manufacturing. Most activities in these sectors are carried out in the informal sector, in poorly capitalised single operator micro-enterprises generating low returns. 91 per cent of economically active women in Ghana are self employed, compared to 71 per cent of men, reflecting the prevalence of female operated micro-enterprise.

Female informal manufacturing activities are usually traditional, small-scale owner operated occupations, depending on labour intensive, local technology. Many women are unable to expand operations, due to resource constraints, lack of necessary education and skills and/or poor access to productivity enhancing technology.

Women predominate in the trading sector, mainly in petty trading, although a small minority of women have gained substantial market power. Most women in commerce are involved in informal, low productivity petty trading and hawking. These activities are strongly concentrated in highly perishable, low profit goods including agricultural produce and traditionally processed goods. Women's trading activities are hindered by poor infrastructure, bad road conditions, weak marketing channels, limited storage facilities, and lack of other facilities at market places such as water and toilets.

Since the adoption of an adjustment package, although business has improved, the trade sector has become more highly differentiated and, at the lower end of operations, increasingly crowded with new entrants unable to secure other forms of employment, possibly reducing incomes at this end of the spectrum.

Given women's predominance in small scale, low income yielding manufacturing and trading, the separation of male and female enterprises and non-pooling of income streams, **there would seem to be a strong case for improving support for small scale enterprise in general, and, in particular, female operated micro-enterprises.** They may require special support through a variety of gender sensitive measures to upgrade operations and enhance productivity.

Women constitute 70 per cent of the clientele of susu groups, which operate rotating savings systems and are the preferred mode of saving for low income women, since they are highly compatible with the erratic nature of informal sector enterprise. **There is a need for further research in factors influencing women's involvement in traditional savings and credit societies (susu) and the potential for strengthening these.**

A commonly held view is that women in West Africa generally, and Ghana particularly, enjoy a greater degree of economic and personal autonomy than women elsewhere in Sub-Saharan Africa. Whilst this may be true in a relative sense, in practice, the autonomy of the majority of Ghanaian women is highly circumscribed by the limited range of their economic opportunities and lack of upward mobility. Moreover, increased participation in market activity alone is unlikely to lessen gender inequalities, since the terms of women's participation are highly constrained by inequalities at the level of the household.

When all non-market work is accounted for, women work on average considerably longer hours than men. Men have considerable control over women's work time. Gender divisions of labour mean that women are responsible for all reproductive labour (childcare, cooking, washing, fuelwood and water collection etc). Most women who engage in market work rely on female kin or maids to look after children. Women are also often expected to contribute labour to husband's enterprises, women are highly constrained by lack of access to labour, relying mainly on children, particularly daughters, to assist them. **This labour constraint, combined**

with lack of start up capital and limited access to other productive inputs (credit, technology) lesser skill endowments severely limits the scale of women's operations.

Poverty

The Ghana Living Standards Measurement Survey (GLSS) has provided considerable data on poverty in Ghana. The main limitation of the GLSS in terms of gender analysis is that it uses household level data and fails to disaggregate by gender **within** the households. Qualitative studies of poverty have found that women's and men's perceptions of well being were individually, not household, based, confirming that income streams and other sources of livelihood are highly segregated by gender.

The situation of female-headed households in Ghana, who nationally make up approximately 30 per cent of rural households, may warrant special concern from policy makers. The increasing proportion of households reported as female headed in Ghana does not necessarily indicate a growing concentration of poverty among women, although it does suggest their increasing primary economic responsibility and growing vulnerability. However, **the increased proportion of female heads who are divorced or widowed does identify a growing sub-group of women who are particularly disadvantaged.** Households headed by older women are of concern because of their low income levels and their continuing child-care responsibilities, as evidenced by the large proportion of such households in which grandchildren reside.

However, the heterogeneity of social relations in Ghana suggests that it may be particularly tricky to categorise and/or target female headed households in this case. A comparative analysis of the welfare status of household members of female headed households of different types might assist in informing interventionism this area.

Female vulnerability to poverty should not be simplistically viewed as a problem that can be tackled through interventions aimed at female headed households. **Intra-household gender differentiation is just as, if not more, important and merits further qualitative research.** Targeting by household type is thus unlikely to be a viable or straightforward solution to female poverty. **It is necessary to look at fundamental ways of improving women's income and economic security as individuals.**

Natural resources management

In addition to their involvement in agricultural production, fuelwood and water collection, a variety of processing activities (for both home consumption and sale) are largely conducted by women in the Ghanaian rural economy. Any decline in the quality or availability of natural resources, while affecting the rural population as a whole, any particularly affect women. Migrant labourers and women, in particular, may have limited access to natural resources, especially where the overall resource base is in decline. **In rural areas, attention to natural resource management issues may be a fruitful avenue for improving women's incomes.**

Communal or corporate ownership of land continues to be the major feature of tenure systems in Ghana. In principle, both men and women have rights to land, but, in general, when women are allocated land, it is often smaller, less fertile and further away from the villages than that worked

by their male counterparts. **Gender differentials in access to natural resources suggest a need for information on possible differences in agricultural productivity by gender.**

There are differences in women's rights to land under matrilineal and patrilineal systems. Women's land rights, in terms of both use and disposal, are undoubtedly inferior in both systems. **Measure to protect women's land rights require more attention.** At present, the poor quality of land and women's insecurity of tenure, coupled with shortage of labour and capital or credit or credit to purchase productive inputs are major constraints on women's agricultural production.

In most rural communities in Ghana, women combine farming activities with a wide variety of agro-based processing activities both for home consumption and for sale, for example, fish processing in coastal regions and sheanut picking/processing in the North.

The current emphasis by the government on sheanut as a cash crop may open up income earning opportunities for some women. However, these opportunities may be monopolised by men who are able to collect and sell bulk, thus reducing availability and access to sheanut for women operating on a smaller scale. **The sheanut industry in Northern/Upper Regions of Ghana could be made less hazardous and more profitable for women** by providing appropriate equipment, protective clothing and snake vaccines to small groups of women on credit or grant basis: and by providing credit for women to buy sacks and bulk nuts, so that middleman profits can be eliminated. The viability of such an undertaking would have to be examined against current levels of local supply of sheanut and collection rights by gender, increasing male competition in this industry, as well as likely profit margins.

There are considerable time and productivity (e.g. agro-processing) gains to be made by improving access to fuelwood (and other tree products) for women in areas of shortage. **Local research is needed to find out what mix of trees women want for various purposes, as well as identifying constraints to involving women in tree propagation.**

Considerable gains could be made by improving access to and management of water supplies, especially in northern areas. If managed with gender sensitivity, this could save considerable time for women and enhance their income earning capacity. For this to be achieved, however, **women must be trained (including in maintenance) and properly supported/remunerated (with reliable back up from water authorities) to run user committees for community water supplies.**

Social sector needs, provision and access

Education

Gender differences in enrolment for formal education have narrowed slightly since Independence but continue to persist particularly at higher levels. Drop out rates for boys and literacy rates are still much lower for women than men.

During the last decade, the private costs of education have risen, putting many families under financial strain as evidenced by continued high drop out rates. The primary level drop out rate is increasing and could be as high as 40 per cent. The current rate for girls (46 per cent) is considerably higher than that for boys (36 per cent). The private costs of educating girls are apparently higher than for boys: additionally the opportunity cost of girls' labour is probably

higher due to their greater domestic work load. Investment in male education is often perceived by parents to be a more important use of limited funds. **An area worthy of monitoring and research is the impact of cost recovery in education on the enrolment of girls.**

The continuing gender imbalance in access to education limits women's access to employment and productivity. In urban areas, lack of qualifications and narrow range of skills limits female access to formal employment. In rural areas, lack of female education is likely to limit farm productivity: currently three quarters of female farmers have no education. Inadequate literacy and numeracy skills are also reported to limit the efficiency of female traders. **Educational disadvantage may be a major barrier preventing women from responding to adjustment induced incentives.**

There is a need to promote female enrolment in non-traditional vocational/technical education at post primary level in order to broaden their economic opportunities. Revision or upgrading of the curriculum of literacy/adult education programmes should include skills specifically relevant to women's economic activities and for which women themselves express a demand e.g. arithmetic, English, water supply maintenance, vegetable production.

The gender gap in education is unlikely to be adequately tackled by a concentration on education provision in isolation. **Factors such as female child labour, domestic and childcare responsibilities and contraceptive provision to reduce adolescent pregnancy also need to be addressed.**

Health

There are limited data from which to ascertain gender differentials in health status in Ghana. The main relevant health related statistics are life expectancy rates and maternal mortality rates, nutrition-related indicators, and infant and child mortality rates. Comprehensive and recent data on maternal mortality rates are not available for Ghana but such data as there are suggest that these are high even by African Standards. There are four main causes of women's morbidity and mortality, i.e. pregnancy related complications: malnutrition (resulting in anaemia, for example); illnesses resulting from poor environmental conditions and sanitation; and STD's.

Demographic (especially maternal age and tight birth spacing) factors contribute to high maternal mortality rates. However, delays in seeking and receiving treatment, partly due to high transport and other costs associated with formal medical care, as well as inadequate provision, also contribute to high maternal mortality rates.

High maternal mortality rates are priority issue in women's health, which can be addressed through encouraging longer birth spacing, improving access to and the quality of health care facilities. These measures would also greatly improve child and infant mortality rates. In the longer term, increased education of females is correlated with lower maternal and child mortality. Beyond reproductive health issues, **research is needed into gender differentials in mortality and morbidity and their operational implications.**

Progressive improvements in health status since Independence were slowed, or even reversed during the 1980's when expenditure on health dropped dramatically. As well as negative impacts on women's access to health facilities and possibly on their health status, the decline in health care increased the burden on women at household and community level, in caring for the sick and taking time to go to more distant facilities.

There is a dearth of information on environmental health hazards and their gender impact. Environmental health risks appear to be very high both in rural and poorer urban areas, due to inadequate provision of water and sanitation services, overcrowding and, possibly limited knowledge of and/or constraints on the use of hygienic practices. Women are at greater risk than men of contracting water-borne diseases due to their greater contact with and use of water supplies. Women's time and energy, as well as cost, constraints on water and fuelwood collection limit the possibility of maintaining nutritional and hygiene standards. Cost recovery at community level may be acting as a disincentive to the use and maintenance of water facilities.

Fertility rates in Ghana are high and there is no clear evidence to suggest that they are in decline. High fertility rates in Ghana are linked to demographic factor such as early age of first marriage and childbirth. However, economic, social and cultural factors clearly underlie these patterns, particularly women's relative lack of education and economic opportunities. Unequal gender relations manifest themselves in decision making patterns relating to fertility, which tend to reflect male rather than female preferences. **Data indicate a significant unmet demand for contraception among women.** As long as women lack bargaining and decision making power within sexual relationships, conventional family planning initiatives will have limited success. **Greater involvement of men in family planning activities is required and other measures to encourage joint decision making in family planning practice.**

Women form the majority of HIV/AIDS cases in Ghana at present, although the proportion is falling. Women are extremely vulnerable to HIV/AIDS and other STD infections, because of limits on their control of their sexuality within and outside marriage, and due to exposure to extensive sexual networking via male partners' polygynous and/or promiscuous relationships. Women's control of their sexuality is limited by socio-cultural expectations, but underlying this are economic imperatives which push some women into sexual exchange for survival, and make women dependent on men for long-term security (particularly property rights for themselves and their children). **Strengthening women's control over their sexuality by increasing their bargaining power within relationships, and giving them wider economic choices, is the key to reducing their risk of infection in the longer term.**

The main gender issues in health service provision concern overall low levels of expenditure and provision, the lack of priority accorded to women's health in its own right, biases in expenditure towards urban, curative facilities and the negative effects of recent cost recovery policies on certain social groups.

The impact of the introduction of charges in health provision on patterns of demand for health, and on patterns of expenditure on health at community and household level are as yet little understood. There is a grave danger that women may face either an increasing burden of health expenditure, or decreasing access to health care, or both, with serious implications in both cases for their productive and reproductive roles.

Future reliance on TBSs and private operators as major providers at local rural level is worrying in terms of regulation of the quality of care and coverage of rural, especially poor communities, where private operators are unlikely to venture. Affordability will also be a problem for the poor. **Unless a basic level of state supported primary health care provision is maintained, provision to poorer communities, and specifically women within those communities is likely to deteriorate or become inaccessible.**

Legal and human rights, political participation and representation

Legal and human rights and access to legal services

The legal system in Ghana is governed by systems of customary law which vary by region/ethnicity; laws passed under colonial rule which remain on the statute book; constitutional provisions under the four Republics; and laws passed since Independence. **The complexity of the legal situation, particularly in relation to personal law, has important implications for gender relations.**

Since colonial times, parallel marriage systems have operated in Ghana, i.e. customary law marriages, Ordinance (Christian, monogamous) marriages and marriages under the Marriage of Mohammedans Ordinance (which permits polygyny). The vast majority of marriages (80 per cent) are still contracted under customary law, even among educated, urban groups. The parallel systems have operated largely to the detriment of women, who have been caught between the decline in traditional forms of security and the failure of the legal system to include or enforce provisions, which would provide them with some meaningful protection.

Women are generally expected to marry, and most women do before their 30s. Once married, the husband is seen as having full control of the wife including sexual monopoly and the right to claim damages in the case of adultery. Polygyny is permitted under customary law and indeed men are encouraged to have as many wives as they can afford.

Within Ghanaian households, in Customary Law, the husband is under an obligation to maintain his wives and children. In return, a wife and her children are obliged to assist the husband/father in his chosen trade or profession, although they do not become joint owners of the resulting property acquired.

Divorce is generally not approved of under Customary Law, nor in Ghanaian society generally; nevertheless it appears to be fairly widespread. With some variation between ethnic groups, in general, divorce can be instigated by either side, although permissible grounds for divorce vary by gender. Under Customary Law wives and children are entitled to rights of maintenance and residence upon divorce or death of the husband, until remarriage. In practice, this has proved difficult to enforce.

In both matrilineal and patrilineal customary systems, a woman has no direct rights to her husband's property, where no formal provision has been made for her and the husband dies intestate. A major progressive step of the PNDC Government was the introduction in 1985 of the Intestate Succession and various associated laws. Collectively, these provide the framework for improved and clearly defined property rights to surviving women and children which have often not been accorded to them under Customary Law. The Customary Marriages and Divorces (Registration) Law makes it possible to apply the provisions of this law to the majority of marriages in Ghana, which was not possible under previous legislation. However, loopholes still exist and the application and enforcement of the new laws is fairly limited. Moreover, there is also considerable scope for the provisions of the new law to be subverted. Since wills are relatively common in Ghana, a significant proportion of cases would not in fact come under the provisions of the new laws.

More concerted efforts are needed at local level (through e.g. legal literacy efforts, legal representation and support services for women), to promote awareness of recent legislation on women's inheritance rights, as well as maintenance and other legal rights.

There is a need for research into changes in inheritance patterns across different communities, with particular reference to their gender implications, and specifically examining the impact of wills and of increased private asset ownership.

Legal literacy for women, whilst essential, is insufficient to ensure that women can gain redress through the legal system. **There is a need for gender sensitivity of all branches of the judiciary and law enforcement agents in order to promote a more gender aware interpretation of existing laws.**

Violence against women is a subject which has received relatively little public attention in Ghana and, reflecting this, about which there is little information. However, violence against women is widespread, at institutional, community and domestic levels, taking a variety of forms. **There is a need for legal changes, training and research in order to assist in changing societal attitudes, and offer increased protection to women.** Possible areas for reform and intervention are: revisions of the Criminal Code to prevent or limit violence against women by law enforcement agents; the incorporation of domestic violence awareness into the legal curriculum; gender sensitisation of the judiciary and law enforcement officers; increased representation of women in the legal profession; protection of women from reprisals in trials related to sex offences; the compilation and publication of statistics on violence against women.

Support is need for human rights (NGOs) which address women's human rights as a central concern.

Political participation and representation

Ghanaian women are effectively under the control or authority of men (initially their father or other male members of their kin group and later their husband) for much of their lives, although they may gain in status and influence with age. As a result, **women's decision making role in Ghana is constrained in both private and public spheres**, markedly so in the northern regions. In southern areas, women tend to have more autonomy and women belonging to important lineage's have a history of influence, albeit circumscribed, in traditional authority structures. However, where women do exercise political power, in the traditional framework, it is largely in parallel structures or by influencing male authorities.

In post-Independence governments, women have also been under-represented at all levels. Recent exercises in decentralisation, the establishment of a new multi-party constitution and general elections, provide opportunities for women to participate more actively in the formal political process, but there is little evidence as yet to show clearly that this has occurred. The number of women representatives at local level has probably increased considerably, from a very low level. However, the reinforcement of alliances between commercial interests and traditional authorities at district level, through the decentralisation process, may be acting to the detriment of women in as much as district authorities are able to exert increased influence over political, legal and resource allocation processes at local level, possibly eroding gains made at national level.

There is a need for a gender analysis of district level political institutions including local resource allocation patterns (especially with respect to land) and dispute settling mechanisms (e.g. related to marriage dissolution through divorce or death of a spouse).

Most women's organisations, notably the 31st December Women's Movement (DWM), which has now become the dominant women's organisation, are closely tied to the ruling party and government. The DWM is generally reckoned to have had some success in raising the material condition of many of its members. Training programmes have boosted technical and managerial capacity, and there has been some participation of its members in District Assemblies and other decision-making bodies. However, the quasi-official character of the Movement and its mobilisation of support for government policies and programmes has pushed any possibility of addressing fundamental concerns about gender biases in development to the background.

Nevertheless, women's organisations linked to the major post-Independence political parties have had some successes in lobbying for legislative change and in implementing women's projects, such as day care facilities, small scale credit and income generation schemes. In spite of the existence of National Machinery on women's affairs since 1975, however, little consistent impact has been made at policy level.

1. Introduction and objectives

This Background Paper on Gender Issues in Ghana has been prepared by Bridge (briefings on development and gender) at IDS, University of Sussex,¹ on commission from the West and North Africa Development Division of ODA, as an initial input into the development of an ODA 'WID' strategy for Ghana. The development of a WID strategy for Ghana (selected other aid recipient countries) is one of several actions being undertaken in fulfilment of ODA's departmental objective to 'promote the social, economic, legal and political status of women in developing countries'. The report is thus intended primarily for the internal use of ODA.

The objective of this report is to review the existing literature (published and unpublished) on women and gender issues in Ghana, in order to:

- provide a gender analysis summarising the comparative situation of women in Ghana, with particular reference to their social, economic, legal and political status;
- identify the particular needs of women in Ghana in relation to health, education, employment, income and consumption; political representation; control over and access to natural and other resources; shelter; physical security; and legal and human rights;
- summarise the extent, scope and effectiveness of current government and donor supported projects and programmes specifically aimed at improving the position of women.

Within this broad remit, emphasis has been given to issues which are of immediate relevance to ODA's programme priorities, or have received limited attention to date, or on which new evidence has recently become available.

The sources reviewed here are broadly representative of literature available at the time of writing in the UK. Nevertheless, there are certain biases and omissions in the literature, notably an absence of material with detailed up-to-date information on gender aspects of recent political changes. Considerable effort was made to obtain recent literature from a variety of development organisations, both in-country and international, working on women and development issues in Ghana. The authors are grateful to all those organisations and individuals who co-operated in supplying information. Due to limitations of time and material, it was not possible to make a thorough assessment of past and present WID related development interventions.

This exercise cannot substitute for detailed in-country primary research on specific issues; indeed one aspect of the undertaking is to attempt to identify such specific areas as may merit further research.

Statistical data are presented in support of the analysis wherever possible. However, these should be interpreted with caution, since, as it is well known, there are considerable conceptual and empirical problems in the collection of gender-differentiated data, which limit their temporal and cross-country comparability. Data on female economic activity rates are notoriously unreliable and variable. Where relevant, caveats are noted in the text relating to particular datasets.

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The report is organised into six sections. The next section (section 2) gives a background to gender issues in Ghana, including a brief overview and summary. Section 3 focuses on gender issues in the Ghanaian economy, with an overview, including sections on economic crisis and reform, poverty and natural resources management. Section 4 focuses on social sector needs, provision and access, looking first at education, then at health. Section 5 looks at legal and human rights, and political participation and representation. Finally, section 6 attempts to draw out some major threads of the analysis and their policy implications.

2. Background to gender issues in Ghana

Ghana is divided into ten regions spanning a variety of agro-ecological conditions ranging from arid savannah in the north, to forest and coastal environments in the southern parts of the country. At Independence in 1957, Ghana's economy was one of the strongest in sub-Saharan Africa, but a sharp economic decline in the following 25 years (and particularly in the late 1970's/early 1980's) led to falling output, exports, per capita incomes and deteriorating infrastructure (Boateng, 1993). In 1989, GNP per capita stood at \$390, placing Ghana at the upper end of the range of low income developing countries by this measure (World Bank, 1991). Structural adjustment programmes adopted since 1983 have restored GNP growth and financial stability, but serious structural constraints and distributional inequities, including some by gender, remain.

Women's labour participation rates are generally high throughout Ghana (Manuth 1993), as the unusually broadly drawn (semi-official) statistics reveal. There is some regional diversity and variation in socio-economic opportunities for women from different backgrounds. The most striking feature, however, is that about 90 per cent of women are self-employed or work as unpaid family labour in agriculture, agro-based enterprises and commerce or small scale manufacturing in the informal sector, in activities with low productivity which on average yield low incomes (ibid.). Only a very small number of women have broken through into modern sector occupations and even fewer into managerial positions.

A commonly held view is that women in West Africa generally, and Ghana particularly, enjoy a greater degree of economic and personal autonomy than women elsewhere in sub-Saharan Africa; this view is often illustrated by the case of Ghanaian 'market queens,' i.e. powerful female traders. Whilst this may be true in a relative sense, in practice, the autonomy of the majority of Ghanaian women is highly circumscribed by the limited range of their economic opportunities and lack of upward mobility.

When all non-market work is accounted for, women work on average considerably longer hours than men. Gender divisions of labour mean that women are responsible for all reproductive labour (childcare, cooking, washing, fuelwood and water collection etc). They are also often expected to contribute labour to husbands' enterprises, women are highly constrained by lack of access to labour, relying mainly on children, particularly daughters, to assist them. This labour constraint, combined with lack of start up capital and limited access to other productive inputs (credit, technology) and lesser skill endowments severely limits the scale of women's operations.

Ghana's population of 15 million (UN estimate for 1990) includes over 90 different ethnic groups. Among these the Akan (44 per cent), Mole-Dagbani (16 per cent), Ewe (13 per cent) and Ga-Adangbe (8 per cent) are dominant (Boateng 1993). Different ethnic groups are characterised by a variety of kinship systems with different implications for access to resources and decision making power by gender.

The Akan, who constitute the largest ethnic group residing mainly in the southern part of Ghana, are organised along matrilineal lines. Most other ethnic groups, in the North, but also the East, are patrilineal. The Ga, who are concentrated around Greater Accra, are somewhat anomalous in having bilateral inheritance and kinship structures. Whilst matrilineal systems may give women greater access to resources outside marriage than patrilineal systems, they are characterised by a weaker nuclear household offering little economic security to women. The various kinship structures are not, however, fixed and are undergoing transformation in response

to economic and social pressures, with a tendency for formal marriage contracts to become less prevalent and for private property accumulation to channel resources away from traditional lineage allocation mechanisms. Both of these trends are probably undermining women's traditional forms of security, without giving rise to reliable alternative mechanisms guaranteeing security.

Since colonial times, parallel marriage systems have operated in Ghana, i.e. customary law marriages, Ordinance (Christian, monogamous) marriages and marriages under the Marriage of Mohammedans Ordinance (which permits polygyny). The vast majority of marriages (80 per cent) are still contracted under customary law, even among educated urban groups. (Vellenga, 1983; World Bank, 1992a). These parallel systems have led to considerable tensions in terms of women's rights to property and child maintenance, and over who is legally recognised as a wife. Recent legislation attempting to regulate the plethora of customary forms of marriage in the interests of widowed and their children have, as yet, had little impact at local level.

Within and across the various ethnic groups, there is considerable diversity of household forms, encompassing polygyny non-coresident marriage, kin fostering, consensual unions and an increasing number of female headed households, currently numbering around 30 per cent of total households. Older female-headed households are particularly vulnerable to poverty.

Pooling of resources and joint decision making between men and women in households is generally not the norm, with men and women tending to have separate income and expenditure streams. There are conventional divisions of responsibility for household expenditure, but these are subject to economic pressures. The case can be made that, in contemporary conditions, women have been making increasing and disproportionate contributions to household welfare. There is considerable scope in this way for intra-household welfare. There is considerable scope in this way for intra-household gender inequality, an issue which has been overlooked in recent statistical surveys.

Historical factors including the impact of missionary activity, the introduction of cocoa as a major cash crop in the late nineteenth century, urbanisation and increasing integration into the global economy have shaped gender relations in Ghana. The southern population came into early contact with Christian missionaries who introduced western education, mainly benefiting men, which undermined traditional authority structures and gave men privileged access to emerging urban employment opportunities. Women's political roles were undermined by the colonial authorities who failed to recognise their decision-making structures. (Robertson, 1984.)

Following the opening up of the economy under colonialism, some Akan and Ga women were able to gain economic advantage as traders although under tight controls. Women predominate in the trading sector, mainly in petty trading, although a small minority of women have gained substantial market power. Controls on trading and repressive measures, particularly in the late 1970's/early 1980's, have made this sector risky and many women traders suffered considerable losses or faced business collapse during this period. Although controls have now been relaxed, the trade sector is now more highly differentiated and, at the lower end of operations, increasingly crowded with new entrants unable to secure other forms of employment. (Robertson, 1984; Manuh and Clark, 1991.)

The early phase of development of the cocoa based cash crop economy in the south led to the creation of privileged group of male cocoa farmers. Later, in the 1930's, particularly, many Akan women were independent producers of cocoa, although some argue that their autonomy in this sector has much declined since then. (Robertson, 1984; Mikell, 1986.) Whilst some women

are active in cocoa and other non-food cash crop farming, the majority of women in agriculture are food producers. Whilst recent economic policies have attempted to redress long-standing biases against the agricultural sector, and particularly against smallholder agriculture, they have tended to concentrate benefits of improved incentives among larger cocoa producers. Adjustment policies in agriculture may also be increasing the demand for 'family' labour, drawing women away from independent productive enterprises.

The overall neglect of the northern regions, their patrilineal family structures reinforced by Islamic practices, and their arid-savannah ecology (Panuccio 1989), are all factors which have acted to maintain women's low status in the three northern regions. Both pre and post-Independence, these regions have been viewed primarily as a labour reserve for the development of the rest of the country and there has been limited investment in development infrastructure in these areas. Outmigration, mainly of younger men to work in the cash economy of the south and beyond, has left women with increased labour burdens and undermined agricultural productivity and food security in these areas, whilst adding little to their incomes. The lack of physical and social infrastructure adds to women's labour burden (e.g. in collecting water; tending the sick) already more onerous than elsewhere because of agro-climatic conditions. Further, it means that women's income earning opportunities are constrained and that their access to education and thus modern sector employment is limited. On health, educational and poverty indicators, the three northern regions fare worst and gender gaps (e.g. in educational enrolment) tend to be widest.

Access to education has expanded considerably since Independence, including for women, but gender gaps in literacy and enrolment (particularly at post-primary level) persist. Recent educational reforms have begun to address many structural deficiencies of the education system, with some possible benefits for girls. However, the cost recovery dimension of these reforms may be reinforcing biases against educating girls. A large-scale literacy campaign begun in the 1980's have had considerable success in involving women.

The Total Fertility Rate in Ghana is extremely high at over six, in part at least due to the prevalence of early marriage and childbearing. Only among women with higher education are fertility rates significantly lower. Although knowledge of modern contraception is widespread, usage is low. Fertility patterns tend to reflect the larger family size preferences of men, indicating lack of joint decision making about fertility. Close birth spacing, and births to young and older women, which are associated with TFR, as well as poor access to health facilities particularly in rural areas, mean that maternal mortality rates are high.

In both private and public spheres, women's decision making role in Ghana is constrained, markedly so in the northern regions. In southern areas, women tend to have more autonomy and women belonging to important lineage's have a history of influence, albeit circumscribed, in traditional authority structures. Since Independence, women have also been under-represented at all levels of government. Nevertheless, women's organisations linked to the major post-Independence political parties have had some successes in lobbying for legislative change and in implementing women's projects, such as day care facilities, small scale credit and income generation schemes. However, in spite of the existence of National Machinery on women's affairs since 1975, little consistent impact has been made at policy level. Political decentralisation and economic liberalisation tied to structural adjustment packages may be reducing the enforceability at local level of the progressive national level changes which have been achieved, and reducing the scope for economic and social policy interventions which can redress existing gender biases.

3. Gender issues in the Ghanaian economy

3.1 Overview

The division of labour in Ghana is highly sex-segregated in both the traditional and modern wage sectors. While women's overall labour force participation rate is high, women participate only in a restricted range of income earning activities, predominantly agriculture, and informal sector trading and manufacturing.

The share of women in the total labour force rose from 39 per cent in 1960 to 51 per cent in 1984 (see Table 1). Nevertheless, the participation of women remains minimal in a number of areas, such as mining, utilities, construction and transport (see Table 1). By contrast, the labour force is strongly feminised in some other sectors, notably trade and manufacturing. Most activities in these sectors are carried out in the informal women's and men's capitalised single operator micro-enterprises generating low returns. Official statistics show women's and men's participation in agriculture to be approximately equal, though this may show underestimate women's participation. Time budget studies in Ghana show that 'women spend about one and a half times as many hours in farming activities as men' (North et al 1975, cited in Roncoli 1985).

Table 1

Proportion of Women in Total Workers by Major Economic Sectors, 1960 – 1984 (per cent)

Economic Sector	Proportion of Women 1960	Proportion of Women 1984
Agriculture	37	47
Mining and Quarrying	5	7
Manufacturing	42	66
Electricity, Gas and Water	1	6
Construction	1	6
Wholesale and Retail Trade	74	86
Transport and Communication	2	4
Community, Social and Personal Services	21	28
All Economic Sectors	39	51

Source: Botei-Doku, 1990:65 citing Nauyital and Pandit, 1990:30

Data on the occupational distribution of working women from the 1984 census shows that 56 per cent of economically active women were found in agriculture, 24 per cent in sales, 14 per cent in production, 3 per cent in the professions, 0.05 per cent in administration and managerial and 3 per cent in clerical and services positions (NORRIP, 1991:14). Of the 79 occupational categories recorded in the 1984 census, women dominated in only 18 of which 16 were semi-skilled or unskilled occupations in the informal sector. Although there has been an increase in the number of women in professional and managerial positions since the 1960's, women are still greatly under-represented in this area.

Of employed persons, 30 per cent are in urban and 70 per cent in rural areas (Manuh 1988). Most occupations are represented in both rural and urban areas, though in varying proportions. The majority of urban women are involved in trading and small-scale industry, sectors which are almost exclusively female. Women are heavily concentrated in the informal sector, although the

formal/informal split is often blurred in reality; many formal sector employees have additional income earning activities in the informal sector. Agriculture is the dominant rural occupation overall, for both men and women. However, many activities straddle the rural/urban divide, such as the marketing of agricultural produce to urban consumption by female traders.

Table 2 gives some data on changes in women's occupational distribution in the 1980's and Table 3 on their occupational characteristics. About half of all working women were involved in non-cash or family labour, with a slight increase over the 1980's (Table 2). Within the 'non-family cash work' category, there has been a slight increase in women's representation in skilled production, a marked decrease in their involvement in agricultural work. (However, the 1988 figure for agriculture is considered likely to be an understatement, due to ambiguity in the survey questionnaire (Blanc and Lloyd, 1990)). Women's involvement in non-family cash work rises sharply over the life cycle as the number of dependent children increases. For example, 22 per cent of 15-19 year olds are involved in non family cash activities compared to 65 per cent of 35-39 year olds (Blanc and Lloyd, 1990:21). Table 3 suggests that the urban-rural income gap may be particularly wide for women; mean wages in modern cash economy are almost three times as high as mean agricultural wages.

Table 2

Percentage Distribution of Women by Occupation, 1979/80 and 1988

(All women ages 15 – 49)

	Ghana Fertility Survey 1979/80	Demographic Health Survey 1988
Non Family Cash Work	54.4	50.7
Professional/Technical	2.7	2.8
Clerical	1.3	1.2
Self Employed Agriculture	24.5	26.4
Agricultural Employed	15.1	8.9
Private Household	2.0	0.4
Other Services	1.3	1.6
Skilled Production	7.1	8.8
Unskilled Production	45.6	49.3
Family or Non Cash	45.6	49.3
All Women	100.0	100.0
n	6125	4488

Source: Blanc and Lloyd, 1990: 10

Table 3

Women's Occupational Characteristics According to Revised Groupings (All women aged 15 – 49 – percentages)

Occupation	Distribution %	Mean Years of Education	Mean Hourly Wage (Cedis)	Mean Hours per Day	Per cent Controlling Own Earnings
Modern Cash	4.3	5.8	64.7	6.6(7.6) ^a	93.8
Traditional Cash Home ^b	15.0	4.3	42.6	7.1	93.4
Travelling ^c	3.0	5.2	45.8	5.9	57.9
Away ^d	18.9	4.5	51.4	6.8(8.1) ^a	92.6
Agriculture ^e	9.3	3.1	23.2	5.6(6.8) ^a	86.2
Rural Non Cash	35.3	3.7	na	na	na
Urban Non Cash	14.2	5.4	na	na	na
TOTAL	100				

Notes:

^a Including travel to work

^b All other sales work, service workers and skilled and non-skilled production workers working at home.

^c Sales Workers and beverage processors and tailors who walk for place to place

^d Women in above occupations who travel to work or market place

^e Including self-employed and employees

Source: Blanc and Lloyd, 1990:20 citing 1988 Demographic and Health Survey data

3.1.1 Urban employment

Formal sector

Wage employment constituted only 16 per cent of total employment in 1984, of which around 60 per cent was in the state sector. Women are highly under represented in the formal sector, comprising only one quarter of wage employees (Manuh, 1988). Table 4 shows that eight per cent of women compared to 27 per cent of men were public or private sector employees in 1988.

Table 4

Percentage Distribution of Men and Women by Employment Status, 1988

Employment Status	Male %	Female %
Public Services/Boards	14	4
Private Enterprises	13	4
Self Employed	71	91
Others (Unemployed)	2	1

Source: Bortei-Doku, 1990:78 citing Nautiyal and Pandit, 1990:116

According to the data in Table 4, roughly equal proportions (around four per cent) of the female labour force are employed in public and private sector formal employment. This compares with

14 and 13 per cent for men, respectively.²² Within the public sector, women workers are highly concentrated in certain branches, notably teaching, nursing and midwifery. Moreover, within the public sector, women are strongly concentrated in the lower grades. Promotion in the civil service is dependent upon having a degree, and given that only 20 per cent of graduates are female, women are at a clear disadvantage so that the percentage of women attaining middle management positions is very low (Gregory et al, 1992). A few women have reached high level positions in nursing and educational service (Manuh, 1988).

Women's share of manufacturing employment is higher than that of men and has increased over time. However, the definition of the manufacturing sector is unusually broad in Ghanaian (official) statistics and it has also changed over time, making temporal comparisons and comparison with the situation in other countries difficult. Women represent about two thirds of the total workforce in manufacturing, but only seven per cent of manufacturing workers in the formal sector. (Manuh, 1988 – from 1970 Census data).³ Women's share of employment is highest in food processing (89 per cent); they also predominate in textiles and beverage and tobacco industries (Bortei-Doku, 1990:70). These are the three largest manufacturing sub-sectors.

Other formal sector occupations held by women are positions in banking, as telephone operators, secretaries, in clerical work and as shop assistants. Although women dominate overall in trading (see below), they are again poorly represented in formal sector commerce; in 1984 only 11 per cent of those in modern sector commerce were women, with an even smaller proportion at managerial levels (Manuh, 1988; Bortei-Doku, 1990:78).

Informal sector

Table 4 shows that 91 per cent of economically active women in Ghana are self-employed, compared to 71 per cent of men, reflecting the prevalence of female operated micro-enterprise.

In relation to business activities, household resources are seldom shared; both men and women express opposition to this idea. (Abu, 1983; Clark 1989.) Clark (1989) argues that the family enterprise/household production model is inapplicable in the case of Ghana. Women may borrow from husbands (in cash or kind), but it is done on a quasi-commercial basis. Husbands may provide wives with capital to start trading enterprises, but this is seen as an investment, which will enable the wife to contribute to household expenditure. However, many husbands are unable to provide initial capital and wives resort to borrowing from relatives or friends. Women are largely unable to call on labour resources from partners. (Abu, 1983; Clark 1989.) The majority of self employed women entrepreneurs operate without employees; where other labour is used it is most commonly provided by daughters. Clark's study of Asante women traders in Kumasi found that 46 per cent work alone and 35 per cent work with only one helper (Clarke, 1989; 104). Other data show that, overall, 70 per cent of self-employed women work alone, four per cent with other employees and 16 per cent as unpaid family labour (Manuh, 1988).

Female informal manufacturing activities are usually traditional, small-scale owner operated occupations, depending on labour intensive, local technology and are often seasonal. Most

² Manuh (1988) gives a total of 7.3 per cent of employed women in the formal sector in 1984, with only 2.4 per cent of women employed in the private sector.

³ Date-Bah (1986) found 10 per cent of women in formal sector manufacturing.

women's manufacturing skills, for example, sewing and baking, are learned through apprenticeships with a female relative starting from an early age and lasting for several years up to the early 20's. Many women are unable to expand operations, due to resource constraints, lack of necessary education and skills and/or poor access to productivity enhancing technology.

Most women in commerce are involved in informal, low productivity petty trading and hawking. Women's participation in the market is strongly concentrated in highly perishable, low profit goods, including agricultural produce and traditionally processed goods. Historically these have always been female activities. Entry barriers to trading are low, with many female traders having little or no formal education. Recent migrants and the unemployed often enter this sector. Trading skills are usually acquired at a young age usually from mothers. Women trade most actively between the ages of 25 and 34.

A small proportion of women are involved in trading imported and manufactured goods. Very few women deal in higher value products such as cocoa, timber or petroleum. In 1970, less than one per cent of the female labour force in commerce were involved in the merchandising of cocoa and timber (Ewusi, 1987:17). Despite this, some women have become extremely successful and powerful traders, creating networks of alliances between local producers and urban buyers. (Sena Gabianu, 1990:123).

Women in the informal commerce sector lack access to formal credit, being limited by lack of collateral and considered non-credit-worthy by many banks. Most traders begin by borrowing initial capital from relatives or friends, or money lenders, only five per cent being able to obtain initial capital from banks (Bortei-Doku, 1990:73 citing Ardayfio-Schandorf, 1988). About 90 per cent of traders have no access to institutional credit (Clark and Manuh, 1991:230). They depend upon money lenders, who may charge interest rates of up to 100 per cent, and susu systems (Sena Gabianu, 1990:123).

Annorbah-Sarpeh et al (1992) conducted research on savings and borrowing patterns of low income women in Ghana, the majority of whom were petty traders and food sellers. Whilst they found that savings rates were high (around 40 per cent of total income was saved), low returns to activities and the use of savings for lump sum expenditure items (e.g. school fees, hospital bills, lodgings deposits) and to repay trade debts meant that prospects for accumulating capital to expand operations were very limited. The high interest rates on informal sector loans, in particular, reduce women's ability to expand current activities.

Susu groups, which operate rotating savings systems, are the preferred mode of saving for low-income women, since they are highly compatible with the erratic nature of informal sector enterprise. Women constitute 70 per cent of the clientele of susu groups; who are usually petty traders, food sellers, hawkers, office workers, and market women. They are more developed in urban areas, but also widely practised in rural areas.

Some susus are closed self-help groups based on ties of affinity. A mutually agreed amount is contributed on a regular basis and given on a rotating basis to each group member. The recorder of the susu group is given a token fee. Other susus are run by commercial operators, who are often men, and may be stationary or mobile. Daily savings are collected from registered members and normally withdrawn on a monthly basis, although customers can withdraw part of their savings before the end of the month. Two or three days arrears in savings are usually permitted. Susu operators save daily collections with commercial banks. They usually keep a days' saving per month per client as a fee. Interest is not usually paid. The amounts collected under these systems can be large and entrepreneurial susu collectors can make substantial

profits. Fraud has been a serious problem in some large commercial susus. (Annorbah-Sarpeh et al, 1992).

Under The Economic Recovery Program (ERP), the state Insurance Corporation (SIC) has started a susu program which offers a 'Money Back' insurance/savings./credit scheme, which is apparently popular among women. (Sena Gabianu, 1990)

Women's trading activities are hindered by poor infrastructure, bad road conditions, weak marketing channels, limited storage facilities, and lack of other facilities at market places such as water and toilets. Additionally, the Government has often been hostile towards female traders and gave no recognition to their importance within the economy. Since the adoption of an adjustment package, opportunities for trade have increased and harassment of traders has diminished. However, contractionary macroeconomic policies have weakened demand and made market conditions precarious for traders; tight labour market conditions have also led to crowding and increased competition in the informal sector.

3.1.2 Rural employment

Ghana's rural economy is dualised, producing on the one hand food for substance and on the other, for the market, beverage exports (mainly cocoa), industrial raw materials, and food surplus to farmers' subsistence requirements. Although past governments have attempted to improve agricultural productivity, these efforts have emphasised 'large-scale, capital intensive modes of agricultural production over small scale farm units' (Sarris and Shams, 1991: 12) despite the fact that the typical rural producer is a small-scale food producer practising labour intensive, low external input agriculture. Most women fit into this category, although some are engaged in cocoa farming. Women are the majority of farmers in five out of ten regions; in four others they constitute 40 – 50 per cent of farmers. The exception is the Northern region, where women make up only 25 per cent of farmers. (Panuccio, 1989; using data from 1984 Census)

Women's importance in agriculture is increasing (Panuccio, 1989). Between 1970 and 1984, the number of women farmers⁴ increased 102 per cent from 771,100 (sic) to 1,561,200 while the number of male farmers increased by 72 per cent from 1,105,000 to 1,750,300 (Sarris and Shams 1991:96). The trend has probably intensified. The outflow of men to urban areas and to neighbouring countries during the years of economic crisis in the 1980's (over and above the traditional migratory flows) probably required women who were left behind to increase their input into agriculture to make good the loss of male labour. The year 1983 was exceptional for it saw the forced return of many Ghanaians from Nigeria.

The 1970 Census data on agriculture presented in Table 5 show that 70 per cent of women had food production as their main activity, compared to 50 per cent of male farmers. Given roughly equal numbers of men and women in the agricultural labour force, women food producers clearly outnumbered men. This varies across regions. However, in parts of northern Ghana (e.g. Upper East Region), men are the main producers of staple food crops although women contribute considerable labour particularly in harvesting (Whitehead, 1993).

⁴ It is not entirely clear how 'farmer' or 'woman farmer' is defined – presumably it includes those who state farming as their major activity.

Table 5

Detailed Occupations of Persons Employed in Agriculture by Sex, 1970

Occupation	Male	Female	Total
Staple Foodstuffs and Vegetables	50.1	70.2	58.7
Cocoa Farmers and Farm Managers	35.8	26.6	31.8
Other Farmers	7.5	2.6	5.4
Forestry Workers	0.7	0.2	0.5
Fisherman	5.7	0.1	3.3
Hunters	0.1	0.2	0.1

Source: Ewusi, K., 1987

Women are certainly not, however, excluded from the non-food cash crop sector. In 1970, 27 per cent of women were recorded as having cocoa farming as their main activity (compared to 36 per cent of men); at that time they comprised 34 per cent of all cocoa farmers. A contemporary estimate is that 30 per cent (Brydon and Legge, 1993a) of cocoa farmers are women, although the relatively small size of their operations means they are responsible for a smaller share of output (perhaps in the region of 10 per cent according to RH Green, personal communication).

However, these data do not clearly distinguish between farm ownership, management and activity so that it is not clear what proportion of the women said to be engaged in cocoa production are doing so in their own right. Women's access to cocoa farms varies by community in southern Ghana, being particularly minimal among migrant cocoa farming communities, where women tend to work only as labourers on husbands' farms. Mikell (1985 cited in Norton et al, 1993) finds that, following a brief period in the 1930's, when a large number of women gained independent access to cocoa farms, women have been progressively squeezed out of cocoa farm ownership.

The Census data also do not bring out the fact that the nature of women's involvement in food production differs from men's in terms of end use of production. Most food crops are produced both for sale and for household provisioning. Thus, in the North, yams, sorghum and guinea corn are the dietary staples but also the dominant cash crops. But men have always concentrated on production for sale, and women on production for subsistence (R H Green, personal communication).

Another difference relevant to prospects for enhancing agricultural productivity is that of all women involved in agriculture in 1984, only 26 per cent were estimated to be independent farmers or farm managers (Bortei-Doku 1990); the rest worked on joint family farms. This may underestimate the extent of women's independent farming; in practice, many women are probably farming independent plots whilst also contributing labour to husbands' farms. Whitehead (1993) reports that almost 90 per cent of women in her study of Bawku District (Upper East Region) had independent farms. Where women do farm separately, they cultivate smaller plots than men. A study conducted in Brong Ahafo in 1992/3, showed that women's farm size averaged 1.5 hectares as compared to men's plots of 3.8 hectares (Amanor, 1993) (see Table 6). In Whitehead's (1993) study, women's farm size averaged less than one hectare.

Table 6

Mean Areas Cultivated by Women and Men in Different Settlements in the Wenchi Area of Brong Ahafo Region (hectares)

Settlement	Women	StD	Men	StD
Mansie	1.3	(0.63)	4.3	(2.07)
Branam	1.0	(0.70)	3.1	(2.58)
Subsinso	1.0	(0.70)	3.0	(0.58)
Ncheraa	1.6	(1.18)	4.4	(3.67)
Jensoso	1.8	(1.30)	2.9	(2.52)
Tromeso	1.6	(0.72)	4.8	(5.39)
Badu	2.13	(1.37)	4.1	(3.80)

Source: Amanor, 1993; 26

There are substantial regional and ethnic differences in the terms of women's participation in agriculture. Among the Akan and the Brong people in the South, men and women cultivate separate farms. Northern migrant women and women in northern Ghana tend to cultivate crops together with their husbands although women may also have separate plots (Amanor, 1993; Panuccio, 1989; Whitehead, 1993). Women have limited decision-making powers on men's farms and/or jointly cultivated farms. Okali and Kotey (1971) point out that even where women took charge of their brothers or husbands cocoa farms, and managed them with their own resources, women still had little control over the produce (Mikell 1986: 75).

Farming in Ghana, especially in food production, continues to rely on traditional methods and basic tools like the hoe, cutlass and axe, although bullock and tractor ploughing is increasing in some areas (Amanor, 1993; Whitehead, 1993). There is some indication that, by extension, women's productivity is lower than men's but the issue has not been properly studied⁵.

Women represent only 13.6 per cent of modern agricultural sector employees in (in 1984) compared to 43.2 per cent of total agricultural employment. Labour market discrimination is said to be marked in the agricultural sector, with one study finding that women farm workers are paid only half the daily rates of men, with no fringe benefits. (Manuh, 1988.)

The gender division of labour in agriculture

Among farming communities, distinct patterns exist (although they differ in detail among ethnic groups) with regard to tasks done and crops grown. On the whole men perform the initial land clearing, while women do the sowing, weeding, harvesting and transporting of produce, although in some northern areas weeding is traditionally a male activity (Whitehead, 1993). Virtually all post harvest management activities to do with food crops are entirely the responsibility of women and children (Bortei-Doku, 1990).

⁵ Bortei-Doku (1990:69) notes that 'a difference of one to two bags of maize production in favour of men' was observed between male and female farmers in Fanteakwa District in southern Ghana. This is the only explicit observation found on gender differences in productivity.

In forest farming areas, women engage in the production of all the major staples like maize, yam and cassava; women are less likely to market what they grow of these products. On the other hand, women both grow and market a relatively high proportion of groundnuts and vegetable produce. (Amanor 1993). In the savannah zone, by contrast, there is a more rigid gender specialisation in crop ownership. Women here are restricted to cultivating groundnuts, rice, legumes and vegetables, while staples like millet, maize and yam are considered male crops.

The generally high transport costs and frequent shortage of vehicles, along with the limited supply of foreign exchange to purchase spare parts, contribute to the poor marketing infrastructure in most rural areas (Sarris and Shams, 1991). All over Ghana transporting of produce from farms to market is predominantly done by headloading by women and children. This is potentially damaging to their health, as well as extremely time consuming. According to Panuccio, headloading 'takes about 50 man days (sic) for one hectare of cassava, 12 man-days for one hectare of maize and 29 man-days for one hectare of plantain' (1989:100). Shifts in cropping patterns in response to changing price structures may increase the demands on women's labour for headloading. Regrettably there appears to have been little research to show the actual effects of headloading on women's health and productivity. The areas of post harvest transportation, storage and marketing, which seems to have been little studied except to note that it is a feminised area, may warrant more attention.

Access to labour

Women have varying degrees of obligation to provide labour to husbands' activities. Among the Ga of southern Ghana, where wives do not have any formal obligation to provide labour for their husbands, most women help with planting and harvesting of crops (Roncoli, 1985). In other cases tradition obliges women to work on their husbands' farms, although there is no reciprocity in either case. Studies on the cocoa producing areas indicate that women's labour has frequently been diverted to men's farms during difficult economic situations and resulted in decreased productivity of women's farms (Mikell, 1986). In the case of migrant communities from northern Ghana, wives' labour power is often controlled by husbands. Thus women who farm jointly with husbands 'are often disadvantaged and dependent and unable to develop their farming strategies autonomously' (Amanor, 1993: i). The high level of outmigration of men from the northern regions of Ghana has resulted in women and children having to take over many farming activities, in difficult arid-savannah conditions (Roncoli, 1985).

Most small-scale farmers tend to use temporary hired labour in small amounts for specific farming activities like bush clearing and weeding. Sarris and Shams using the 1970 census data indicate that '63 per cent of all farmers hired some labour, while 26 per cent of the subsistence farmers did so' (1991:56). Even among smallholders with less than 1.6 hectares, about half hired some form of labour (ibid.). Amanor (1993) points out that both male and female farmers in the Brong Ahafo region are dependent upon hired labour for land clearing and weeding, however, 'in the majority of cases women spend the greater part their scarce resources on these crucial operations, and have less capital to purchase modern inputs' (1993; 31). This is borne out by the data in Table 7 on access to productive inputs by gender.

The dependence of women in general and female headed households in particular on hired labour for traditional male tasks like land clearance and land preparation may account in part for their smaller farm sizes (ibid.). Bortei-Doku indicates that traditional unpaid labour teams are gradually being replaced by hired labour (1990: 10), a trend which seems likely to continue with rising agricultural wages. Whitehead (1993) on the other hand, finds that communal labour

parties and labour exchanges are still an important part of the agricultural economy in the North-East, but that the costs involved are considerable so that only certain (usually larger) households can call them.

In North-East Ghana, women call on household and sometimes communal or hired labour to work on their own plots, but can usually only get access to labour of household members below them in the gender/age hierarchy, such that only senior women and/or those in large households have considerable access to household labour. Contrary to conventional wisdom, whilst women's access to labour is considerably inferior to that of men, they do not cite this as an important constraint to their farming activities. Lack of cash is the major constraint cited, but this may be needed precisely to hire labour or finance communal labour parties, as well as to purchase other productive inputs (Whitehead, 1993).

Thus, female farmers may be losing access to household and communal labour and having to spend more resources to buy in labour, at the expense of modern productive inputs. This process is happening at the same time as women, at least in some areas, are having to devote more of their own time to providing labour on family or husbands' farms.

Credit and Productive Inputs

A general bias against the small scale farm sector, combined with low coverage of banks in rural areas, limited autonomy of branches to grant loans, limited personnel to administer to formal credit. This general bias is exacerbated for women, sometimes by overt discrimination (e.g. banks requiring husband's signatures before extending credit) and also by biases in lending policy which effectively exclude many women (Kuenyehia, 1992). Where they do have their own land, women tend to have smaller holdings, to concentrate on food production and to market less produce for sale. Thus, the collateral requirements of banks and their emphasis on cash crop producers tend to disfavour women (Panuccio, 1989; Bortei-Doku, 1990). Similar factors are likely to apply to small-scale credit in urban areas.

The available data on small scale credit in Ghana is weak and generally fails to give a breakdown of the distribution of credit by sex (Panuccio, 1989; Amanor, 1993; Sarris and Shams, 1991). Consequently, it is difficult to get a clear picture of the actual proportion of women farmers and microentrepreneurs (relative to men) who have received official loans.⁶

As a result of problems encountered with formal credit in Ghana, women have resorted to a variety of informal sources of credit for their economic activities. Informal credit is mainly obtained through friends, relations money lenders and other business related agreement (Panuccio, 1989). The dominant forms of credit that operate in Ghana are the deferred payment of services (or labour credit) advance funding or buyers credit and the more widespread revolving fund known as susu (see section 3.1.1 for more details). (Ibid.)

On the whole, credit from friends and relations seems to be given interest free. However, business related credit often involves high interest rates ranging 'between 50 per cent and 100 per cent per annum' or payment in kind to landlords (Sarris and Shams 1991: 131). Borrowers

⁶ It may be that evaluations, doctoral theses and other grey literature provides relevant information on credit. However, the data methodologies used to evaluate the status of beneficiaries and effectiveness of loans may be very variable, if the general literature on this topic is any guide

are often locked into an exploitative patron-client relationship with lenders, with invisible transaction costs, such as the sale of produce at harvest when prices are low (ibid.)

In recent years there have been some attempts by both Government and non-governmental organisations to address the credit constraint of small scale agricultural producers, including women. Notable among them are the CUSO WID project, which provided loans for rural farming and processing activities. The Sasakawa Global 2000 project has also benefited some small farmers. The IFAD Smallholder Rehabilitation and Development Programme provides productive inputs on credit as a stop gap measure to reduce the hardships brought about through the withdrawal of subsidies to farmers (Anyemedu, 1993). Most of these schemes operated in the North of Ghana. The gender and overall impact of these programmes cannot be assessed here due to lack of access to evaluation studies. In Western, Volta, Brong Ahafo regions, the PAMSCAD project (see section 3.2.3) has also involved the disbursement of credit to rural women through revolving loan funds, though mainly used for non-farm activities.

Small scale farmers in Ghana use limited modern inputs because of high costs and the poor distribution system. Partly because of their limited access to credit, women tend to use less modern inputs than men. Amanor (1993) found that in the Brong Ahafo Region, fewer women used inputs like fertilisers, tractors and pesticides (see Table 7). Where they did use chemical inputs, it was mainly in intensive vegetable cultivation on small plots (Ibid.). This suggests that improvements in rural small scale credit provision might reap large returns in the shape of improvements in the productivity of women's own account agricultural production.

Table 7

Percentage of Women and Men Farmers Using Various Inputs in Wenchi Area of Brong Ahafo Region

Gender	Hired Manual Labour for Clearing Land	Tractor Plough	Hired Labour Services for Weeding	Fertilisers	Pesticides	Purchased Seeds	No. of Farmers
Women	77	23	72	23	23	43	101
Men	79	33	74	37	41	49	126

Source: Amanor, 1993: 31

Extension services

As elsewhere, extension services in Ghana have been biased towards larger, commercial farmers and have neglected the needs of women producers. The separation of cocoa production from broader agriculture in different Ministries has exacerbated this problem, particularly given the relative inefficiency of the Ministry of Agriculture (R. H. Green, personal communication). Such services as have been specifically targeted at women have been ghettoised and gender biased in content.

The emphasis of extension services for women has until recent years been mainly on nutrition and health related activities. Government departments which target women are the Department of Community Development, Ministry of health's Nutrition Department and the Ministry of Agriculture's Women Farmers Extension Unit. The current emphasis of the Women Farmers Extension Department (WFED), formerly the Home Extension Department embraces home management, food production, processing and nutrition. (Panuccio, 1989).

Table 8 gives a regional breakdown of the coverage of the WFED. The data indicate that Greater Accra (sic) and Volta Region have the best extension coverage for women in the country. In Regions like Ashanti, Brong Ahafo and Western, where women predominate as food farmers, the extension services have been well below average. As at 1987, there were only 145 technical para-professional women in the country, with each covering between 20-25 villages. In the Upper East Region extension workers often cover as many as 40 villages. To date 'the ration of extension officers to women farmers covered thus far is 1:459 however, the ratio to total women farmers is over 1:11,000' (Sarris and Shams 1991: 110).

Table 8

Regional Coverage of Women Farmers Extension Services (as of June 1987)

	No. of Villages Covered	Percentage of Women Covered ^a
Greater Accra	134	17.9
Central	132	6.1
Western	42	0.8
Eastern	114	3.0
Volta	671	14.5
Ashanti	148	1.1
Brong-Ahafo	20	0.4
Northern	60	2.8
Upper East	60	8.6
Upper West	87	4.3
TOTAL	1,468	4.3

Note: ^a Percentage of women farmers receiving extension services is estimated, as extension coverage figures are from 1987, while the number of women farmers is from 1984 data.

Source: Republic of Ghana, Ministry of Agriculture, Women Farmers' Extensions Division. Republic of Ghana, 1984 Population Census, Preliminary Results, cited in Panuccio, 1989: 109.

3.1.3 The Household Economy

Gender divisions of labour in the household

Manuh (1993: 178-9) sets out the overall division of responsibilities within Ghanaian households: 'Under customary law, a husband is under an obligation to maintain his wives and children. In return, a wife and her children are obliged to assist the husband/father in his chosen trade or profession, although they do not become joint owners of the resulting property acquired. Even then, women are responsible for many domestic activities including childcare, food procurement and cooking.'

Women are also responsible (with some assistance for children) for fuelwood and water collection and most engage in some form of income generating activity (see section 3.1.1).

They are also responsible for care of the sick, which can be an extremely time consuming activity (R. H. Green, personal communication).

Children whose mothers work are cared for by other female kin or maids. Much of the burden falls on older female siblings. Date-Bah's study of factory workers in Accra found that 68 per cent of male workers relied on wives to care for their children whereas only two per cent of females mentioned their husbands as giving assistance in child care (Date-Bah, 1986: 268). Almost half of mothers relied on their mothers, sisters, mothers in law, Aunts or other female relatives, about a quarter used maids and only eight per cent sent their baby to a crèche (ibid.). Fostering is a widespread arrangement. About one tenth of mothers in the sample had sent out their youngest child to be fostered in another family (Date-Bah, 1986: 252). Table 9 gives some data on the prevalence of different childcare arrangements by occupational category of the mother.

Table 9

Percentage Distribution of Working Mothers by Childcare Arrangement, According to Occupation (Women with at least one living child under 6 years)

Occupation	Child with mother during work hours	Family	School ^a	Fostered ^b	Other	Total	n
Modern Cash	29.0	31.7	19.6	9.3	10.2	99.8	107
Traditional Cash Home	63.9	22.7	3.6	7.7	2.3	100.2	443
Travelling	30.5	53.7	7.3	6.3	1.2	99.0	82
Away	40.2	41.3	6.9	9.9	2.0	100.3	547
Agriculture	51.5	38.1	4.7	4.3	1.3	99.9	297

Notes: ^a School or other institutional care
^b Neighbours, friends, servants, others

Source: Blanc and Lloyd, 1990: 31 citing data from the 1988 Demographic and Health Survey

Women's involvement in trade peaks at a time when their child rearing responsibilities are at a maximum. This may be because informal trade allows some flexibility in working hours. But the assumption that informal trading activities are compatible with childcare is not found to be the case in Kuamsi, where trading is not amenable to part-time work or simultaneous cooking and childcare (Clark, 1989: 108). Table 9 confirms that the majority of women involved in traditional cash employment, not based at home, use some form of childcare arrangement.

Crèches and kindergartens are ill-equipped, ill-staffed and are only open limited hours. Only 10 per cent of the eligible age group (under 6) are enrolled in pre-school facilities (UNICEF, 1990: 85).

Lloyd and Gage Brandon (1993: 125-8) look at divisions of labour within the household, comparing male and female headed households. Whereas female headship implies that the female head is the main earner in the majority of cases, male headship does so in less cases,

raising questions about the way in which headship is defined. The majority (56 per cent) of female heads of households are the sole worker, whereas this is only true for a small minority (7.6 per cent) of male heads of household. In total, female heads work eight more hours per week than male heads, and do 20 hours of non-market work. Where men co-reside with wives, they work less hours; the opposite is true for women, who work longer hours when they co-reside with adult men, as shown in Table 10. ‘This suggests a strong relationship between male-female co-residence and the division of labour between the sexes, and supports earlier assertions about the extent of men’s control over women’s work time’ (ibid.: 127).

Table 10

Sex Differences in Work Hours During the Past Seven Days by Headship, Marital Status and Co-residence: age 15 years and over. (MCA/Adjusted means)^a

	Males		Females	
	Market	Total ^b	Market	Total ^b
Reported Headship				
Head	31.4	36.6	26.8	46.8
Non-Head	23.0	28.8	20.2	40.5
Marital Status^c				
Married	32.4	36.6	23.6	44.9
Divorced/Separated	25.9	32.8	22.2	41.4
Widowed	28.1	35.5	18.2	36.4
Single	22.1	29.0	16.6	34.6
Living with Other Adult of Same Sex				
Yes	27.8*	33.1*	22.7	42.2*
No	28.0	33.8	20.1	41.4
Living with Adult of Opposite Sex				
Yes	27.5	32.3	24.5	45.4
No	30.7	39.9	20.5	40.4
Grand Mean	27.9	33.4	21.7	41.9

Note: ^a Controlling for age, presence of own children in the household, urban/rural residence, education, regions, ethnicity, and each of the other covariates listed in the table. All differences are significant at P,0.01 unless otherwise indicated. (*)

^b Includes domestic work

^c The significance level for marital status refers to the overall dummy set.

Source: Lloyd and Gage-Brandon, 1993: 126

Lloyd and Gage-Brandon (1993:125-8) look at divisions of labour within the household, comparing male and female headed households. Whereas female headship implies that the female head is the main earner in the majority of cases, male headship does so in less cases, raising questions about the way in which headship is defined. The majority (56 per cent) of female heads of household are the sole worker, whereas this is only true for a small majority (7.6 per cent) of male heads of household. In total, female heads work eight more hours per week than male heads, and do 20 more hours of non-market work. Where men co-reside with wives, they work less hours; the opposite is true for women, who work longer hours when they co-reside with adult men, as shown in Table 10. ‘This suggests a strong relationship between male-female co-residence and the division of labour between the sexes, and supports earlier assertions about the extent of men’s control over women’s work time’ (ibid.: 127).

Household budgeting and decision making

Sharing of resources in the conjugal unit is not the norm in Ghana, especially (but not only) in the southern areas, where marital links are relatively weak and divorce is relatively easy. Given the relative insecurity of marriage, and the probability of another wife being taken, women have little incentive to budget jointly with their husbands, or to reveal their sources of income: indeed women's insecurity within marriage promotes a strategy of minimising their own contribution whilst maximising that of their partner. (Abu, 1983).

In matrilineal communities, there is a tension for husbands over how to divide their resources between their conjugal unit and the matrilineage, with a tendency to make investments favourable to the latter, and to cover consumption expenditure for the conjugal unit.

Abu's (1983) work on the Ashanti finds that, in general, men are expected to contribute 'chop' (food) money and pay for children's school fees, whereas additional expenditures for children (such as clothes) would be met by the woman. Women's contribution is less prescribed but economic constraints mean that women increasingly have to meet household expenditures, e.g. by supplementing chop money or contributing towards school fees. Manuh also finds that men are increasingly withdrawing from their former responsibilities in household expenditure. 'The prevailing economic crisis has also made it impossible for the family to subsist only on the earnings of the husband and father. Increasingly many husbands find it impossible or are unwilling to maintain families.' (Manuh, 1993: 179)

In North East Ghana, among the Kusasi, husbands and wives do not pool resources and do not have a common housekeeping or childrearing budget. Men provide staple grains to wives from their farms for household consumption. Wives are expected to prepare food and provide soup ingredients. Wives also have the right to be clothed and children to be schooled, although attendance is limited in practice. However, these are conventional claims and subject to pressures under scarcity. Groundnuts grown by women may actually be used to supplement children's diet in hungry season. Women's income from other sources (e.g. beer brewing, grain speculating) is also used to provide food during the hungry season. (Whitehead, 1981.) More recent work by Whitehead (1993) shows that as many women are spending on staples as on soup ingredients.

Table 11 gives some data on intrahousehold expenditure patterns by gender in Tsito in Volta region. This is particularly interesting in showing that the number of **solely** responsible for daily food expenditure is higher than the corresponding percentage of men. The majority of women contribute towards food, medical expenses and farm tools, although in most cases they are not solely responsible for these expenditures. It is not clear from the data what the relative proportions of men's and women's contributions are. One third of wives also contribute to school fees. As highlighted in section 3.2.2, the introduction or expansion of cost recovery programme in social services under adjustment may thus have significant implications for expenditure claims on women's income.

Table 11

Sharing Expenses in Tsito^a Households with Both Spouses, 1977

Type of Expenses	Husband Alone	Wife Alone	Both	Child Alone	Total ^b
Daily Food	13.3	26.7	60.0	0.0	100.0
Husbands Clothes	93.3	6.7	0.0	0.0	100.0
Wife's Clothes	6.7	86.7	0.0	6.7	100.0
Children's Clothes	33.3	26.7	33.3	0.0	100.0
School-fee	40.0	6.7	33.3	0.0	100.0
Medicine/Hospital	13.3	6.7	66.7	0.0	100.0
Farm Tools	33.3	0.0	53.3	6.7	100.0
Kitchen Utensils	6.7	60.0	20.0	0.0	100.0
Furniture	33.3	6.7	46.7	0.0	100.0

Notes: ^a Tsito Village is located in the Volta Region

^b Figures may not add up to 100 wither because information was unavailable or not applicable.

Source: Bukh, J., The Village Women in Ghana, 1977 cited in Panuccio, 1989:88

Joint decision making is rare in Ghanaian households. Women's reluctance to co-reside among southern groups, seemed to be partly related to a fear that husbands would interfere too much in their affairs and that they would lose autonomy in decision-making. In the North, women's economic independence tends to be much more constrained in any case, and women tend to defer to men in decision making. (Abu, 1983; Robertson, 1984; Bleek 1987; Clark, 1989)

3.2 Gender, Economic Crisis and Economic Reform

3.2.1 Economic crisis: 1970-83

Economic decline in Ghana set in during the 1970's. During this period, overall growth and per capita incomes declined (by -0.5 and 3 per cent annually respectively), inflation averaged 50 per cent, reaching three digit levels in the early 1980's, and the production of major export commodities slumped, mainly due to currency overvaluation, thus reducing export revenues and consequently import capacity. The manufacturing sector declined drastically in capacity utilisation to about 20 per cent by the early 1980's. The infrastructure also deteriorated rapidly during this period. Los of donor support throughout the 1970's also contributed to the foreign exchange constraint (Sow, 1993: Anyemedu, 1993).

A variety of internal and external factors have been identified to explain the crisis in Ghana's economy, including domestic economic mismanagement (in particular, absence of a coherent economic policy, systemic corruption, overvalued exchange rates, a neglect of agriculture and inefficient price policies) and political instability; various external shocks (oil price rises, droughts and bush fires, and a serious decline in the terms of trade of 41 per cent between 1971 and 1982). The expulsion of 1 million Ghanaians from Nigeria in 1983 and their return to a severely weakened economy beset by food shortages was another contributory factor. (Sowa, 1993)

Stagnation in the agricultural sector affected cocoa output and thus export revenues, but also the food sub-sector. By the early 1980's, only two thirds of food requirements were being produced locally, leading to a crisis of food availability and increased dependence on food imports, which approached 15 per cent of consumption (leaving a 20-25 per cent hunger gap) (RH Green, personal communication). Government policies to farmers to produce and/or market food crops. The sluggish growth of food production was also attributable partly to the lack of incentive

goods, shortage of imported inputs, the decline of food production particularly in transport and the emigration of up to 2 million people, mostly from rural areas. (Anyemedu, 1993)

The lack of attention to small scale agriculture in the 1960's and 1970's will have affected male and female farmers alike, but particularly the latter who tend to have smaller holdings and lesser access to other resources when they do farm on their own account (see rural economy section). Male bias in the provision of those services which did exist for small farmers, for example, extension services, has also been marked, disadvantaging women producers. Outmigration of male labour, particularly from the North, increased women's labour burden.

Declining per capita food production and resulting shortages led to falling nutritional standards, particularly, in the crisis year of 1983, when there was widespread hunger. It was the culmination of an unprecedented three year run of drought, and was also marked by massive forced return of Ghanaians from Nigeria and to a lesser extent, from Côte d'Ivoire. Per capita food production in 1983 fell to 72 per cent of the 1971 level; daily calorie intake fell from 88 per cent of requirements in 1979 to 68 per cent in 1983 (Sowa, 1993: 10). The widespread hunger in 1983 is an experience which has left deep impression on most Ghanaians, and probably strongly coloured subsequent attitudes and economic strategies.

According to one source, the incidence of rural poverty rose massively between 1970 and 1984, from 43.3 per cent of the farming population to 67.3 per cent, with the highest increase in the relatively underdeveloped North (Sarris and Shams, 1991).⁷

Average real wages and incomes declined dramatically between the early seventies and early eighties, mainly due to high inflation rates and the failure of nominal wage increases to keep pace with these. Between 1974 and 1983, GDP per capita almost halved (from 634 to 395 cedis). (Sowa, 1993). Between 1971 and 1979, average non-agricultural wages fell by 13.4 per cent annually; for the period 1979-83 the fall was even greater at 18.6 per cent annually (Colclough, 1991). The erosion of real incomes led to most people taking on second and third jobs – mainly 'trading'. (Sowa, 1993). Declining living standards also led to an exodus of an estimated two million Ghanaians to other countries, among them many skilled personnel (Anyemedu, 1993: 14).

The decline of real incomes and increasing inability of unwillingness of men to cover household expenses led women to increase their participation in market labour (particularly in trading and other petty enterprises, given the lack of formal sector opportunities). Women's contribution to household expenditure as already noted, has increased markedly in recent years. However, women's own income earning potential was limited by highly competitive conditions in the increasingly crowded informal sector, exacerbated by shrinking demand. The collapse of the transport infrastructure and rising costs of transport also meant that in more remote areas, women wishing to market their goods were a the mercy of a small number of male transport operators, again making their enterprises barely viable (Brydon and Legge, 1993a).

The extension system of price controls and the increasingly unrealistic official exchange rate led to the development of a sizeable parallel economy, with smuggling across international borders accounting for a large proportion of exports. Rawlings brought in strict price controls of both imports and grain in 1979 and 1981-4, attempting to channel local distribution through the

⁷ The sources give varying figures for rural poverty in the recovery after 1983. Clearly the figures depend on how poverty is defined and measured, an issue which there is not space to discuss here, and, given fluctuating agricultural yields, on the precise year in question.

Committees for the Defence of the Revolution set up in the early 1980's, and clamped down heavily on illegal trading while trying to regulate legal, private trading.

Market women – as highly visible sub-wholesale and retail sellers of smuggled and other goods – became scapegoats for all the economic ills and trade malpractice affecting the country. Physical attacks on traders and forced sales and confiscation's occurred under both Rawlings governments in the late 1970's and early 1980's. Although large-scale wholesalers – with a higher concentration of men - were supposed to be the main targets of state control, in practice retailers bore the brunt of these policies. Since women are the majority of small scale traders and were the most prominent middle trader group, the harassment and controls in this sector led to many losing capital and/or suffering business failure. Overall, this led to an increased dominance of larger scale traders (more likely to be men) and greater dependence of smaller scale traders on them. (Clark and Manuh, 1991; Manuh, 1993; RH Green, personal communication).

Government revenues also collapsed between 1974 and 1983, from 16.2 per cent of GDP to 5.3 per cent, due to declines in activity, the failure of the collection system and significant diversions into the parallel economy. This forced reductions in expenditure, notably on social service provision and infrastructure.

Health provision in particular was in any case highly skewed towards urban facilities and these inequalities were probably further exacerbated by the cutbacks (Boateng et al, 1990). The ratio of doctors to population fell and the number of outpatient attendance's per capita also fell, from 1.07 in 1976 to 0.39 in 1983, reflecting the decline in services. According to some sources, the progressive improvement in health status since Independence was halted, or even reversed. Certain diseases previously eradicated reappeared (yaws, yellow fever). Infant and child mortality rates apparently rose, at least over 1981-84 and by 1983 average life expectancy had fallen from 55 (1979) to 53. (Sowa, 1993: 10; Sarris and Shams, 1991.) Other sources show a less dramatic picture (e.g.GSS, 1989). As well as negative impacts on women's access to health facilities and possibly on their health status, the decline in health care increased the burden on women at household and community level, in caring for the sick and/or time taken to go to more distant facilities.

Declining education expenditures also affected provision and quality, and enrolment rates fell. Rural areas were hit more than urban areas; and girls more than boys (see section 4.1 for details). (Sarris and Shams, 1991). Declines in social sector expenditure also had a severe effect on the wages, support and morale of personnel working in these sectors of whom a relatively large percentage are women particularly primary school teachers and nurses, leading to many trained and skilled workers taking up other economic activities to supplement their incomes. Peil (1975 – cited in Hood et al, 1992) report that many women teachers and nurses were also engaged in trading activities on the side for additional income in the early 1970's.

3.2.3 Structural adjustment: 1983 onwards

Since 1983, two major Economic Recovery Programmes (ERP) have been undertaken in Ghana, in conjunction with the World Bank and IMF: ERP I from 1984-6; and ERP II from 1987 onwards. ERP I was mainly focused on restoring macroeconomic balance; ERP II is more focused on restoring growth and sectoral level reforms. (Sowa, 1993: Pearce, 1992)

There have been two major approaches to analysing gender issues in adjustment. These can be loosely categorised into those which see women as a 'vulnerable group' suffering disproportionately to men from the **impact of adjustment**, emphasise women's reproductive roles and the increased time burdens placed on women by adjustment policies; and those which focus mainly on **gender based constraints** to the sectoral reallocation of women's labour from contracting (non-tradeables) to expanding (tradeables) sectors. (Bridge, 1993a).

As described above, women in Ghana are concentrated in food production and other agricultural activities, in informal sector enterprise and trading, and , within the limited formal sector opportunities, in public sector employment – i.e in predominantly non-tradeables sectors.⁸ Thus the success of the adjustment programme in Ghana hinges to some extent on its ability to enable women to shift from these areas into tradeables sectors.

Most analyses of Ghana's adjustment programme show that cocoa producers have fared better than producers of other agricultural products, as cocoa prices have risen relative to other products, particularly food crops. Also, the benefits of adjustment in agriculture seem to have gone disproportionately to those with larger holdings, who produce a larger proportion of cocoa. Given the relatively low share of cocoa income going to poorer groups, this policy is not generally regarded as an equity enhancing one (Boateng, 1990; Appleton and Collier, 1990). The terms of trade for food/non-food consumer goods have also fallen (Sarris and Shams, 1991). Thus food producers have lost out in relative and absolute terms. Inasmuch as women are concentrated in food production, this may have affected them more than male farmers. Toye (1991) has suggested that northern producers in general and women food producers in southern areas have been negatively affected by adjustment policies or at least by the trend real price decline for domestic food over the decade of adjustment. Women trading locally in foodstuffs may also, by extension, have suffered a relative decline in incomes. (Sarris and Shams, 1991; Clark and Manuh, 1991).

Those women who are already involved in non-food cash crop production on their own account (up to 30 per cent of cocoa farmers are women according to Brydon and Legge, 1993a) may benefit directly from the improved incentives to the cocoa sector, but these benefits will be more limited than those of men, with on average larger holdings, and constrained if they are not able to expand production. Other women not currently engaged in cocoa or other tradeables production need to be enabled to shift into these areas if they are to benefit from adjustment policies.

In a comparison of female and male headed households engaged in cocoa production, Hood et al (1992) find that 'the signs are encouraging for Ghanaian female headed households improving cocoa production through the rehabilitation of existing trees but we do not know if those Ghanaian households which have only young tree crops are new growers, or simply had a tradition of tree-crop-growing but have left their crops unattended for more than the lifetime of a tree' (Hood et al, 1992: 150). In other words, there is limited evidence as yet of women own account producers 'switching' to cocoa production under the influence of adjustment; the benefits to women producers under adjustment may be largely confined to those women already in the cocoa sector.

Numerous constraints operate against women expanding agricultural production on their own account: the cost of inputs and lack of access to credit; lack of access to land and , particularly, labour; biases in extension services and lack of access to storage and transport facilities. (Sarris

⁸ The classification of food as a non-tradeable is debatable

and Shams, 1991.) Some measures under adjustment may act to tighten these constraints: such as the removal of input (particularly fertiliser) subsidies; and the tightening of credit availability. Attempts to improve extension services for women farmers through the revamping of the Women Farmer's Extension Division in the Ministry of Agriculture are attempting to redress past biases in service provision, but given an overall climate of cuts and restructuring, and the ghettoisation of the programme outside the main extension efforts, progress has been limited here (Brydon and Legge, 1993a; RH Green, personal communication).

Hiring labour is widespread in Ghana, even among smallholders, with all but the smallest farmers buying and all but the largest also selling labour. Sarris and Shams (1991) find that rising rural wage rates under adjustment, as a result of increased demand for labour due to expansion of production, are creating incentives for traditional technology growers to intensify family (usually women's) labour rather than hire in labour. On the other hand, in cocoa growing areas there may be increased employment opportunities and rising wage rates brought about by adjustment policies in the sector (Pearce, 1992), although the extent to which women are able to take advantage of this may be constrained by the demands of family labour. There is little data on the extent of involvement of women in agricultural wage labour.⁹

Whitehead's study of Bawku District in the Upper East region, finds that, between 1975 and 1989 and particularly since the early 1980's, women have increased their labour input on husbands' farms, with most women spending more time on husband's farms than their own. There is an increased incidence of female involvement in weeding, traditionally a male activity. There is also an increase in the number of women farming their own plots, and in other income earning activities of women, which had been very limited in 1975. A small minority of women are making considerable cash incomes from trading and pito-brewing. Women's contribution to the household economy has increased in importance, with an increasing number of women reporting spending on staple food items, contrary to the conventional division of budgetary responsibilities. Women's overall labour burden has increased.

In the longer term, increased profitability of cocoa production will lead to increased socio-economic differentiation and push up land values in those areas. There is some evidence of weakening women's access to land and further constrain their ability to benefit from adjustment induced incentives.

Clark and Manuh's (1991) study of female traders in Accra and Kumasi under adjustment finds that their perceptions of the impact of adjustment on their businesses and incomes are largely negative. Participants in the study had three main comments on impact of adjustment: They were suffering from falling overall demand due to price rises/fall in real income; they were suffering from a capital squeeze partly due to losses sustained earlier, and partly due to lack of access to formal sector credit and increased demands on the informal credit system; they were suffering from the crowding of the sector with new entrants, including men, some working in traditionally female areas. The last point may explain the first perception, which is on the fact to it not valid, since the overall volume of retail purchases was rising by at least three per cent per annum trend rate. Another possible explanation is that the changing structure of retailing had this effect: large stores were badly hit over the 1970's, but subsequently stages a strong recovery and may have squeezed out business for small traders. (RH Green, personal communication) The perceived positive aspects of adjustment included the ending of extensive regulation and

⁹ Mikell (1986) suggests women formed the majority of such workers in Akan cocoa growing areas in the 1970's. Since then the return of male migrants may have displaced women from agricultural employment. Table 2 shows a significant decline in the proportion of women employed as agricultural wage labourers in the 1980's, although this may be statistical discrepancy.

serious harassment and improvements in transport provision. Some intermediaries had been pushed out of business due to the latter. Some new market facilities have been built or are planned in large cities; however the cleaning up of major cities is also working to the detriment of more marginal traders who do not have stalls.

Norton et al (1993: 20), using participatory methods to assess poverty, report a perception urban areas of a downward slide in businesses since 1988, and a corresponding fall in standards of living, following a generally perceived period of improvement and recovery in 1983-88. Falling demand and crowding in the informal sector were cited as reasons, including entry of both returned Ghanaian migrants and immigrants from neighbouring countries, now suffering relative economic decline.

Various conflicting figures are given in the sources for projected and actual job losses in the state over the 1980's, running into the tens of thousands (Manuh, 1988; Anyemedu, 1993: 37; Sowa, 1993: 15; Robinson, 1993). Little final data seems to be available on this point. Gregory, Thomas et al (1992) report that actual reductions in the overall government payroll have been limited – down 8,000 since 1986 – with many laid off civil servants finding employment elsewhere in the public sector. The cost of implementing retrenchment packages has tended to slow the process down. Moreover, the high previous numbers of 'ghost workers' on the payroll also casts doubt on the actual severity of such cuts as did take place (RH Green, personal communication). Freezes on public sector recruitment mean that opportunities will be negligible in the foreseeable future. (Manuh, 1988).

The decompression of civil service pay scales under public sector reforms, giving higher rewards to senior grades, may be once again widening gender differentials, given the concentration of women in lower grades, unless concerted action is taken to promote women to higher grades (Gregory, Thomas et al, 1992). The placing of women teachers and nurses within the pay scales (they are not at the lowest level) will have been critical to the outcome in this respect.

The reduction in formal, especially public, sector employment for both men and women affects overall employment conditions and rights and possibly health and safety. Since observance of labour legislation (particularly relating to maternity provisions) is limited outside the public sector, this may have specific implications for women.

A major achievement of the adjustment programme in Ghana is the increase in government revenues, from 5.5 per cent of GDP in 1983 to 14.1 per cent in 1987. Since the early years of the programme, public expenditure has been restored considerably although from extremely low levels (from 6.1 per cent of GDP in 1983 to 13.3 per cent in 1987), and there is at least nominal commitment to restructuring expenditure in the social sector to provide more facilities for poorer rural populations. (Government of Ghana, 1991)

Nevertheless, cost recovery and cost sharing schemes introduced in health and education sectors under adjustment appears to have affected access to health and education of poorer people generally, and may act particularly against low-income women. Section 3.2 discusses this further. In the case of education, particularly, this may exacerbate the vicious circle whereby women's low educational levels at against their ability to enter employment or move into expanding areas of the economy (Hood et al, 1992). Moreover, cost recovery schemes shift the costs of education and health back to household budgets and may have differential impact on women and men's expenditures, drawing resources away from other forms of consumption or investment.

Hood et al's (1992: 153) review of gender and adjustment in Ghana finds that: 'The evidence...suggests that the gender-mediated constraints that can put a brake on adjustment are strong. If women's roles are undervalued in Ghana...pre-adjustment (as suggested by lower educational attainment and heavier time burdens), then a gender neutral approach will surely increase the pressure on that brake.'

3.2.4 Social costs of adjustment and the PAMSCAD programme

In the late 1980's/early 1990's, there has been a major shift in emphasis in discussions of the adjustment programme in Ghana away from the previous focus on macro-performance, fiscal and monetary control and export promotion, towards employment generation, small scale enterprise promotion, food production, social sector and poverty concerns (Government of Ghana, 1991). However, it is not clear to what extent this has affected or will translate into practice on the ground.

The PAMSCAD programme was introduced in the late eighties in response to growing awareness that adjustment had led to increased hardship for particular groups which needed to be alleviated if the programme was to be sustainable. It also marked a shift to targeting absolute poverty and access to services, however caused, and not only that which may have been directly caused by adjustment policies. However, this programme has only one programme specifically targeted at women out of 23, and this forms a very small component of the total programme expenditure (\$0.92 million out of \$84 million (IDCJ, 1992). (Hood et al, 1992). A 1990 donor review mission noted the failure of nearly all of the non gender-specific projects to have any mechanisms for targeting women, particularly poor rural women, or for monitoring their gender impact and stated this a priority area for future attention. (PAMSCAD, 1990) It is not known what progress has been made in this respect.

There have been numerous difficulties with the implementation of the PAMSCAD programme overall, and specifically with its ENOWID ('Enhancing Opportunities for Women in Development') component of PAMSCAD has focused on the Western, Volta and Brong-Ahafo (in contrast to the overall programme with its northern focus – at least on paper, although no stated rationale has been found for this. The main problem in reaching women in these regions appears to have been a logistical one of access to remote communities. (Twumasi, 1993)

The ENOWID project basically consisted of the disbursement of credit through the formation of credit groups and revolving loan funds, to promote women's small scale enterprises. Twumasi (1993) has evaluated the ENOWID component of PAMSCAD. Whilst some of the objectives have been achieved, others have not, and the only half of the original 7,200 target group have been reached. Rates of return have apparently been very high. However, there appears to have been very limited attention to productivity and marketing issues in the project. Although initially there was recognition that women needed to diversify their productive activities, in practice, traditional activities are mainly being supported (e.g. food and fish processing, handicrafts, trading). The evaluation itself emphasises the weakness of the marketing and technology components of the project – the acceptance rate of new technologies has been very low. The inclusion of family life education as a major component of the project seems to encourage women to spend their increased earnings on improving the welfare of their children (better nutrition, school fees etc), which may draw resources away from further productive investment which would enable women's enterprises to become viable or expand.

Nevertheless, the use of the group mechanism, building on existing women's groups to mobilise savings and credit is a positive aspect of the project which probably has lasting benefits beyond the immediate objectives of loan disbursement. (Abrowka, 1993; Twumasi, 1993.) Training programmes may also have long-term spin offs in terms of increasing women's confidence and business skills.

There are now attempts to integrate the more progressive credit committees directly into the formal banking structure (this appears to refer to five committees in Western region out of a total of 90 committees); others, however, will require continued support which raises the question of the projects' sustainability. As with the wider PAMSCAD project, this is a pressing issue which does not appear to have been resolved. (Abrowka, 1993; Twumasi, 1993).

3.3 Gender and Poverty

3.3.1 Gender differences in perceptions and experiences of poverty

There is now considerable data of both qualitative and quantitative kinds examining poverty in Ghana. The most recent quantitative data originates from the Ghana Living Standards Survey (GLSS) and various studies. Including some with a gender perspective, have emerged based on this data. (Boateng et al, 1990; Appleton and Collier, 1990; Haddad, 1991; Blanc and Lloyd and Gage-Brandon, 1993). A recent participatory poverty assessment exercise in Ghana, based on local perceptions of poverty (Norton et al, 1993), has considerably fleshed out (and in some areas contradicted) the conclusions from the quantitative study. This exercise includes some examination of differences in perceptions and experiences of poverty by gender.

In the qualitative study, the multidimensionality of poverty, high levels of vulnerability to transitional poverty, and its cyclical or seasonal nature are stressed, in contrast to the more static picture given by the quantitative data. The importance of distinguishing between poverty and destitution emerged. Issues of dependency/self-sufficiency were clearly of great importance in people's own definitions of poverty. The importance of the social networks and support available to people in times of crisis also emerged. Urban poverty was primarily related to labour market opportunities, whereas, rural poverty was highly dependent on the natural resource base. One major finding of the qualitative study was that urban poverty may be more important than the GLSS data suggest. Other issues highlighted were rural-urban and generational differences in perceptions of poverty.

The main limitation of the quantitative exercise in terms of a gender analysis is that it uses household level data and fails to disaggregate by gender **within** the household. Gender differences are thus only brought out by a comparison of male and female headed households (see below). Whilst female headed households comprise a significant proportion of the population and thus merit policy attention in their own right, overall, gender differences **within households** will be the main axis of gender differentiation.

The qualitative exercise found that women's and men's perceptions of well-being were individually, not household, based, confirming that income streams and other sources of livelihood are highly segregated by gender. Different sets of criteria (sources and forms of income and assets) were advanced by women and men for analysing their own well-being. Food security was a much more dominant concern of women and they made much less mention of assets (such as cocoa farms) which tend to be male owned.

Norton et al (1993) identify the predominant coping or survival strategies of rural and urban poor, which vary by region: in the rural north, outmigration in search of employment and kin fostering of children and use of famine foods; in the rural south, removing children from school and other expenditure reducing measures and changes in conjugal patterns towards more informal unions due to the inability of young men to pay bridewealth; in the urban south, reducing expenditure (e.g. relying on cooked food sellers, withdrawing children from school) and diversifying income sources.

In the longer term, many of these strategies may reinforce gender disparities. Outmigration from northern regions into southern regions may have deepened women's vulnerability to poverty in northern regions, since, firstly, women have less access to migratory opportunities; and secondly, remittances received from absent partners are unreliable and thought in the sending communities not to compensate for the loss of male labour. The decline in customary forms of marriage and increasing prevalence of weaker unions may have weakened women's rights in terms of access to their partners' resources on dissolution of the union. Where children are removed from school, this was found to affect girls more than boys.

In Whitehead's (1993) study of poverty in north-east Ghana, little correlation was found between the apparent prosperity of the male within male headed households and the well being of the females in the household. Women can be poor within apparently fairly asset rich households. Moreover, there is considerable differentiation in the poverty status of different women within a single household, dependent on such factors as age and health. In sum, whilst some women are able to build up independent incomes and protect their own assets, it is possible for women to be poor in relatively rich households, although in poor households women are also likely to be poor. Lack of start up resource for any kind of income generating enterprise and, in smaller households, lack of labour time, prevented women from escaping poverty. Women's chances of escaping poverty were highly contingent on obtaining resources either from husbands or own families to start up enterprises.

3.3.2 Female-headed households

The situation of female-headed households in Ghana, who nationally make up approximately 30 per cent of rural households, may warrant special concern from policy makers. In any setting where women have restricted access to resources, the situation of members of households which apparently lack any claim on male incomes, and specifically the possibility that they are especially vulnerable to poverty, needs to be investigated. The statistical definition and interpretation of the social and economic significance of female household headship is a difficult subject in all settings, but the heterogeneity of social relations in Ghana suggests that it may be particularly tricky to analyse in this case. Sarris and Shams (1991) comment that the northern regions with the highest outflow of migrants have the lowest proportion of females headed households. This may serve more as a warning of the conceptual problems and data collection difficulties in this area than of reality on the ground. In the Northern regions, traditional customs tend to preclude the idea that women can act as head of households so that women dependent on their own resources may not easily be identified by standard methods of enquiry.

According to 1987/8 data from the GLSS, 29 per cent of households are formally females headed (Lloyd and Gage-Brandon, 1993: 116). The incidence of female headship appears to be slightly higher, on average, in urban than in rural areas (Sarris and Shams, 1991).

GLSS data shows that, on average, female headed households are smaller, but have a higher dependency ratio. Almost half of female headed households contain no other adults and two thirds no adult males whereas most male headed households contain other adults. Female headed households, particularly in the older age group (over 60) are more likely to have fostered in kin and less likely to have fostered out kin than male headed households, The data shows that kin fostering is still widespread. (Lloyd and Gage-Brandon, 1993).

Whitehead (1993) concludes that female headed households as such are not appropriate target category for poverty alleviation interventions in the Bawku District of Upper East Region. In general, the number of female headed households is very low and within this category there are a number of relatively wealthy independent trading entrepreneurs. Those female heads of household who are seriously impoverished tend to be a small number of older women who have been abandoned, or young women with children; but the latter tend to remarry quite quickly.

Lloyd and Gage-Brandon (1993), using GLSS data, find that female headed households are not necessarily worse off than male headed households and may even be better off; they tend to receive more remittances, although the net effect of this is probably small (6-8 per cent of household expenditure). Replicating Whitehead's finding, households with older heads, including female heads over 60, tend to be worse off than their male counterparts. Female heads of household were found to allocate a higher proportion of expenditure to food, even at higher income levels. Female headed households are likely to face severe constraints in access to land credit, education and ownership of housing and modern goods. (Ibid, citing Haddad, 1990).

In the 15-59 age group, 62 per cent of female headed households are currently married. This reflects several factors, i.e. non co-resident polygyny, non-cohabiting marriage, and de facto separation, *inter alia*. There has been a decline in the number of female headed households who are currently married since 1960 (from 58.9 to 49.5 per cent in 1987 – of the whole age range) and correspondingly an increased number who are divorced or separated (16.7 to 24.3 per cent). This may reflect increased mobility through migration leading to de facto separation and divorce (Bleek, 1987). Female headed households in the 60 plus age group are mainly widowed, with a slight increase in the proportion of widowed female headed households in total female headed households since 1960, possibly reflecting a decline in traditional systems for coping with widowhood, such as widow remarriage (Lloyd and Gage-Brandon, 1993: 116).

Divorced and widowed female headed households were economically disadvantaged compared to currently married female headed households (i.e. those with non-coresident spouse). Across all age groups, widows are the worst off. As women age, however, the relative advantage of currently married female headed households wears off, because the contribution of spouses starts to wane, such that they may even be worse off than divorced or widowed women of similar age. This may be partly explained by competition from younger wives in polygynous households.

Lloyd and Gage-Brandon concluded that:

‘The increasing proportion of households reported as female headed in Ghana does not indicate a growing concentration of poverty among women, although it does suggest their increasing primary economic responsibility and their growing vulnerability. The increased proportion of female heads who are particularly disadvantaged. The households headed by older women are also of concern because of their low income levels and their continuing child-care responsibilities, as evidenced by the large proportion of such households in which grandchildren reside.’ (Lloyd and Gage-Brandon, 1993: 131)

3.4 Gender and natural resources management

Both income-generating and non-monetised activities undertaken by women within the rural economy in Ghana are highly dependent upon the natural resource base. In addition to their involvement in agricultural production (see section 3.1.2), fuelwood and water collection and a variety of processing activities (for both home consumption and sale) are largely conducted by women in the Ghanaian rural economy. Thus, any decline in the quality or availability of natural resources, whilst affecting the rural population as a whole, may particularly affect women.

Access to the natural resource base is a critical asset for the rural poor in Ghana. This access (e.g. to farming land, but also to fuelwood, common property forest, fallow land, medicines and foraged foodstuffs) is still largely determined through their membership of social institutions, i.e. lineages and communities. (Norton et al, 1993) Migrant labourers and women, in particular, may have lesser access to these resources, particularly where the overall resource base is in decline. (Ibid: Amanor, 1993)

Ardayfio-Schandorf (1993:17) argues that there is substantial evidence to suggest that the natural vegetation in Ghana was severely degraded during the years 1969-83. The cause of this deterioration are complex, involving the interaction of a series of both human and natural processes. In particular, over-cultivation, the rapid expansion of agricultural land into previously uncultivated areas, unreliable and erratic rainfall and resultant desertification processes in the savanna zone have been cited by way of explanation. In some areas timber and charcoal contracts given to large scale contracts by chiefs and district authority, without reference to local farmers, have compounded these problems (Amanor, 1993). The outcome has been an overall decrease in the quality and extent of forest cover, affecting both availability of fuelwood and soil quality.

3.4.1 Farming systems and land tenure

Shifting cultivation continues to be a characteristic feature of farming in many areas. But decline in land availability, lack of security in land tenure or the increasing costs of clearing land, have led to farmers reducing fallow periods, engaging in more intensive cropping and moving towards permanent cultivation systems. Declining yields are a problem in many areas and farmers are adapting cropping patterns to redress this, as well as using fertilisers, although some crops/soils are not highly responsive to these. The high costs of hiring labour for weeding are perceived by farmers as a major factor underlying declining yields. (Amanor, 1993) Failing additional external inputs and/or the introduction of measures to conserve soil fertility, this will tend to lead to diminished land productivity. Women farmers tend to have lesser access to external inputs such as fertiliser and tractor ploughing (see Table 7). Thus, the yields on their crops may be prejudiced in these circumstances; on flat lands, their lesser use of ploughs will have the same result (although on sloping lands prone to erosion this may not be to women's disadvantage).

Communal or corporate ownership of land continues to be the major feature of tenure systems in Ghana; this 'stool' land is controlled and allocated by lineage or clan based land owning groups. In principle, both men and women have rights to land, but, in general, when women are allocated land, they are often given lands that are smaller, less fertile and further away from the villages than their male counterparts. (Panuccio, 1991; Date-Bah 1985). Even where land availability is not a problem for women, their limited labour resources or access to labour, and

the high cost of (male) labour for land clearing, may prevent them from farming larger areas. Since men generally clear land, women may gain access to land only after it has been farmed by men for several years, by which time productivity has declined (Amanor, 1993). These factors suggest a need for good information on possible differences in agricultural productivity by gender, but, as noted above, this is presently, lacking.

There are differences in women's rights to land under matrilineal and patrilineal systems, but in both cases women as individuals have lesser use and disposal rights in land than men. In general, the main difference between patrilineal and matrilineal systems as regards women's land rights seems to reduce to a somewhat higher level of women's use rights over land in the latter case, and not to any substantive difference in their (virtually non-existent) disposal rights in land as an asset.

Under the matrilineal system, women's individual right to lineage land can be exercised 'on non-marriage, during marriage, upon divorce or widowhood' (Manuh, 1989). Hence wives also had usufruct rights to land through their husbands. However, a wife's access to this land is contingent upon continued marriage, hence widows and divorcees lost their rights to it upon the death of a husband or as a result of marital disputes (Bortei-Doku, 1990). However, there have been cases reported of Akan women acquiring land in their own right, through gifts or purchase (Bortei-Doku, 1990; Roncoli, 1985).

Under the patrilineal system, women's land rights are also channelled through the relationship with male kin or husband. Although women in this system can inherit land from their fathers, they have lesser inheritance rights than their brothers. Among the Anlos of southern Ghana, women inherited only half as much land as their brothers and they could not pass on this inherited land to their children (Manuh, 1989). In other situations, widows acted only as guardians of their minor male heirs, which meant that childless women as well as women with only female children and divorcees were not assured of permanent cultivation rights (ibid).

It has been argued that, particularly within the matrilineal system, there have been significant changes which have jeopardised women's land rights. The increasing cultivation of cash crops such as cocoa, oil palm and copra in parts of southern Ghana has removed land from shifting cultivation and along with general pressure on land resources, has been associated with changed in the tenurial system, and particularly, increased private property in land. With increased cash crop production, women's usufruct rights have been eroded, and inheritance practices have shifted to favour men, leading to increased male land ownership (Manuh, 1989); Mikell, 1986).

In theory, the Intestate Law of 1985 (see section 5.1) may endow women with greater security of tenure over land acquired through marriage, permitting women to make longer term investments in land. However, these new provisions have had limited effectiveness to date, particularly in rural areas; the evidence is that 'in the villages, customary law is applied to marriage and land tenure cases' (Sarris and Shams, 1991).

Tenancy and share-cropping arrangements which traditionally applied only to 'stranger' farmers are now coming to be adopted by indigenous farmers. Migrants, landless farmers and women are forced to 'resort to share-cropping arrangements whereby they are granted oral licenses to farm for a season or other fixed period' (Manuh, 1989). Open-ended or oral agreements are normally negotiated for short periods of time, and even within the contract period, and certainly beyond it, are on insecure terms. Deviations (e.g. rent increases) from such verbal arrangements, may occur, often in the middle of the farming cycle (Sarris and Shams, 1991). It is possible that women are less able to resist unfavourably alterations in terms than men, and

therefore have less incentive than men to invest their labour in productivity-enhancing measures. Amanor (1993) estimates that in the Eastern Region between 40-50 per cent of cultivated land is held under share cropping arrangements. In another study by Pattern and Nukunya (1982) of shallot farmers in Anloga, a town in South-eastern Ghana, women are reported to have resorted to tenancy arrangements to cope with their changing land rights (Manuh, 1989).

Women's land rights are undoubtedly inferior to those of men, and in some areas there may be localised land pressures to protect women's land rights. At present, however, it is not availability of land which is the major constraint on women's agricultural production, but the poor quality of land and their insecurity of tenure, coupled with shortages of labour and capital or credit to purchase productive inputs. Lack of security of tenure is also a major issue in relation to collateral for credit.

3.4.2 Rural non-farm activities

In most rural communities in Ghana, women combine farming activities with a wide variety of agro-based processing activities both for home consumption and for sale.

Rural non-farming activities in the south of Ghana are predominantly food based. Along the coast and Volta Lake, fish processing is usually done as a family-based enterprise, whereby the wives have buying rights to husbands fish (Panuccio, 1989). Gari-processing, oil extraction and food preserving are also important non-farm activities for women.

In Ghana's coastal regions many rural women are active in the fish processing industry. This small-scale industry is characterised by a marked sexual division of labour. Whilst men fish, their catches are transferred to their wives or to another female family member if they are unmarried, to process and market. The operation of the industry is reliant on a system of economic co-operation between men and women. Whilst men use some of the money generated by fish sales to provide for household consumption, women will trade with a proportion of this income in order to generate a reserve with which to buy provisions in the non-fishing season (Vercrujisse in Oppong, 1983: 179). In the regional markets women act as agents for their male suppliers.

The fish are preserved in mud ovens using a smoking process. The latter is dependent on the maintenance of a continuous supply of fuelwood. Ardayfio-Schandorf's (1993) study of a fishing village in the savanna woodland mosaic zone found that women involved in fish processing spent an average of nine hours per day on the task, whilst the majority walked for over 11 km to obtain fuelwood. Vercrujisse (1983, cited in Date-Bah 1985: 224) found evidence in some Fante villages of women resorting to sun-drying the fish when woodfuel supplies were low.

Women in most parts of northern Ghana are engaged in sheanut collection, an activity which involves a hazardous process of picking nuts from the bush, processing and extracting the oil for household use or sale. The current emphasis by the government on sheanut as a cash crop may open up income earning opportunities for some women. However, Mikell (1986) reports women in the north trying to resist discriminatory practices that have affected their control over the industry. In the past, middlemen have tended to appropriate the little profit that would have gone to female nut pickers, Whitehead (1993) reports that in 1989 few women in Bawku District of the Upper East region were able to sell sheanuts to COCOBOD through sheanut societies, as this required considerable capital outlay and those that did reported low profits.

Men involved in these societies were able to sell in larger quantities for self-provisioning. Moreover, the promotion of sheanuts as a cash crop meant that wild sheanuts were in increasingly short supply and women's collection rights increasingly limited.

Pugansoa and Amuah (1992) argue that women's access to sheanuts depends on the existing tenure arrangement. They may collect nuts from the cultivated plots worked by their husbands. On fallow plots the wives of former owners may pick nuts and on uncultivated plots all women may partake in harvesting activities. However, the reduction in woodfuel availability has, in some regions, led to the destruction of traditionally protected and economically important trees, including sheanut.

Other major processing activities in the north are vegetable oil extraction, malt processing, pito brewing, charcoal processing and handicraft production. Pito brewing is an important activity of women associated with ceremonies and communal labour parties, but few women are able to make significant incomes from this (Whitehead, 1993). With the exception of malt making and pito brewing, most non-farm activities are performed during the dry season. However, this season coincides with the period of water shortages, when women's time is most constrained by the additional time required for water and fuelwood collection.

Whilst most processing technologies remain based on low-productivity traditional methods, improved technologies have been successfully adopted in fish smoking, gari processing, palm oil extraction, mostly involving the upgrading of traditional techniques rather than the introduction of completely new methods (Date-Bah, 1985). There may be scope for introducing improved technologies for many other rural economic activities, so long as barriers to women's access to credit and other inputs are recognised and addressed.

3.4.3 Fuelwood and water supply

Wood is a multi-purpose resource. Two major uses are wood for construction, a predominantly male activity, and fuelwood the provision of which is primarily the responsibility of women within existing gender divisions of labour.

According to UNICEF (1990:116) women in Ghana are significant consumers of energy, responsibility for 80 per cent of domestic cooking and the majority of food processing activities. With few exceptions the provision of fuelwood is women's responsibility, although in urban areas, men tend to provide for household fuelwood or charcoal needs by buying in supplies. Amanor (1993) reports nine per cent of farmers in his study buying in charcoal or firewood. Nine per cent of farmers were engaged in selling firewood and 14 per cent, charcoal. No gender analysis of the related expenditure and income flows is given.

Any scarcity in the availability of woodfuels tends to increase significantly the workload of rural women who are dependent on self-provisioning. Since households depend on fallow to meet their domestic fuelwood requirements, reductions in fallow may be reducing households' self-sufficiency in this area. In the northern regions of Ghana where desertification processes are active rural women are forced to undertake time-consuming walks far in to the bush (Date-Bah, 1985:229). Since many of the water sources along the way are dirty there is a great potential for the spread of water-borne diseases such as guinea-worm, bilharzia and diarrhoea (Fati Paul, 1989; 85). Norton (1998) argues that a few areas within the Northern region have particularly severe fuelwood shortages and in these areas women are forced to walk up to 12km per day to

get a headload. In many other areas of this region there is growing acknowledgement that woodfuel availability is declining (ibid).

In areas of shortage, women who cannot afford to purchase supplies in the market place are increasingly substituting agricultural residues (e.g. guinea-corn and millet stalks for woodfuel. However, there is also evidence that economics are being made via the utilisation of different foodstuffs in order to reduce cooking time and /or by reducing the number of meals prepared per day (UNICEF, 1990: 118)

Fuelwood is extremely important to those women involved in income-generating activities such as the brewing of 'pito' or guinea-corn beer or the processing of sheanuts. Sheanut processing is also highly energy intensive and due to fuelwood shortages many women have been compelled to give up the activity (Ardayfio-Schandorf, 1993:18). Thereby losing an important source of income from the cocoa marketing board and a source of cooking oil for home consumption. Cooking oil is also processed from coconut, groundnut, palm nut and palm kernels via pounding and boiling. Oil extraction rates may be extremely low – only 10 per cent in the case of palm oil – but highly energy intensive (Date-Bah, 1985:226) 'this points to the great need for fuel efficient technologies and/or substitutes for firewood' in rural areas.

Recent attempts to address the fuel wood problem by establishing communal woodlots in the Northern region have failed to take into account differentials in access to and control over land and trees between men and women. Such attempts have tended to avoid the issue of women's participation and have been designed primarily to produce species of wood appropriate to men's construction activities (i.e. neem trees for house and hut construction).

Amanor (1993) examines attitudes towards tree-planting in Wenchi District of Brong Ahafo, and finds little enthusiasm among farmers for planting trees for fuelwood purposes, because there was not a generally perceived shortage (although it seems that the majority of respondents in this instance were men); and because propagation was felt to be difficult.

Norton (1988) argues that women in the Northern region are simply not used to the idea of planting trees. Long-term investments in improving the availability of wood resources will appear unattractive to women whose access to selected tree products is mediated by usufructuary rights gained through marriage. The problem is more pronounced in the case of single women who lack these use rights. In addition, considering the plethora of other activities in which women engage, in general they have less time than men to engage in tree planting activities.

In the Northern region, ownership of trees is invested in the person engaged in the planting process. This practice has been extended to exotic species such as kapok, citrus, neem, guava and pawpaw. Women's unfamiliarity with tree planting in the Northern Region may be related to this. Men may not support tree planting by women for fear that some property right in the trees would thereby accrue to them. Trees owned on an individual basis are subject to localised rules of inheritance. In the case of Dagomba eldest sons inherit whereas the Grusi people within the Gonja kingdom practice matrilineal inheritance of trees.

Domestic water provision is primarily the responsibility of adult women in Ghana. A study by Twumasi et al in Northern Ghana found that 88.4 per cent of water collection was carried out by female adults and 9.3 per cent by female juveniles (1977:cited in UNICEF, 1990:106). In 1986, according to official data, only seven per cent of rural communities in the Northern region had access to piped water, 19 per cent in the Eastern Region and 46 per cent in the Central region (Ghana Water and Sewerage Corporation, 1986 cited in UNICEF, 1990: 108; moreover, these

guides may overestimate actual coverage substantially). The majority of rural households thus rely on natural sources of water supply (i.e. rivers, lakes, springs, ponds and rainwater). However, there are both regional and seasonal variations in water availability. The situation in the dry season, especially in drier Northern regions is altogether more difficult. Water collection often involves long and tedious walks to distant sources (UNICEF, 1990:107-9; Date-Bah, 1985:228). The silting up of many small and medium sized ponds in northern areas of Ghana since the mid-1980's is further diminishing access to water resources (R.H. Green, personal communication).

4 Gender differentials in social sector needs, provision and access

4.1 Gender and education

4.1.1 Overview

From Independence up to 1980, formal education provision in Ghana increased markedly (see Table 12). However, the benefits from this expansion were unevenly distributed in terms of geographic location and by gender. Gender differences in enrolment narrowed slightly but persisted particularly at higher levels. Drop out rates for girls have also been higher than for boys. Furthermore, there were gender biases in the curriculum and in the structure of post-primary education. Literacy rates are much lower for women than men.

After 1980, the economic crisis which peaked in 1983/4 led to declines in the quality of education provision and enrolments. Public expenditure on education fell as a proportion of GDP from 6.4 per cent in 1976 to 1.4 per cent in 1983 and in per capita terms from \$20 in 1972 to \$1 in 1983 (World Bank, 1992:3) Morna, 1989). During the late 1970's/early 1980's, standards fell with the exodus of trained teachers and their replacement by untrained staff. Whereas, in 1974/5, 81.3 per cent of primary school teachers were trained in 1981/2 only 51.3 per cent were trained (Kane, 1990:45). Declining salaries resulted in many teachers taking second or third jobs. Low morale and motivation within the education system and class sizes of up to 60 pupils resulted in a significant proportion of school leavers not even achieving literacy (World Bank, 1992b:3).

School enrolments for both sexes declined from 1980-4 by 1988 had still not recovered to 1980 levels (see Table 12). Girls' enrolment at primary and secondary levels fell between 1980 and 1983 from 71 per cent to 68 per cent of the eligible age group at primary level: and from 31 per cent to 28 per cent at secondary level. There were also declines for boys, although from a higher level and proportionally smaller. The introduction of user fees in 1983 may have further exacerbated the fall in enrolments.

Fundamental reforms to the education system in the late 1980's restructured expenditure and provision in favour of basic education and introduced cost-recovery measures. Overall primary enrolment has increased as a result, but there had been little change at secondary level up to 1988. The reforms have been a success in budgetary terms – unit costs of education have fallen. But the private costs of education have risen and this may have prejudiced increased enrolment for girls since parents perceive the returns to girls education as lower and the opportunity costs as higher.

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4.1.2 Gender gaps in education

A substantial gender gap in education levels existed throughout the 1970's and 1980's. In 1970, 52.7 per cent of males (over six years) had attended school compared to only 33.9 per cent of females; in 1984 the figures were 67.7 per cent and 48.2 per cent respectively. The inadequacy of female education in the past is reflected in the national literacy figures. The national literacy rate (for persons over nine years) is estimated at 32.5 per cent (GSS, 1989). The rate for men is 42 per cent compared to only 23 per cent for women; literacy rates for women over 35 are particularly poor (UNICEF, 1990:87). Recent figures suggest that the gender gap, although reduced, still exist. The 1989 GLSS estimates were that primary enrolment rates were 73.9 per cent for boys compared to 65.1 per cent for girls (UNICEF, 1990:58). Beyond primary level, the male: female ratio among students increases significantly. Women comprised only 22 per cent of students in tertiary education in 1983; however, this was an improvement on 1970 when the proportion of women at this level was only 14 per cent (Kane, 1990:44).

Table 12

Yearly School Enrolments by Gender 12a: 1960 and 1970

Year	School Enrolment Proportion Aged 6-14 yrs		
	Total	Male	Female
1960	40	50	30
1970	58	63	53

Source: Bortei-Doku, 1990:32 citing the Ghana Population Census 1960, 1970

12b: 1975-1988

Year	Primary Enrolment Ratio 6-11 Yrs			Secondary Enrolment Ratio 12-18 Yrs		
	Total	Male	Female	Total	Male	Female
1975	72	81	63	36	44	22
1980	80	89	71	41	51	31
1982	77	86	67	38	47	28
1983	78	87	68	38	47	28
1984	67	75	59	36	45	27
1985	76	n.a	n.a	40	n.a	n.a
1986	72	82	63	39	46	31
1987	71	78	63	40	49	32
1988	73	81	66	39	47	30

Source: Lloyd and Gage-Brandon, 1992, citing UNESCO, Statistical Yearbook, 1988, 1989, 1990 and 1991

The degree of under-representation of females varies by region. In the Northern region, only 33 per cent of enrolments are female compared to nearly 50 per cent in Greater Accra (Government of Ghana, 1992). Gender disparity is also wide in the Upper East. Regional disparity is most acute in pre-school facilities, which are concentrated in urban areas of the south.

However, national education standards are not as high as may be suggested by these enrolment statistics. The quality of education provision is poor and a high percentage of pupils drop out of school. As shown in Table 13, this is a serious problem for both sexes, particularly so for girls. Out of the primary intake for 1978/9, by the last year of primary school, 27.1 per cent of boys had dropped out compared to 36.1 per cent of girls (Pandit et al, 1989 cited in UNICEF, 1990).

The most significant cause for lack of attendance is parents' inability to support their children's education. This implies a greater willingness of parents to continue to invest in boys education over girls, possible as a result of higher perceived rewards. A gender bias against girls may exist because parents' claims to girls' income generally cease after marriage.

Table 13

Gender Differences in Drop Out, Attendance and Costs of Schooling: 6-17 year olds

	Current Enrolled Per cent	Ever Enrolled Per cent	Drop Out Per cent	Mean Grade* Level Attained	Mean Parental Expense (Cedis)
6-11 Boys	67	75	11	1.7	3413
Girls	59	68	13	1.8	4233
12-17 Boys	66	84	22	6.2	5901
Girls	49	72	32	6.1	6440
TOTAL	61	75	19	2.9	4814

Source: Lloyd and Gage-Brandon, 1992 citing 1987/88 GLSS

* Presumably this is mean grade level of those remaining in school, after allowing for drop out.

Table 13 also interestingly shows that the mean parental expense of education girls is significantly higher than that for boys at both education levels. Unfortunately the source does not give clear reasons for this. One possibility is that girls' uniform (which comprise 26 per cent of direct costs (Lloyd and Gage-Brandon, 1992)) costs are higher. Alternatively it could be that on average the poorest families do not send their daughters to school, and that expenditure per child on education increases with family income (R. H. Green, personal communication).

Many children are involved in income earning activities such as trading and farming and drop out to perform these activities full time. Teenage pregnancy is also a major cause of drop out for girls: a 1987 case study by Akuffo found that a quarter of girls who dropped out did so for this reason (cited in Kane, 1990). Norton et al (1993) report that drop out of girls is also a cause of teenage pregnancy, the contracting of socially inappropriate unions and possibly, the beginning of a cycle of female poverty. Additional problems of education quality and the perceived irrelevance of the curriculum also lead to absenteeism. Northern and Eastern regions have the highest drop out rates.

An additional problem is the low level of achievement of many pupils. A World Bank study in 1989 found that in many rural areas the majority of children completing primary or even Junior Secondary School (JSS) 1 were illiterate (Government of Ghana, 1992:63). Table 13 shows that the reported average grade attainment is similar for males and females. But using the same GLSS 1987/8 data, Haddad found a large gender gap in literacy, numeracy and writing, in favour of boys (Haddad, 1991). According to this analysis, attainment levels diverge considerably by sex between the ages 13-15. This could be the result of less frequent or intense attendance at school by girls (who often have greater out of school responsibilities), or of less attention to girls by teachers.

A concentration among girls on subjects such as home science which may not require strong literacy, numeracy and writing skills could be a further explanatory factor. Beyond primary

level, the majority of female students are channelled towards stereotypically female subjects, such as arts and home sciences. At tertiary level, women are concentrated in arts and humanities subjects and men in sciences and engineering (Bortei-Doku, 1990:37). Technical skills, such as mechanics and engineering, are predominantly taught to males, whereas women are encouraged to learn 'feminine' skills such as hairdressing, sewing and catering. Until the early 1980's, some women enrolled in the country's public technical institutions (in 1981-2), less than five per cent were taking course outside the areas considered extensions of female domestic responsibility (Kane, 1990): xviii). Women also have fewer post –education training opportunities than men. Particularly in professional and business areas.

Fewer training opportunities and the bias within training programmes tends to restrict women's employment options to occupations considered suitable for women, such as sewing, nursing and banking, or to the small scale informal sector. The majority of women gain their training through informal apprenticeships, usually under their mothers or another female relative.

4.1.3 Educational reform

A major reform of the education system began in Ghana in 1987, backed by the World Bank. It attempted to increase attendance, improve quality and reorient the education system to the country's development and manpower needs. The objective behind the reform was to make education more relevant and vocational, through the provision of basic skills in reading and writing, knowledge of the environment, cultural identity, and improved scientific and technical knowledge. The reforms also sought to achieve greater financial stability by cost reductions and cost sharing. (World Bank, 1992b:1).

The structure of the system was changed so that the number of pre-university school years allowable per pupil was reduced from a maximum of 17 (including repeated years) to 12. Children now have nine years of basic education, i.e. six years at primary school and three years at Junior Secondary School (JSS). It is expected that 50 per cent of those from JSS will pass up to Senior Secondary School (SSS) to learn technical, vocational or agricultural skills.

Savings from the reduction in the average number of years of schooling and from removals of subsidies were reallocated towards primary education with the aim of increasing enrolment at this level. Double shifts were introduced into primary schools and measures taken to improve the quality of teaching. Re-entry into the formal education system at a later stage is facilitated, which may be of assistance to girls who drop out through pregnancy or temporary financial difficulty.

Various cost recovery measures were also introduced. Pupils now pay for text books. The level of remaining subsidy decreases at higher levels of the education system, so that full cost is paid from secondary level onwards (Colclough, 1993). Boarding and meals subsidies have been removed at secondary and tertiary levels. 'Community involvement' is now being encouraged, especially at primary level, as a cost sharing measure. Norton et al (1993) note that the involvement of communities in labour, materials and increasingly cash contributions for social infrastructure such as schools may lead to regional or other inequities, as communities vary greatly in their capacity to make cash contributions.

The initial outcome of the reforms has been promising, at least in respect of primary enrolments which increased by 11 per cent in 1989 and even per cent in 1990 (according to Colclough, 1991). Ministry of Education (MoE) figures show that gross primary enrolment was 80.5 per

cent in 1988 and 82.5 per cent in 1990 (Government of Ghana, 1992:17). Through cost recovery, the education budget has been kept down to only slightly above pre-reform levels: the unit cost of primary education fell from \$25 in 1984 to \$21.6 in 1988.

However, the introduction of cost-recovery measures has put many families under financial strain, as evidenced by the continued high drop out rates. MoE data show that primary level drop out rate is increasing and could be as high as 40 per cent (Government of Ghana, 1992: 62). The current rate for girls (46 per cent) is considerably higher than that for boys (36 per cent) (Norton et al, 1993).

4.1.4 Non – formal education

Parallel to this reform programme, in 1987 the Non Formal Education Division (NFED) of the MoE was established with the aim of eradicating illiteracy by the year 2000. The National Functional Literacy Campaign (NFLC) is particularly focused on women and girls and aims to be sufficiently flexible to suit their needs. Appropriate teaching materials have been developed along twenty eight functional themes, ranging from family planning to food processing and tree planting. Post literacy materials are also to be developed.

The initial response has been good, with 290,000 learners registering in the pilot phase (World Bank, 1992b). nationally, female attendance is high at around 63 per cent of the total (ibid), but there are regional disparities, with women being in the minority in the Upper West and Northern regions.

Despite these apparent high enrolments, many women attend infrequently, achieve little or drop out. Some lessons have emerged for the initial phase of the NFLC: the need for post literacy materials and follow up: the need to recognise and adapt to constraints on women's attendance due to their heavy workload: the need to recruit more female staff and to motivate course facilitators: and the need for a more participatory approach (Yates, 1992).

4.1.5 Outstanding gender problems in education

Women continue to be disadvantaged in terms of education and training. The gender imbalance is still apparent in national enrolment levels, drop out rates and biases in the curriculum. This gender imbalance in access to education limits women's access to employment and productivity. In urban areas, lack of qualifications and narrow range of skills limits females access to formal employment. In rural areas, lack of female education is likely to limit farm productivity: currently three quarters of female farmers have no education. Inadequate literacy and numeracy skills are also reported to limit the efficiency of female traders (Robertson, 1984). Educational disadvantage may be a major barrier preventing women from responding to adjustment induced incentives (Haddad, 1991).

The supply of formal education has traditionally been male biased and the reforms of '87 do not appear to have fully corrected this bias: indeed the cost recovery aspect of the reforms runs the risk of further widening the education gender gap. Norton et al (1993) observe a pattern of a reduction in the ratio of girls to boys attending JSS, attributed by some informants to rising costs: costs of schooling are thought to have risen rapidly in comparison to capacity to pay.

The private costs of educating girls are apparently higher than boys: additionally the opportunity cost of girls' labour higher due to their greater domestic work load. Lloyd and Gage-Brandon (1992) found that a higher number of siblings tends to bias educational investment in favour of boys, as girls' time becomes increasingly absorbed in domestic and child care tasks; and since investment in male education is perceived to be a more important use of limited funds. Girls are often expected to pay for their own textbooks, clothes and lunches, many doing informal trading activities at the weekend, before and after school, or depend on sexual exchange.

Although the move towards non-residential education may prove advantageous to girls, is not yet clear to what extent additional travelling time will constrain female participation. The old vocational school system has been replaced with an integrated system, but the bias towards teaching girls vocational rather than scientific skills may have not been adequately addressed. Women are still under-represented among teachers, particularly at secondary level: in 1984/5 42 per cent of primary teachers were women compared to only 21.3 per cent of secondary school teachers (Kane, 1990:45). Professionalisation of teacher training under the educational reforms may disadvantage women in the short term by raising the entry requirements, thus preventing some rural women from taking a traditional route out of agricultural employment (Brydon and Legge, 1993a).

The gender gap in education is unlikely to be adequately tackled by a concentration on education provision in isolation. Factors such as female child labour, domestic and childcare responsibilities, and contraceptive provision to reduce adolescent pregnancy also need to be addressed.

Early marriages, teenage pregnancy rates and high fertility rates limit the demand for female education, as school age girls are expected to care for siblings and, sometimes, their own children. Inadequate childcare facilities often hinder women's ability to participate in Functional Literacy Programmes. Lower fertility rates have been linked to higher education levels of women, but in Ghana, many women seem to be caught in a vicious circle of high fertility and low education levels.

4.2 Gender and health

There are limited data from which to ascertain gender differentials in health status in Ghana. The main relevant health related statistics are life expectancy rates and maternal mortality rates, nutrition related indicators, and infant and child mortality rates.

Considerable emphasis is given to child health in the available data and secondarily to that of pregnant women: women's health in its own right is given relatively little attention. There are clearly emotional/psychological and material (e.g. reduced time spent on caring) benefits to women of improved child health. However, there is a danger in using improved child health as a justification for interventions relating to women, in that this tends to obscure women's own rights to health development, men's reproductive responsibilities, and the potential costs (particularly time) to women themselves of child health improvements.

4.2.1 Maternal mortality, morbidity and malnutrition

Current life expectancy at birth in Ghana is around 53 years for men and 57 for women compared to the figures of 48 and 51 respectively in the early 1970's (World Bank, 1992a).

There are four main causes of women's morbidity and mortality, i.e. pregnancy related complications; malnutrition (resulting in e.g. anaemia); illnesses resulting from poor environmental conditions and sanitation; and STD's (UNICEF, 1990: 93).

Comprehensive and recent data on maternal mortality rates are not available for Ghana. This is in itself a worrying indicator of a lack of attention to women's health. Estimates of 5-10 maternal deaths per 1,000 live births are given for the mid-1970's. However, these seem remarkably low and probably only reflect conditions in urban health institutions. Since then there has been little systematic collection of data (UNICEF, 1990) and it is correspondingly difficult to comment on the discrepancies in such estimates as do exist. Eades (1993) gives an estimate of 50-150 maternal deaths per 1,000 live births, which compares unfavourably to the average figure for Africa as a whole, at 64 per 1,000. Data from various localised studies indicate highest maternal mortality rates in rural areas, and higher rates in urban areas outside Accra than in the capital. One hospital based study of maternal mortality found that at least 40 per cent of deaths were directly caused by preventable conditions, suggesting that delays in seeking or receiving treatment are a major problem.

Demographic (especially maternal age and tight birth spacing) factors also contribute to explain high maternal mortality rates. High risk pregnancies include those before 18 and after 35 years. Maternal mortality is a leading cause of death in 15-19 year old females. A study in Korle-Bu also found that septicemia related to abortion was the main cause of maternal death among adolescents. (Gyepi-Garbrah, n.d.) High risk births include those at high parity (after four previous births) and closely spaced births (less than two years apart). Closely spaced births also risk undermining the mother's health and nutritional levels. (UNICEF, 1990: 93).

However, demographic and medical factors causing high maternal mortality rates need to be put in socio-economic context. Delayed treatment may be due to slowness in the decision to seek attention, but as much or more to limited access to transport facilities, and delays in treatments at the facility itself due to resource shortages (Eades et al, 1993). Variations in the provision of and access to pre-natal care and assistance during delivery show large differentials, particularly between the northern and other regions, but also between rural and urban areas.

Gregory, Lambert et al (1992) estimate that only 20 per cent of women have supervised deliveries. However, data from the GDHS (GS, 1989) show that around 40 per cent of births are attended by doctors or trained nurses/midwives, and around 28 per cent by Traditional Birth Attendants (TBA's), rising to one third in rural areas. In the Northern regions, over 10 per cent of births are not attended at all, and less than 13 per cent are attended by trained medical personnel.

With respect to nutrition, gender disparities in energy intake are not generally found in Sub-Saharan Africa (by contrast with the situation in South Asia). However, women's energy reserves appear to be depleted by their heavy workloads, especially during pregnancy. A recent World Bank study found that:

'17 per cent of women in Ghana during the sample period (1987-8) could be classified as undernourished; [of whom] roughly two per cent suffered from severe caloric deficiency... rural inhabitants are generally thinner than their urban counterparts'. (Higgins and Alderman, 1992).

Table 14 gives data on malnutrition among non-pregnant, non-lactating women in Ghana for this study. Regional variations in female nutritional status, controlling for other factors, are found to

be explained by variations in the energy costs of women's daily activities. The higher incidence of female malnutrition in rural areas can be related to high energy expenditure in farm and other labour. In the northern regions there is only one harvest annually. Food intake is drastically reduced during the pre-harvest season, which is also the peak period of farming activities. Another survey found that 36 per cent of women were severely underweight in the lean seasons compared to 19 per cent during the rest of the year; comparative data for men were 23 per cent and three per cent respectively. (UNICEF, 1990; 95).

Table 14

Distribution of Nutritional Status (Chronic Energy Deficiency) (Non-pregnant, Non-lactating Ghanaian Women Age 18 Years and Over)

BMI Range *	Classification	Rural (n=1,977) Per cent	Urban (n=1,153) Per cent
BMI > 23.0	Overweight	19.1	38.1
18.5 <= BMI <= 23.0	Normal Energy Reserves	61.2	50.5
17.0 <= BMI <= 17.0	Normal-to-mild CED	12.9	7.8
16.0 <= BMI <= 17.0	Mild-to-moderate CED	4.7	2.2
BMI < 16.0	Severe CED	2.1	1.5

BMI = Body Mass Index

Source: Higgins and Alderman, 1992: 30

These data do not in themselves indicate a gender bias, but they do have implications for the appropriateness of interventions targeted at women.

‘The introduction of labour saving devices may have a direct impact on nutrition similar to the increase of food consumption...the energy consequences of public works projects involving women in physical labour [should] be considered, especially when programs are designed in response to chronic or acute food shortage.’ (Higgins and Alderman, 1992:20)

4.2.2 Infant and child mortality and malnutrition

There was as a steady decline in both infant and child mortality from the early 1970's and up to 1981. Rates then rose between 1981 and 1983, during the nutrition crisis. From 1984 onwards, rates declined again, although it is not clear that this has been enough to offset the earlier rise (R.H. Green, personal communication). Table 15 gives an overview of the data for 1973-87, with a different periodisation which obscures the effect of the nutrition crisis. These data show a fall in infant mortality rates after 1982, but a continued, though slight rise in childhood and combined rates after this date. (GSS (1989) discounts this deterioration, attributing it to a statistical bias in reporting which understates infant mortality and overstates child mortality). Rates vary, in broadly the expected directions, by residence, region and education of parents. Northern regions have particularly high rates of infant and child mortality.

Table 15

Infant and Childhood Mortality for Calendar Periods, GDHS, 1988 (Per 1000 births)

Period	Infant	Childhood	Both
1983-1987*	77.2	84.0	154.7
1978-1982	86.4	72.3	152.4
1973-1977	99.6	97.3	187.2

Notes: * Includes exposure during 1988 up to the month preceding the interview

Source: GSS, 1989:63

Table 16 includes gender disaggregated data on infant and child mortality. It shows that infant mortality rates are, as is normal, significantly higher for male than females, whilst child mortality rates are slightly higher for females. It also shows that birth intervals of less than two years almost double the risk of infant mortality, a powerful argument for wider birth spacing.

Rural-urban and regional differentials in infant and child mortality rates are not surprising, give the higher incidence of poverty and lower levels of health service provision in rural areas and especially in northern regions. The impact of mothers' level of education on childhood mortality rates is strikingly strong, particularly at high levels of education. 'The probability of death between age one and five is more than four times greater for children of mothers with no education than for children of whose mothers have more than middle school education' (GSS, 1989: 65).

Mortality apart, trend data seem to show little or no improvement in child health and nutritional status over time. There has been a recovery from the catastrophic situation in 1983, but it has not brought about any general progress beyond the situation prevailing before that date, and in some respects there has been a long term deterioration. Data from the 1986 National Nutrition survey, for children aged between 0 and five, show that nearly 60 per cent of children fell below eighty per cent of the international standard for weight for age. This was almost double the 1961-2 figure. Other sources found less dramatic but still worrying figures. (World Bank, 1989:53). Data from the 1988 DHS reports 30 per cent of children nationally between three and 36 months as being 'chronically undernourished', (i.e. low height for age) with a concentration in rural areas, particularly the northern regions¹⁰. There is no pattern of gender bias in children's nutritional status, although other variables, particularly, as before, residence, region and education, are significant.

¹⁰ These data may overstate the extent of the nutrition problem, however since they rely on international reference standards for height and weight which may be inappropriate in the Ghanaian context; also low weight per se may not be particularly damaging – particularly when combined with low height, providing there is steady weight growth (R. H. Green, personal communication.)

Table 16

Infant and Childhood Mortality by Demographic Characteristics, GDHS 1988

Background Characteristic	Infant 1978-1987	Childhood 1978-1987	Both 1978-1987
Sex of Child			
Male	88.8	78.3	160.2
Female	73.5	79.4	147.1
Mother's Age at Birth			
Less than 20	97.0	94.5	182.3
30-39	82.8	65.7	143.0
40-49	118.6	89.2	197.2
Birth Order			
1 st	86.3	81.8	161.1
2-3	67.9	84.7	146.8
4-6	82.6	79.8	155.9
7+	101.8	57.9	153.8
Previous Birth Interval			
< 2 Years	114.6	87.2	191.7
2-3 Years	67.7	79.7	141.9
4 Years or More	51.5	58.9	107.4

Note: Rates include exposure during 1988 up to month preceding the interview.

Source: GSS, 1989:66

4.2.3 Environment health issues

There is a dearth of information on environmental health hazards and their gender impact, particularly in the context of major shifts social provision. Environmental health risks appear to be very high both in rural and poorer urban areas, due to inadequate provision of water and sanitation services, overcrowding and possibly, limited knowledge of and/or constraints on the use of hygienic practices. Women are probably at greater risk than men of contracting water-borne diseases due to their greater contact with and use of water supplies. Cost recovery at community level may be acting as a disincentive to the use and maintenance of water facilities. Lack of privacy is a particular issue for women in relation to limited sanitation provision. Women's time and energy, as well as cost, constraints on water and fuelwood collection limit the possibility of maintaining nutritional and hygiene standards.

UNICEF (1990) contains much data on housing, water, sanitation and energy provision, linking these to the prevalence of disease and poor health. Poor housing, limited or no access to good water, and inadequate sanitation conditions go hand in hand and are related to income level.

Overcrowded housing, poor sanitation and contaminated water supplies create environments conducive to rapid spread of water and air-borne diseases, such as malaria, diarrhoea, guineaworm, cholera etc. World Bank (1989) gives data showing that malaria, respiratory conditions and diarrhoea are the most common illnesses for which treatment is sought. No gender breakdown is given.

Given that women are mainly responsible for domestic management, washing, cooking etc, their more frequent contact with contaminated water supplies probably exposes them to greater risk than men of contracting communicable diseases, although no data was found on this. However, according to UNICEF 'Waterborne diseases which are currently receiving urgent attention are

guineaworm and bilharzia. These constitute serious health problems especially for women and children...’ (UNICEF, 1990:107-8). According to one survey, 88 per cent of water collection is done by adult women in northern Ghana and nine per cent by girls; over half of journeys to water sources in rural Ashanti take over twenty minutes. Shortages of fuelwood as stocks are depleted, or their high cost, may lead to poorer households being forced to economise on its use, affecting their food and water intake due to reduced cooking/boiling of water. (UNICEF, 1990) A recent baseline study in a rural area near Accra showed that less than 15 per cent of sample households boiled water routinely (Odai and Addo, 1990).

Poor urban areas and rural areas are particularly vulnerable to environmental hazards, due to overcrowding and lack of water and sanitation facilities in the former, and lack of most amenities in the latter. Official data vastly overstate the extent of potable water provision, since they do not account for rapid population growth and urbanisation since their installation; nor for the frequent failures of the system (UNICEF, 1990; R.H. Green, personal communication). Rural provision is generally poorer than urban provision, although there are also considerable intra-urban and intra-rural differentials.

Following the introduction of cost recovery measures in water supply in the 1980’s, resurgence in guineaworm has been reported in northern Ghana in villages where there was previously potable water and the disease had been eradicated. Lack of maintenance of pumps or their dismantling due to community arrears in paying tariffs have led to people reverting to traditional, probably contaminated supplies. (UNICEF, 1990:110).

According to official statistics, only 50 per cent of urban and 15 per cent of the rural population have access to adequate sanitation installations, although, again this probably overstates actual provision (Ibid: 110). As with most other provision, the three northern regions are worst served.

Overcrowded housing, particularly in urban areas, is a major problem in Ghana. Urban room densities are as high as eight persons. The majority of the population live in rooms, huts or buildings which are not self-contained. (Ibid, 103) Overcrowding is not exclusive to urban areas, however; in a rural area near Accra, over half of families were found sharing three or more persons to each room (Odai and Addo, 1990).

One recent study in Kumasi found a very high incidence of overcrowding, coupled with poor access to water and sanitation facilities, with most cooking, washing and bathing activities taking place in the street and almost non-existent household waste disposal. Few families (four per cent) had exclusive access to water; many (40 per cent) had no exclusive access to sanitation. Lack of privacy and lack of convenience were major dissatisfactions with public sanitation facilities. (Whittington et al, 1993).

4.2.4 Fertility and family planning

Fertility rates in Ghana are high and show no clear trend to decline. High fertility rates in Ghana are linked to demographic factors such as early age at first marriage and childbirth. However, economic, social and cultural factors clearly underlie these patterns, particularly women’s relative lack of education and economic opportunities and the economic dependence of many women on men, if not for daily survival, then for longer term security. Both men and women express a desire for large families, but desired family larger for men and data indicate a significant unmet demand for contraception among women. Unequal gender relations manifest themselves in decision making patterns relating to fertility, which tend to reflect male rather

than female preferences. This, and other problems of accessibility and acceptability, accounts for the low contraceptive prevalence in Ghana, in spite of high levels of knowledge. Greater involvement of men in family planning activities is required, and other measures to encourage joint decision making in family planning practice.

The total fertility rate (TFR) in Ghana is 6.1 according to GSS (1989). Observers detect signs of a decline in TFR in the 1970's/1980's, but this may be temporary, because the economic crisis led to high levels of outmigration. Conversely, it has been suggested that renewed economic growth could lead to increased fertility. Population policy was officially launched in 1970 in Ghana, but it lacked political support and a clear strategy for implementation, so that its impact has been limited (Eades, 1993; World Bank, 1989; GSS, 1989, Greenstreet, 1990).

High fertility rates in Ghana have been attributed to early age at first marriage and at first birth. Median age of marriage (for women) is around 18 years and for first birth around 19-20 years. There has been little change in these figures in the last ten years, and education does not seem to have much impact on age at first marriage. On the other hand, education, above middle school level, is strongly correlated with lower fertility. Women with no education have a TFR of 6.8 compared to 3.6 among the most highly educated group. Although the number of women with higher education has doubled in the last decade, they still represent only eight per cent of women of reproductive age. (GSS, 1989).

Traditional practices related to childbirth, such as post-partum abstinence and breastfeeding, which tend to depress the TFR, are still widespread, particularly in rural areas. In urban areas, women's participation in employment and other factors are acting to shorten the typical length of observance of these practices. Correspondingly, post-partum insusceptibility is higher for rural uneducated women. (GSS, 1989) Birth spacing and family planning efforts need to build on these traditional mechanisms.

Knowledge of family planning methods, including modern methods, is relatively high at around 70 per cent, but current use is low, by both men and women. Only 13 per cent of currently married women use contraception of any form; and only five per cent use modern methods (mainly the pill, female sterilisation and IUD in that order) (Eades, 1993: 1504). Rates for men are slightly higher at 20 per cent. There are considerable variations in level of contraceptive use among women and men, with age, education and region being important factors for both sexes, and also parity for women.

Table 17 gives data on contraceptive usage among currently married women in 1979 to 1988, showing an overall increase in usage over that period, from 9.5 per cent to 13 per cent. There is no observable trend towards increasing use of modern methods, which is not encouraging from the perspective of family planning efforts relying on the promotion of these methods.

Table 17

Percentage of Currently Married Women Using Contraception by Method, 1970 and 1988

Method	GFS –1979*	GDHS – 1988
Pill	2.4	1.8
IUD	0.3	0.5
Condom	0.6	0.3
Withdrawal	0.2	0.9
Abstinence	3.8	6.2
Female Sterilisation	0.5	1.0
Injection	0.1	0.3
Vaginal Methods	1.6	1.3
Other Methods	0.0	0.6
TOTAL	9.5	12.9

Notes: * Appiah, 1985

Source: GSS, 1989:37

Given high levels of knowledge but low levels of use, there are clearly problems of availability, accessibility or acceptability of contraception methods. There may be problems of acceptability with modern methods: a sizeable minority of both men and women consider the pill to have health risks; and condoms are perceived to be either ineffective or inconvenient by a significant proportion of respondents, particularly men (GSS, 1989)

A major constraint on the promotion of family planning and population control in Ghana is often said to be the high cultural value placed on childbearing, particularly for women, and the desire of most Ghanaians, male and female, for large families (Bortei-Doku, 1990). However, data from the DHS reveals that men's ideal family size is larger than that of women. Data on women's actual fertility versus their fertility preferences and current use of contraception indicates a substantial unmet demand for family planning; a higher proportion of women than men approve of couples using family planning methods.

Decisions about childbearing tend to be more in line with male than female preferences. This suggests that men have greater influence over decisions about fertility; in fact the survey finds that 'fertility desires are...strongly related to contraceptive use among husbands' (GSS, 1989:95). Greenstreet (1990) also states that 'generally, a female will not practice family planning without the permission of her husband,' and that to do so may result in divorce. There is very little communication between sexual partners regarding family planning (around three quarters of men and women never or rarely discuss family planning with their spouse) which shows that joint decision making about fertility is rare.

This implies a need for greater involvement of men in family planning programmes and in discussions of reproductive health generally. It also suggests that as long as women lack bargaining and decision making power within sexual relationships, conventional family planning initiatives will have limited success. Greenstreet (1990) suggests that, rather than seeing traditional pre-natalist values as a barrier to family planning messages, they should be built to promote the value of healthy children and child spacing, including with men. She also stresses the need for greater attention to youth in family planning programmes, particularly in rural area, and especially towards young men.

There is now increasing flexibility in the delivery of contraception, e.g. through marketplaces and Traditional Birth Attendants (TBA's) (Eades, 1993; Kuadey, 1987), but these mechanisms are still mainly targeted at women. Peer group education and the distribution of condoms in male dominated workplaces are initiatives which have been taken up elsewhere in Africa, although more in the context of HIV/AIDS prevention than for family planning generally. (BRIDGE, 1993b)

4.2.5 Sexuality and STDs (including HIV/AIDS)

Women are extremely vulnerable to HIV/AIDS and other STD infection, because of limits on their control of their sexuality within and outside marriage, and due to exposure to extensive sexual networking via male partner's polygynous and/or promiscuous relationships. Women's control of their sexuality is limited by socio-cultural expectations, but underlying this are economic imperatives which push some women into sexual exchange for survival, and make women dependent on men for long-term security (particularly property rights for themselves and their children). Women form the majority of HIV/AIDS cases in Ghana at present, although the proportion is falling. Condom use is extremely low and some men and women perceive condom use to be either ineffective or inconvenient or both. Prevention efforts need to be strongly geared towards changing male behaviour, from an early age. For women, legal and other support is needed in the short term; in the longer term their economic independence and bargaining power needs to be strengthened.

One study claims that economic factors leading to the dependence of women on men are a major reason for women's (increasing) lack of control over their sexuality (Awusabo-Asare et al, 1993). Data from this study showed that fully 60 per cent of women felt that economic dependence had a strong influence on their sexual relationships (see Table 18). Their own and children's access to partner's resources and property were major factors. However, this study includes a high proportion of prostitutes and so is not representative of the wider female population. Nevertheless, many sexual relationships, not just prostitution, have a material basis. 'Poverty driven relationships have been observed not only among prostitutes but also among a wide range of females, including low-paid office workers and schoolgirls' (ibid:73).

Awusabo-Asare et al (1993) discuss women's control over their sexuality in the context of HIV/AIDS and other STD transmission. They stress that the expectation of marriage is universal; and that within marriage, men have exclusive sexual rights over women and women are expected to provide sex – not to do so can result in divorce. Women do have some rights to refuse sex, under particular circumstances, and their control of their sexuality varies between ethnic groups, *inter alia*. Men are more likely than women to have multiple partners. Polygyny promotes extensive sexual networking. Also, extra-marital sex by men is considered normal (except with married women); women, on the other hand, face social sanctions if they engage in extra-marital sex. (ibid).

A survey of four hundred women and a handful of men thought to be at high risk of contracting HIV/AIDS found that most women felt they had the right to refuse sex with a promiscuous partner, particularly if he had a STD. However, there was some doubt about whether the women felt personally able to refuse sex under such circumstances, illustrating their economic dependence and/or cultural constraints on their control of sexuality, as discussed above. Most of the men interviewed thought women did not have the right to refuse sex with a promiscuous partner, even for health reasons. Women are clearly aware to some extent of the health risks of

STDs, but may be unable to protect themselves. HIV/AIDS prevention programmes will need to address men's sexual behaviour as a priority.

According to official statistics, there is a relatively low incidence of HIV/AIDS in Ghana, with 4824 seropositive and 1525 full blown AIDS cases respectively (as at July 1991), giving an overall incidence of HIV estimated at 32/100,000, low compared to some other African countries (Awusabo-Asare et al, 1993). However, these are official data and may underestimate actual cases considerably.

Table 18

Factors Influencing Sexual Relations within Unions

	Level of Influence %			
	None	Little/Medium	Strong	No Idea
Economic Dependence	21	17	60	2
Children's Upkeep	26	11	57	6
Children's Right to Fathers Property	25	12	44	20
Access to Partner's Resources	31	19	45	5
Sustenance of Union	15	35	47	3
Fear of Losing Partners	26	33	38	3
Pressure from Family	45	30	23	2
Pressure from Family of Spouse	57	23	17	3
Pressure from Community	73	17	8	2
Culture/Tradition	64	9	16	11

Note: The data in this table are derived from a small scale survey of women from 'high risk groups' (i.e. those believed to be vulnerable to HIV/AIDS infection, including prostitutes, and partners of migrant workers, members of the police and armed forces) in Accra, Takoradi, Tarkwa and Agomanya. Thus it is clearly not representative of the wider female population and should be interpreted with caution.

Source: Awusabo-Asare et al., 1993:79

Until the late 1980s, about 85 per cent of known cases were female; this had declined to around 70 per cent by July 1991. Early cases were predominantly associated with returning migrants (particularly women), many of whom were thought to be prostitutes. Women from a particular area (Krobo) of the Eastern region, where there is a high concentration of HIV/AIDS (35 per cent of total cases), have an established pattern of migration to Abidjan, Cote d'Ivoire; Ashanti and Greater Accra also have relatively high incidence. The concentration of cases in the 20-39 years age group suggests a future rise in numbers of seropositive children, and the likelihood that children of infected parents will become orphans at an early age. (Awusabo-Asare et al, 1993; Byrdon, 1992).

No data has been found on the prevalence of STD's other than HIV/AIDS in Ghana, either in general or for women. The incidence of STD's is thought to be high among sexually active adolescents (Gyepi-Garbrah, n.d.). Elsewhere in Sub-Saharan Africa, women are thought to have higher rates of STD infection than men, as well as more limited access to and utilisation of treatment facilities. Other STD infection may be an important cofactor in women's vulnerability to HIV infection (BRIDGE, 1993b).

Extremely low levels of condom use, and dissatisfaction with this method are particularly worrying in the context of current and future HIV/AIDS prevention efforts based on condoms.

Given the perishability of rubber in the Ghanaian climate and the slowness of distribution systems, the perception of condoms as unreliable is valid.

HIV/AIDS prevention efforts will need to focus strongly on attempting to change male sexual behaviour, through peer education and similar programmes (BRIDGE, 1993b). It is imperative to begin such efforts at an early age. Strengthening women's control over their sexuality by increasing their bargaining power within relationships, and giving them wider economic choices, is the key to reducing their risk of infection in the longer term. Special legal advice and assistance will be needed to secure property rights for widows of AIDS victims and their children, and for children whose mothers have died of AIDS.

4.2.6 Health sector reforms and access to services

The main gender issues in health service provision concern overall low levels of expenditure and provision, the lack of priority accorded to women's health in its own right, biases in expenditure towards urban, curative facilities, and the negative effects of recent cost recovery policies on certain social groups. The current promotion of private/traditional practitioners as an alternative to extending state provision in underserved rural areas also raises gender issues.

Neither the Ministry of Health (MoH) in Ghana, nor the major women's organisations, have a specific policy on women and health. Neither are women the focus of any current health research priorities. It is usually assumed that, if anything, services are already biased towards women because of their focus on MCH and nutrition education (Gregory, Lambert et al, 1992; annex 7). But MCH expenditure is small and coverage is far from complete. Moreover, little is known about the priorities to women's (as opposed to children's) health within MCH programmes.

Per capita health expenditure in Ghana suffered considerably under the economic crisis, but in 1986 had been restored to the 1980 level (still only around half the 1978 level). There has been a historical bias in expenditure towards urban and curative facilities, in spite of the Government's nominal commitment to PHC. Not surprisingly, then, there is a serious lack of facilities in many rural areas, particularly in the northern regions and western region. Even in 1989, PHC only accounted for 23 per cent of total health expenditure (World Bank, 1989). Overall PHC coverage is estimated at 50 per cent (ibid).

Overall rates of utilisation in 1987 were less than a third of those in 1977. Factors inhibiting use of MoH facilities include the time and costs involved in travelling to often distant facilities; the cost of hospitalisation and drugs; poor quality of service provision; and, in some instances, preference for familiar 'traditional' practitioners. (Sowa, 1993; Gregory, Lambert et al, 1992; Eades, 1993).

Cost-recovery in the health sector has formed a major part of health sector reforms in Ghana, and in budgetary terms, has been relatively successful, although there is much controversy over its implications for service provision and access. Waddington and Enyimayew (1990) have shown that where charges are introduced, elasticity of demand for health services varies by income group, *inter alia*, such that charges may be effectively excluding significant sections of the population from access. Provision for exemptions has clearly been ineffective to date. In Ashanti-Akim and Volta regions, user charges introduced in 1985 caused utilisation rates to fall immediately in both rural and urban localities; they later picked up again in urban, but not rural, areas.

Waddington and Enyimayew also found (in the Ashanti case) ‘significant decreases in the proportion of women using both the rural and urban health centres’ (1989:26). However, the Volta region study did not find any strong gender bias in the impact on utilisation rates – the absolute number of women (and total population) using services fell, but the proportion of women actually increased slightly (though whether proportionally to need is impossible to say). The utilisation rates of the over 45 age group dropped dramatically, however, perhaps reflecting a reluctance to spend money on ‘less productive’ members of the community. It is possible that older women may be particularly vulnerable to this kind of bias. (Waddington and Enyimayew, 1990).

The impact of the introduction of charges in health provision on patterns of demand for health, and on patterns of expenditure on health at community and household level are as yet little understood. A potential for gender bias is clearly there, regarding the prioritisation of individuals for health care, services (at community level) and responsibilities are often divided by gender. There is a grave danger that women may face either an increasing burden of health expenditure, or decreasing access to health care, or both, with serious implications in both cases for their productive and reproductive roles.

Gregory, Lambert et al (1992:annex 6) suggest that, mainly for cost reasons, the viability of creating MoH facilities in under-served areas has now been rejected. Future policy will revolve around supporting and enhancing the delivery of community based services by traditional and private practitioners, with support from strengthened sub-district level health management teams. MCH services will be provided by Traditional Birth Attendants (TBAs), more of whom are to be trained, with back up from health workers. Nutrition and sanitation campaigns will be provided through existing village based organisations (Village Development Councils (VDCs) and 31st December Women’s Movement (DWM) – these exist in 98 per cent and 56 per cent of villages respectively (ibid)).

As in many other Sub-Saharan African countries, in Ghana, programmes to train TBAs nationally have been launched as part of programmes to improve rural MCH facilities. However, these programmes may have limitations. One study of the training of TBAs in Danfa near Accra (started in the early 1970s) found that in spite of being trained to refer high risk deliveries to hospitals, many such deliveries were in fact conducted by TBAs themselves. This was partly attributed to a reluctance on the part of patients to attend medical facilities, and partly to a tendency on the part of TBAs to deal with high risk births themselves, perhaps for income reasons. The reluctance on the part of patients was partly due to cost factors (including transportation and opportunity costs of time as well as service and drug fees) but also due to fear of anticipated treatment at modern facilities, to socio-cultural familiarity with TBAs and their value systems, and to the additional services that they offered. Whilst their preventative activities including promotion of family planning were found to be effective, TBAs were thus found to have less impact on maternal mortality rates than expected. (Eades et al, 1993.)

Future reliance on TBAs and private operators as major providers at local rural level is worrying in terms of regulation of the quality of care and coverage of rural, especially poor rural communities, where private operators are unlikely to venture. Affordability will also be a problem for the poor. It is also worrying from a gender perspective, in that, as shown above, there are limitations to TBA effectiveness. It may also limit the scope for innovation, which might help redress existing gender biases (e.g. through greater involvement of men in family planning).

5. Legal and human rights and political participation

5.1 Gender, the law and legal services

5.1.1 Overview

The legal system in Ghana is governed by systems of customary law which vary by region/ethnicity; laws passed under colonial rules which remain on the statute book; constitutional provisions under the four Republics; and law passed since independence (UNECA, 19834). This creates a complex situation, particularly in the area of personal law which strongly impacts on gender relations, where parallel systems governing marriage and related issues have coexisted since the late 19th Century. This has operated largely to the detriment of women, who have been caught between the decline in traditional forms of security and the failure of the legal system to include or enforce provisions which would provide them with some meaningful protection.

Whilst constitutional provisions (under the 1979 Constitution) guaranteed equality before the law, qualifications relating to personal law rendered these guarantees meaningless.¹¹ The 1979 Constitution also provided that spouses had a right to reasonable provision from the estate of a deceased partner and that where special provisions for others were made by the state, they should be granted without discrimination. (UNECA, 1984).

Since the 1981 revolution, the legal system has undergone considerable change and major new areas of law have been introduced. Organs of popular justice were created in the early 1980s attempting, to create a system more responsive to the demands of ordinary people for social justice. While some areas of new law introduced since 1981 (for example in taxation, rents and housing) are designed to reduce corruption and bring about greater equity, others, particularly in the areas of human rights, the press and religion, have been used to silence opposition to the government. (Ocquaye, 1993)

A major progressive step of the PNDC Government was the introduction in 1985 of the Intestate Succession Law, the Customary Marriage and Divorce (Registration) Law, the Head of Family (Accountability) Law, and the Administration of Estate (Amendment) Law (Ocquaye, 1993; Awusabo-Asare, 1990). These laws collectively provide the framework for more equitable system of division of property, on the death of an intestate spouse, irrespective of the form of marriage. In particular, these laws provide for improved and clearly defined property rights to surviving women and children which have often not been accorded to them under customary law (see below).¹²

However, loopholes still exist and the application and enforcement of the new laws is fairly limited. Local authorities appear unaware of their role in registering customary marriages and the majority of married women remain ignorant of the new provisions. (Manuh, 1993; Ocquaye, 1993.). Moreover, there is also considerable scope for the provisions of the new law to be subverted (Awusabo-Asare, 1990). Since wills are relatively common in Ghana (up to 20 per cent of deaths being covered by wills – R.H. Green personal communication), a significant

¹¹ It is not known whether these qualifications have been removed under the new Constitution of the Fourth Republic; nor whether any other specific guarantees or provisions against gender based discrimination have been introduced.

¹² The history of attempts to create a unified approach to marriage and inheritance matters goes back at least to the 1930s and 1940s and women's organisations have been vigorously lobbying for change in this area since independence (UNECA, 1984).

proportion of cases would not in fact come under the provisions of the new laws. The increasing prevalence of wills is believed to be related to a growing desire to leave land and other assets to own children contrary to the norms of matrilineal inheritance.

5.1.2. Marriage

Since colonial times, parallel marriage systems have operated in Ghana, i.e. customary law marriages, Ordinance (monogamous) marriages (under legislation introduced in 1884/1909) and marriages under the Marriage of Mohammedans Ordinance which permits polygyny. Consensual unions also account for a small percentage of unions. The vast majority of marriages (over 80 per cent) are still contracted under customary law, even among educated, urban groups. (Vellenga, 1983; World Bank, 1992a; Manuh, 1993; Asusabo-Asare, 1990). Marriages may be contracted under one or more of these forms, although most marriages remain under customary jurisdiction. The new legislation brought in 1985 required the civil registration of new customary marriages within three months. (Oaquaye, 1993) Table 19 gives some data on the incidence of different forms of marriage.

Table 19

Married Females by Form of Marriage, 1969 (percentages)

Form of Marriage	Total	Urban	Rural
Customary Only	81.7	76.3	84.0
Ordinance Only	0.3	0.8	0.1
Ordinance/Church/Muslim	5.8	12.8	3.0
Mutual Consent	11.0	9.0	11.8
Other (Hindu, Buddhist etc)	0.1	0.1	-

Source: Gaisie and de Graft Johnson (1976:48) reproduced in Awusabo-Asare, 1990: 4

The parallel systems have led to considerable tensions in terms of women's rights to property and child maintenance, and over who is legally recognised as a wife or child. Problems arise because of the co-existence of loose forms of marriage and concubinage, polygynous relationships and more formal monogamous marriage relations, and due to the conflicts over resources between kin groups and conjugal partners on the death of a husband, where traditional systems – particularly in matrilineal groups – give no rights to wives and children over husband's property on his death, whereas the Ordinance system gives wives and children primary rights. The introduction of Marriage Ordinance under colonial rules failed to recognise the diversity and fluidity of heterosexual relations among Ghanaians and attempted to impose rigid monogamous model, creating opportunities for manipulation by various authorities (Vellenga, 1983).

Women are generally expected to marry, and most women do so before their 30s. The DHS data shows that most women under 29 are or have been married. Median age at marriage (in 1988) was about 18 for women aged 20-49. Urban women and those with more than middle school education tend to marry later. Around one third of unions are polygynous, although more than two wives is rare, with highest rates among uneducated women and in the North of Ghana. (GSS, 1989)

There is no minimum age for marriage under customary law, although it is rare for spouses to live together before the woman has reached puberty. Child marriage is practised among all ethnic groups, although the incidence of women marrying under the age of 15 is generally decreasing, but remains relatively higher in the North. The courts have generally refused to compel women in marriages arranged for them as children to return to their husbands where they have run away (UNECA, 1984).

However, particularly among matrilineal groups, the conjugal bond is relatively weak in comparison to kinship bonds to the matrilineage. Under customary law, marriage is not just a union of two individuals, but a union between families. There are three main elements to customary marriage: the consent of families; and the payment of brideprice and/or holding of ceremonies. The form and amount of brideprice and the degree of elaborateness of marriage ceremonies varies according to ethnic background and the level of education of the woman (Awusabo-Asare, 1990). Brideprice may consist of goods, cattle, money or services; it does not necessarily have to be made in full before marriage takes effect (UNECA, 1984).

As well as the full customary marriage, there are less formal sexual partnerships such as 'lover marriage' (mpena awaree) – which may precede full marriage – covering long term lover relationships or marriage by mutual consent, where families are less involved. Older women may be more inclined to enter lover marriages following divorce and extended families are generally less involved in remarriages. (Abu, 1983) Robertson's (1984) study of the Ga highlights the decline of full customary marriage in Central Accra.

The fulfilment of the conditions of customary marriage, particularly the payment of the brideprice or public ceremony, is 'seen as giving the husband full control of the wife, including sexual monopoly and the right to claim damages in the case of adultery' (UNECA, 1984: 5). Adultery by the woman is also a common ground for divorce (see below). Given the wide interpretation of adultery (which may include simply being touched by another man; or cooking for another man), this creates a considerable gender imbalance in sexual freedoms and control (Awusabo-Asare et al, 1993; Abu, 1983; Vellenga, 1983). Adultery by men is only considered an offence if the woman is married. (See section 4.2.5 for further discussion of issues relating to gender and sexuality.)

Under customary marriage, men are expected to maintain their wife (wives) and children and in return women are expected to perform domestic labour and to assist the husband in the development of his trade or business, although their labour input into this does not, under customary law, give them any rights over the property thus acquired (UNECA, 1984). The Criminal Code also contains provisions relating to the husband's duty to maintain his family, and a woman can, in theory, go to court to enforce maintenance. (Ibid.)

Polygyny is permitted under customary law and indeed men are encouraged to have as many wives as they can afford. Sexual taboos around menstruation and lactation reinforce polygyny. A first wife may be entitled to compensation where her husband marries again but her permission is not required. Adultery by a man is not considered an offence since (as long as the woman is not already married), he can always marry her. Moreover, other less formal arrangements whereby men keep girlfriends or concubines are common. Particularly where the wife is pregnant or in the post-partum period, men seem to regard it as normal to have a mpena (lover) who may or may not become a wife (Bleek, 1983).

Under customary law, widows (and widowers) and their children are expected to observe mourning rites which, however, are much more restrictive for women than for men. Widow

remarriage (usually to a brother of the deceased) is also practised under customary systems, but is declining in importance.

The Marriage of Mohammedans Ordinance provides for the registration of marriages and divorces among Muslims. Marriages registered under this act are then regulated by Muslim law with respect to matters of polygyny (four wives allowed) divorce and inheritance. (UNECA, 1984). However, the majority of Muslim marriages are not registered under this law and so are regarded as marriages under customary law.

5.1.3 Divorce and maintenance of children

Divorce is generally not approved of under customary law, nor in Ghanaian society generally. Both customary and Ordinance marriages involve considerable provisions for reconciliation prior to divorce; nevertheless it appears to be fairly widespread. The DHS data indicate that only six per cent of women are divorced, but this does not necessarily indicate a low divorce rate; rather that divorce is frequently followed by remarriage or cohabitation (GSS, 1989). More detailed local studies reveal that divorce, although not generally approved, is relatively and perhaps increasingly common (Bleek, 1987; Robertson, 1984). Women may marry one or more times and divorce, but in older age groups are more likely to be divorced, in consensual unions or widowed.

In general, divorce can be instigated by either side, although the permissible grounds for divorce vary by gender. In matrilineal groups, members of the matrilineage have been known to play a role in instigating divorce where they feel their kin member is not receiving appropriate treatment of economic support. Among the Ewe, only the wife can instigate divorce; among northern groups, divorce is generally a male prerogative. (UNECA, 1984)

Broadly speaking, husbands can instigate divorce on grounds of adultery of the wife (the reverse is not possible); infertility; desertion or witchcraft. A wife can instigate divorce on grounds of impotence; desertion; cruelty or neglect to maintain. (UNECA, 1984).

‘In traditional practice, women have no entitlement to alimony payments if they divorce; rather in many situations, the bridewealth has to be returned by the woman’s family’. (Lloyd and Gage Brandon, 1993: 123). This situation creates a pressure for women to remain in marriages even where they are unhappy (UNECA, 1984). On divorce, both men and women often submit bills for expenses incurred during marriage. Where the divorce occurs through no fault of the woman, she may also claim compensation. (Ibid.)

In Ordinance marriages, the sole grounds for divorce are breakdown beyond reconciliation, but this includes provisions relating to adultery, desertion and de fact separation of over five years. Marriages can also be declared null and void under certain conditions. A court order would be made with respect to maintenance and property on completion of the divorce proceedings. (UNECA, 1984).

Custody rulings tend to favour fathers in both customary and Ordinance law (World Bank, 1992a). However, in matrilineal systems, custody of children will tend to go to their mothers, at least when young, and access rights are provided to the father. Under patrilineal systems, men are on the whole granted custody. (UNECA, 1984)

Under customary and ordinance law, fathers are obliged to maintain children, and under customary law wives and children are entitled to rights of maintenance and residence upon divorce or death of the husband, until remarriage. In practice, this has proved difficult to enforce under customary law. Economic decline has affected father's ability and willingness to maintain children, such that divorced and especially widowed female heads of household, as well as older non-coresident wives, where the husband's commitment to maintenance has waned, may be increasingly vulnerable to poverty (see section 3.3). Furthermore, children from previous marriages are not generally maintained by the current husband, although this is not unknown.

UNECA (1984) highlights the extent of this problem, particularly where maintenance of girl children is concerned, and links it to the prevalence of child labour, especially among girls, where maintenance is not forthcoming. In 1977, a new decree instituted Family Tribunals with jurisdiction over paternity, custody and maintenance cases, which may have improved women's chances of extracting maintenance for children. (Ibid.)

Under Ordinance law, on dissolution of the marriage, a court settlement is made of either a transfer of property, or maintenance payments usually including 'reasonable provision' for children. (Ibid.) These provisions cease to be valid on remarriage. (UNECA, 1984)

5.1.4. Property and inheritance

Under matrilineal systems, inheritance operates through the matrilineal or abusua:

'A son does not inherit from his father. Rather, fathers are expected to set up their male children in life through training, the giving of gifts and helping sons to acquire their first wife. Daughters received gifts (e.g. land) from the father and paternal aunts, especially during puberty and at first marriage. Today, setting up a child in life includes providing a western type of education and/or apprenticeship....If a male dies intestate, a uterine brother is the first in line to inherit his self acquired property .. The next to be considered is the son of a uterine sister... this has been popularised as the "nephew inheritance" system among the Akans. The third option is one of the sons of the deceased's mother's sister'. (Awusabo-Asare, 1990: 7)

Similarly, husbands do not often have claim on their wife's self acquired intestate property under matrilineal systems. The preferred order for transfer of intestate property of a deceased female is first her mother, or a uterine sister and then a daughter (or son). (Ibid: 7)¹³

Under patrilineal systems, in the rest of Ghana, inheritance is through the father, but sons are usually favoured over daughters, who will become members of another lineage on marriage.

In customary marriage, there is rarely community of property; whatever goods or assets are built up by either party during marriage remain the property of each. Thus, a husband's remains his property even where (as expected) the wife has made considerable labour input into building it up. A man may make a gift of a specific share of his property to his wife. However, if he dies

¹³ A distinction must be made however, between 'stool' or lineage property, which remains at the disposal of lineage elders, and self-acquired property, which can be disposed of by individuals within the lineage. This overlaps to some extent with the distinction between moveable and immoveable property (since stool property may consist largely of land and other immoveable assets) although land and house etc ownership are increasingly becoming individualised.

intestate, it may be difficult for the wife to establish her claim against that of kin, even where the gift has been publicly acknowledged. (UNECA, 1984: Awusabo-Asare, 1990)

Although joint property in marriage is not the norm, it does occur. However; ‘the courts have generally disallowed a wife’s claim to joint property unless her contributions can be proved to have been substantial and to have amounted to more than the normal assistance given to a husband by a wife under customary law.’ (UNECA, 1984: 26).

Thus, in both matrilineal and patrilineal customary systems, a woman has no direct rights to her husband’s property, where no formal provision has been made for her and the husband dies intestate. Under customary law, women’s property rights are often not established until after the death of a husband which creates considerable insecurity (World Bank, 1992a). Although technically a wife under the matrilineal system has rights of maintenance and residence through her husband or his successors, it is not uncommon for her to be driven out of the home; the matriclan is expected to make provisions for her and her children. (UNECA, 1984; Awusabo-Asare, 1990). Similarly, under patrilineal systems, women do not inherit directly from their husbands and although entitled to maintenance and residence, are often expected to return to their natal family or remarry (in some cases a relative of the deceased). A major difference in patrilineal systems is that children do inherit through the father, giving women some degree of security through their children. However, childless women, or women who have only daughters – whose inheritance rights through their fathers are less than sons – are thus disadvantaged. (UNECA, 1984)¹⁴

Complications can arise in inter-ethnic marriages between Akan and non-Akan groups, such that children may end up either with inheritance rights through both sides, or with non at all, in this case of an Akan man married to a non-Akan woman. The new laws contain provisions to cover this situation. (Akwasabo-Asare, 1990)

5.1.5. Impact of the intestate succession law (1985)

The introduction of the Intestate Succession law in 1985 (PNDCL 111) has altered the situation described above, in law, if not yet widely in actual practice. The main aim of this legislation is to create some degree of economic security across all forms of marriage, for women and their children who survive an intestate spouse. In particular, the legislation aims to protect the rights of women from matrilineal communities who are vulnerable to dispossession on the death of an intestate spouse, by members of his matrilineage (Kuenyehia, 1992). The compulsory registration of marriages under the Customary Marriages and Divorces (Registration) Law makes it possible to apply the provisions of this law to the majority of marriages in Ghana, which was not possible under previous legislation.

The Intestate Succession Law repeals specific sections of Ordinance and Mohammedan law relating to inheritance of spouses, which discriminated on the basis of sex, and invests specified items of household property in the surviving spouse and children, in these, as well as customary marriages, once registered. A surviving spouse is also entitled to (one of) the self-acquired houses(s) of the deceased. Furthermore, the surviving spouse and children are entitled to a

¹⁴ These general tendencies may vary between groups and may in fact be more flexible than they at first appear. For example, according to Robertson’s (1984: 45-67) study of the Ga in Central Accra, although descent is traced patrilineally, inheritance rights are not transmitted unilaterally. Certain property rights are passed from mother to daughter, other property rights from father to son, and some things cognatically, without regard to sex.

quarter and five eighths respectively of all or part of intestate property, without distinction as to the sex of children. The remainder goes to the extended family. In the case of small estates, all self-acquired property is vested in the surviving spouse and children. Table 20 shows the basic formula of this law. There are further, more complex provisions within the Law, to cover a variety of possible situations. (Awusabo-Asare, 1990: 10; Ocquaye, 1993: 169-70)

It should be noted that, overt and above the implementation and enforcement problems with the new legislation, its jurisdiction is limited to self-acquired property, in cases where the spouse dies intestate. Under customary and other legal provisions, oral or written wills can be made which allocate property differently. It is possible that under pressure from this law, such arrangements may be made particularly by Akan groups in order to keep property in the matrilineage. It is also possible that resistance to these provisions will lead to non-registration of marriages or at least to delays in registration. (Awusabo-Asare, 1990)

Kuenyehia (1992) has noted cases where the police have failed to take action to prevent the interference of relatives and others with intestate property upon death of a spouse, in spite of this being a criminal offence under PNDCL 111, leading to loss or dissipation of property which should have gone to the surviving spouse and children. Active co-operation of the police is clearly needed to prevent such situations.

Table 20

Beneficiary	PNDCL 111 ¹	Ordinance ²
Spouse	1/4	1/3 ³
Children	5/8	1/3
Family	1/8	1/3
¹ . Source: PNDCL 111		
² . Source: Vellenga 1983: 153-4)		
³ This is the formula if the surviving spouse is female		

Source: Awusabo-Asare, 1990

5.1.6. Employment law

The Colonial administration openly discriminated against women employed in the public sector. Women were forced to resign on pregnancy and until 1963 were not eligible for entry to the administrative class in the civil service, regardless of their qualifications.

The 1967 Labour Decree granted equal rights of employment to men and women. Women were granted six weeks maternity leave with pay and it became illegal to dismiss a woman absent on maternity leave. In 1971, three months fully paid maternity leave was granted in the public service. Legally, women can have time off for nursing an infant, although most women have too far to travel to take advantage of this provision and crèche facilities are not provided (UNECA, 1984:51,56).

The limited observance of labour legislation in the private sector is worrying in the context of economic policies designed to increase the role of private sector employment. Furthermore, the

employment of the majority of women in the unregulated informal sector or small scale agriculture means that they have little if any employment protection. The lack of legal provisions concerning domestic work and the lack of a minimum employment age are particular concerns with regard to the potential for exploitation of female child labour. (UNECA, 1984)

There is other evidence that women are discriminated against in employment because of their child bearing role. A study in Accra Tema (the port district of Accra) found that maternity leave provisions were seen by some employers as a reason for not recruiting women (Date-Bah, 1986). The same study found that women were more likely than men to be in junior positions, controlling for education level, and that men were more likely to gain promotion. (Ibid, 1986)

Women are less active than men in trade unions. They constituted only 9.3% of total membership in 1982,¹⁵ which is still proportionately low once women's the lower participation rate in the formal sector is accounted for. Additionally, hardly any women hold executive positions in Trade Unions (UNECA, 1984: 57). The majority of trade union members are in formal sector employment, so that the shrinking of employment in this sector in recent years has led to a decline in overall trade union membership, including women's, with unions also less able or will to prioritise women's employment problems. (Manuh, 1988)

5.1.7. Women's access to legal services

Kuenyehia (1989) points to two major obstacles to women pursuing legal redress: the ignorance of women of their legal rights; and the inability of the majority of women to pursue claims due to their inadequate financial resources. These constraints clearly apply to men also, but are more binding on women, who are more likely to be illiterate or uneducated (and thus less well informed) and to lack the independent finance to take legal action on their own behalf.

In 1988, a Legal Aid Board was instituted in Ghana, which aimed to assist poor Ghanaians in the pursuit of their legal rights, and was charged with developing a comprehensive legal aid programme and policy for the country as a whole. By 1990, Regional Boards had also been established in most regions. The scheme embraced landlord and tenant cases, insurance, maintenance of children and other 'appropriate' matters. (Ocquaye, 1993) Awusabo-Asare (1990) also notes that PNDC Law 184 (1987) makes provisions for free legal services for people with complaints about the application of the intestate succession and property laws. The non-formal education programme in Ghana has included in the curriculum discussion of the Intestate Succession Law (NFED, n.d), which is an important preliminary step in legal literacy for women.

Whilst these provisions are undoubtedly positive, and may provide a mechanism of redress for women without resources, on matters relating to property, inheritance and maintenance of children, the legal aid services suffer from a lack of resources so that they can only deal with a limited number of cases, probably mainly in urban areas. The public are also reported to lack confidence in these services. (Ocquaye, 1993.)

Moreover, given women's lower educational status, and social mores which constrain women from speaking in public, women are less likely to resort to formal institutions for settling disputes, particularly where close family members or relatives are concerned. Ampofo (1993: 105-6) reports that in cases of domestic violence (see below) 'women attempt to settle differences through arbitration, prefer out-of-court settlements and only resort to court processes

¹⁵ Manuh (1988) gives women's membership of trade unions at 25 per cent.

when the relationship becomes life-threatening.’ Magistrates may also block women’s attempts to pursue cases of domestic violence and abuse through the courts, in the interests of ‘family unity’ and encourage ‘amicable’ settlement between the disputing parties (Kuenyehia, 1992).

There are no recent data, but women’s representation in the judiciary is low, which may limit both women’s confidence in the legal system and the degree of sympathy with which their cases are heard. In 1982, three out of 42 superior court judges were women; and 7 out of 68 judges or magistrate in lower courts. (UNECA, 1984)

Kuenyehia (1992) points to the need for gender sensitivity of all branches of the judiciary and law enforcement agents in order to promote a more gender aware interpretation of existing laws. She argues that legal literacy for women, whilst essential, is insufficient to ensure that women can gain redress through the legal system. She notes cases where, contrary to the provisions of the law, women have been denied permission from posting bail for relatives. Cases are also highlighted where women who are victims of sexual offences have suffered intimidation in the witness box, leading to non-prosecution (ibid).

FIDA-Ghana (the Ghanaian branch of the International Federation of Women Lawyers) has been running specialised legal aid services for women since 1984/5, and have expanded their activities to include legal education/literacy, and work relating legal to developmental issues for women. Their target clientele are women who cannot afford to pay legal fees, and prospective clients are means tested.. Some paying work is also undertaken and partly subsidises non-paying clients. The main issues dealt with are divorce, child maintenance, custody, paternity, intestate succession and employment discrimination. Between January 1985 and June 1988, 500 cases were dealt with of which 300 were followed up. (Kuenyehia, 1989)

FIDA’s links with Government departments (notably the Department of Social Welfare and Community Development and NCWD) and other women’s groups have created a wider network from which referrals are made. Their activities have been supported by funds from USAID (FAO, 1992) and the World Council of Churches, *inter alia*. Their legal education work focuses on women, but also the wider public, and involves providing speakers for various meetings of other groups, and outreach work at workplaces and other regular meeting places. As of 1989, FIDA-Ghana planned to engage in legal literacy work, translating information into local languages and making audio recordings; to increase work linking legal and economic/developmental issues; and to broaden the geographical base of their activities which hitherto had been mainly concentrated in Accra, through setting up and /or supporting self-help schemes and training for women leaders from women’s organisations, co-operatives, trade unions etc. (Kuenyehia, 1989.) it is not known to what extent these aims have been achieved. FIDA’s main problems have been obtaining finance to continue and extend their activities, and gaining confidence of the public and prospective clients. (Kuenyehia, 1989)

As a result of its autonomous position, FIDA can be more critical of official policy than other women’s organisations and can set its own, gender based priorities for action. But no evaluation study of its activities has been published and detailed information about its funding sources, membership or policy priorities is not available.

The promulgation of laws under the PNDC addressing women’s property rights on death of an intestate spouse, the creation of a general legal aid scheme and the activities of FIDA to remote women’s legal rights, are major steps forward as far as redressing gender imbalances in legal instruments and in access to the legal system in Ghana. However, as noted above, there are serious problems of implementation with the new laws, partly due to an apparent lack of

institutional commitment in this area. Given the wide degree of discretion in interpretation of the law, and a lack of gender awareness of judiciary and law enforcement personnel, this often works against ability to gain redress through the legal system.

5.2. Gender issues in human rights

This sub-section mainly relates to issues of violence against women, at institutional, community and inter-personal levels and is largely based on Ampofo (1993). This emphasis, however, does not infer that physical violence constitutes the only human rights issue for Ghanaian women, nor that human rights are exclusively a concern of women; economic and social rights are also of great importance. Gender aspects of these issues have been dealt with under other sections of this report.

Violence against women is a subject which has received relatively little public attention in Ghana and, reflecting this, about which there is little information. Ampofo (1993) points to the need to legal changes, training and research in order to assist in changing societal attitudes, and offer increased protection to women. In particular, she argues for:

- Revisions of the Criminal Code to prevent or limit violence against women by law enforcement agents;
- The incorporation of domestic violence awareness into the legal curriculum;
- Sensitisation of law enforcement offices;
- Protection of women from reprisals in trials related to sex offences;
- The compilation and publication of statistics on violence against women.

5.2.1 Institutional violence

Particularly in the late 1970s and early 1980s, scapegoating of women traders and entrepreneur's by the State led to harassment and physical violence against women by members of the armed forces, including humiliation, public flogging and rape, as well as confiscation of property. More recently, women migrants engaged in prostitution in the Ivory Coast and elsewhere have been subject to accusations of 'immorality' as well as sporadic arrests, assaults, rapings and killings in Accra. Brydon (1992) has also noted the tendency for women migrants to be (often unfairly) branded as prostitutes. The Ghanaian Criminal Code contains provisions prohibiting prostitution and related offences and allows for the use of force by law enforcement personnel in the course of duty.

5.2.2 Rape and sexual assault

Rape is a first degree felony under Ghanaian law; other sexual offences are second degree felonies or misdemeanours. Rape of a minor is a lesser offence than rape of an adult woman, with severity varying according to age, and thus may carry a lesser penalty. Although it is technically possible under Ghanaian law to charge a husband with rape, no such cases have been documented. The general expectation that women should provide sexual services to husbands on demand means that that rape in marriage is not generally considered an offence.

Ampofo (1993) discusses various problems in the prosecution of rape and sexual assault cases, notably the problem of establishing non-consent and the frequent use of the defence of

provocation, in a culture which promotes female sexual submissiveness and largely condones the unrestrained expression of male sexuality. The need for corroboration, e.g. by doctors reports immediately following an assault, also acts as a serious constraint against prosecution, given severe limitations on women's access to health facilities (see health section).

5.2.3 Domestic violence

There is little concrete information on the incidence of domestic violence in Ghana, although it is believed to be widespread, specially in relation to actual or imagined unfaithfulness by married women, and has been known to lead to murder. There is some evidence (from an ongoing study of patients at Korel-Bu hospital in Accra) that women themselves feel that certain kinds of female behaviour – i.e. where women do not conform to expected submissive roles – can be expected to lead to domestic violence.

The reluctance of women to take such cases to court has already been noted. Family Tribunals do not generally provide a forum for dealing with cases of domestic violence as they tend not to deal with cases between cohabiting individuals.

5.2.4 Reproductive rights

Abortion is illegal in Ghana except for medical reasons, and the prohibition holds even where the woman has been a victim of rape. Nevertheless, abortion is widespread with up to 30 per cent of deliveries in hospitals being aborted, of which as many as half have been induced. There are considerable health dangers from self-induced abortions, particularly for young women with unwanted pregnancies and who may fear family or societal disapproval. (UNECA, 1984)

Although abortion is illegal, few prosecutions are brought and there appears to be a high level of public tolerance of the practice. Attempts to liberalise abortion law in the 1970's foundered, although new attempts to alter the legislation may have begun in the 1980's. It is not known what the outcome of these efforts have been. (UNECA, 1984)

Female circumcision is practised in certain communities in Ghana, particularly in the North and among Frafra. The levels of incidence and forms in these areas are not known, although the practice would appear to be more common in the Upper regions, where it may be seen as a prerequisite for marriage. (UNECA, 1984) The health and psychological issues surrounding female circumcision have been documented in Minority Rights Group (1992). As at the mid-1980's, little attention had been paid to this issue by women's organisation (UNECA, 1984); it is not known whether subsequently any research, educational or campaigning work has been done in this area.

5.2.5 Widowhood rites and witchcraft

Widows are often expected under customary law to undergo lengthy periods of mourning (of up to one year) whereas widowers generally only observe mourning for a few days. There may be restrictions on their movement, the imposition of food taboos and subjection to various forms of humiliation and abuse. (UNECA, 1984: 7 gives some detail on these practices.) Whilst these practices are traditionally considered as a form of rehabilitation, 'some of the practices involved are cruel, degrading and traumatic for the victims and amount to a denial of their rights'

(UNECA, 1984: 7). They may also prevent women from engaging in normal economic activities and thus may cause considerable hardship. Bortei-Dorku (1990) reports that (as of 1990) the Law Reform Commission was considering legislation to abolish or restrict widowhood rites.

Older women members of extended families or communities have been known to be savagely brutalised and murdered, often on the basis of accusations of witchcraft. (Ampofo, 1993).

5.3 Gender, political, institutional, participation and representation

5.3.1 Overview

Ghanaian women are effectively under the control or authority of men (initially their father or other male members of their kin group and later their husbands) for much of their lives, although they may gain in status and influence with age. In matrilineal groups (i.e. the Akan), the abusua panyin (usually the maternal uncle) and the matrilineage in general, retains considerable influence over a woman even after her marriage (UNECAM 1984; Abu, 1983). Among patrilineal groups, after marriage, the influence of the natal family is more limited. (UNECA, 1984) Thus, women's participation in decision-making within the household and beyond is constrained by these influences.

Traditional systems of political authority were and remain largely male-dominated, and in as much as women do exercise political power, or participate in political processes through the traditional framework, it is largely in parallel structures dealing with 'women's affairs' or by indirectly influencing the opinion of male authorities (see next section). Women's participation in public decision making appears to be particularly constrained in northern communities. (UNECA, 1984; Bortei-Doku, 1990)

'Traditional' systems should not be seen as operating separately or independently from 'modern' institutions. The history of local government in Ghana to some extent revolves around conflicts between traditional elites and other interest groups (Crook, 1991). Moreover, particularly in the recent decentralisation exercise (see below), there has been increasing co-optation of traditional chiefs into local government. 'Queen Mothers' have also been drawn into the local branches of the largest national women's organisation, the 31st December Women's Movement (Harsch, 1989).

In formal 'modern' politics, women have also suffered from under-representation at all levels. Some legislative changes have been brought about through the lobbying of women's organisations. Most women's organisations, and notably the 31st December Women's Movement, which has now become the dominant women's organisation, are closely tied to the ruling party and government. The national machinery (National Council for Women and Development) has had limited success in the gender sensitisation of mainstream policy making and has undergone major restructuring. Recent exercises in decentralisation, the establishment of a new multi-party constitution and general elections, provide opportunities for women to participate more actively in the formal political process, but there is little evidence as yet to show clearly that this has occurred. The number of women representatives at local level has probably increased considerably, from a very low level. However, the reinforcement of alliances between commercial interests and traditional authorities at district level, through the decentralisation process, may be acting to the detriment of women in as much as district

authorities are able to exert increased influence over political, legal and resource allocation processes at local level.

5.3.2 'Traditional' systems

Discussion of traditional political systems and the respective roles and powers of men and women within them are fraught with difficulty in that such systems have undergone transformation under the impact of colonialism, increasing commoditisation of the economy and other processes of social change. Another problem lies in the conception of what constitutes political power where leadership roles often combined social, economic and religious functions (Callaway, 1976). In some accounts (e.g. Callaway, 1976) Akan women were not considered social inferiors of men under (pre-colonial) traditional systems, and female leaders exercised considerable public powers 'either on a par with or complementary to that of a the king' (ibid: 191). The impact of colonialism led to an erosion of the 'material and psychological bases of {women's} authority' (ibid: 194). Robertson (1984) also describes how the impact of colonial administration led to a decline in women's political autonomy among the Ga in coastal areas. These qualifications should be borne in mind in the following brief account.

Women's political participation in the traditional system is largely confined to women with status, i.e. women related to chiefs. In southern Ghana, the 'Queen Mother' – known as the Ohenema among the Akan and the Manye among the Ga – was a senior female member of the royal lineage (usually the mother or sister or the Ohene or king) and, historically, if not currently, had substantial political power. In particular, the Ohenema had considerable judicial and executive functions, which included advising the chief, settling domestic disputes and overseeing feminine affairs (Bortei-Doku, 1990; Callaway, 1976).¹⁶ Akan Queen Mothers were also instrumental in the selection and installation of a new chief. Among the Ashanti, the Ohenema often occupied the Asantehene's (the King of the Ashanti) stool and exercised administrative authority during war times (Callaway, 1976).

However, while male traditional political authority was public affair, the Queen Mother's functions were often conducted in private. According to Borte-Doku (1990), the Ohenema is excluded from the Council of Elders who make the major decisions and her approval of decisions is seldom made publicly, so that her political authority can only be exercised indirectly. Additionally, it was only recently that Queen Mothers were accorded official recognition in the Regional House of Chiefs, the approved channel for chieftaincy affairs. This was brought about largely through backing from the 31st December Women's Movement.

In the traditional system in the North of Ghana women had no defined political functions, except for a few cases of queen mothers among the Gonja, allegedly with the same status as male chiefs. These female chiefs led and represented women; advised their male counterparts; and collected monies from women. (UNECA, 1984). Another leadership role in northern communities is that of the Mangazia. An elderly women was appointed as a spokeswoman for women and to mobilise women in the village for communal labour where large numbers of men were absent due to migration (UNECA, 1984). This institution was largely a mechanism for colonial authorities to mobilise women's labour in the North (Borte-Doku 1990; UNECA, 1984). During the early years of the First Republic, Mangazias were instrumental in the mobilisation of women for various community development activities.

¹⁶ It is not clear from the sources what mechanisms for consultation exist or existed between women as a whole and the traditional leaders vested with representing women's affairs.

5.3.3 'Modern' politics

Following independence in 1957, from 1960 onwards, universal adult suffrage was introduced in Ghana; prior to this voting had been limited by property qualifications (UNECA, 1984). Women had been granted the right to vote in 1955 (World Bank, 1992a).

Access to public office as theoretically open to all persons over twenty one, with a degree of English language proficiency, effectively discriminating against women, who receive less education and are more likely to be illiterate (this was even more the case in this period than currently). Moreover, deposits required for electoral candidates created a further barrier to the participation of the majority of women, unless they had considerable independent resources, or the sponsorship of a political organisation.

In the First, Second and Third republics, some women held political office at national and local levels. Under the First Republic special provisions were made for the election of women candidates to the National Assembly, guaranteeing them a certain number of seats. (UNEACS, 1984) On the whole, however, women have been very under-represented in the post-Independence democratic governments. In 1969, two out of 140 MPs were women; in 1979 the figure had increased to five out of 140. Under-representation at the local level was just as pronounced. Few women were found in the city, district or town councils set up under local government legislation.¹⁷ No women chairpersons were found, and few councils had more than two females out of up to 18 total members. In many cases, there were no women councillors at all. Village and Town Development Committees also had low levels of female participation. (UNECA, 1984)

Various women's organisations were formed during the latter stages of the nationalist movement and in the early years of independence. In 1960, the main organisations (the Ghana Federation of Women and the All African Women's League) were merged to form the National Council of Ghana Women (NCGW), which subsequently became the women's wing of the ruling Convention People's Party (CPP). Branches of the NCGW were established in all the regions of the country, to facilitate effective mobilisation of women. As a result of this, the NCGW lost its autonomy and its leaders were appointed from the CPP Central Committee. Other wings of the party (i.e. the Trades Union Congress; the young Pioneers) had more autonomy and greater access to resources than the NCGW. (Tsikata, 1989; Callaway, 1976)

Pre- and post-independence mobilisation of women in Ghana has mainly addressed the needs of urban women. The major activities of the Council were setting up day care centre in a few big towns and organising party rallies (Tsikata, 1989). However, the NCGW did consistently pressure the government to resolve the growing problem of parallel and diametrically opposed traditional and ordinance marriage systems (Callaway 1976: 197 – see section 5.1 for more details).

Other policies of the CPP Government led to increases in women's access to education and employment, particularly the expansion of school facilities, the introduction of compulsory primary education and the removal of overtly discriminatory employment practices. The appointment of some women as ministers, members of parliament, district commissioners and

¹⁷ It is not clear from the text cited what period this refers to exactly. The first post-Independence Local Government Act was introduced in 1961 under Nkrumah; after his overthrow, considerable reforms were made and the role of chiefs in local government restored – their participation had been excluded under Nkrumah's local government (Ayee, 1993).

councillors may have hastened the promulgation of laws in the interests of women under the CPP government (UNECA, 1984).

The National Council on Women and Development (NCWD) was established by the government in 1975, in compliance with the call by the United Nations General Assembly to governments to institute national commissions which focused on the situation of women (UNECA, 1984). The Council's mandate was to play an advisory role in planning policies to facilitate fully integrating women in development (Bortei-Doku, 1990). The Council comprised a National Secretariat based on Accra and offices in all regions of Ghana. The Council collaborated with other government agencies, conducting most of its work through seminars and workshops. The major activities of NCWD included income generating activities for women in the regions, disseminating labour saving technologies for rural women, and counselling. NCWD has also commissioned several influential studies on the socio-economic situation of women in Ghana (UNECA, 1984).

However, the NCWD basic role in national planning efforts has been on an ad hoc basis and not clearly prioritised (Bortei-Doku, 1990). This is partly due to the lack of effective instruments for incorporating WID concerns into mainstream planning as well as to the internal political composition and orientation of problems (in financial resources, infrastructural support and staffing difficulties). Frequent changes of the Executive Secretary by the Government have also been unhelpful. In 1986, the entire Council was dissolved by the government and an Interim Management Committee was appointed largely made up of prominent members of 31st December Women's Movement (Manuh, 1993).

In 1987, the UNDP initiated a plan to strengthen NCWD. The restructuring exercise aimed at helping the council to re-conceptualise and strengthen its role (Bortei-Doku, 1990). The UNDP suggested that the council divest itself of project implementation activities to enable it to concentrate on research and policy issues on gender (ibid). Currently this project is being redesigned to incorporate structural changes being made by the government in NCWD. (FAO, 1992).

The 31st December Revolution ushered in a period of mass political mobilisation in the form of Defence Committees in work places and communities, with a multiplicity of roles including rooting out corruption, controlling prices and the distribution of goods and organising communal labour. UNECA, (1984) reports that women were not substantially involved in these organisations at local level. Women were also virtually unrepresented in the Regional and Co-ordinating Committees and the National Co-ordinating Committee comprised two women out of 16 members. UNECA (1984) also reports that cadre training organised by the PNDC during this period failed involve women.

On the other hand, Tsikata (1989) argues that the active involvement of a few women in political movements like the June 4th Movement and the New Democratic Movement create the necessary momentum for mobilising women. Three prominent organisations emerged during this period; the Federation of Ghanaian Women (FEGAWO) formed in 1982, the 31st December Women's Movement (DWM), initiated in 1983, and the All Women's Association of Ghana (AWAG) established in 1984 (Bortei-Doku, 1990: Tsikata, 1989). All three organisations had similar agendas; to improve the overall situation of women and to facilitate women's active participation in political processes (ibid). Their major areas of activity centred on political education, literacy campaigns, economic ventures, social services and educational programmes (Tsikata, 1989; UNECA, 1984). These organisations were all initially affiliated to the Provisional National Defence Council (PNDC), the ruling government. Both FEGAWO and

AWAG were sponsored by a PNDC female member, while the President of DWM, Mrs Nana Konadu Agyeman Rawlings is the wife of the PNDC chairman (current President of Ghana's Fourth Republic). Attempts to merge FEGAWO and the DWM failed because of political differences between the two, with the former adopting a more autonomous position than the latter (Tsikata, 1989). One assessment of FEGAWO (at least up to 1988) is that, unlike DWM, it was more autonomous and therefore more critical of Government, had a stronger provincial structure and greater involvement in operational activities (R.H. Green, personal communication).

At the present day, the 31st December Women's Movement (DWM), although registered as a voluntary non-governmental organisation, is increasingly being treated by the Government as the national women's organisation (Manuh, 1993; Tsikata 1989). The DWM has branches in all 10 regions and districts of the country; it is claimed that membership has expanded from around 250,000 in 1983 to over 1.5 million in 1989 (ibid).¹⁸ A number of women's organisations are affiliates of DWM.

The DWM receives administrative and logistical support from the government, and has been supported by bilateral donors and other sources, notably UNICEF, UNDP, UNFPA and the Sasakawa Peace Foundation, as well as by traditional leaders, especially Queen Mothers. The increasing prominence of DWM and has created conflicts and rivalries with other institutions, in particular NCWD. By 1986, the DWM now exercises considerable control over the management of NCWD and has officially taken on the Council's previous role of implementor of projects. (ibid)

The DWM is generally reckoned to have had some success in raising the material condition of many of its members. Training programmes have boosted technical capacity, and there has been some participation of its members in District Assemblies and other decision making bodies (Ocquaye, 1993). It has established about 80 day-care centres in cities, towns and villages, and set up numerous small scale, income-generating activities and agricultural projects nation-wide (Bortei-Doku, 1990; Manuh, 1993). But it has been criticised for failing to show concern for working class women and petty traders (Tsikata, 1989), especially given the harassment they suffered as scapegoats of the economic crisis in the early 1980s. Moreover, the quasi-official character of Movement and its mobilisation of support for government policies and programmes has pushed any possibility of addressing fundamental concerns about gender biases in development to the background. Manuh's (1993) negative assessment is that the Movement's 'own promotion of patriarchal notions concerning women undermined any serious effort to confront the root causes of women's subordination'.

In the contemporary period, various political concessions have been made in the interests of women, which past governments had failed to enact or implement. The main actions were the laws on intestacy, succession and on the registration of customary marriages and divorce (Manuh, 1993; Ocquaye, 1993). Additionally, the government ratified the UN convention on the Elimination of all Forms of Discrimination Against women (Ibid). These achievements were due to the combined efforts of the NCWD, the DWM and high female figures in the government (ibid). However, failure to set up effective structures for implementation of these laws has limited their impact on the lives of ordinary Ghanaian women (Ocquaye, 1993). Other major political changes which may have had significance for women are the decentralisation programme and the District Assembly elections (1988/9), the introduction of a new multiparty

¹⁸ There are conflicting estimates of the membership strength of the Movement. Mrs. Cecilia Johnson, the then acting general secretary of the DWM, put the figure at four million in 1989 (Morna, 1989).

Constitution, and the recent presidential and National Assembly elections building up to the inauguration of the Fourth Republic in early 1993. Their gender impact has not been assessed.

The District Assembly elections held in Ghana in 1988/9 were the first stage of a wider democratisation process which culminated in the presidential and national Assembly elections in late 1992 and the inauguration of the Fourth Republic in January 1993 (Robinson, 1993). This process of democratisation at local level, however, is not new in the sense that there is along history of attempts to establish and reform local government (Ayee, 1993; Crook, 1991). The District Assembly elections involved the election of two thirds of the representatives to the Assemblies in 110 districts nationally, with the remaining one third of seats being appointees of the ruling PNDC. The elections were conducted on a non-partisan basis and were highly managed by the Government, leading to some scepticism from opposition groups and other commentators about their democratic nature. However, voter turnout was high in comparison with previous elections at local level; official figures of 59 per cent and 89 per cent respectively have been given for the two rounds, although turnout was higher in rural than urban areas and there was considerable regional variation (Robinson, 1993; Crook, 1991).

Ayee (1993; 125) has noted that the turnout of women voters was high, and that 112 women were elected as assembly members as opposed to 17 during the 1978 elections. This is clearly a major advance for women's representation at local level, although it is not known what proportion of local representatives are women, what proportion of candidates were women, nor what is the geographical distribution of the women representatives.

Traditional chiefs and large scale farmers are dominant among the newly elected representatives (Crook, 1991; Robinson, 1993). Some of the new Assemblies have taken up their new powers very vigorously, by imposing a multiplicity of new taxes; passing laws which conflict with national legislation; settling up courts; passing laws on customary practices and intervening in land disputes (Crook, 1991). No specific information was found which suggested that such tendencies are acting to the detriment of women. However, given the apparent nature of the ruling bodies at District level, it is a strong possibility that gains made by women at national level (e.g. the new succession laws) could be being negated at local level, and that resource allocation decisions may be increasingly influenced by the interests of traditional authorities and local commercial interests, possibly with potentially negative effects on women's access to land and other resources.

The democratisation process at national level began with a referendum on a new multi-party Constitution in April 1992, which gained overwhelming support (Robinson, 1993). Rawlings and his newly formed coalition (the National Democratic Congress) also won outright victory in presidential and National Assembly elections later in 1992. These events are too recent to have produced any detailed studies, and no information has been found about the degree of involvement of women in the two national elections, either as voters, candidates or eventual representatives in the new National Assembly and Government.

6. Conclusions and policy recommendations

Ghana's ethnic, cultural and ecological diversity make generalisation about gender relations and their consequences for women's access to resources, decision making and status extremely difficult. Divergence of experiences has been further widened by regionally distorted historical development and biased development policies. In particular, the three northern regions are disadvantaged by the combined effects of harsh agro-climatic conditions, low output per capita, limited options beyond small scale farming, less urbanisation and service provision. Combined with a history of male outmigration tending to increase women's labour burden, strongly patriarchal family structures and women's lack of influence in decision making, this results in the generally more limited options of northern women.

However, the regional dimension is not the only axis of variation in women's status. Socio-economic differentiation is also marked in more prosperous southern regions. Within northern migrant communities in southern Ghana, unequal gender relations characteristic of northern communities may be further exacerbated by women's lack of recourse to wider support systems. Other variables such as age and education, particularly, differentiate women's experiences.

Another main differentiation is that between matrilineal and patrilineal kinship systems. These have different gender implications for property rights, as well as for household formation processes and household composition and for the relative strengths of conjugal and kinship bonds. **Matrilineal systems do not necessarily imply significantly greater access to resources and/or higher status of women.** Moreover, kinship systems are highly varied locally and also subject to change under social and economic pressures.

There is extreme diversity and complexity of household forms (spanning polygyny, non-coresident marriage, widespread kin fostering, rising number of female headed households etc) as well as of the organisation of the household economy. **Pooling of resources within the household is not the norm.** This clearly has major implications for the gender and broader welfare impact of policies or interventions whether directly (through income transfers to individuals or households) or indirect (through price changes altering income and expenditure patterns, in particular, cost recovery measures in health and education). Non-pooling of resources may increase the potential of direct transfers to women in that it limits that possibility of male appropriation of such transfers.

Traditional social claims and rights may be being eroded in practice, probably on balance to the detriment of women. Women may often be caught between weakening traditional forms of support and security (albeit contingent on their relations with men) (as demonstrated in the decline of full marriage and of widow remarriage), and the failure to implement legislative and other protective measures which could offer them some alternative means of economic security. Women's individual economic status is clearly less well grounded than men's so that increased access to market opportunities for women would not in itself provide a basis for equitable economic security. Legislative gains on property rights have been made at national level (particularly the Intestate Succession and related Laws) but they may be limited in application (given the increasing prevalence of wills and their restriction to self-acquired property), as well as in implementation. Furthermore, recent political decentralisation may have further undermined the potential effectiveness of national level gains for women.

In any case, there is no indication that on average women have seen their economic opportunities improve in recent years. Adjustment programmes implemented since the early

1980's have brought the economy from the brink of collapse, but appear, if anything, to be increasing socio-economic differentiation. There have been some employment losses in the modern sector, affecting a minority of relatively privileged women. Employment generation has been weak, except in agriculture and the informal sector. In the latter, particularly in trading, although business conditions have improved, labour crowding has increased competition and may have reduced incomes at the lower end of the spectrum. In agriculture, benefits of adjustment have largely accrued to medium and larger farmers in the cocoa sector, of whom few are women. Wages of agricultural labourers have risen considerably but it is not known to what extent this has benefited women, if at all. With increased profitability of agriculture, and rising wage rates, pressures on women to perform 'family labour' on husbands' farms may have increased. For the majority of women, there are serious gender based constraints to responding to new incentives, whether in rural or urban areas.

The implication of these various dimensions of social heterogeneity for ODA operations is that programme design and implementation must specifically address local conditions. Any interventions must first allow for baseline research which fully addresses gender constraints, across the socio-economic and ethnic spectrum.

Conversely, some possible areas for fundamental gender related research with operational implications might be:

- gender analysis of district level political institutions including local resource allocation patterns (especially with respect to land) and dispute settling mechanisms (e.g. related to marriage dissolution through divorce or death of a spouse).
- changes in inheritance patterns across different communities, with particular reference to their gender implications, and specifically examining the impact of wills and of increased private asset ownership.
- health, time and productivity implications of headloading of different kinds of agricultural produce by women, particularly in relation to impact of changing price incentives.
- intra-household expenditure patterns, with particular focus on gender differentials and on impact of user fees in health and education, both in terms of who pays and whose health/education is prioritised.
- impact of cost recovery in education on the enrolment of girls
- comparative analysis of the welfare status of household members of female headed households of different types.
- gender differentials in morbidity/mortality patterns (beyond reproductive health) and the implications for health provision.
- factors influencing women's involvement in traditional savings and credit societies (susus) and potential for strengthening these.

In terms of ODA priorities, this report gives rise to a number of specific concerns.

Poverty alleviation

Targeting by household type. The question of defining female headed households, particularly for targeting purposes, is complex and must be approached with extreme caution. The sub-group of older female headed households (including widowed, divorced and currently married) would seem to merit particular attention, in that they are often caring for grandchildren or other kin, and tend to have lower incomes and lack male support. But some observers are sceptical of the merit of adopting female headed households (or even older female heads of households as

lower. Even if a categorisation of female headed households in terms of welfare outcomes could be developed, its operationalisation for targeting programmes to the most vulnerable sub-groups would be highly problematic.

Recent studies in Ghana show that female headed households (constituting 30 per cent of all households and rising) have a higher dependency ratio than male headed households, and also that they tend to spend more on food. Interventions targeted at these households would thus seem to have more potential in nutritional programmes (including child nutrition). However, evidence from Ghana suggests that female headed households are, on average, not necessarily worse off than male headed households. Evidence from other countries suggests that **controlling for household income**, children in female headed households may be better off than others (presumably because income is not diverted to male demands). This issue warrants further investigation in the Ghanaian context.

Female vulnerability to poverty should not be simplistically viewed as a problem which can be tackled through interventions aimed at female headed households. Intra-household gender differentiation is just as, if not more, important and merits further qualitative research. Poor women are not exclusively confined to poor households; moreover various factors may differentiate the well-being of adult women living in the same household. Transfers of resources targeted at male heads of household are unlikely to have proportioned benefits to women (even co-resident).

Targeting by household type is thus unlikely to be a viable or straightforward solution to female poverty. It is necessary to look at fundamental ways of improving women's income and economic security as individuals.

Nutrition. Whilst there are no evident gender biases in nutritional intake to account for women's poverty (e.g. in male headed households), women's heavy labour burden affects their nutritional status, particularly in rural areas and Northern regions. Poverty alleviation interventions which require extra labour input from women should thus ensure that women get adequate calorific (or equivalent) compensation.

Small scale enterprise. Given women's predominance in small scale, low income yielding manufacturing and trading, the separation of male and female enterprises and non-pooling of income streams, there would seem to be a strong case for improving support for small scale enterprise in general, and, in particular, female operated micro-enterprises. They may require special support through a variety of gender sensitive measures to upgrade operations and enhance productivity.

Agriculture and natural resources

In rural areas, attention to natural resource management issues may be a fruitful avenue for improving women's incomes.

Considerable gains could be made by improving access to and management of water supplies, especially in northern areas. If managed with gender sensitivity, this could save considerable time for women, enhance their income earning capacity from e.g. small scale vegetable plots and other enterprises requiring water as a major input and reduce illness and time caring for the sick, as well as enhancing their status within the community. For this to be achieved, however, women must be trained (including in maintenance) and properly supported/remunerated (with

reliable back up from water authorities) to run user committees for community water supplies. Since this is a female dominated area, but also a vital community resource, a majority representation of women on user committees could make considerable impact on women's status locally. Pond-dredging (in Northern and Upper East Regions where many small to medium ponds are badly silted) could also substantially increase water dry season water supplies for human and animal consumption and for small plot irrigation, with the provision of appropriate equipment to water committees. This is an area where the involvement of male labour may be possible.

Similarly, there are considerable time and productivity (e.g. agro-processing) gains to be made by improving access to fuelwood (and other tree products) for women in area of shortage. These are clearly considerable barriers to be overcome, however, in encouraging tree planting, especially by women. Local research is needed to find out what mix of trees women want for various (fuel, fodder, food) purposes, as well as identifying gender based and wider constraints (e.g. tenure/ownership, access, time, skills) to involving women in tree propagation.

The sheanut industry in Northern/Upper Regions of Ghana could be made less hazardous and more profitable for women by providing appropriate equipment, protective clothing and snake vaccines to small groups of women on credit or grant basis; and by providing credit for women to buy sacks and bulk nuts, so that middleman profits can be eliminated. The viability of such an undertaking would have to be examined against current levels of local supply of sheanut and collection rights by gender, increasing male competition in this industry, as well as likely profit margins.

Other areas of possible intervention include: research into and promotion of further technologies for women's processing activities, and in particular ways of making such activities more fuel efficient (in areas where this has not already occurred): integration of processing/storage activities into the agricultural extension menu; gender sensitisation of the extension curriculum, including treatment of the rural gender division of labour; increasing the proportion of women training as extension officers within the integrated, rather than women specific extension programme.

Education, health and reproduction

Women continue to be disadvantaged in terms of education and training. The gender imbalance is still apparent in national enrolment levels, drop out rates and biases in the curriculum. Cumulatively these limit women's access to employment and their potential productivity. In the urban areas, lack of qualifications and a narrow range of skills limits female access to formal employment. In the rural areas, lack of female education is likely to limit farm productivity: currently three quarters of female farmers have no education. Inadequate literacy and numeracy skills are also reported to limit the efficiency of female traders. Educational disadvantages may thus also be a major barrier preventing women from responding to changes in (adjustment induced) incentives.

There is a need to promote female enrolment in non-traditional vocational/technical education at post primary level in order to broaden their economic opportunities. Revision or upgrading of the curriculum of literacy/adult education programmes should include skills specifically relevant to women's economic activities and for which women themselves express a demand, e.g. arithmetic, English, water supply maintenance, vegetable production.

High maternal mortality rates are a priority issue in women's health, which can be addressed through encouraging longer birth spacing, improving access to and the quality of health care facilities. These measures would also greatly improve child and infant mortality and morbidity, and their operational implications.

High fertility rates in Ghana are linked to demographic factors such as early age at first marriage and childbirth, but economic, social and cultural factors clearly underly these patterns. The main single change needed in practice is greater involvement of men in family planning activities, and other measures to encourage joint decision making in family planning practice. The widespread use of traditional birth spacing methods should be built on as part of a family planning strategy.

Women are extremely vulnerable to HIV/AIDS and other STD infection, because of limits on their control of their sexuality within and outside marriage. Women form the majority of HIV/AIDS cases in Ghana at present, although the proportion is falling. Condom use is extremely low and some men and women perceive condom use to be either ineffective or inconvenient or both. HIV/AIDS prevention efforts will need to focus strongly on attempting to change male behaviour, through peer education and similar programmes. It is imperative to begin such efforts at an early age. Strengthening women's control over their sexuality by increasing their bargaining power within relationships, and giving them wider economic choices (in ways suggested above), is the key to reducing their risk of infection in the longer term. Special legal advice and assistance will be needed to secure property rights for widows of AIDS victims and their children, and for children whose mothers have died of AIDS.

Future reliance on TBA's and private operators as major providers at local rural level is worrying in terms of regulation of the quality of care and coverage of rural, especially poor rural communities, where private operators are unlikely to venture. Affordability will also be a problem for the poor. It is also worrying from a gender perspective, that there are limitations to TBA effectiveness. It may also limit the scope for innovation, which might help redress existing gender biases (e.g. through greater involvement of men in family planning). Unless a basic level of state supported primary health care provision is maintained, provision to poorer communities, and specifically women within those communities is likely to deteriorate or become inaccessible.

Legal and human rights and political participation

More concerted efforts are needed at local level (through e.g. legal literacy efforts, legal representation and support services for women), to promote awareness of recent legislation on women's inheritance rights, as well as maintenance and other legal rights.

Complementary measures are needed to ensure that local level authorities with responsibility for implementing recent legal changes carry these forward. Another approach to the intestacy issue might be the encouragement of wills on which greater gender equity could be sought directly or indirectly by challenge to provisions which go against recent legal reforms.

Suggested measures to redress and alleviate violence against women include: revisions of the Criminal Code to prevent or limit violence against women by law enforcement agents; the incorporation of domestic violence awareness into the legal curriculum; sensitisation of law enforcement officers; protection of women from reprisals in trials related to sex offences; the compilation and publications of statistics on violence against women.

Support is needed for human rights organisation (NGOs) which specifically address women's human rights as a central concern.

Gender sensitisation of the judiciary and law enforcement agents and an increase in representation of women in these occupations (both lay and professional) could, in the longer term, act to improve the treatment of women plaintiffs by the legal system.

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