Ghana

Gender Analysis and Policymaking for Development

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(Continued on the inside back cover)
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*Gender Analysis and Policymaking for Development*

*Edited by Shiyan Chao*

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This report is the product of a joint effort by the World Bank and the government of Ghana to examine issues of gender and economic development. The study, which began in 1996, was designed to support the government in its efforts to develop a strategy for removing gender-based barriers to sustainable economic development and poverty reduction in Ghana. The report is practical in focus. It looks at gender and agricultural productivity, entrepreneurship and microfinance, education, and health. Its objective is to further the dialogue between the government, the World Bank, other donors, and nongovernmental organizations on how to identify and address gender-based constraints in key sectors of the economy.

In addition to this report, two government policy documents also emerged from this study: "Gender Policy" and "Strategic Framework for Reducing Gender Inequalities." Both are now under final review within the government.

The study, on which all three reports are based (this report and the two government reports), adopted a participatory approach that emphasized consensus building. To that end it involved representatives of government, academic institutions, nongovernmental organizations (NGOs), and women's groups. The themes of the study were identified through an iterative process of workshops and mission visits by World Bank staff. In producing this report, the Bank team worked in close collaboration with the Ministries of Agriculture, Education, and Health; the National Development Planning Commission; the Bank of Ghana; the National Council for Women and Development; the University of Ghana; and many NGOs.

Peter C. Harrold
Ghana Country Director
Abstract

This report is a product of a World Bank-initiated sector study designed to support the government of Ghana's program to develop a gender strategy. In addition to the government, a broad range of stakeholders participated in the study, including academic institutions, nongovernmental organizations (NGOs), and women's groups. Through workshops and mission visits the Bank identified four points of focus for the study: agriculture, microfinance for microentrepreneurs, education, and health. The Bank team worked closely with the line ministries in agriculture, microfinance, education, and health to identify gender issues and study feasible recommendations. This report, which grew out of that sector review and analysis, is a joint product of a team from the World Bank and their colleagues in the government of Ghana. It focuses on economic development and productivity as experienced (and affected) by women in Ghana. It is intended to further the dialogue between the Bank, the government, other donors, and NGOs on how to reduce or eliminate gender-specific constraints on economic development in Ghana. The report examines key gender inequalities and gender-based differences in economic activities, opportunities, and constraints, focusing on two broad areas: the links between gender and economic productivity and poverty, and the development of human capital.
Acknowledgments

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### Acronyms and Abbreviations

<table>
<thead>
<tr>
<th>Acronym</th>
<th>Description</th>
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<tbody>
<tr>
<td>AIDS</td>
<td>acquired immune deficiency syndrome</td>
</tr>
<tr>
<td>BRIDGE</td>
<td>Briefings on Development and Gender</td>
</tr>
<tr>
<td>CUA</td>
<td>Co-operative Credit Union Association</td>
</tr>
<tr>
<td>ENOWID</td>
<td>Enhancing Opportunities for Women in Development</td>
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<tr>
<td>EZE</td>
<td>Evangelische Zentralstelle fur Entwicklungshilfe E.V.</td>
</tr>
<tr>
<td>FAO</td>
<td>Food and Agriculture Organization (U.N.)</td>
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<td>GDHS</td>
<td>Ghana Demographic and Health Survey</td>
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<td>GLSS</td>
<td>Ghana Living Standards Survey</td>
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<td>GSS</td>
<td>Ghana Statistical Survey</td>
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<td>HIV</td>
<td>human immunodeficiency virus</td>
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<tr>
<td>MFI</td>
<td>microfinance institution</td>
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<tr>
<td>MOFA</td>
<td>Ministry of Food and Agriculture</td>
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<tr>
<td>NCWD</td>
<td>National Council on Women and Development</td>
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<tr>
<td>NGO</td>
<td>nongovernmental organization</td>
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<tr>
<td>SAFE</td>
<td>Sasakawa Africa Fund on Extension Education</td>
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<td>SG 2000</td>
<td>Sasakawa Global 2000</td>
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<tr>
<td>UNIFEM</td>
<td>United Nations Development Fund for Women</td>
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<td>WIAD</td>
<td>Women in Agricultural Development</td>
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<td>WVI</td>
<td>World Vision International</td>
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Executive Summary

Recognizing the need to understand gender issues in order to develop strategies to deal with them, the World Bank initiated a sector study to support the government of Ghana's program to develop a gender strategy. In addition to the government, a broad range of stakeholders participated in the study, including academic institutions, nongovernmental organizations (NGOs), and women's groups. Through workshops and mission visits the Bank identified four points of focus for the study: agriculture, microfinance for microentrepreneurs, education, and health. The various stakeholders consulted also emphasized the importance of strengthening Ghana's institutional capacity to develop and implement policies that adequately address gender concerns. The Bank team worked closely with the line ministries in agriculture, microfinance, education, and health to identify gender issues and study feasible recommendations. This report emerges from that study's examination of key gender inequalities and gender-based differences in economic activities, opportunities, and constraints, focusing on two broad areas: the links between gender and economic productivity and poverty, and the development of human capital.

A PORTRAIT OF DIVERSITY

Ghana is an extremely diverse country—ethnically, culturally, ecologically, and economically. Women and men play different roles, undertake different activities, and face different constraints. Gender-based differences are often fundamental to men and women's livelihoods. Women do different work than men. About 90 percent of women work in agriculture, agro-based enterprises, commerce, and small-scale manufacturing. Women make up roughly 85 percent of the wholesale and retail trading sector and about two-thirds of the manufacturing sector, working mostly in the informal sector. Relatively few women work in modern or formal sector activities. Women bear primary responsibility for childrearing, cooking, washing, and collecting fuelwood and water.

Ghanaian men and women tend to have separate income and expenditure streams, often with a traditional gender-based division of responsibilities for different types of expenditures. It is not the norm for men and women to pool resources and jointly make household spending decisions. Household spending patterns are often closely linked to the levels of income generated by gender, with important implications for the allocation of resources for consumption, production, and investment. To the extent that men and women have different expenditures responsibilities, policies that affect men's and women's incomes differently will generate different welfare outcomes.

Despite recent gains in some areas, significant gender inequalities continue to limit women's capabilities and constrain their ability to participate in, and contribute to, the economy. A wide range of gender gaps makes households headed by women more vulnerable to poverty than households headed by men (Bhushan and Chao):

- Adult illiteracy rates were 47 percent for women in 1995, but only 24 percent for men (World Bank 1996).
Girls still have less access to education than boys. Although 47 percent of primary school students in 1994 were girls, only 35 percent of senior secondary students and only 26 percent of tertiary school students were girls (World Bank 1996). The dropout rate for girls rises sharply with age.

General morbidity levels and the incidence of human immunodeficiency virus (HIV) and acquired immune deficiency syndrome (AIDS) are three times higher among women than men. The data also suggest that parents are more likely to seek health care for boys than for girls (GSS 1993).

Discrimination in household nutrition and health care results in female infant mortality rates of 10 percent higher than they would be if such discrimination did not occur (Hill and Upchurch 1995).

Women work longer hours than men—15 to 25 percent longer, when unpaid household work is accounted for (Haddad 1991; Lloyd and Brandon 1993, as reported in University of Sussex 1994).

Women have relatively poor access to, and control of, agricultural inputs, including land, fertilizer, machinery, and labor (including their own). They also have extremely limited access to agricultural extension services (University of Sussex 1994).

Women have less access to credit from formal channels than men do (GLSS 1991-92), although the extent of the gender gap in credit is difficult to determine, given available data. Lack of collateral—partly because of weak land tenure rights—may exacerbate women's difficulty in getting as much credit as they need from formal sources.

From this portrait of gender-based differences and inequalities, two broad areas of emphasis for a gender strategy emerged: the links between gender and economic productivity and the development of human capital.

**IMPROVING ECONOMIC PRODUCTIVITY**

A growing body of literature indicates that greater gender equality, including better access for women to productive resources, greatly improves both welfare and economic productivity. The social benefits associated with developing women's human capital are also well-recognized. Cross-country studies show large social returns—in reduced fertility and mortality rates, for example—to investing in women's education and health. To the extent that women's education and health affect children's health and productivity, investments in female human capital will yield important long-term benefits, extending higher productivity into future generations. And giving women better access to productive resources will directly boost economic productivity. Simulation analysis from two Sub-Saharan African countries suggests that yields on farms managed by women would increase between 9 and 22 percent if women were given the same human capital and inputs as men (Moock 1976; Saito and others 1994; Quisumbing 1996). Improving women's access to credit will also increase their productivity as well as household welfare.

Time is another important constraint. In Ghana, as elsewhere in Sub-Saharan Africa, customs and expectations impose time commitments of 15 to 25 percent greater for women than for men—for all age groups, occupations, and types of households. Women typically spend 20 hours a week engaged in household activities (to men's 5); this gap in household commitments decreases only when people get old. Such time constraints hamper most women's ability to manage farms or other enterprises. Women's ability to participate in market-related work could therefore be improved by measures that lift some of their additional time constraints: providing easily accessible, potable water, expanding use of appropriate technologies for reducing the consumption of fuelwood, and providing day care centers.

**Women's Agricultural Productivity**

The agriculture sector accounts for much of women's labor and is the largest component of the national economy, but the sector's growth is constrained by Ghana's failure to fully empower more than half of the workers engaged in the sector. Gender issues permeate women's relationships, partnerships, and use of resources, and reduce their willingness to take risks.
Women make decisions about what crops to grow on their own plots and influence decisions about the family farm, but the male head of household has final decision-making power and also often controls household capital and labor. Uncertain access to land and a history of losing land rights, for example, have discouraged women's long-term investments or improvements in land. Moreover, restrictions—often socially imposed—about the use of the land (for such purposes as tree-growing) limit women's ability to participate in agroforestry or other programs that require the long-term use of land. Given access mainly to less fertile land, women are often able only to cultivate cassava, while men cultivate the more fertile land with cash crops.

When women are given equal access to productive resources, including the credit needed to purchase inputs for agricultural production, their farms have proven to be as efficient as those run by men. Given their limited access to productive resources, it would be unreasonable to expect high, much less rapidly increasing, productivity from Ghana's women farmers. However, there is considerable scope for improving women's agricultural productivity, as well as incomes from enterprises, simply by improving their access to key inputs needed for production. To that end, priority should be given to improving women's access to inputs needed for agricultural production, developing agricultural extension services that better meet the needs of women farmers, improving small-scale agroprocessing and storage techniques, and introducing or improving alternative income-generating activities for rural women.

**Women Microentrepreneurs**

Women are very active economically in Ghana, so improving their productivity is critical to reducing poverty and achieving sustainable growth in the country. Women are as likely as men to be involved in business. Owning their own enterprises enables women to meet their current needs, augment their earnings from agricultural activities, and acquire resources for future investments. But their success in business activities is constrained by cultural, educational, and economic factors.

Women's high rate of labor force participation reflects the absence of legal barriers to, and social acceptance of, their economic activity. Their concentration in informal employment and microenterprises, however, reflects cultural barriers. Cultural norms channel women into a limited range of occupations, which are usually saturated, less dynamic, and use fewer modern technologies. Women are concentrated in trading, and most are recent immigrants (less than a year) to the place where they are doing business (Canagarajah and Thomas 1997). Although women have long been active in Ghana's larger businesses, it is hard for them to graduate to larger businesses. A 1991 study of small and medium-size enterprises found that only 13 percent of woman-owned businesses had 10 or more workers, compared with 31 percent of men's businesses.

Women have less access than men to formal credit and tend to rely on informal credit and family members. Though gender differences in simple access to credit are not great, there is a substantial gap in the average size of formal loans to men and women. Gender disparities are more pronounced for savings than for credit, and the propensity to save is strongly correlated with level of education. Most women lack skills in financial management and business planning, and many know very little about how credit unions or cooperatives operate, or why. In mixed credit unions (and most are mixed) women were seldom in decision-making positions. And in some credit unions men did not allow women to apply for loans, even when allocations were set aside specifically for women members.

There have been several innovative attempts to help women get access to capital. Africa 2000 has successfully disseminated its susu message to villagers, and Ghana's Money Back program, based on the susu concept, has provided life insurance and investment opportunities for small to medium-size businesses. Smaller-scale credit schemes have generally been more successful than larger ones, but even those have had problems assisting women, especially when women were not integrated into the programs. It is important that women start saving by themselves, in women's groups, to reduce their dependence on out-
side assistance. Women can begin to help themselves, but only if they become aware of their own potential.

Household responsibilities are another limitation on the amount of time a woman can devote to her business, the size of business she can manage, and the rate of return on her capital investment. Because a woman's business strategy is conditioned by time constraints and concerns about daily household welfare that male entrepreneurs need not consider, women are more likely to pursue risk-averse strategies, such as trying to increase productivity and investing profits in the household rather than expanding the business.

Thus many potentially excellent women entrepreneurs are constrained by lack of savings, poor access to credit (especially at reasonable interest rates), poor business skills, and poor, if any, access to the financial services considered a normal part of business in the industrial world, as well as by the constant pressure of household responsibilities. Any strategy for assisting women entrepreneurs must recognize gender differences in the size distribution of enterprises and in the owners' expectations for their businesses. The numbers suggest a focus on raising productivity in microenterprises rather than expanding the scale of businesses. Improving their prospects will require expanding the financial and business support services available to microenterprises, a sector in which women predominate. Capitalizing on the potential of Ghana's women entrepreneurs will probably require strengthening the microfinance sector so it can better serve the needs of women's microenterprises, expanding financial and other business support services for women, and providing briefing and other training sessions on standard business practices and other knowledge important to entrepreneurs.

**IMPROVING HUMAN CAPITAL**

Improving women's human capital—especially women's education and health—is a second major critical area for intervention, because doing so improves productivity, produces great positive social externalities, and benefits both current and future generations of men and women. Low levels of human capital encourage the persistence of gender inequalities in economic activities, as women are ill-equipped to reap the benefits of economic opportunities.

**Women's Education**

School enrollment and retention rates have generally increased in recent years, for both boys and girls, but the gender gap has remained almost constant and is still wider at higher grade levels. There is also a gender gap in academic performance. According to the living standards survey for 1987–88, academic performance in math and verbal skills was consistently lower for schoolgirls than for schoolboys, and the gap is larger at higher grade levels, and greater for mathematics than for reading. At the secondary and tertiary levels, where the gender gap in enrollment is wider, there is implicit "gender streaming," or segregation by field of study. Gender streaming pushes women and girls into gender-stereotyped careers such as teaching, tailoring, secretarial work, and nursing, and prevents them from getting training in agriculture, forestry, fishing, "hard" sciences, engineering, and management.

Parents' decision to send a child to school depends on what they perceive as the trade-off between the benefits and costs of schooling. They generally perceive the benefits from educating daughters to be significantly less certain and more remote than those for sons. Households bear both the direct and indirect costs of schooling (such as forgone value of labor and household work and anxiety about children's safety), and in most households the indirect costs are perceived to be higher for girls than for boys. For many households the direct costs are also greater for girls than for boys—for example, girls' uniforms are often more expensive and transportation costs may be higher (parents are more willing to allow boys to risk trekking long distances to school). With the demand for girls' education also more elastic in relation to costs, an increase in fees or other direct costs that might not appreciably reduce the demand for boys' education might substantially reduce school enrollment for girls.
Thus efforts to improve girls' access to education must both reduce the direct and indirect costs of education and change parents' perceptions about the benefits of girls' education. Other measures should address girls' time constraints, offer a more flexible school schedule, increase the reach of the education system by reducing travel time, subsidize education for girls, improve the quality of education, and organize information campaigns to encourage investing in girls' education.

**Health and Access to Health Services**

Women's fertility, health, and economic well-being are closely linked. A typical Ghanaian woman spends 16 years of her productive life pregnant or breastfeeding, and early childbearing is a major health problem in Ghana, where more than 60 percent of women are either pregnant or mothers by age 20. Ghanaian women average six children apiece—more in some regions—and many births are high-risk, so Ghana's maternal mortality rate is high. Early childbearing also often brings an end to a young woman's education. Women are having more babies than they want to have; there is an unmet need for contraception (even among men, although men tend to want larger families than women do). Not only does so much childbearing place heavy demands on a woman's health and energy, but it also severely restricts the type of economic activity she can undertake, the amount of time she can devote to it, her productivity, and her ability to migrate.

Even after allowing for women's biological advantage over men, analysis shows that women face several gender-specific barriers to health care services. Access to medical care appears to follow a Kuznet's curve, with smaller gender inequities in the extremes of poor and nonpoor populations and more pronounced inequities in the middle of the distribution. In the two top and bottom income quintiles women are more likely to seek health care than men; in the middle quintile the reverse is true. In the bottom two income quintiles any marginal income in poor households may go to the health care needs of the male members of the household.

Women's health care needs and vulnerabilities are also different from those of men, for social and biological reasons. Men may be more vulnerable to heart disease and accidents, but women are more likely to experience other health problems. The incidence of human immunodeficiency virus (HIV) and acquired immune deficiency syndrome (AIDS) is three times greater among Ghanaian women aged 20 to 29 than among men of the same age (among other reasons, from ignorance of how AIDS is spread and how it can be prevented, because of their male partners' polygamous or promiscuous relationships and because women have little control over their own sexual practices in or out of marriage). For similar reasons the prevalence of other sexually transmitted diseases also is probably higher for women than men.

On top of their higher vulnerability to some diseases and their maternal health needs, women are often discriminated against in the intrahousehold allocation of resources for health care and nutrition. And gender-insensitive health facilities and medical procedures may further constrain women's access to health care.

Thus women use health care facilities less than they need to (University of Sussex 1994). Their resulting poor health and undernutrition make them more vulnerable to illness and reduce their economic productivity. Poor health leads to physical suffering, diminishes learning ability, and limits the human capital available for an economically productive life. Improving women's health calls for reorienting the health care system to effectively address women's needs, bringing services closer to women to reduce their costs in time and travel, improving the outreach of contraceptive services, and extending and strengthening family life education so that the national school curriculum conveys useful information about reproduction, safe sex, HIV, AIDS, and other sexually transmitted diseases. Barriers to women's access to health services that derive from decisions made at the household level may not be amenable to change over the short run. Social change that gives women more status and bargaining power in the household requires sustained efforts to
improve human capital and economic productivity. But some public policies can improve women's access to health services even in the short run by reducing costs to women and by informing households about women's health needs and problems.

**INSTITUTIONAL CAPACITY**

Ghana's gender strategy for development has made significant gains, particularly in increasing awareness of the links between gender equity and economic development and in raising questions about gender bias for discussion and action. The task is now to consolidate those gains, to extend and deepen measures to reduce inequity, and thereby encourage economic—and hence social—growth in Ghana.

The government of Ghana is committed to a national policy of economic development liberated from gender bias—a policy that will improve Ghanaian society by enabling women to maximize their own and their families' welfare as well as their contribution to national development. But moving from argument to actions that narrow gender gaps in major socioeconomic indicators is difficult. Initiatives for change usually call for changes in attitude, behavior, and social values. Capacity building—appropriate training programs for women and government leaders, renovation of government structures and institutions, and initiation of the systems and procedures to foster change—can help accelerate the process. This will require identifying institutional strengths and weaknesses, pinpointing gaps in government skills and capacity, and collecting better data—for example, more precise gender-disaggregated statistics about food consumption and household spending patterns—to identify areas of concern and monitor progress.
Chapter 1

The Rationale for Gender-Sensitive Development Policy

The Fourth World Conference on Women (held in Beijing in September 1995) focused attention on gender issues in Ghana. Ghanaian women had benefited from past economic growth, but the economic gender gap in Ghana was still great. The government of Ghana and the World Bank together decided that women were so much a part of Ghana's economic life that gender concerns must become part of all dialogues on macroeconomic policy as well as all Bank operations in the country. But to date, there had been no systematic assessment of key gender issues affecting women in Ghana.

Recognizing the need to understand gender issues and to develop strategies to deal with them, the Bank initiated a sector study to support the government's development of a gender strategy. Adopting a participatory approach, the Bank team involved all stakeholders in the study, including government, academic institutions, nongovernmental organizations (NGOs), and women's groups. The team included a consultant in the field office in Ghana to strengthen communications with various stakeholders on gender issues and to provide support to the National Council for Women and Development, which has taken a lead in gender concerns in Ghana.

Through workshops and mission visits, the team identified four points of focus for the study: agriculture, microfinance (for microentrepreneurs), education, and health. The various stakeholders consulted also emphasized the importance of strengthening Ghana's institutional capacity to develop and implement policies that adequately address gender concerns—to analyze gender issues, integrate gender concerns into policy, and implement activities designed to strengthen women's role in the economy.

The Bank team worked closely with the line ministries in agriculture, microfinance, education, and health to identify gender issues. Three workshops were held—involving gender experts, policymakers from line ministries, and NGOs—to review and comment on the draft document. This report, which grew out of that sector review and analysis, is a joint product of a team from the World Bank and their colleagues in the government of Ghana. It focuses on economic development and productivity as experienced (and affected) by women in Ghana. It does not pretend to be a comprehensive survey of social, legal, and regulatory mechanisms or their implications for women. Its focus is practical, not academic: it is intended to further the dialogue between the Bank, the government, other donors, and NGOs on how to reduce or eliminate gender-specific constraints on economic development in Ghana.

Gender issues cut across all economic sectors and all social, political, and legal domains. As used in this report, "gender" refers not to biological differences between men and women, boys and girls, but to the operative expectations, constraints, and characteristics associated with being male or female so long that they have become embedded in the culture.

This report examines key gender inequalities and gender-based differences in economic activities, opportunities, and constraints, focusing on two broad areas: the links between gender, economic produc-
Although 47 percent of primary school students in 1994 were girls, only 35 percent of senior secondary students and only 26 percent of tertiary school students were girls (World Bank 1996). The dropout rate for girls rises sharply with age.

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THE LINKS BETWEEN GENDER EQUALITY, WELL-BEING, AND PRODUCTIVITY

A growing body of literature indicates that reducing gender inequalities and increasing women's access to productive resources greatly improves both welfare and economic productivity.

The social benefits associated with developing women's human capital are also well-recognized. Cross-country studies show strong links between girls' education levels and reduced fertility and mortality rates. Social returns to investing in women's education and health are high because there is a strong correlation between women's education, health, nutrition status, and fertility levels, on the one hand, and investments in children's health, nutrition, and education, on the other. To the extent that women's education and health affects children's health and productivity, investments in female human capital will yield important long-term benefits, extending higher productivity into future generations.

Giving women better access to productive resources will directly improve economic productivity. Most recent studies of agricultural productivity indicate that male and female farmers are equally efficient farm managers, given the same levels of inputs and human capital, and that productivity on farms managed by women could be improved by increasing their access to physical inputs and human capital. Simulation analysis from two Sub-Saharan African countries suggests that yields on farms managed by women would increase between 9 and 22 percent if women were given the same human capital and inputs as men (Moock 1976; Saito and others 1994; Quisumbing 1996). Recent research also suggests that relatively poor land tenure security may also affect women's productivity in agriculture (Vishwanath and others 1996). To the extent that household food production is also linked to household members' nutrition, health, and capacity to work, poor access to resources also limits individual productivity. Women bear much of the responsibility for food production in Ghana, so their limited access to productive resources in agriculture has important implications for farm productivity, poverty reduction, and food security.

Improving women's access to credit will both increase their productivity and improve household welfare. Empirical evidence on the impact of women's borrowing is scarce, but a recent study from Bangladesh shows that women's borrowing leads to increases in schooling for boys and girls, in per capita household spending, in the supply of women's labor available for cash-income-earning activities, and in women's ownership of nonland assets, holding other factors constant (Pitt and Khandker 1996). Increased borrowing is also linked to reduced levels of fertility.

To the extent that men and women do not pool income and have different expenditures responsibilities, those policies that affect men's and women's incomes differently will generate different welfare outcomes. Interventions to reduce poverty that target either men or women will have different impacts on household welfare. Failure to take gender differences into account in designing projects or policies will reduce the effectiveness of interventions and increase
the risk of serious unintended consequences. (Recent studies that highlight the unintended costs of ignoring gender issues in an agriculture sector investment project include Jones 1986; Vishwanath and others 1996; and Fong and Bhushan 1996.)

THE CASE FOR GENDER-BASED INTERVENTIONS

When markets fail in ways that limit economic growth, strategic public intervention is warranted. Even without overt gender inequalities, gender differences in economic activities and constraints would justify integrating gender considerations systematically into policy and project design, once the need for some kind of public intervention has been determined. Examples of areas where intervention is desirable include:

- Although there are important social benefits associated with educating girls, households’ calculations of the costs and benefits of education often lead to low investments in girls’ schooling.
- The marginal benefits of training and recruiting a female extension worker may be higher than those associated with hiring and training a male worker, but men are more likely than women to be trained and hired for such jobs.
- The net social benefits of investing in women (for example, in their health, education, and training) may exceed the private benefits to households, but because households (and markets) fail to capture the full benefits to society, the investment in female human capital is lower than it could be.
- Gender streaming, occupational segregation, or labor market discrimination often lead to limited economic mobility, creating barriers to women’s entry into (and exit from) many economic sectors.
- Biases in access to information about economic opportunities by gender (for example, information about agricultural research and extension), often limit or prevent socially and economically desirable outcomes.

Four sectors call out for public intervention in Ghana in the short to medium term: agriculture, women’s enterprises, girls’ education, and women’s health. Chapters 2 and 3 focus on the need to improve women’s economic opportunities and productivity by addressing issues in agriculture and microenterprise development and, to free up their productive time, by reducing the amount of time women spend fetching water and fuelwood. Chapter 4 focuses on strengthening girls’ and women’s human capital by improving outcomes in the education and health sectors. And chapter 5 focuses on strengthening Ghana’s institutional capacity to integrate gender considerations into national policymaking. Chapter 6 looks at ways to improve opportunities for gender equitable development.
Chapter 2

Improving Women’s Agricultural Productivity

Recent attempts to improve Ghana’s agricultural production have involved serious examination of gender issues. And just as early efforts to improve agricultural production focused on male farmers, so contemporary efforts have often become women’s projects. But neither approach has had the desired effect. It is important to gather data on women, after decades of neglect, but focusing only on women will just keep women marginalized (Imam 1990). Sustainable programs need to involve both men and women.

The traditional rural household has been misunderstood by many analysts: rural communities, like the rest of society, have undergone significant changes. In the traditional household there was a clear division of economic responsibilities. The division of labor—who was supposed to do what—was clearly defined by age and sex. But social change has brought several changes in the structure, composition, and social and economic organization of the Ghanaian household and with them changes in how work is divided and how responsibilities are shared (Brown 1994).

To understand gender relationships at the household level one must understand the rural household. In a simplified view the rural household is a unified group of people with common goals, all working together, even if engaged in different activities—and gender is simply a way to categorize labor or the head of the household. But rural gender relationships are not simple. In rural households complex negotiations take place between men and women over the use of productive resources and the use of produce or income. Gender affects production relationships within and across rural households—that is, the setting of goals and priorities, the mobilization of resources, and individuals’ willingness to take risks (Moock 1986). Women will help their husbands “in a more corporate manner,” for example, if husbands have responsibility for finding the family’s food. The more pronounced the separation of accounts between men and women, the sharper the division of labor (Palmer 1991). According to Bukh (1979), the introduction of cash crops in Ghana (which involved mostly men) was one of the most important reasons for the growing inequality between men and women. Another factor contributing to conflicts of interest in Ghanaian households is that ties of lineage are often stronger than conjugal ties in all ethnic groups in Ghana, patrilineal or matrilineal (Lloyd and Brandon 1993).

However agricultural tasks and produce are divided, household food security is clearly a priority. In Ghana food purchases account for much of the total household spending—in rural households, about 35 percent (UNICEF/Government of Ghana 1993). In many parts of the country subsistence farmers’ output is insufficient to meet household consumption needs. The proportion of the household budget allocated for food is often seen as a measure of relative poverty. Lloyd and Brandon (1993) maintain that women tend to allocate a larger share of their own resources to the food needs of their children. Economic conditions in recent years have affected the traditional gender division of responsibilities in the household. In areas where men are supposed to provide food staples while women provide the soup
ingredients, women are increasingly supplementing household food needs as well as helping to meet other traditional men’s responsibilities (Whitehead 1993).

**The Gender Dimension of Agriculture**

The increasing number of households headed by women is a concern, as these households are believed to be among the poorest in rural areas (Heyzer 1992). Ardayfio-Schandorf (1994) reports that households headed by women are more prevalent in urban areas (33 percent) than in rural areas (28 percent) and that overall the imbalance is increasing (from 25.7 percent in 1960 to 29.1 percent in 1989). Households headed by women contain fewer children and fewer adults and tend to be smaller than households headed by men, but with a higher dependency ratio. Whether the reported household head is male or female is not by itself an indicator of economic status but it may be an indicator of potential vulnerability. Individuals are more likely to be among the poorest group if they live in households with older heads, either male or female, or in households headed by widows (Lloyd and Brandon 1993).

Researchers and development practitioners often assume that rural women are a socially homogeneous group. But women involved in agriculture vary widely in potential and in constraints on increased productivity and income generation. Sometimes better-off women traders take advantage of poorer women farmers (Gura 1986; Imam 1990). To reach poorer groups of women requires carefully targeting benefits that will reach them and be retained by them. The prevalence of polygamy (and the ranking of wives and widows) maintains women in a subordinate position, whether among the matrilineal Akan-speaking peoples or in such patrilinear societies as the Ewe, the Ga, the Tallensi, and the many societies of the North (Nukunya 1992). But generally it is difficult to apply one description to all Ghanaian women. As one person writes:

Ghana’s ethnic, cultural and agro-ecological diversity makes generalizations 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 urbanization and low 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 work burden, this results in the generally more limited options of northern women. However, socio-economic differentiation is also marked in more prosperous southern regions.... Other variables, such as age and education, particularly differentiate women’s experiences (University of Sussex 1994; i).

Although rural women are important in agricultural production, they are commonly believed to be less efficient farmers that men (Box 2.1). Even women see many of their tasks as unproductive. They struggle against greater odds than men do, bearing heavier responsibilities. Wherever women find themselves, they look for ways to improve household, food, and economic security. Agro-ecological conditions often limit their opportunities for agricultural production and other income-generating possibilities. In coastal areas where land is often unavailable or unsuitable for farming (Manu 1989), fish smoking is a major activity. And according to the 1960 census, out of 90,000 people in the canoe-fishing industry, more than half (47,000) were women who processed and sold fish. Salt mining is also important for women from October to early May. These activities compensate for the lack of farmland (Date-Bah 1985; Manu 1989). Women rarely concentrate all their efforts in one activity; it would be too dangerous if crops or markets were to fail. The importance of diversification was brought out during a visit to
Box 2.1 Are Women Farmers as Productive as Men?

Early efforts to improve agricultural production focused exclusively on male farmers. Women were not believed to be capable of farming at the same level of efficiency and giving women extension information and improved inputs was considered a waste of scarce resources. Given the advantages that male farmers enjoy, especially those growing cash crops, it is no wonder that many studies found male farmers more efficient. Several factors contribute to the lower productivity of Ghana's women farmers: small farm size and inability to hire laborers to increase farm size; types of tools used; unfavorable land tenure; lack of extension information and agrochemicals; lack of credit; and the number of tasks women have to perform at a distance from the farm (Date-Bah 1985). But studies that control for differences in individual characteristics and levels of input use show that female farmers are as efficient as male farmers (Quisumbing 1994). Gladwin (1996) states that "gender differences alone do not explain productivity differences between men and women farmers, but gender disparities and women's lack of access to the basic yield-increasing inputs of production result in lower yields."

Lekpongurun, a coastal village of the Greater Accra region, which had a poor fishing harvest for a few months. Most of the women there rely heavily on income from fish smoking, so Mrs. Anson, the field coordinator of the Regional Training and Applied Research Project for Artisanal Fish Processing, used the opportunity to stress the need for the women to engage in additional income-generating activities to ensure a steady income, regardless of seasonal and annual variations in the harvest. In addition, of course, women do most of the work gathering household fuelwood, especially during farming season. Even though women have much more work to do on the farm they must still make fuelwood available for preparing family meals.

**CONSTRAINTS ON WOMEN'S PRODUCTIVITY**

Several related factors limit women's productivity, but chief among them are competing demands on their time.

*Constraints on Women's Time*

Lack of time is a serious constraint for rural women, whose multiple tasks give them a far heavier workload than men. Cleaver and Schreiber (1994) argue that women's lack of time—or the excessive amount of time they must spend each day on household tasks—is the single most binding constraint on female productivity in farming and other income-earning activities. Competing pressures for women's time and energy may lead to trade-offs, such as fewer hot meals or less attention to one crop or field. And conflicts may arise about the use of family labor time if men's and women's crops or fields require attention at the same time (Ghana-CIDA Grains Development Project 1993). Saito and Weidemann (1990) advise extension agents to be sensitive to women's lack of time and to the fact that the timing of household tasks is relatively inflexible. Their training visits should not add to women's time stress.

In most places women are responsible for collecting water and fuelwood, although Islamic tenets require men to provide these necessities for household use, which may be why more men are involved in fuelwood collection in the savanna areas (Table 2.1). Some men may actually pay their wives for the water and fuelwood the family uses. Environmental degradation has increased the burden of collecting fuelwood and other forest products for household use, and has affected the income generated. The household's socioeconomic situation determines whether these tasks are done by members of the household or by hired laborers.

Inadequate infrastructure facilities—especially the water supply—greatly curtail women's productivity and increase their time commitments. Among households in Ghana 76.9 percent (urban) and 16.1 percent (rural) have access to pipe-borne drinking water; 13.9 percent (urban) and 43.0 percent (rural) depend on borehole, well, or rain water; and 9.2 percent (urban) and 40.9 percent (rural) use only rivers, streams, or dugouts...
Table 2.1 Who Collects Fuelwood within Households?

<table>
<thead>
<tr>
<th>Who collects?</th>
<th>Season</th>
<th>Savanna zone</th>
<th>Fishing villages</th>
<th>Forest zone</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Nonfarming period</td>
<td>28.6</td>
<td>18.2</td>
<td>64.3</td>
</tr>
<tr>
<td>Women</td>
<td>Farming period</td>
<td>66.7</td>
<td>50.0</td>
<td>100.0</td>
</tr>
<tr>
<td>Men</td>
<td>Nonfarming period</td>
<td>42.9</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td></td>
<td>Farming period</td>
<td>16.7</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Children</td>
<td>Nonfarming period</td>
<td>14.3</td>
<td>18.2</td>
<td>14.3</td>
</tr>
<tr>
<td></td>
<td>Farming period</td>
<td>-</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td>Women and children</td>
<td>Nonfarming period</td>
<td>-</td>
<td>63.6</td>
<td>21.4</td>
</tr>
<tr>
<td></td>
<td>Farming period</td>
<td>16.7</td>
<td>50.0</td>
<td>-</td>
</tr>
<tr>
<td>Other</td>
<td>Nonfarming period</td>
<td>14.3</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td></td>
<td>Farming period</td>
<td>-</td>
<td>-</td>
<td></td>
</tr>
</tbody>
</table>


(Ghana Statistical Service 1995). Poor roads are another major problem. During the rainy season most farms in the northern region are cut off because of impassable roads, so farmers are unable to sell or buy at market rates prevailing elsewhere.

The notion of time as human capital to be managed, or a resource to be carefully invested, is not new. Nor is the fact that women usually endure harsher time pressures than men do. Time is a resource, but it is not expandable. Improved agricultural practices can raise crop production, better information can increase a fisher’s catch, but nothing yet devised can add hours to the day. In a sense using time more productively effectively “stretches” time by producing more output, but for repetitive, time-consuming, essential daily tasks distance rarely shortens and the means of transport rarely improves. In fact, the time and distance covered to fetch firewood may gradually increase as nearby brushwood is consumed.

The economic implications of how women have to use their time are discomforting—and run across all sectors and issues. Poverty of time also affects perceptions about other kinds of deprivation.

The effects of women’s heavy time constraints are pervasive: the woman’s exhaustion and daily (perhaps prolonged) absence from the village or community; inequities within the family; gradual erosion of the local supply of water and fuelwood; and, nationally, the waste or misuse of energy and abilities needed to bring about lasting social and economic development. Ghana’s capital of human time and energy are still directed to preserving an unbalanced and unproductive system in which women contribute the most and benefit the least.

How people respond to changing macroeconomic conditions is partly conditioned by the demands on their time. If a woman is overworked and her time is already committed to one activity, for example, she may not be able to take advantage of a changing price incentive without abandoning another important duty. New economic opportunities may involve women in a “negative sum game” in which time and energy devoted to any new effort are diverted from other important activities (Haddad 1991). Realistic efforts to encourage women to participate in economic activities and be more productive must consider their time constraints and obligations.

According to the 1987/88 living standards survey, women’s time commitments are 15 to 25 percent greater than those of men—for all age groups, jobs, and types of households—mainly because of their heavier commitment to household work. Women typically spend 20 hours a week (men five) doing household work. Men compensate for only a third of this gap by devoting more time to paid activities (Haddad 1991).

A similar picture emerges from the 1991/92 survey (Figure 2.1). Women of all age groups spend more time than men on household activities. Men withdraw from household activities as they become adults, but
women's household responsibilities increase with age and do not substantially decrease until they are 70 or older. Girls' significantly greater involvement in household activities partly explains their low enrollment in middle and secondary schools. The gender gap in time devoted to household activities becomes appreciably wider for the age groups 10–14 and 15–19, but is widest for the most productive age group, 20–49. And demands on women's time do not change with household income. The time women devote to household activities is similar for different household-income quintiles (Figure 2.2). True, women from richer households may devote less time to fetching water and fuelwood but they spend more time on other household activities.

The reasons for women's greater involvement in household activities include many socially defined gender-based expectations. With the emergence of the nuclear family system, men are sharing more household chores, but the pace of change in the division of household tasks is slow. Women's involvement in household work (and the length of time devoted to household activities) depends on the type of family structure, the social class, the economic resources available to women, and how modernized the economy is (Brown 1994).

Women in urban areas devote significantly less time to household activities than those living in rural areas do, because they spend less time fetching water and collecting fuelwood (Figure 2.3). In the short run public policy cannot effectively reduce that part of women's time burden attributable to rigid gender-based expectations, but providing more easily available drinking water and energy-efficient cooking technologies can greatly help.

Rural women in Ghana depend heavily on "free" natural resources, such as nuts, mushrooms, fruits, berries, leaves, and small animals and on raw materials for such cottage industries as those involving dyes, resins, and fibers. At the same time women as forest exploiters are also important managers of natural resources (Molnar and Schreiber 1989). Protecting the environmental resources they depend

*Income has little effect on time women spend on household work...*
Women in rural areas spend much more time on household work.

**Figure 2.3 Time Women Spend on Household Work, by Place of Residence**

<table>
<thead>
<tr>
<th>Hours per week</th>
<th>Accra</th>
<th>Other urban</th>
<th>Rural</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>15</td>
<td></td>
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<td></td>
</tr>
<tr>
<td>20</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>25</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Source:** 1991/92 Ghana Living Standards Survey.

on is one way to ensure that their present level of household food security is not further threatened. Poverty is one of the worst enemies of the environment: poorer nations and people overexploit natural resources to survive (Chitepo 1991).

Unenlightened exploitation equally degrades the environment. In some areas of Ghana’s forest zone, for example, oil palm trees are declining because of the method of palm wine harvesting (cutting down the trees instead of tapping the trees for wine, as practiced elsewhere). For women who process palm oil, such a technique threatens an important food source and income-earning activity. Clearly, an intervention focused solely on improving the processing technology without addressing the problem of deforestation would soon run into problems because there would eventually be no palm fruit to process. Widespread deforestation and the extension of agricultural lands into forest areas has placed a severe burden on rural women, especially the poorest women who must travel longer distances and spend more time collecting firewood. Substitutes must be found for diminishing firewood supplies, and cooking methods and family nutritional needs must be adjusted to match available firewood supplies (Bagchi 1987). Women are painfully aware of how changes in the environment have reduced crop yields and the fertility of land, dried up water sources, and destroyed vegetation, including fuel-wood (Iddi 1996). In one fishing village 95 percent of the women said they had no difficulty finding fuelwood 10 years ago; only 5 percent say that is true now (Ardayfio-Schandorf 1993).

Policymakers in Ghana can ease major constraints on the productive use of women’s time by doing four things. They can:

- **Focus on providing easily accessible, safe drinking water.** Heavier investment in the water and sanitation sector will clearly ease women’s time constraints. The collection and use of water is primarily a women’s task, according to a UNICEF study (1990). In northern Ghana 88.4 percent of water is collected by women and 9.3 percent by girls, so improving the water supply benefits women proportionately more than men. Easier access to sources of safe drinking water not only reduces the time women spend fetching water, but reduces the incidence of waterborne diseases in the family. The most effective and sustainable water and sanitation projects involve women in planning, implementation, and maintenance.

- **Conduct research on appropriate technologies for reducing the consumption of fuelwood.** A reliable supply of fuelwood is important for household cooking and for such income-generating activities as the brewing of beer, the processing of nuts, and the smoking of fish. Women are responsible for most of these food processing activities, which, together with domestic cooking, account for 80 percent of the demand for fuelwood (UNICEF 1990). Technological innovations that increase the efficiency of traditional wood ovens will reduce the time women now use collecting fuelwood, cooking, and processing food. New models of the “smokeless oven” used in India are more fuel-efficient and emit less smoke. Promoting similar technologies in Ghana will ease women’s time constraints and reduce the likelihood of their contracting respiratory diseases.

- **Consider gender differentials in access to and control over land and trees and design schemes to promote communal woodlots in ways that ensure women’s participation.** Recent efforts in
the northern region, designed primarily to produce wood appropriate for male-oriented construction activities, were of little benefit to women in the area.

- Make gender analysis an integral part of the design of policies and programs to promote economic growth and alleviate poverty. Systematic attention should be paid to the economic implications of time allocation issues. Gender analysis can be used to identify imbalances in the gender division of labor (including rigidities in labor allocation and the unequal division of household work), to understand gender-based differences in incentive and capacity because of differing levels of access to (and control over) economically productive resources, and to explain the implications (and invisibility) of women's work. Only when these factors are better understood can economic reform and development programs achieve their intended objectives.

**Limited Access to Productive Resources**

Women's limited access to land, labor, and capital (as well as decision-making power) clearly affects their productivity. One of several types of rural poverty that especially affect women in Sub-Saharan Africa is "poverty of resources." Resources become more scarce as demand for them increases because of high population growth and as environmental degradation reduces their supply and quality. Women are often the losers when resources become scarce. One reason why poverty and hunger are increasing is that responsibility for the physical and intellectual growth of boys and girls is being shifted to their mothers, who do not have the access to resources they need to provide for the family (Snyder 1990). Women need not just "access to" but "control over" a resource, and decision-making power over its long-term use, including its ultimate disposal.

Rural women's limited access to land has received much attention but, as Davison (1988) points out, land alone does not explain what is happening to women in agricultural production. In Ghana land is not traditionally considered a "commodity" to be bought or sold; rather, it is a resource with sacred meanings that define one's existence and identity in social relationships (Davis 1993). Land tenure in Africa technically involves access rather than ownership, as land is usually officially owned by the government, but controlled by village chiefs. If, in allocating land, chiefs discriminate against women, this merely reflects women's socially inferior position (Ewusi 1978). As Cleaver and Schreiber (1994: 80) explain:

In Ghana, despite significant differences among ethnic groups, land generally belongs to the community and use rights are held by the lineage. Lineage members seeking land to farm ask the lineage head to assign them a piece of land. Discrimination against women in this allocation process is widely reported; fewer women obtain land; women often get less fertile land; and women obtain smaller parcels. In some patrilineal groups, such as the Krobo, women usually have no access to lineage land, unless they are unmarried, live in their parental home, and cultivate land allocated to them by their fathers.

Women in matrilineal societies may have an advantage over their sisters in patrilineal societies. Among the Ashanti (a matrilineal society), more than 50 percent of the landholders are women compared with only 2 percent in the north (NCWD 1994).

Uncertain access to land is a disincentive to improve that land through long-term investment (Chitepo 1991). Moreover, restrictions, often socially imposed, about using the land for such purposes as tree-growing limit women's ability to participate in agroforestry or other programs requiring long-term land use. With access only to land that is often less fertile women may only be able to cultivate cassava, while men will put the more fertile land into the cultivation of cash crops (Bukh 1979).

The man in the family often controls labor and capital, so a woman may need to ask her husband's
permission to take time to work on her own farm during farming season. Nor is the children's labor automatically under the mother's control. A woman makes decisions about the crops grown on her own plot and influences decisions about the family farm, but the male head of household has final decisionmaking power (Millar 1996). A woman may need the consent of her husband to take out a loan, which the husband could then take for his own purposes.

In focus group discussions involving rural women, women said they had trouble expanding their farm size because they didn't have enough money to hire laborers to help with the land. Even if they planted the same cash crops as men, their farms were smaller and most of the produce was used for household consumption. They also usually had to sell whatever excess they had at harvest time, when prices were low. If perishable crops such as cassava and vegetables could be processed or stored, instead of being sold as tubers or fresh produce, women could significantly increase their financial gains, even without increasing production. Less wastage and greater profits would encourage women to find ways to produce more, possibly through groups, and to process other women's raw produce. Even if women cannot get better control of the land, locally, more capital would allow them to make fuller use of the resources at their disposal and expand their options for activities less dependent on land.

**The Need to Combine Several Activities**

Rural women combine as many as four or five income-generating activities to minimize the risk inherent in total reliance on one activity. This is a coping mechanism used by poorer men and women alike, but women are especially willing to try additional ventures. Most of these activities entail low capital input, use labor-intensive technology, and yield low levels of productivity.

At Wadie-Adumakase, an Ashanti village, rural women emphasized the need for a separate income because even though their husbands might increase income from the family farm, the increase might not be used to improve the welfare of the family. "In the long run, the children's welfare is the woman's responsibility," they said. B.M.B. and FEMCONSULT (1990:9) concur: "Increased output on the husband's fields does not automatically improve the living conditions of the whole family, since the men often spend the extra income on consumer or luxury goods, whereas the output of the women's fields are mainly used to satisfy basic family needs."

Most rural women rear some small livestock. One survey in the northern region showed that about 70 percent of the women have 5 to 10 chickens and 20 percent have 2 to 5 goats (Adongo 1980). In focus groups most women (from villages in Ghana's forest, savanna, and coastal areas) said they kept a few chickens, goats, and sheep. In one village in the forest zone many inhabitants, male and female, were rearing turkeys, especially to sell at the time of festivals. (They complained of the birds' high mortality rate, which was hardly surprising as they were allowed to range freely, like chickens. Despite regular extension visits to this village, extension agents had not advised them to cage the turkeys or take other precautions). In one coastal village many women rear pigs, but only for sale, as local residents do not eat pork. Several local women own cattle. (The myth that women do not own cattle in the area may persist partly because women tend to conceal such apparent wealth. Only because a trusted project field coordinator was present was this information offered.) These women were able to purchase cattle and other livestock with profits from their fish-smoking businesses, which were enhanced by technological improvements from the project.

Women all over Ghana also process various types of edible oil, including that from palm, coconut, groundnuts, and shea nuts. Shea butter extraction is very important in northern Ghana. Other income-earners—many encouraged by different development projects—include cassava processing, soap making, fish smoking, small-scale gold mining, fish pond farming, cotton spinning, pita brewing, basket making, batik printing, and dry-season vegetable farming. Many women also process the fruits of locust trees...
(Parkii biglobiosi) into a local spice called dawa dawa. One woman has made beekeeping, usually considered a man's activity, a full-time business. (In 1990 she harvested 24 gallons of honey.)

Pottery making is an important source of income for women in many villages. (Indeed, in the Kumasi area, the craft is taboo for men.) Because of changing economic conditions and the high cost of imported pots, local pots regained importance in the 1980s, to the advantage of the women potters (Date-Bah 1985). In the Adansua village in eastern Ghana, pottery and soap making are being introduced to women who are primarily fish processors, as insurance against times when fish are not plentiful. The women paid for their training and deposited money for a kiln to be installed.

Some activities are significantly affected by gender and social beliefs. Traditionally, for example, rural Ghanaian women do not weave Kente and other types of cloth because of their belief that weaving on a narrow loom with their legs apart would cause infertility (Konadu 1980). Cloth dyeing, however, is an important activity for women in Ashanti land, where black cloth is essential for funeral ceremonies. At Ntonsa Mission, near Ntonsa village in the Ashanti region, nearly all women are engaged in cloth dyeing. Lack of water keeps them from expanding their business.

During the past session, one component of the Sasakawa Africa Fund for Extension Education (SAFE):

- Introduced pig farmers to improved meat-smoking techniques so their products could be sold (at much higher prices) as smoked pork.
- Increased women farmers' decisionmaking options for maize storage.
- Trained rural women to process soybeans into dawa dawa.
- Integrated beemaking with plantation crops.
- Introduced the use of woodlots to provide fuelwood for cottage industries (Ntifo-Siaw and others 1996).

Such projects not only help women farmers but also make extension agents more aware of the possibilities for helping rural women.

Cultural Constraints

Strategies to advance women that directly conflict with cultural norms and social beliefs will not be sustainable in the long run if the mode of intervention is confrontational. The socioeconomic context that puts women at a disadvantage is often disregarded at planning programs for them. Among the Frafra people of the upper east region, for example:

- The gods forbid a married woman to go into a graveyard without her husband's permission.
- Women are not allowed to search for firewood in or around fetish groves, except at specified times.
- Women in their menstrual period should not go into a farm until their period is over; if they do, and if there is no sacrifice to pacify the gods, the harvest will be poor.
- Women must not eat fowl, except guinea fowl (Iddi 1996).

Rural women themselves may view such cultural constraints not as repressive, but as a valued part of their way of life. When that is true, innovative ways must be found to introduce unconventional strategies that will benefit the rural community. Some successes—such as getting a few women farmers to use animal traction in a northern area of Ghana, where it was considered culturally impossible to do so—have led to guarded optimism that cultural barriers can be broken down (Millar 1994; Box 2.2). But one report concludes that “traditional social claims and rights may be eroded in practice, but probably on balance to the detriment of women” (University of Sussex 1994: 68). The report warns that women may be caught “between weakening traditional forms of support and security and failure to implement legislative and other protective measures ... for economic security.” Social change must be encouraged, but selectively. Some strategies, no matter how well-intentioned or carefully planned, may not be accepted in some places.

Targeting Failures

When improvements do become available, women are often not targeted or they lose control over the benefits. Several authors report that when a new technol-
Box 2.2 Changing Social Beliefs about Women: The Amasachina Self-Help Association in the Northern Region

In most developing countries women's subordinate position is reinforced by social norms and values. Empowering women often entails a confrontation with a cultural framework that even the women cherish. But for women to be able to take advantage of opportunities to improve their productive capability, some of these cultural constraints must be eased. The Amasachina Self-Help Association, an indigenous nongovernmental organization working throughout the northern region of Ghana, was formed in the 1960s to promote cultural and self-help development activities among grassroots people. (Amasachina, from Arabic, can be interpreted as "commoner," "youth," or "community.") Today there is a network of local Amasachina associations in villages throughout the region. All activities in its integrated rural development programs have components for women.

The association's executive secretary believes the most important assistance to women is the loans women use to buy paddy rice or shea nuts for processing or food products to sell later when the price is higher. Amasachina collaborates with the International Fund for Agricultural Development to implement its credit scheme by identifying the poorest people, organizing them into groups, and providing training on loan management and repayment, group formation, conflict resolution, record keeping, and gender issues. Through training about gender issues some discriminatory social practices against women are being softened. Because of this, women in some communities are now allowed to sit and discuss development issues with men. Through the efforts of Amasachina some barriers to women's participation in decisionmaking are being broken down not by confrontation, but by enlightenment. It used to be taboo for women to plant trees; now women in groups plant woodlots. Each community has a separate men's and women's executive. The leader of the women, called Magazia, has significant influence in promoting the interests of local women.

Source: Amasachina Self-Help Association brochure and interview with the executive secretary, Issah Slifu, in Tamale.

APPROACHES TO IMPROVING WOMEN’S AGRICULTURAL PRODUCTIVITY AND INCOME

Many efforts to integrate women into development have antagonized policymakers and local populations by emphasizing only the empowerment of women. It is important to reeducate policymakers and citizens, but people should be helped to understand that although activities engaged in by rural women may be targeted, higher productivity and income, a better supply of fuelwood, local processing equipment, and so on will benefit the entire rural household. Any approach taken should emphasize an improved standard of living for all that does not threaten to destroy their cultural traditions.

“Participatory approach” is a catch-phrase in the development community for an ideal that is not often realized. Too seldom are the voices of the people heard or their ideas acted upon. The current emphasis is on interactive “bottom-up” processes, but even when nongovernmental organizations are involved that may mean that the beneficiary is allowed to participate in the predetermined “agenda of the intervener” (Millar 1996). “Circumstances must be created in which farmers’ demands can be heard.... Participation by women farmers is especially constrained by the low status often accorded to them” (World Bank 1992b). Some agencies have encouraged more local input but often only after realizing that the top-down approach is not working (Box 2.3).
Box 2.3 The Process-Oriented Approach of World Vision International

World Vision International is a Christian nongovernmental organization assisting rural communities in Ghana with an integrated rural development program called the Natural Resource Management and Sustainable Agricultural Program. In the early years of its development activities in Ghana, the organization's approach was that of a patron on whom recipients build rapport and eventually become dependent. When the organization dug wells and boreholes for rural communities, its staff later found that when the pumps broke down or any other problem arose, the wells were abandoned and the people waited for someone to come and fix the problem for them. According to Dr. Opoku-Debrah, the program's coordinator, this taught the organizers that their approach was not leading to sustainable improvements. A new “process-oriented” approach was adopted, in which a staff member stays in the village for eight weeks, discussing with the local people their problems and their perceptions of possible solutions. World Vision International staff now appreciate local knowledge about agriculture and natural resources, which makes development programs more realistic, and build rapport with communities. A member of the local community becomes the “animator” or liaison between the community and project staff. Clan heads are brought into the decisionmaking process to ensure local cooperation. Pump maintenance volunteers, including women, have been trained to carry out regular maintenance, for a fee paid by the community. World Vision International staff have seen better long-term improvements with this approach.


Working with local people yields better long-term results because the problem is viewed from the local perspective. Bukh describes how the attitude of rural women can make or break a project: “Women farmers were reluctant to adopt a new hybrid maize because it tasted different from the local variety and, from their view, was “harder to prepare” into *kenkey* and other local maize dishes. They considered the hybrid maize only as a cash crop and not as a food crop. The hybrid was also considered to be less resistant to pests and diseases, and more dependent on agro-chemicals, which were expensive” (Bukh 1979: 69).

**Improving Access to Credit**

Rural women in developing countries seldom have access to formal credit. And it is often assumed (wrongly) that credit made available to poor farmers, including women, must be offered at below-market interest rates. Holt and Ribe (1991) report that most efforts to provide credit have been large-scale, formal, regulated programs that have reported dismal results. In most cases subsidized credit does not reach poor farmers, and when it does credit alone has not, by itself, generated more income. Some credit programs targeted to women have not been as accessible to poorer rural women as to better-off urban or peri-urban women, as Women’s World Banking Ltd., Ghana learned. Dameh and others (1992) studied the degree to which the Co-operative Credit Union Association was meeting the credit needs of Ghana’s female members. The study made the following observations, many of which apply to other credit programs as well:

- Women do not have the same access to credit as men in the credit union do, and the loans that women were given were too small to meet their needs.
- The policies of the revolving loan fund were too rigid to meet women’s needs.
- Most women lack financial management and business planning skills and many women know very little about credit union operations and cooperative principles.
- In mixed credit unions (and most were mixed), women seldom occupied decisionmaking positions.
- Fear of borrowing and being in debt was a problem for women in some areas. They asked for less than they needed, which bought too little input to improve their businesses.
- In some credit unions men did not allow women to apply for women-in-development loans (set aside specifically for women members).
Smaller-scale credit schemes have generally been more successful than larger ones, but even those have trouble assisting women, especially when programs do not specifically integrate women into the schemes. Iddi (1994) found that benefits from the Nandom Rural Women Credit Scheme in northern Ghana included greater unity among members of the groups, a higher social status for women, and greater ability to improve family welfare. Among other innovative efforts to help women get access to needed capital, Africa 2000 is successfully disseminating the susu message to villagers and Ghana's Money Back program, a government-established insurance program based on the susu concept, provides life insurance and investment opportunities for small to medium-size businesses (Holt and Ribe 1991; Box 2.4). Most important is for women to start saving by themselves and in women's groups to reduce their dependence on outside assistance. Women can begin to help themselves, but only if they learn their own potential.

Credit should be provided to rural women in such as way that the benefits will help them maintain their present level of production and improve productivity and income—perhaps by extending the time of repayment so subsequent loans may be unnecessary. Capital needed to embark on new income-generating activities or to expand existing ones (including livestock rearing) should be provided through credit schemes. Mechanisms for providing credit and encouraging local women's savings groups (such as ENOWID) should be expanded. Some local savings and credit groups, like the susu, already exist, but most of them need targeted training programs.

**Improving Access to Extension Services**

In the 1980s development planners realized that women farmers in developing countries were at a disadvantage because extension services did not reach them, with either information or inputs (Box 2.5). Bagchee (1994) and others call rural women

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**Box 2.4 Enhancing Opportunities for Women in Development: Developing a Sustainable Credit Program for Women**

To ease the economic hardships endured by the Ghanaian population as a result of the Structural Adjustment Program, the Program of Action to Mitigate the Social Costs of Adjustment was set up in 1988, with 23 assistance "packages." One project, called Enhancing Opportunities for Women in Development (ENOWID), focused on providing credit in the mode of Bangladesh's Grameen Bank. The project operated in 18 districts from the Bhono Ahafo, Volta, and western regions of Ghana. According to ENOWID's coordinator, Mrs. Abrakwa, women are responsible for mobilizing and administering to their own groups. Loans are given to individuals within groups, but the group is responsible for ensuring that the loans are repaid. Loan disbursement is in full view of all members of the group so everyone is aware of what is happening. Peer pressure has been an effective means of achieving the high rate of repayment (estimated to be 95 percent): the group is responsible for repaying the loan of any defaulting member. Unlike many credit programs, interest is based on the current commercial rate in Ghana, now about 45 percent. This has not been a constraint, as the women who want credit are taught to save and to repay on a regular schedule. (Their alternative is moneylenders who charge 100 percent to 300 percent interest.) The ENOWID loan cycle is eight months. If a woman takes a loan of 100,000 cedi, for instance, she pays back 130,000 cedi over a 32-week period, with payments of 4,300 cedi a week. Even if she can pay back fully before 32 weeks she is advised to pay back in installments to ensure that she has enough working capital to reinvest or to earn interest from savings. According to Ardayfio-Schandorf and others (1995), ENOWID has markedly expanded women's income-generating capability. The project has focused especially on 1,800 women beneficiaries, but 4,500 women have enjoyed some assistance. Twumasi (1993) criticized the program for reaching only a fraction of its original target of 7,200 groups, but acknowledged that return rates have been high. The coordinator maintained that to properly supervise the groups, it has been necessary to limit their number. As the government is ending its funding of the Program of Action to Mitigate the Social Costs of Adjustment, the women's groups assisted through ENOWID are forming themselves into an NGO with the same name to ensure that the benefits they have enjoyed will continue.
“neglected potential.” The World Bank (1991) suggested that to be effective agricultural development activities should aim to:

* Bring services physically closer to women.
* Involve women in the formulation and management of programs affecting them.
* Make women (as individuals or in groups) the contact point for delivering services to, and receiving feedback from, beneficiaries.

Extension services are important, but an extension system is only as good as the technology it offers. Innovations for women should be portable, inexpensive, multifunctional, adjusted to women's size and strength, and locally produced. They should also be used in ways compatible with women's other activities. Labor-saving equipment may give farm women enough extra time to allow them to get involved in more remunerative activity, to devote more time to child care and nutrition, and to be more productive at traditional tasks. But not all “improved” technologies are advantageous to women. Much of the time saved at grinding mills, for example, may be lost again traveling to the mill and standing in line for long hours. Increasing fruit production without providing for appropriate methods of preservation may lead to such a market glut that producers end up giving their produce away to avoid waste, or carrying it home. Too often, the benefits of traditional techniques are overlooked in efforts to improve productivity. Mechanical peelers introduced for processing cassava met largely with low adoption rates in small processing units because the peelers created more waste than hand peeling did (UNIFEM 1989). Women are reluctant to accept new technologies that are not practical and do not reduce arduous work and otherwise meet their needs, especially if they require capital investment.

Capacity building of local groups is now receiving significant attention. The degree to which women in Ghana have formed informal groups varies by area. Woodford-Berger maintains that women do not seem to organize around productive activities such as farming or marketing. At the same time, she recognizes the importance of informal collective associations or networks and susu groups, often church-related or organized along lineage lines.

**Assisting Rural Women through Government Programs**

Responding to the UN Decade for Women and the call for greater attention to women, in 1975 the government...
ernment of Ghana established the National Council on Women and Development by decree to provide an official focal point for promoting the advancement of women. Under the office of the president, it is directed by a 15-member council appointed by the government. Its stated functions are monitoring and evaluating donor programs and activities, identifying and formulating policies, managing pilot projects, and providing training. The council's regional secretariats help women farmers by providing small revolving loans before planting season to help pay for labor and to meet expenses until harvesttime. It also helps groups of rural women get land from the local chiefs and teaches women income-generating skills, which are useful during the off-farm season.

The 31st December Women's Movement is registered as a voluntary NGO but operates more as an arm of government. Launched May 15, 1982, it emphasizes the “mobilization of ordinary women to be conscious of their rights and their potential.” Active in all 10 regions of Ghana, it has established 821 day care centers in rural and urban communities and has worked with women's groups to increase their income-generating capability in a wide range of production, processing, and craft activities. Another government initiative, the Agricultural Sector Investment Project, implemented through the Ministry of Food and Agriculture, helps communities and groups improve productivity.

Efforts to provide extension services to rural women are carried out through the Women in Agricultural Development Division of the Department of Agricultural Extension Services in the Ministry of Food and Agriculture. Its responsibilities include deciding which topics to cover for rural women, especially about their crops and better use of produce such as soybeans (WIAD 1995).

Facilitating Development through Nongovernmental Organizations
Nongovernmental organizations (NGOs) have become an increasingly important channel for development implementation. Independent of government, they are driven primarily by humanitarian, not commercial, motives. They work with government and international agencies to mobilize local community participation or strengthen local groups. NGO involvement in World Bank-supported projects has risen sharply in recent years (World Bank 1990). Similarly, the Amasachina Self-Help Association (see Box 2.2) has helped the International Fund for Agricultural Development to identify and train local groups that will later benefit from its credit. Other NGOs, such as TechnoServe and the Sustainable End of Hunger Foundation, implement programs more independently.

Some development projects facilitated by NGOs focus on infrastructure development. Through the Food for Work Project, for example, ADRA mobilized communities to embark on 250 projects between 1993 and 1995—in initiatives that involved health posts, markets, roads, schools, toilets, and agroforestry.

The range of NGOs and types of interventions in Ghana can only be touched on in this short report. Efforts such as the Directory for Interagency Dialogue: Women in Development—Ghana, by the Food and Agriculture Organization's Regional Office for Africa (1995b), have listed and described the development projects that benefit women and combine international support with local initiatives through government and NGOs. No one doubts NGOs' potential for facilitating local participation, but some NGO activities still cause concern, as expressed by Evangelische Zentralstelle fur Entwicklungshilfe E.V. (EZE) (1994: 35):

Many NGOs are following what has been termed a “poverty approach,” that is, their main activities are oriented towards improving women's and girls' immediate economic situation by projects for income generation and vocational training. Very often this becomes an end in itself without any analysis of market trends at both micro and macro level. Nor do those involved seem aware of the growing criticism in the development world of income-generation programs for women since these bring only min-
imal economic returns and present an extra work burden without causing any noticeable changes in gender attitudes.

Providing Training
One thing everyone seems to agree about is the need to train women, as a starting point for any development intervention. Many NGOs recognize that their programs will face difficulties if women are not given training in basic business management skills; how to secure, use, and repay loans; how to use and repair unfamiliar technologies; and so on. Most women consider their profit to be the difference between what they pay for major inputs and what they receive for their goods; most report that they often spend money from what they view as profit (Ahene-Amanquanan 1996). They need training in basic business concepts.

Women in Agricultural Development has been described as weak, but it also has potential that remains to be tapped. Personnel complain of being understaffed, yet underused. At the same time, the department has the official mandate to determine what gender-specific topics should be included each year in extension messages. Women in Agricultural Development and the Department of Agricultural Extension Services have different opinions about how well extension agents—especially male agents, who are in the majority—can deliver extension messages to women about food processing and similar topics. A close look at messages on seven subjects (including crop production and protection, livestock, agroforestry, fisheries, and agricultural mechanization) that agents convey to farmers and groups suggests that topics important to women may not receive the attention they deserve. Most staff favor a return to the old system of separate extension activities, which would put many female staff members back in permanent extension positions. The literature and experience in other countries suggests that operating parallel extension systems for women would not only be economically unsustainable but would also result in the staff being underused at the times women are busiest with on-farm activities. The economic implications of two extension groups—one supervised by the Department of Agricultural Extension Services and the other by Women in Agricultural Development—regularly visiting the same place is unreasonable, but some attention can be paid to improving extension services for rural women.

Women in Agricultural Development staff in place regionally and at other levels could develop local one-day workshops for rural women focused on one or two topics that are important to them. Such local workshops, repeated widely enough to reach many rural women, could be held once a year during the off-season periods convenient to the women. Staff in one or more regions could develop a training program to be implemented in a central place, such as a market town, for rural women from surrounding villages.

Women need training to improve their productivity, but training should also be provided for policymakers, so they understand the importance and advantages of addressing women's needs in development programs; for program implementors in governmental agencies and NGOs, on ways to make women's voices heard and to define problems and solutions with rural people; and for rural men and local elites, so they understand the benefits of involving women in the development programs. Iddi (1995b) reports on an innovative attempt by TAAP to sensitize not only development staff, but also men's and women's groups in five communities at a one-day gender awareness workshop. Other training programs, whether on general business management and bookkeeping for rural women or aimed at gender-sensitizing groups, community leaders, and program developers and implementors, could be effectively implemented through NGOs.

Understanding the reasons and the way to incorporate women in all stages of interventions, from development through implementation, does not ensure a commitment to gender-sensitive action. As Jiggins (1995: 59) maintains, "Method cannot substitute for commitment to principle, nor can method safeguard against the use of participation for extracting information or other forms of exploitation." It is also important to realize that women who
are decisionmakers or extension agents are not necessarily gender-sensitive, just because they are women.

**IMPROVING AGRO-PROCESSING AND STORAGE**

To increase the value of their products and hence their income, women need help to process and store their produce until a time when the market price has risen above the prices paid at harvesttime. Both government and NGO field workers can help women to determine their technology needs. The National Council on Women and Development could be set up a screening unit to determine needed areas of technology development and to ensure that improved methods that work in one area are shared with other areas that could use them.

**INTRODUCING OR IMPROVING ALTERNATIVE INCOME-GENERATING ACTIVITIES**

Women are ready to take on additional activities to earn extra income. Asked if her workload was not already excessive, one woman responded: "It is not hard work that makes one old, it is poverty!" The point is to be sure that the extra effort needed for an alternative income-generating activity truly improves economic and household food security.

One important source of emergency income in the rural areas of many countries, including Ghana, is small livestock husbandry. In most Ghanaian households, however, the few chickens, sheep, or goats around the compound are not considered a reliable regular source of food and income for the household—and the likelihood of disease killing all of the household’s chickens or goats has been a disincentive to increasing production, even though the market for the animals is nearly always favorable, especially at festivaltime. There seems to be no general social constraints against women in Ghana rearing small animals. There may be local customs about particular animals, but women have other kinds to choose from. Rural women can certainly raise small livestock on a larger scale than they do now, whatever their problems of access to land or other resources needed for crop production. But if they expand small-livestock production they will need more extension training about animal husbandry practices, as well as veterinary services.

Before introducing new income-earning activities to women it is important to consider such factors as market potential, environmental conditions, and how the activity will affect women’s workload. It is especially important to consider current access to a stable supply of fuelwood and clean water and whether the new activity will require long hours to collect additional water and fuelwood. And it is essential to weigh potential health hazards associated with any agricultural activities. University of Sussex (1994), for example, notes the potentially dangerous effect of head-loading. In improving the standard of living in rural households, we must safeguard women’s health so they live to enjoy the benefits.

**GENDER-SPECIFIC ENVIRONMENTAL PROTECTION**

The effects of environmental degradation are felt acutely by rural women who must spend longer hours gathering fuelwood and other nontimber forest products for fuel needed to cook meals. Enlightenment campaigns could encourage community leaders to allocate marginal lands to the establishment of community woodlots so women can spend fewer hours and less energy finding fuelwood, hours and devote more hours to more productive activities. Tree planting—indigenous or exotic (*Tectona grandis* or *Gmelina*)—should be encouraged on marginal lands.

It is equally important to encourage the use of fuel-efficient cooking stoves, both for the environment and to save women’s time and energy for women. Development programs in other countries have experimented with various stoves; those that the women themselves can make are the most successful. Fuel-efficient cooking stoves are especially important in the northern areas and wherever there is extensive processing, such as fish smoking in the coastal areas. Impressive progress has been made with improved fish-smoking kilns, an effort that needs to be more vigorously pursued elsewhere and for other activities.
CONTINUOUSLY EVALUATING THE IMPACT OF INTERVENTIONS ON RURAL WOMEN

Research into the long-term impact of interventions on conditions for rural women needs to be an important component of all development strategies. Researchers from universities or institutes such as the Centre for Social Policy Studies and the Family and Development Programme at the University of Ghana should be recruited as part of the planning and implementation of all such interventions to continuously monitor their effects. Initial evaluation of the impact of interventions should focus on such qualitative factors as the enlightenment of parties involved in development and the skills they form in the process.

Generally, innovative methods and flexibility are needed to ease or eliminate social restrictions that limit women’s productivity. Social restrictions previously considered impossible to overcome can be relaxed through imaginative implementation. NGOs have been somewhat successful in implementing change, especially where their focus has clearly been on helping women (rather than ensuring their own profits or salaries). Extension agents are useful—especially for demonstrating agricultural innovations—but the local community should help identify priority development problem areas, with the help of local NGOs.

When access to finite productive resources, especially land, is limited, the most sustainable approach may be to improve profits from current production rather than try to expand. In introducing new income-generating activities, it is important to consider how much additional work may be involved, and what stress may be placed on the environment. Will there be greater demand for fuelwood in savanna areas, for example? Will local resources provide the raw materials needed in the long term? Interventions suitable for one place should not be automatically imposed on all others.
Chapter 3

Supporting Women Entrepreneurs

Women are very active economically in Ghana, so improving their productivity is critical to reducing poverty and achieving sustainable growth in the country. Developing women-owned enterprises enables women to meet their current needs, augment their earnings from agricultural activities, and acquire resources for future investments. But their success in business activities is constrained by cultural, educational, and economic factors. Improving their prospects will require expanding the financial and business support services available to microenterprises, a sector in which women predominate.

Women's business incomes vary but most fall in the modest or microentrepreneurial range; in Ghana the enabling conditions needed to encourage larger enterprises and sustain business growth are not yet in place. But supporting women entrepreneurs would produce a high payoff in development. For one thing, women are more likely than men to invest income from business activities in the welfare of their families (Ardayfio-Schandorf, Brown, and Aglobitse 1995). The standard of living of women and their children depends on what women earn through self-employment and small business activities. Increasing women's earning power raises the cost of bearing children, and the rising demand for education, health, and family planning services that results creates an incentive to keep the family small and to invest in income-generating activities to finance the children's future. For these reasons it is important to overcome the persistent gap between women's actual and potential contributions as entrepreneurs that results from their restricted access to business opportunities and financial services.

Whether women can engage in business activities depends heavily on their own savings and the savings of relatives and friends. The survival, smooth operation, and growth of businesses are improved by access to credit. Providing microfinancial services for women can support the stability, productivity, and growth of women's business income.

Skill managing business finances is also important to the survival of microenterprises and women's ability to repay loans. A better understanding of business management, planning, and marketing allows women to "grow" their enterprises and take advantage of profitable market opportunities. Low levels of education, literacy, and business training diminish their prospects for business success. Training should include components useful to women whose businesses could grow (or are now growing) into medium or large-size enterprises.

Concentration in Informal Sector

In Ghana women are as likely as men to be involved in business. Data for 1991–92 show that 63 percent of households—whether headed by men or women—have nonfarm enterprises. Self-employment dominates activities for both women and men, but women are less likely than men to have employees, especially in urban areas. Women are concentrated in trading, and most are recent immigrants (less than a year) to the place where they are doing business (Canagarajah and Thomas 1997). The main problem
in developing off-farm businesses, especially for women, is that the rapid growth in the labor supply (relative to demand) has been absorbed largely in informal, easy-entry activities, resulting in a saturated informal market.

Although women have long been active in Ghana's larger businesses, it is hard for them to graduate to larger businesses. A 1991 study of small and medium-size enterprises found that only 13 percent of woman-owned businesses had 10 or more workers, compared with 31 percent of men's businesses. None of the large-scale firms in a parallel survey were headed by a woman (Table 3.1).

**WOMEN'S LIMITED ACCESS TO FINANCIAL SERVICES**

In 1991/92 more than 86 percent of enterprises had no access to credit. Women had less access than men to formal credit, and tend to rely on informal credit, but family members were the main source of credit for both men and women. Expanding microcredit would be useful to women in business, but its immediate impact might be limited. Doubling all nonfamily sources of credit would reach only an additional 3.3 percent of households headed by women and 1.8 percent of households headed by men.

Expanding access to informal credit would have a greater impact on women entrepreneurs. Gender differences in access to credit are not great, but there is a substantial gap in the average size of formal loans to men and to women. The differentials are much lower for informal loans, which are also larger for self-employed women and those who own microenterprises that employ two to nine workers.

Personal and family savings are the main sources of finance to start and operate nonfarm business activities in Ghana. Gender disparities are more pronounced for savings than for credit. In 1991/92, 31 percent of male heads of households were able to save money (compared with only 23 percent of women) and men's average savings were 26 percent greater than women's. The propensity to save was strongly correlated with level of education and with living in an urban rather than a rural area, and less correlated with level of consumption. (Correlations were much weaker for credit.) It seems that economically active women had access to savings services, but preferred informal agents to banks. According to a 1991 study of urban market women, 77 percent saved with susu collectors; the proportion of women with a bank account fell from 49 percent in 1982 to 36 percent in 1989, because of their diminished confidence in banks (Box 3.1).

**OTHER CONSTRAINTS ON WOMEN IN BUSINESS**

Women's high rate of labor force participation reflects the absence of legal barriers to, and social acceptance of, their economic activity. Their concentration in informal employment and microenterprises reflects cultural barriers. Cultural norms channel women into a limited range of occupations, which are usually saturated, less dynamic, and use fewer modern technologies. In Islamic areas (mainly in the north), restrictions on interactions with men limit women's business activities outside the home. Household responsibilities—including childbearing, child care, and home maintenance—limit the amount of time a woman can devote to her business, the size of business she can manage, and the rate of return on her capital investment. Women working from home cannot easily reach clients in central business districts

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**Table 3.1 Distribution of Small and Medium-Size Enterprises by Gender of Owner and Number of Employees**

<table>
<thead>
<tr>
<th>Gender of business owner</th>
<th>Less than 4 workers</th>
<th>4–9 workers</th>
<th>10 or more workers</th>
<th>Total sample</th>
</tr>
</thead>
<tbody>
<tr>
<td>Female</td>
<td>46.7</td>
<td>40.0</td>
<td>13.3</td>
<td>100.0</td>
</tr>
<tr>
<td>Male</td>
<td>38.8</td>
<td>29.9</td>
<td>31.4</td>
<td>100.0</td>
</tr>
</tbody>
</table>

*Source: Steel and Webster 1991.*
Box 3.1 Savings Characteristics of Urban Women

Why do many households and market women prefer to save informally? A survey of 1,000 market women in three cities showed little confidence in the security of bank deposits. More than 40 percent of respondents would not save with banks because they thought their incomes were too low; there was too much formality at banks, and banks were not interested in small, frequent deposits or torn notes, and discouraged market women as customers. In smaller communities and rural areas, travel time and costs were a larger part of transaction costs than in large urban communities.

<table>
<thead>
<tr>
<th>Income and savings</th>
<th></th>
</tr>
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<tbody>
<tr>
<td>Those who saved</td>
<td>79.5%</td>
</tr>
<tr>
<td>Those with income</td>
<td>76.2%</td>
</tr>
<tr>
<td>Average weekly earnings</td>
<td>9,864 cedi</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Savings allocation</th>
<th></th>
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</thead>
<tbody>
<tr>
<td>Average portion of monthly income saved</td>
<td>19.1%</td>
</tr>
<tr>
<td></td>
<td>At home</td>
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<td></td>
<td>At bank</td>
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<tr>
<td></td>
<td>With susu collector</td>
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</table>

<table>
<thead>
<tr>
<th>Savings characteristics</th>
<th></th>
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<tbody>
<tr>
<td>Those with a bank account before 1982</td>
<td>49.1%</td>
</tr>
<tr>
<td>Those with a bank account in 1989</td>
<td>36.4%</td>
</tr>
<tr>
<td>Usual reason for never saving in bank</td>
<td>Income too low</td>
</tr>
<tr>
<td>Usual reason for ending bank savings after 1982</td>
<td>Lack of confidence</td>
</tr>
<tr>
<td>Those operating a susu savings account</td>
<td>77%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Borrowing characteristics</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Ever borrowed from bank</td>
<td>14.7%</td>
</tr>
<tr>
<td>Usual use of credit from bank</td>
<td>Expand business</td>
</tr>
<tr>
<td>Usual reason for never borrowing from bank</td>
<td>Never needed loan; no collateral</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Geographic factors</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Average distance from nearest bank</td>
<td>0.7 km</td>
</tr>
<tr>
<td>Average distance from usual bank (if applicable)</td>
<td>4.0 km</td>
</tr>
</tbody>
</table>


and more lucrative markets. The things that limit women's economic activities also limit their access to skill-building opportunities and business support services.

In other words, a woman's business strategy is conditioned by time constraints and concerns about the daily welfare of the household that male entrepreneurs need not consider. As a result, women are more likely to pursue risk-averse strategies, such as trying to increase productivity and investing profits in the household or other income-generating activities, rather than expanding the business. The tendency for women's microenterprises to stay small over a long time suggests that "many women may view successful self-employment as a satisfactory, permanent source of income rather than as a step toward expansion. Firms owned by men, on the other hand, are more likely to grow over time" (Steel and Webster 1990). Any strategy for assisting women entrepreneurs must recognize gender differences in the size distribution of enterprises and in the owners' expectations for their businesses. The numbers suggest a focus on raising productivity in microenterprises rather than expanding the scale of businesses.
Another important constraint on women's ability to succeed in business is the education gap. In a sample of small-scale entrepreneurs, 33 percent of the women had never been to school, compared with only 9 percent of the men (Steel and Webster 1990). Closing the education gap would help women gain greater access to opportunities in the formal sector and would help them to run their microenterprises more efficiently.

Women often have trouble meeting bank requirements for landed property as collateral. There are no legal impediments to women owning land, but the application of colonial law deprived many women of ownership and in many parts of the country the traditional allocation of land rights may not yield a legally enforceable title. Persisting cultural norms may also discourage women from seeking loans on their own account. A spouse's disapproval, even intimidation, may add to the difficulty a woman faces in getting credit. Some better-off women may be reluctant to show their bankbooks to their husbands.

**STRENGTHENING MICROFINANCE SERVICES**

The barrier of illiteracy, a concentration in stagnant (largely rural) microenterprises, and limited property ownership limit women's ability to gain access to finance through formal financial institutions. Those characteristics make women seem high-risk to banks, which look for a long-term banking track record and are concerned about transaction costs and risks in dealing with a firm. Banks generally tend to avoid lending to microenterprises, and when they do lend to small enterprises, they tend to give women smaller loans than they give men.

Women who need credit often turn to informal financial institutions, which have for a long time provided them with convenient, appropriate financial services (Aryeetey 1994). A sector of semiformal institutions (such as NGOs, credit unions, and cooperatives) and rural banks is also emerging to meet the special needs of the small and microenterprise sector, and many serve mainly women clients. By using innovative, character-based methods suited to small transactions, these institutions can achieve much lower transaction costs and higher rates of loan recovery than banks with large-scale clients (Aryeetey and others 1994).

Any strategy to expand financial services to women can build most effectively on informal and semiformal financial institutions, which have already been more responsive to women's financial needs.

True, operations in these institutions tend to be highly personalized, and they often lack the resources to operate on a broader scale, so the focus should be on improving their capacity to reach more microenterprises, especially those owned by women, and on helping them learn effective practices from each other.

The status of microfinance institutions remains ambiguous under the Nonbank Financial Institutions Law. The semiformal and informal financial activities not explicitly covered under the law need to be reviewed further to develop a policy, legal, and regulatory framework that balances the government's prudential requirements with the need to encourage innovation in microfinance. Regulatory policies should invite the development of demand-driven, client-responsive financial products and methods that target credit and savings services to the underserved market niches dominated by women and microenterprises.

**IMPLEMENTING CHANGES IN MICROFINANCE**

Measures to make financial services more available to women can be incorporated in the general program for developing the financial sector. Especially important would be developing an appropriate policy and regulatory framework, building the capacity of microfinance institutions to effectively serve microenterprises, and establishing links between, and networks of, financial service providers.

Stable macroeconomic conditions are fundamental to a favorable environment for specialized financial programs. With inflation high, people prefer to keep their resources in such nonfinancial forms as inventories or building materials. This hinders effective intermediation by financial institutions and depresses the rate of return on capital investments. Political and economic instability tends to depress demand for investment finance. The government
needs to consistently signal that it is controlling macroeconomic conditions, shifting to a fiscal surplus, and encouraging the development of the private sector.

The status of microfinance institutions, which is not explicitly covered in the Non-Bank Financial Institutions Law, needs to be clarified within the framework of financial sector development. Efforts to work toward a microfinance policy are currently being supported under the project.

**BUILDING INSTITUTIONAL CAPACITY**

Many organizations aim to serve women and the economically disadvantaged, but few have developed the capacity to reach large numbers in a lasting and effective way. Capacity-building support is needed to make existing programs more efficient and sustainable, broaden their outreach, and provide incentives to design new programs. Options for mechanisms to implement capacity-building assistance based on performance criteria could be investigated as part of the review of microfinance policy (Box 3.2). One approach could be to operate a central fund to provide capacity-building grants or matching funds according to established eligibility and performance criteria. Institutional training and support services could be contracted out.

Quality financial services can be provided if donor-funded and government-assisted programs are consistent with policies to encourage sustainability. This means discarding the notion that financial assistance to women entrepreneurs is a work of charity. (Complementary safety net and skill development programs can be targeted to women who are too impoverished to take on the burden of a loan.) Subsidized credit programs tend to be unsustainable as funds become depleted, reinforcing the notion that women and the poor cannot save money or repay their

**Box 3.2 Guidelines for Supporting Microfinance Institutions**

Institution-building support to increase the capabilities and outreach of microfinance providers should be based on ability and willingness to incorporate sound microfinance practices. These practices are described in guidelines developed by the Committee of Donor Agencies for Small Enterprise Development (1995). These guidelines recommend that:

1) Institutions should operate credit and savings services on a commercially sustainable basis to ensure continued, growing availability to the economically disadvantaged.

2) Institutions should determine whether there is a need to redesign their programs to accommodate gender-targeting mechanisms (for example, modifying collateral requirements so women can qualify; considering illiteracy in procedures and marketing; increasing the number of female officers), or removing from existing programs inadvertent barriers to women’s participation (for example, sector-based eligibility restrictions that exclude sectors in which women predominate; lending requirements that call for a spouse’s countersignature).

3) Institutions should provide credit services efficiently, and progressively work toward sustainable operations. This would be reflected in:
   * Services that respond to the preferences of poor entrepreneurs and women.
   * Streamlined operating procedures.
   * A serious loan collection attitude based on the evidence that the economically disadvantaged and women clients are able to repay their loans.
   * Interest rates and fees high enough to cover costs.
   * Funds obtained not from grants and concessionnal loans but from commercial funding sources.

4) Institutions that mobilize domestic resources should provide services within clear prudential guidelines. Clients should be encouraged to save voluntarily. Institutions should be willing to adopt the following principles:
   * Give their clients liquidity by imposing few or no restrictions on access to their savings.
   * Eradicate clients’ fears about the safety of depositing money with financial institutions by building confidence in the institution.
   * Offer more convenient locations and hours of operation.
   * Accept very small deposits and torn or worn bills.
   * Maintain the real value of deposits.

*Source: Committee of Donor Agencies for Small Enterprise Development 1995.*
loans. Policies to enhance sustainability—involving subsidies, interest rates, performance standards, benchmarks on outreach, accountability, and documentation—are described in guidelines developed by the Committee of Donor Agencies for Small Enterprise Development.

Institutions that have not demonstrated an ability to disburse funds efficiently, and above all to recover them, can easily be overwhelmed by credit. Such institutions should mobilize local savings as a basis for loans. Grants to start or build loan portfolios may be warranted but introducing lines of credit prematurely needs to be avoided. The right incentives could encourage microfinance institutions to obtain additional loan funds from formal financial institutions, which in the long run would strengthen their links with sources of supply.

Assistance under existing programs can be reviewed and modified if it does not already include initiatives and incentives supportive of women. Under projects funded or sponsored by local agencies and international organizations there are opportunities for microfinance organizations, the government, and donors to coordinate their efforts to strengthen and improve the outreach abilities of microfinance institutions, to design and implement microfinance policies and programs, and to make successful programs more sustainable.

Two other Bank projects—the Non-Bank Financial Institutions Project and the Village Infrastructure Project—have components targeted at building institutional capacity for NGOs and microfinance organizations, establishing links between formal and informal financial service providers, developing a microfinance strategy, creating apex institutions for rural banks, and developing pilot finance programs.

A social fund that is being considered would include a microfinance component. A participatory approach would be used to define working guidelines for microfinance and to develop a common framework incorporating best practices and gender concerns in the development and implementation of support programs.

**Linking Networks of Financial Service Providers**

Cooperative partnerships among organizations in the formal and informal financial sectors—including financial and business service providers and international donor agencies—extend outreach and increase the probability that programs will successfully serve women, the rural poor, and other underserved markets. For example, a cooperative relationship between the informal sector and NGOs in partnership with the formal banking sector could improve the flow of information and funds. NGOs and informal agents could introduce women to financial discipline and enable them to build favorable savings and credit records, reinvest internal resources, and build their business skills. In Ghana the African Development Bank is operating such a scheme, which bears watching.

Banks could reduce their debt recovery costs by giving to NGOs or other informal sector organizations that work with women and small clients incentives to monitor and collect loan repayments for the banks. If susu collectors had better links with banks they could expand their credit operations to women traders, at the same time giving the banks a growing source of deposits and an effective way to reach small clients.

Microfinance institutions learn best practices from each other. Bringing local microfinance providers together in a network would facilitate the exchange of experience, lessons learned, and program information among themselves and through interaction with international networks. This process has been initiated in Ghana with support from the World Bank’s Action Research on Sustainable Microfinance Institutions in Africa.

**Reasonable Interest Rates.** No policy now in effect protects women (especially women farmers) from excessive interest rates on loans. The National Council on Women and Development or similar organizations could negotiate with banks and other institutions to secure loans at rates women can afford. Greater stability in interest rates is also important. Rates now fluctuate so much that they discourage borrowing or burden women who are ill-equipped to absorb an unpredictable added cost.
Legal Reform. Problems with contract enforcement and with laws and regulations governing ownership of land are an issue for legal reform. The Bank’s Private Sector Development Project could provide an opportunity to update obsolete laws and to modify enforcement procedures for collateral and foreclosure policies. This would reduce the transaction costs for contract monitoring and enforcement, which have made lending to women difficult. The range of acceptable collateral needs to be expanded (within the legal infrastructure) so women and microentrepreneurs can gain better access to financial services.

Substitutes for Collateral. Because women’s access to finance is restricted by custom and land rights, the international aid and development community should support the emergence of alternative financial guarantees, such as blocked or limited-access deposit accounts, savings-backed loans, physical collateral other than land, liens on working assets and receivables, and hire-purchase contracts on equipment—or other security instruments, such as mortgages on real property. Pilot projects and existing programs can be used to find workable substitutes for fixed property as collateral. Other traditional forms of collateral for smaller loans (for example, beads and jewelry) could be explored.

STRENGTHENING WOMEN’S ENTERPRISE DEVELOPMENT

In the short to medium term women are likely to benefit more from a national policy emphasis on making microenterprises more productive than on trying to graduate women from microenterprises to larger-scale activities, although helping them make such a transition could be helpful.

Providing Training and Education

Scarcie enterprise development and support services—including training, technical assistance, and technology transfer—should probably be reserved for growth-oriented small and medium-size enterprises that want those services and are willing to cover part of their costs. To broadly improve productivity in microenterprises economywide measures such as giving girls greater access to education and training may be a more effective way than broad-based business training courses.

Raising girls’ education level is central to improving women’s ability to succeed in business. One way to help self-employed women become more productive is to teach basic business and financial skills in education and literacy programs for women. Such training programs would be more effective if they had women on their staff to promote and deliver services and used community networks and self-help groups accepted by women. Among other measures, instructors need to be sensitized to gender issues, entrepreneurs need basic leadership training, businesswomen should be encouraged and helped to serve as mentors for other women, and more female loan officers need to be trained.

Providing Business Support Services

Grassroots management training could improve the business skills of poor, often illiterate, women. The Economic Development Institute’s pilot program in such training has shown some success in empowering women, improving their ability to select viable projects, plan their business, and increase savings and profits. Ghana is being considered for the next phase of this program. It would be worthwhile to implement it and monitor the effect on women’s business performance.

Organizations such as EMPRETEC, Aid to Artisans (Ghana), and TechnoServe are among the more successful organizations to provide (often on a cost-sharing system) such support services as access to business training; raw material sources; production, processing, and packaging technologies; and market information. Monitoring and evaluation can be used to measure cost-effectiveness, outreach, and success in achieving stated objectives.

Business associations can improve the flow of information and undertake joint marketing efforts. Support for such associations—for example, through matching grant funds—can help the private business
community better market its products and services. Associations can raise and enforce quality standards, provide training, and facilitate the collection of taxes.

Not until women's business and financial needs are thoroughly understood can Ghana identify demand for services, determine activities to meet them, and design delivery mechanisms that respond to women's needs. Any needs assessment should differentiate between the nature, goals, and performance indicators for financial and nonfinancial services for women.

Support should also be appropriate to the level of the business activity. Community-based education programs can be a suitable option for subsistence activities. Women engaged more fully in microenterprises that are not very stable (and have limited growth potential) may be best served through groups that can provide support and channel assistance to them. Growth-oriented small and medium-size enterprises (capable of adjusting production techniques to expand into new product lines and markets) are most likely to benefit from programs for individual businesswomen especially when the programs are designed to complement group activities.

The government could improve the climate for microentrepreneurs by consistently recognizing how much informal activities contribute to the national welfare and by discouraging local authorities from harassing informal or "street" entrepreneurs. (One approach that has worked elsewhere is to set up Pedestrian-Only walkways.) When conflicts arise between authorities and informal entrepreneurs the government should encourage constructive dialogue.

**Policy Focus**

Interventions to improve the contribution of women's entrepreneurial activities to development need to be sustainable, to reach as many women as possible, and to have a measurable impact. Most important is to offer services that beneficiaries want, enough to allow intermediaries increasingly to recover operational costs, so that they become less dependent on external subsidies. As much as possible, they need to reach a high proportion and growing number of women in a program suitable for expansion and replication. Programs need to demonstrate that they improve enterprise stability, growth, or profits; household income or assets; or investment in children's education and health.

Growth of demand for goods and services of microenterprises is essential if supply-side interventions are to be effective. Demand depends on income growth at the lower end of the scale. Women and microenterprises can better contribute to economic growth and poverty alleviation when the economy is stable, when they have access to a developed, competitive financial system, and when interest rates are reasonable.

In Ghana women entrepreneurs must balance the benefits of engaging in business against the constraints affecting women. They must also meet—and be known to meet—the community's many expectations about their social responsibilities as daughters, wives, and mothers. To support women entrepreneurs and enable their full participation in sustained economic growth, we recommend focusing on the following:

- **Expanding and deepening financial and other business support services for women.** This will require new initiatives to encourage savings, credit, access to qualified business professionals such as accountants and financial advisers (for growing businesses), and the development of readily available training in cash management, marketing, inventory control, and related skills.

- **Providing short, specific briefing sessions on business subjects important to women entrepreneurs.** Such a program should include sessions on business basics—for example, explaining how the banks work and how to apply successfully for loans or propose an expansion that requires extra capital. It could also include information on contract law, leasing and property regulations, local or regional variances, and health and hygiene regulations.

- **Exploring the possibility of reducing women entrepreneurs' domestic obligations.** Constraints on women's time...
have been known and deplored (or accepted without serious question) for many years. For most women progress until now meant increasing production rather than expanding the size of the enterprise. Perhaps the potential is generally limited to productivity gains, but it will be worthwhile to consider new alternatives as they emerge. More and better education should produce fresh approaches.
Chapter 4

Developing Human Capital

To strengthen women's role in the national economy, it is essential to strengthen education and health. Neither can be said to meet national expectations, despite serious efforts by the government and its partners to improve them.

Reducing Gender Disparities in Education

Because of its importance to the economy and the family, women's access to education and information is critical to development. Research shows that girls' and women's education favorably influences:

- Agricultural production.
- Family income.
- Fertility and health.
- The nutrition, survival, and education of children.

Investing in women's education yields substantial private and social returns, plus payoffs for the next generation. Social rates of return on investments in girls' education are higher than those for boys. Education for both men and women is needed for sustainable development, but there is a compelling case for investing in women's education in order to promote economic growth and the more efficient use of public resources.

The Gender Gap in Education

Since independence the government of Ghana has vastly expanded access to education and is committed to making female education a priority for economic and social development. But there is still a great disparity between the educational attainments of men and women, across regions and socioeconomic levels (Figure 4.1). According to the 1993 Ghana Demographic and Health Survey, 38 percent of all women six or older (compared with only 26 percent of men) have never gone to school; 31 percent have only a primary education (33 percent of men). In the northern regions nearly 70 percent of women have never gone to school.

Long-standing gender biases in providing education are reflected in current literacy figures. Ghana has greatly increased access to education since independence, but despite its efforts the gender gap is not closing. Recent data show that:

- Girls of school age are less likely than boys to be enrolled in schools.
- Girls are more likely to drop out of school.
- Girls have higher levels of absenteeism.
- Girls who remain in school are not likely to perform as well as boys.
- At secondary and tertiary levels and in vocational training girls usually choose only a few limited subjects or vocations.

School enrollment rates have generally increased in recent years, for both boys and girls, but the gender gap has remained almost constant. In 1993, 72 percent of girls primary school age were enrolled, compared with 88 percent of boys of the same age (Figure 4.2). The gender gap in school enrollment grew wider at the higher levels (Figure 4.3). At the primary level, only 87 girls were enrolled for every 100 boys. At the junior secondary level that figure was 75; in secondary school, 53; and at the tertiary level only 35. The widening gender gap at successively higher grade levels is only partly attributable to cohort effects.
Gender disparities persist across all regions

Figure 4.1 The Gender Dimension of Educational Deprivation in Ghana

The parents' decision to send a child to school depends on what they perceive as the tradeoff between the ben-

DEVELOPING HUMAN CAPITAL

Despite increasing school enrollments, the gender gap remains constant...

**Figure 4.2 The Gender Gap in Gross Enrollment**

Gross enrollment rate (or school-age children enrolled) (percent)

<table>
<thead>
<tr>
<th>Year</th>
<th>Male primary</th>
<th>Female primary</th>
<th>Male junior secondary</th>
<th>Female junior secondary</th>
</tr>
</thead>
<tbody>
<tr>
<td>1986</td>
<td>100</td>
<td>85</td>
<td>70</td>
<td>50</td>
</tr>
<tr>
<td>1987</td>
<td>95</td>
<td>75</td>
<td>60</td>
<td>45</td>
</tr>
<tr>
<td>1988</td>
<td>90</td>
<td>80</td>
<td>75</td>
<td>55</td>
</tr>
<tr>
<td>1990</td>
<td>85</td>
<td>70</td>
<td>65</td>
<td>50</td>
</tr>
<tr>
<td>1991</td>
<td>80</td>
<td>65</td>
<td>60</td>
<td>45</td>
</tr>
<tr>
<td>1992</td>
<td>75</td>
<td>60</td>
<td>55</td>
<td>40</td>
</tr>
<tr>
<td>1993</td>
<td>70</td>
<td>55</td>
<td>50</td>
<td>35</td>
</tr>
</tbody>
</table>

Source: Ghana Living Standards Survey I; Lloyd and Brandon 1992.

... and increases with the level of education...

**Figure 4.3 Relative Enrollment of Girls, by Level of Education**

Number of girls per 100 boys enrolled

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary</td>
<td>100</td>
<td>95</td>
<td>90</td>
<td>85</td>
<td>80</td>
<td>75</td>
<td>70</td>
</tr>
<tr>
<td>Junior Secondary</td>
<td>85</td>
<td>80</td>
<td>75</td>
<td>70</td>
<td>65</td>
<td>60</td>
<td>55</td>
</tr>
<tr>
<td>Secondary</td>
<td>70</td>
<td>65</td>
<td>60</td>
<td>55</td>
<td>50</td>
<td>45</td>
<td>40</td>
</tr>
<tr>
<td>Tertiary</td>
<td>55</td>
<td>50</td>
<td>45</td>
<td>40</td>
<td>35</td>
<td>30</td>
<td>25</td>
</tr>
</tbody>
</table>

Source: Ghana Living Standards Survey II.

... largely because of lower retention rates among girls...

**Figure 4.4 Retention Rates for Primary Schools**

Retention rate (percent)

<table>
<thead>
<tr>
<th>Year</th>
<th>Boys</th>
<th>Girls</th>
</tr>
</thead>
<tbody>
<tr>
<td>1989</td>
<td>60</td>
<td>55</td>
</tr>
<tr>
<td>1990</td>
<td>65</td>
<td>55</td>
</tr>
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<td>1991</td>
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<tr>
<td>1992</td>
<td>75</td>
<td>65</td>
</tr>
<tr>
<td>1993</td>
<td>80</td>
<td>70</td>
</tr>
</tbody>
</table>

Source: Ghana Living Standards Survey III.

The Opportunity Costs of Girls' Schooling

In Ghana, as in most of Sub-Saharan Africa, the gender-based division of household and economic responsibilities places a greater burden on girls than on boys. So the opportunity costs for girls' time are higher than the opportunity costs for boys' time (Asomaning and others 1994; Prouty 1991). Girls as young as seven help with time-consuming essential daily tasks, such as fetching fuel and water, cleaning the home, cooking, doing the laundry, and taking care of young children. Boys tend to undertake more seasonal work, such as clearing land for cultivation and bringing in the harvest (Kilo 1994). Because of the greater opportunity cost for girls, parents are less likely to send their daughters to school, especially if the travel time is long or school class schedules are inconvenient (Box 4.1).
Gender gaps exist across all regions of the country...

Figure 4.5 Relative Enrollment of Girls, by Regions

![Graph showing relative enrollment of girls in different regions of Ghana]


The Direct Costs of Girls' Education

To many families the direct costs of sending a girl to school are greater than those of sending a boy, and some parents are unwilling to take on the extra responsibility. Girls' uniforms are often more expensive than boys', especially because girls are less likely to attend school in torn or ill-fitting clothes (Odaga and Heneveld 1995; Kapakasa 1992; Lloyd and Gage-Brandon 1992). At the secondary level, girls often attend school away from home and require extra resources for personal hygiene, school materials, uniforms, and secure accommodations. If the school is a long way from home, girls who make the trip daily may incur additional transportation costs; (parents are more willing to allow boys to risk trekking long distances to school). Parents are also more likely to visit daughters living in a dormitory or close to the school with friends or relatives (who offset the burden of extra expenses... girls do not perform as well as boys...

Figure 4.6 Relative Cognitive Skills, by Gender

![Graph showing relative cognitive skills of girls and boys in different education levels]

... and are more likely to choose certain limited subjects and vocations.

Figure 4.7 Choices in Vocational Training, by Gender

This means that subsidizing direct costs should affect girls’ enrollment considerably more than boys’.

Cultural and Social Constraints

Because of safety and cultural concerns, parents tend not to send their daughters to school unless schools are located close to home, equipped with appropriate facilities (such as separate lavatories for girls) and well supervised, and are served by female teachers. Cultural factors such as early marriage and the high value placed on having babies (as opposed to attending school), result in girls’ early exit from schools, especially in the north (Asomaning and others 1994), and influence the choices that girls can make in such an environment.

Throughout Sub-Saharan Africa cultural prejudices adversely affect girls’ academic performance. These are reflected in teacher bias (especially in different expectations of boys and girls), classroom seating arrangements, and an unequal division of school-based activities. Evidence from many African countries indicates both male and female teachers’ tendency to favor boys (Anderson-Levitt, Bloch, and Soumeré 1994, Davison and Kanyuka 1992, Kilo 1994, Prouty 1991). Bias demonstrated by teachers, parents, and students was also considered responsible for the girls’ poor performance in science and math, subjects considered a male domain, in which girls who do achieve are usually discouraged from making further progress.

Box 4.1 How Distance from School Affects Girls’ Education

In a 1992 study based on living standards survey data for 1987/88, Victor Lavy estimates the determinants of child schooling for girls and for boys. He finds that girls who live further from primary schools have a significantly higher probability than boys of never attending school. For boys, distance from the nearest primary school is not a significant determinant. Lavy also finds that girls who live further from a primary school attain significantly fewer years of schooling than similar girls who live closer. For boys, distance from primary school has no statistically significant effect on the length of schooling.

For middle and secondary levels, distance negatively affects boys’ and girls’ schooling equally. After primary schooling, it appears that other factors, such as quality of education and perceived returns to education, explain gender differentials in schooling.

Because distance from school significantly affects whether (and for how long) girls attend primary school, but is not an important determinant of boys’ schooling patterns, making schools available closer to home may be an effective policy response for reducing the gender gap in primary education. But to reduce the gender gap in middle and higher grades, policy should focus more on improving the quality and relevance of what is taught.
A shortage of female teachers inhibits girls' school attendance, especially in the rural and northern parts of the country (where the proportion of women teachers and the availability of qualified female personnel is low). The proportion of female teachers at junior secondary and higher levels is low all over the country, except in Accra. Only 22 percent of teachers in public schools at the junior secondary level are women. Only 14 percent of teachers are female in the northern, upper east, and upper west regions, and only 11 percent in the Brong Ahafo region.

Low Perceived Returns to Girls' Education
Whether parents decide to send their children to school depends on how relevant they perceive education and how they assess the quality of teaching. If schooling is unlikely to result in higher income, better jobs, a better lifestyle, or the acquisition of skills needed for daily life, parents will have little motivation to educate their children. And when barriers in the labor market or cultural norms in society prevent women from taking up formal employment, the returns to girls' education are perceived as low. A supervision mission of the Ghana Community Secondary Schools Construction Project found that 10 percent fewer girls than boys were enrolled in secondary technical schools because parents considered the curriculum of the senior secondary schools inappropriate for their daughters.

Improving Girls' Education
Efforts to improve girls' access to education must both reduce the direct and indirect costs of education and change parents' perceptions about the benefits of girls' education. Many interventions required to increase girls' access to education extend beyond the education sector. Removing gender-based discrimination in the labor markets, for example, or prescribing special quotas for women's employment in the formal sector, would increase the perceived returns to girls' education and persuade more parents to send their daughters to school. Improvements in the transportation system would reduce the time girls need to be away from home and would ease parental concerns about girls' safety.

During preparation of the Ghana Basic Education Sector Improvement Project, the government of Ghana and World Bank officials worked together to identify specific strategies for achieving better gender equity in primary education. Some of those strategies are listed below. Similar collaboration is needed to develop strategies for the postprimary level and the nonformal subsector, and for "retrofitting" ongoing projects.

Strategies to strengthen human capital, especially by improving girls' education, include:

- **Addressing girls' time constraints.** To reduce disparities in the household division of labor between boys and girls probably requires some communication and public education activities. Interventions that reduce demands on women's time—such as ensuring closer sources of water and introducing fuel-saving technologies—will increase the likelihood of girls' schooling. Providing school-based childcare centers would permit girls to attend schools by alleviating their sibling care commitments.

- **Offering a more flexible school schedule.** This would entail organizing school hours so that they do not conflict with girls' household and other tasks. Schools that run double shifts could give households flexibility in selecting time slots appropriate for their daughters. Such strategies should assess both cost-effectiveness and the risk that girls might be overloaded with both household and educational responsibilities.

- **Increasing the reach of the education system.** Making sure that schools are available would substantially increase girls' enrollment by reducing the distance and time required to travel to and attend schools. Distance to schools can be reduced in two ways: by bringing schools closer to homes or by providing boarding facilities, to enable girls to attend distant schools.

- **Subsidizing education for girls.** Given the large positive externalities associated with educating girls, a strong case can be made for subsidizing girls' education. Some of the high direct costs to parents of educating girls can be reduced and girls' enrollment and academic performance can be improved by providing such incentives as scholarships, fee waivers, and free textbooks. Such incentives would be espe-
Box 4.2 The Direct Costs of Girls’ Schooling (Ghana, 1991–92)

Data for 1991–92 show a marked disparity in the direct costs of schooling for girls and boys. Households have to spend more on girls than on boys at all levels of education, and this gender disparity in direct costs increases with the level of schooling—from a difference of about 1,000 cedis at the primary level to 24,000 cedis at the tertiary level. These differences remain after taking into account income levels and place of residence.

At the primary and middle school levels, girls pay more on average for almost all components of direct costs. Note the considerably higher costs for girls’ uniforms and for room and board below.

Organizing information, education, and communication campaigns to encourage investing in girls’ education. A nationwide campaign directed mainly at parents and community leaders could provide information about the economic and social benefits of girls’ education. It could raise awareness about how gender discrimination affects girls’ enrollment, retention rates, and academic performance.

Improving the quality of education by reforming textbooks, curriculum, testing, and teacher training. Incremental spending on curriculum design, textbooks, and other inputs to improve school quality are most important for students’ learning. Having blackboards in the classroom, for example, significantly increases students’ cognitive achievement. The quality of education is especially important for removing the gender gap at middle and higher levels of education.

Making the school environment more gender-sensitive. This will entail gender training for teachers, and creating school facilities that meet girls’ needs. Because gender-sensitization needs to begin with the teachers themselves, training needs should be reviewed for both new and experienced teachers.

Recruiting more women to teach at the junior secondary level and higher. The shortage of female teachers is much greater in the rural and northern parts of the country. Several steps can be taken to change this, including appropriate salary incentives for serving in underserved areas, targeting recruitment of female teachers from local regions or areas, and removing age restrictions for recruitment.

Providing community-managed accommodations for girls in secondary schools. Girls represent only 10 percent or less of the student population in secondary schools because schools lack accommodations and many girls and their parents do not consider the technical education offered appropriate for girls.

Encouraging school-age mothers to resume their schooling and help them do so. This could require some form of subsidy or community efforts to sustain...
young mothers for an appropriate period (with babysitting or other assistance). The cultural, economic, and social feasibility of setting up school-based childcare centers in Ghana is a sensitive issue.

- **Expanding nonformal education for out-of-school girls and women.** In 1989 the government of Ghana launched the Functional Literacy Program and established the Non-Formal Education Division within the Ministry of Education. Supported by the World Bank, ODA, the Kingdom of Norway, and other sponsors, the program has about 400,000 learners (of which 250,000 are women). By collaborating with NGOs and other partners, the program is looking for ways to expand access and become sustainable. Enrolling more women and out-of-school girls in the program would eventually make it even more responsive to their needs.

**STATUS OF WOMEN'S HEALTH**

Women's fertility, health, and economic well-being are closely linked. The timing and frequency of childbearing and the number of births have important implications for women's health and participation in economic activities. A typical Ghanaian woman is pregnant or breastfeeding during 16 years of her productive life. This long period of reproduction places heavy demands on women's health and energy and severely restricts the types of economic activities women can undertake, the length of time they can devote to them, their productivity, and their ability to migrate. And the effects of poor health extend beyond physical suffering. Poor health can diminish a girl's learning in childhood and reduce returns to human and physical capital during the economically productive period of a woman's adult life.

**Gender Issues in the Health Sector**

Gender issues in the health sector are difficult to identify because of the marked differences in the health needs of men and women. Men and women exhibit different patterns for causes of death, different patterns of morbidity and mortality, and different needs and uses of health services. Lack of disaggregated data about health conditions and the use of health services precludes a detailed gender analysis of the sector, but some priority gender issues emerge based on available information. Clearly some traditional practices (such as female genital mutilation) call for immediate and sustained attention. Existing laws are neither uniformly enforced nor consistently monitored.

At first glance the statistics show no striking gap between the health status of men and women in Ghana; indeed, the health outcomes of women appear to be better than those of men (Table 4.1). Life expectancy at birth for women (which has improved) was 59.2 in 1993, compared with 55.5 for men. The infant mortality rate for girls is significantly lower than that for boys and the nutritional status of girls is better, on average, than that for boys. Although 61.2 percent of girls between the ages of 1 and 2 years were immunized for DPT and polio, compared with 63.4 percent of boys the same age, there is no evidence of extreme gender discrimination in the immunization of children.

But this apparent equality between the sexes is at least partly attributable to women's biological advantage over men. After allowing for women's biological advantage, analysis shows women facing several gender-specific barriers to health care services. According to one estimate, if there were no discrimination against girls, the female infant mortality rate should be 63.8 per 1,000 in Ghana (Hill and Upchurch 1995). (This study uses sex-specific mortality rates from parts of 19th century northwestern Europe as a reference point, assuming that discrimination against girls was less pronounced in those societies). But the prevalent rate of female infant mortality is much higher (70.1) suggesting discrimination against girls in some aspects of nutrition and health care.

Parents are likely to be more responsive to the health care needs of boys than those of girls (GSS 1993). Of children who were sick with fever in the two weeks before the survey, 43 percent of boys (and only 35 percent of girls) were taken to a health care provider.
Table 4.1 Health Indicators by Gender

<table>
<thead>
<tr>
<th>Health indicator</th>
<th>Male</th>
<th>Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life expectancy</td>
<td>55.5</td>
<td>59.2</td>
</tr>
<tr>
<td>Infant mortality rate (per 1,000)</td>
<td>79.2</td>
<td>70.1</td>
</tr>
<tr>
<td>Under-five mortality (per 1,000)</td>
<td>137.5</td>
<td>127.9</td>
</tr>
<tr>
<td>Nutrition (percent below 3 standard deviation units)^a</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Height for age^a</td>
<td>9.2</td>
<td>8.9</td>
</tr>
<tr>
<td>Weight for height^a</td>
<td>2.7</td>
<td>1.8</td>
</tr>
<tr>
<td>Weight for age^a</td>
<td>8.6</td>
<td>7.4</td>
</tr>
<tr>
<td>Immunization (percent)^b</td>
<td></td>
<td></td>
</tr>
<tr>
<td>BCG (Tuberculosis)</td>
<td>84.6</td>
<td>81.4</td>
</tr>
<tr>
<td>Diphtheria, pertussis, tetanus</td>
<td>63.4</td>
<td>61.2</td>
</tr>
<tr>
<td>Polio</td>
<td>63.4</td>
<td>61.2</td>
</tr>
<tr>
<td>Measles</td>
<td>62.5</td>
<td>66.4</td>
</tr>
</tbody>
</table>

a. Figures are for children born 1 to 35 months before the survey. Each index is expressed as a proportion of the sample population under 3 standard deviations from the median of the NCHS/CDC/WHO international reference population.

b. Expressed as percentage of children 12 to 23 months old who had received vaccine by the time of the survey.

Source: GSS forthcoming, for life expectancy; GSS 1993, for the rest.

Access to medical care appears to follow a Kuznets curve, with smaller gender inequities in the extremes of poor and nonpoor populations and more pronounced inequities in the middle of the distribution (Figure 4.8 shows the distribution of health-care-seeking behavior, by consumption quintiles for males and females). The proportion of the population seeking health care goes up with consumption, for both men and women, but the pattern of increase is different for men and women. In the top and bottom two quintiles women are more likely to seek health care than men; in the middle quintile the reverse is true. In the bottom two quintiles men and women may seek health care only for absolutely urgent health conditions. Any marginal income in poor households may go to the health care needs of the male members of the household.

Women's health care needs and vulnerabilities are also different from those of men, for social and biological reasons. Men may be more vulnerable to heart disease and accidents, but women are more likely to experience other health problems. In Ghana, for example, the prevalence of HIV and AIDS is higher among women than men—more than three times as many cases of AIDS were reported among women in the prime ages of 20–29 than among men (Figure 4.9). (Women are more vulnerable to HIV/AIDS, and other sexually transmitted infections partly because they have so little control of their own sexuality, both in and out of marriage, partly because they are exposed to an extensive sexual network through their male partners' polygamous or promiscuous relationships, and partly because they are not knowledgeable about how the infections are transmitted and how to prevent them). No reliable data are available about sexually transmitted diseases, but women may also have higher rates of such infections than men (University of Sussex 1994). A study of a rural community in northern Ghana also shows women with a four times higher incidence of lymphatic filariasis than men.

The direct health consequences of childbearing are borne only by women, and the average Ghanaian woman bears and raises six children, which absorbs much time, energy, and nutrition. Ghana's maternal mortality rates are very high; by a conservative estimate, one out of 71 women dies from pregnancy-related complications. High levels of fertility also lead to high levels of malnutrition among women: more than two-thirds of pregnant women are anemic (GSS 1993). Repeated and frequent childbearing affects a woman's health and places greater demands on her time. The resulting time constraints limit women's participation in economic activities.

Early childbearing is a major health issue in Ghana. The median age of marriage for women is
about 19, a figure significantly below the legal age of marriage (21); the median age of marriage for men is over 25, at which age nearly all women are married (GSS 1993). More than 60 percent of women are already mothers or pregnant by the time they are 20. Early sexual activity, marriage, and childbearing adversely affect both men and women, but the consequences are more severe for women. Not only is early childbearing potentially life-threatening for young women, but it ends their education. Together with other factors, early childbearing starts a process that reduces women's economic mobility and confines them to low paying work.

On top of their higher vulnerability to some diseases and their maternal health needs, women are often discriminated against in the intrahousehold allocation of resources for health care and nutrition. And gender-insensitive health facilities and medical procedures may further constrain women's access to health care. Their resulting poor health and under-nutrition make them more vulnerable to illness and reduce their economic productivity.

Attention to gender issues in health sectors rarely goes beyond women's reproductive health needs. It should be more comprehensive. A gender-responsive strategy for the health sector would address the differing health care requirements of men and women. It would especially address problems related to:

- Women's access to health services.
- High levels of fertility.
- Young adults' reproductive and health needs.

**Women's Access to Health Services**

Women use health care facilities less than they need to (University of Sussex 1994). Their demand for health services is low for several reasons:

- Women are *socialized* to view pain and illness as a normal part of life, not worth medical attention. Cultural beliefs sometimes limit women's use of health services. In some parts of Ghana, for example, an unassisted delivery is considered a sign of courage, and a difficult delivery a punishment for infidelity (Thaddeus and Maine 1990).
- The *opportunity cost of time traveling* and waiting for health services is a major part of the total cost of health care in many parts of Ghana. This deters both men and women but affects women more because of their greater time constraints.
- The *direct cost of health services,* such as fees and the cost of medicine, is more of a barrier to women than men in many countries. And Ghana is no exception, because its women tend to be poorer than men and have less bargaining power in the household.

Women's access to health care is further constrained by the way health services are organized and

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**Figure 4.8 Gender Gap in Access to Medical Care**

<table>
<thead>
<tr>
<th>Consumption quintile</th>
<th>Male</th>
<th>Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Percentage who consulted a physician in past two weeks


---

**Figure 4.9 Reported AIDS Cases by Age and Sex, 1986–95**

<table>
<thead>
<tr>
<th>Age group</th>
<th>Female</th>
<th>Male</th>
</tr>
</thead>
<tbody>
<tr>
<td>50+</td>
<td></td>
<td></td>
</tr>
<tr>
<td>40–49</td>
<td></td>
<td></td>
</tr>
<tr>
<td>30–39</td>
<td></td>
<td></td>
</tr>
<tr>
<td>20–29</td>
<td></td>
<td></td>
</tr>
<tr>
<td>10–19</td>
<td></td>
<td></td>
</tr>
<tr>
<td>0–9</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Number of AIDS cases

provided. Despite government efforts to ensure equity, Ghana's health delivery system still shows a perceptible bias toward urban areas. As in most developing countries, Ghana's public health resources are concentrated in urban hospitals, which is both inefficient and inequitable. These inefficiencies adversely affect women more than men. Moreover, health facilities (usually managed by men) may not be sensitive to women's need for privacy, counseling, and confidentiality.

Barriers to women's access to health services that derive from decisions made at the household level may not be amenable to policy interventions in the short run. Social change that gives women more status and bargaining power in the household requires sustained efforts to improve human capital and economic productivity. But even in the short run, public policies can improve women's access to health services by reducing costs to women and by informing households about women's health needs and problems. To address the problems of women's limited mobility and the higher opportunity cost of their time, resources could be allocated to improve the quality of locally available services and to promote community outreach. The government could report to the nation, using TV and radio, the programs and initiatives it intends to implement. A well-considered, sustained communication policy would be more effective in this respect than a one-time effort.

High Fertility Levels
Ghana's total fertility rate (the number of children the average woman would have if she survived her entire reproductive life and followed the current schedule of age-specific fertility) in 1993 was 5.5, but that figure varied regionally. Rural women have about 60 percent more children than their urban counterparts. Rural women average 6.4 children each; urban women, 4. Women in Accra average 3.4 children; those in the northern region, 7.4. However, there is evidence of a decline in fertility over the past 15 years—from a total fertility rate of 6.4 in 1988 to 5.5 in 1993. But although fertility has declined overall, many births are high risk, for both mothers and newborns. (High-risk births include higher than third-parity births, births within two years of a previous live birth, and births by mothers younger than 18 or older than 34. These births pose higher health risks to both mother and newborn.) In 1993 at least 75 percent of mothers had experienced at least one high-risk birth in the previous five years. It is not surprising that maternal mortality in Ghana is high (GSS 1993, 1995).

Desired levels of fertility in Ghana are significantly lower than actual fertility (Figure 4.10). On average, woman have 1.3 more children than they wish to. Unwanted pregnancies happen to educated and uneducated women, both rural and urban, but in urban areas women want 2.9 children on average, but actually have 4.0, and in rural areas women want, on average, only 4 children, but have 6.4.

Contraceptive use has risen in recent years (from 13 percent in 1988 to 20 percent in 1993). This change is particularly noticeable in northern Ghana, where there was previously little use of contraception. Influential women (wives of chiefs and queen-mothers) have led this positive trend, much of which is attributable to the increased use of modern contraceptives (which doubled during this period, from 5 percent to 10 percent). The potential demand for contraception is much higher. Many married women want to limit their childbearing or to space the birth of their next child, but do not use contraception. The percentage of women with this unmet need for con-
traception is 35.4 in urban areas and 40.1 in rural areas (Box 4.3). Program planners should tap this large unmet need by developing a more user-oriented strategy for family planning and by fine-tuning the delivery of existing programs.

Why the prevalence of unwanted fertility and the persistence of an unmet need for contraception? How can programs meet this need? Women with an unmet need often differ from contraceptive users in two key ways:

• They have little knowledge about contraception.
• They have little access to family planning services.

Contraceptive use can be increased, and unwanted fertility greatly reduced, by addressing the unmet need for contraception (Table 4.2). Meeting that need will require providing complete information about contraceptives and where to get them, improving the quality of family planning facilities, and involving men in family planning.

Pregnancy and Childbearing Among Young Adults

In Ghana sexual activity, marriage, and childbearing typically occur early in life. The median age for first marriage is 19 for women, but the median age for first sexual intercourse is 17. Women are waiting longer than they used to to get married but their age at first intercourse has not changed. More than 85 percent of women experience sexual intercourse before the age of 20 and women are increasingly becoming sexually active before marriage.

There are two distinct patterns for adolescent fertility. Childbearing for young married women, mostly in rural areas, begins with the approval—often the insistence—of their families, either out of economic necessity or because it is the social norm. But a second pattern, increasingly common in Ghana, is premarital childbearing, usually without society's approval. Both patterns have severe negative effects

Box 4.3 Why the Unmet Need for Contraception?

Women with an unmet need for contraception usually do not know about contraceptive methods. They have, on average, heard of only 1.3 contraceptive methods, compared with women who use contraceptives, who have heard of 2.6 methods. In a 1993 survey women who intended to use contraception were asked their reasons for not doing so currently. Significantly, 24 percent of those who did not want a child responded that they did not know enough about contraception. Although knowledge about contraceptives is increasing in Ghana, women may not have full knowledge about a contraceptive suitable to their lifestyle (Ministry of Health 1992; Koomson and others 1991). An appropriate information, education, and communication effort is needed.

Poor access to services is another reason for this unmet need, as reflected in the different levels of unmet need between rural and urban areas (even after controlling for educational levels). Access to services is crucial in shaping women's demand for health care and contraception. Because of demands on women's time, if using health care and contraception takes too much travel and waiting time, they will not be able to use them.

One of the main reasons for women's unmet needs for contraception in Ghana is their male partner's opposition to contraception. Research on the issue shows that:

• Men typically prefer larger families than women do—according to a 1993 survey, the average ideal family size for women was 4.4 children; for men, 4.8.
• When men want more children than women, men's preferences usually prevail. A woman would usually not use contraception if the male partner were unwilling (University of Sussex 1994).
• Men rarely use contraceptives themselves and often are opposed to their women partners using contraceptives. As table 2 shows, women with an unmet need for contraception and women who use contraceptives are similar in their approval of family planning, but they differ considerably on whether their male partners approve of family planning. Among women who approve of and want family planning, but do not use contraceptives, 63 percent have husbands who also approve of family planning. Among women who use contraceptives, 81 percent of the husbands also want family planning. Clearly, the husband's attitude greatly affects whether a woman adopts contraception. Currently, distribution and counseling for contraceptives is targeted largely to women. There should be a greater involvement of men in family planning programs.
Table 4.2 How Women Who Use Contraceptives Differ from Those Who Do Not (But Want Fewer Children)

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Contraceptive users</th>
<th>Women with unmet need for contraception</th>
</tr>
</thead>
<tbody>
<tr>
<td>Think it is difficult to get access to services (percent)</td>
<td>19</td>
<td>28</td>
</tr>
<tr>
<td>Do not know where to find modern contraceptive methods (percent)</td>
<td>4</td>
<td>26</td>
</tr>
<tr>
<td>Average travel time to the nearest source (minutes)*</td>
<td>49</td>
<td>64</td>
</tr>
<tr>
<td>Average number of family planning methods known</td>
<td>2.6</td>
<td>1.3</td>
</tr>
<tr>
<td>Approve of family planning (percent)</td>
<td>98</td>
<td>91</td>
</tr>
<tr>
<td>Think their husbands approve of family planning (percent)</td>
<td>81</td>
<td>63</td>
</tr>
<tr>
<td>Have heard family planning messages on radio (percent)</td>
<td>53</td>
<td>31</td>
</tr>
<tr>
<td>Have not discussed family planning with their husbands in past year (percent)</td>
<td>28</td>
<td>56</td>
</tr>
<tr>
<td>Live in rural area</td>
<td>52</td>
<td>71</td>
</tr>
<tr>
<td>Have no education</td>
<td>17</td>
<td>42</td>
</tr>
<tr>
<td>Have primary education</td>
<td>65</td>
<td>54</td>
</tr>
<tr>
<td>Have secondary education or above</td>
<td>18</td>
<td>4</td>
</tr>
</tbody>
</table>

a. Excludes those who do not know a source or the distance to a source.


on health and economic well-being, but premarital childbearing may have more serious consequences for women, as they are not supported by society or, in many cases, by their male partners.

Sexually active young women are less likely to use contraception than adults, even within marriage. Only 11 percent of all women and 13 percent of married women in the age group 15–19 use contraceptives, compared with overall contraceptive use of 19 percent. Young unmarried women may face even more barriers to getting contraceptives, including social disapproval, and are even less likely to use contraception than young married women. The most common reason young women gave for not using contraception is that they did not expect to have intercourse; the second most common reason is that they did not know about contraception. Other, more subtle, reasons for not using contraception include embarrassment, inability to discuss and negotiate contraceptive use, and social attitudes against using contraception (Adomako 1991; McCauley and Salter 1995).

Early sexual activity and marriage lead to early pregnancies. By the time girls are 20 years old, 64 percent are already mothers or are pregnant. More than 20 percent of women have given birth to two or more children by the age of 20. Most of these pregnancies are likely to be unintended; roughly 46 percent of current pregnancies and 69 percent of births among young women (ages 15 to 19) are unwanted or mistimed. Even among young married women most births are unintended (GSS 1993).

Early sexual activity, childbearing, and marriage have negative long-term implications for women's health and economic well-being. Risks associated with sexual activity and childbearing are the most serious health dangers young people face. And the fallout from early childbearing does not end with delivery; early birth compromises women's lifelong potential as economically productive human beings. The economic consequences of early sexual activity and child marriage include less investment in human capital and less earning potential.

According to the 1993 Ghana Demographic and Health Survey, girls 10 to 19 represent 21 percent of Ghana's female population. These young women—who represent the potential of future development and growth for Ghana—need to protect themselves from unwanted sex, unplanned pregnancy, early childbearing, unsafe abortions, and sexually transmitted diseases. But Ghana's health and family planning programs focus primarily on married adult women. Also important are programs and approaches that meet
young people's needs effectively yet remain politically acceptable.

The Ministry of Education, in collaboration with the Planned Parenthood Association of Ghana, provides family life education to students in junior and senior secondary schools, but these efforts are fragmented, the resources spread too thin. Because schools reach fewer than half of the adolescents in the country, a more comprehensive approach is needed. This will require interministerial cooperation. The Ministries of Health, Education, Employment, Information, and Youth and Social Welfare could join forces in planning and implementation to support and complement each other's activities. Young adults' reproductive and health needs require more attention if Ghana's youth, especially its young women, are to achieve their potential and contribute to the country's economic growth.

**Improving Women's Health**

Improving women's health in Ghana requires improving their access to health services, satisfying the unmet need for contraception, and satisfying young adults' health and reproductive needs.

**Improving Women's Access to Health Services**

- **Reorient the health care system to meet women's needs.** Some diseases, including HIV and other sexually transmitted diseases, afflict women more than men, so programs to control and prevent these diseases should have a strong gender focus. Health staff at all levels should be sensitized to women's needs and problems.

- **Bring services closer to women by reducing their costs in time and travel.** Improving women's access to services requires improving outreach and expanding primary health care. More women can be reached by health services if the quality of care on the periphery is strengthened. There needs to be less focus on urban tertiary care and more on primary care. This means providing underserved rural areas with trained health workers; essential drugs, equipment, and supplies; outreach programs; and adequate health facilities.

- **Integrate nongovernment providers into the health system.** Ghana's efforts to train traditional birth attendants and private practitioners have shown some positive results (Timyan and others 1993). But some have questioned their integration into (and support from) the health system (University of Sussex 1994). Intensifying the training programs and strengthening their link with traditional health care providers are crucial for improving women's access to health care.

**Meeting the Unmet Need for Contraception**

- **Reorient and intensify information, education, and communication activities to provide detailed information about contraceptives and where to get them.** One of the main reasons for the unmet need for contraception in Ghana is the lack of correct information about contraceptives. More intensive public education can help meet this need. Such activities could also be reoriented, as many current efforts are directed at creating demand for contraception by promoting small families (instead of providing information about contraception where such demand already exists). Efforts to educate the public about contraception could be based on research that identifies which message should go to which audience, using which medium.

- **Improve outreach of contraceptive services.** Much of the demand for contraceptives in Ghana is for methods for spacing births. Nonmedical people can provide this service so access to contraceptive services can be improved by extending the outreach of family planning programs through community-based distribution of contraceptives, by involving local traditional birth attendants, and by using social marketing techniques.

- **Involve male partners more in family planning.** Future public education activities could focus on men—seeking their involvement in family planning and addressing their misgivings about contraception. Contraceptive counseling could include male partners. Contraceptives could increasingly be distributed through male-dominated work and market places.
Box 4.4 How Do Early Sexual Activity and Childbearing Affect Young Adults?

Teenage pregnancies are risky for both mothers and children because adolescents are economically and biologically unprepared for childbearing and childrearing. According to one estimate, mothers aged 15 to 19 are five times more likely to die of pregnancy-related complications than others (GSS 1995). And children born to these women are 1.5 times more likely to die than those born to women 20 to 29 years old (GSS 1993).

Young adults are more vulnerable to sexually transmitted disease, including HIV, for biological and social reasons. Pathogens from sexually transmitted diseases can more easily penetrate the mucus membranes of young women than of older women. Young women usually also have little knowledge of safe sex or lack the skill and maturity to negotiate condom use—particularly with an older partner (who is more likely to be infected).

Faced with unintended pregnancies, many young women turn to abortions. Young unmarried women are more likely than older women to seek abortions from untrained providers and to attempt late, dangerous, and self-induced abortions, which may result in lifelong disability, infertility, or death (McCauley and Salter 1995).

Many young women who become pregnant are still in school. Most of them do not return to school after giving birth because they have to look after the child. In 1993, of women 15 to 19 who had given birth or were currently pregnant, only 1 percent attended school, compared with 37 percent of the women who had not started childbearing. (Causality is unclear. Is it that educated women delay their childbearing, or childbearing brings women’s education to an end, or some other factor such as the status of women or urbanization?) Whatever the underlying cause, pregnancy and childbearing are significant causes of the gender gap in school enrollment for this age group.

Finally, early parenthood, combined with little formal education, can narrow job options for women, partly by restricting their mobility. This is particularly true for women who do not get financial and emotional support from their male partners.


Meeting Young Adults’ Reproductive and Health Care Needs

- Build consensus among parents, teachers, and religious bodies on how to address the needs of young adults. There needs to be a clear policy on how much and what type of information to give to young people, at what age, and whether to use mass media to distribute it. Part of this initiative could be to encourage better communication between parents and children about reproductive issues.

- Extend and strengthen family life education. The national school curriculum needs to convey accurate, useful information about reproduction, safe sex, AIDS, and sexually transmitted diseases. A separate plan will be needed to reach out-of-school young adults, who could be reached through mass media or at places where young adults gather.

- Make reproductive health services more friendly toward young adults. The idea of providing large-scale service delivery programs to meet the needs of young adults may be politically explosive. But current programs can address those needs by modifying the current program orientation. For example, outreach workers could provide counseling to adolescents during house visits (as they do to married women).
Chapter 5

INTEGRATING GENDER CONCERNS INTO POLICYMAKING

Public policy is an important lever for removing gender inequalities and providing women with equal opportunities to participate in development. But addressing socioeconomic causes of inequity and changing socially deep-rooted gender roles are a long-term process. They require a clear policy directive, a high level of political commitment, and a sustained, coordinated effort from line ministries and other stakeholders. When mechanisms to incorporate gender concerns into public policy should be comprehensive and institutionalized in such a way that issues can be addressed consistently and systematically. This means improving government's capacity to diagnose gender constraints, analyze their underlying causes, identify appropriate policy and program responses, and incorporate those in the normal functioning of all stakeholders. Doing all of this effectively means sensitizing policymakers to the full impact of their actions. Gender issues cut across all sectors so capacity-building efforts need to recognize deficits in capacity in all relevant institutions and sector ministries and must address them comprehensively.

GOVERNMENT AGENCIES

The first step is for policymakers to understand the need to address gender inequality and promote women's advancement. The National Council on Women and Development was created in 1975, under the Office of the President, to see to the welfare of women and to advise the government on issues affecting women. More recently the council and its 10 regional secretariats advocated integrating gender considerations into national policies and programs through its representation on sectoral and multisectoral planning bodies.

In practice the council's wide mandate has been limited because of its ill-defined relationship with line ministries, the donor community, nongovernmental organizations (NGOs), and other organizations working on gender issues. Its inability to move beyond advocacy to effective leadership accounts for the haphazard manner in which gender issues are addressed and for the council's failure to be properly recognized by partner organizations. That the council does not have a clearly articulated mandate to coordinate gender efforts further complicates the problems already posed by a too small professional staff and an inability to effectively deploy the staff that is available. These deficiencies account for the absence of either a fully functioning clearinghouse on gender data or the effective coordination of women's programs and projects needed to provide strong national leadership on matters of gender.

Ghana has shown an increasing awareness of gender issues in the past two decades, and the Beijing Conference on Women added momentum to gender concerns. At that 1995 conference the government committed itself to such actions as enacting legislation to protect women's property rights, providing work opportunities for women, establishing credit institutions for women's small businesses, and improving women's educational attainment.

The government has taken measures to follow up on those commitments. A committee on affir-
mative action has developed and submitted to the cabinet proposals aimed at ensuring women's participation in policy decisionmaking. A committee on media dissemination is publicizing the messages from the Beijing Conference and another committee has prepared a research document on the Rights of Women in Ghana. But stronger institutional capacity is needed to translate these proposals and initiatives into action and to monitor their implementation. Without stronger institutional capacity no gender strategy can produce much concrete action.

At the sectoral level several ministries have set up Women's Desks or have created special units for women's affairs. The Ministry of Food and Agriculture has a Women in Agricultural Development Division; the Ministry of Education has a Girls' Education Unit. Whether these groups have achieved their objectives is open to question. The Woman in Agricultural Development unit has been active longer so it may be a better subject for review. Such units often become marginalized within ministries and bogged down with peripheral “women only” projects—reflecting the persistent bias against creating effective women's units.

**NONGOVERNMENTAL ORGANIZATIONS**

In Ghana many NGOs focus their activities on gender issues. Most NGOs are small and operate at the grassroots level. The 31st December Women's Movement is the largest gender-focused NGO in the country. With a membership of more than one million, it has branches in each region and is represented in all the districts (NCWD 1995). Some NGOs deal with broad issues such as literacy, income generation, and reproductive health; others work in smaller, more clearly defined areas. The Forum for African Women Educationalists, for example, works on gender issues in girls' education; the International Federation of Women Lawyers concentrates on legal issues.

The National Council on Women and Development has instituted a networking forum with representatives from women's workplace associations, social and religious societies, and NGOs. The forum meets monthly to exchange ideas, share information, and discuss common concerns. About 20 NGOs attend these monthly meetings regularly. Unfortunately, the mixed and constantly changing representation—resulting in generally unstructured meetings—means that no clearly defined gender goals and outputs have emerged so far.

Government agencies and NGOs are constrained in influencing policies and programs and addressing gender issues among other reasons by:

- Weak leadership.
- Limited financial resources.
- Lack of basic infrastructure support for activities.
- Lack of the skills needed for gender analysis.
- Inadequate access to information and technology.

These deficiencies, although serious, can be remedied.

**STRENGTHENING INSTITUTIONAL CAPACITY**

Ghana should systematically integrate gender concerns into policymaking, planning, budgeting, and program implementation. In this regard, the efforts of CEDEP and ISODEC merit support.

In building capacity, the main challenge will be to transform society's negative attitudes toward change. Resistance is stronger when changes are not in the interest of those who have to make the policy changes, so it is important to highlight the benefits to be gained by including women in development. This process is the concern not only of line ministers, but also of district assemblies and the National Council on Women in Development, whose close association with this process is critical.

A leading institution with a clearly articulated mandate, such as the National Council on Women in Development, must show the way and bring others along. Interactions between institutions and actors will be the basis for a more informed policy dialogue and action on gender issues. It is important to develop networking links among all stakeholders, and between researchers and development workers. Sector ministries and NGOs need to be helped to work together toward common goals and monitorable benchmarks.
The National Council on Women and Development

The National Council on Women and Development and other leading stakeholders need strengthening for the task ahead. As the lead agency, the council defines a vision and develops monitorable indicators for measuring progress. The council is directly under the Office of the President, so it is well placed to advise government on policy, but it has been unable to fulfill its mandate effectively. It lacks the image and authority needed to examine sectoral policies and provide guidance and policy direction, and it has not yet established itself as the body mandated to coordinate gender-related activities. Its current focus on empowerment needs to be internalized by the national machinery, so that program shifts can effect productive changes. A strengthened and revitalized council is essential to such renewal.

The council's main problems have been administrative: rapid turnover in leadership, (without proper plans for succession), lack of qualified staff, and poor conditions of service (including low pay) have made it difficult to recruit skilled staff. Poor accommodations and a limited staff of skilled people have limited the council's ability to manage the volume of documents received. And inadequate resources and mobility make it difficult to disseminate information or monitor regional activities.

The council should be the clearinghouse for research materials on gender, but it does not currently have the capacity to link researchers with institutions, to have gaps in research filled, or to facilitate access to resources. The council is filled only with women, which negates its status as a gender-sensitive institution. It needs a more balanced representation.

The council still relies on the government's inadequate budgetary allocation from subvention funds. The government has not supported its commitment to gender equality with the resources needed to achieve gender equality. So far the council has relied on the good will of some donors rather than mobilizing fresh funding support for new projects. As a result it has been unable to assist NGOs even when such support was critical. NGOs are not required to register with the council, so it is unaware of how many NGOs do gender work. Even if it had the budget, however, the council would not be able to monitor NGO operations.

Sectoral Ministries and Related Organizations

Many policymakers do not fully understand women's importance to development and long-standing negative attitudes toward women mean that no special efforts are made to remedy the problem. Policymakers need to be aware of how gender issues limit development in specific sectors as well as nationally and how gender-sensitive policy can benefit everyone.

District assemblies need to know how men and women in their communities experience poverty differently and how that affects national development. They need to know the implications for program development and resource allocation of not addressing gender concerns. District plans need to acknowledge women's special needs and elicit their input about the development of systems appropriate to women's productive and reproductive needs.

The institution responsible for budget allocations needs to know the importance of gender work, so that budget allocations are sensitive to gender inequalities. Educational programs are needed to teach institutions such as the National Council on Women and Development how to prepare and defend budgets. The media require support and advice in processing and disseminating un stereotype gender data.

Research bodies and universities need to know about the gaps in women's research and the inadequacies in current data analysis. Neither currently emphasizes gender differences in data collection, so they do not sort data by gender. The need for research data to give policymakers, planners, and others involved in development must be stressed.

Nongovernmental Organizations

NGOs and other civil organizations have the will to assist women, but do not always understand gender issues and do not always have the analytical skills needed to design and manage gender-responsive projects. They tend to be starved of basic infrastructure support services and equipment. Poor financial management, lack of transparency and accountability, and
poor report-writing skills often constrain their ability to sustain access to funding. Some NGOs lack the ability to generate, analyze, and use gender data in project monitoring, evaluation, and improvement, or to formulate strategies for translating the results of research analysis into action.

NGOs need strong analytical skills to foster awareness of inequities. Many NGOs need to develop advocacy and lobbying skills to mobilize women to make the demands on government needed to promote change in societal behavior and in the processes that lead to gender equality. It is important to learn which NGOs are effective so other NGOs can learn from their experience and forge collaborative links with them.

**The Financial Sector**

Financial institutions offer services to women but with such burdensome administrative and regulatory requirements that women effectively have little access to them. These institutions need sensitivity training on gender issues. Their procedures and operations should be analyzed and their client records disaggregated by sex to show how they exclude a large segment of their potential client population. Given more information, they can be pressured to take measures to eliminate biases, unintended or not.

**Providing Better Data and Gender Analysis for Policymakers**

Integrating gender perspectives into public policy requires improving the government’s capacity for gender analysis, which requires better gender-disaggregated information about different sectors of the economy and for different line departments. Also needed are institutional mechanisms for coordinating the gender-related work of line departments, for supporting NGOs’ gender work, and for channeling the results of gender analysis to policymakers so that it will improve policymaking.

Information is rarely disaggregated by gender for most sectors and programs, and project evaluation rarely considers gender issues. Lack of gender-sorted data prevents policymakers from identifying gender concerns, designing actions to address them, and monitoring the results. The exclusion of gender from current management information systems is increasingly recognized as a problem. Ghana Statistical Services is now sorting information by gender and will produce a report about the gender gaps in various spheres.

Future surveys and existing management information systems in various line departments should include a gender dimension. In the fourth round of the Ghana Living Standard Survey, for example, data-collection instruments should be designed to be gender-sensitive. Information on intrahousehold dynamics between men and women and boys and girls is essential for gender analysis. Other surveys could also include instruments for collecting such information. Each line ministry could assess various survey instruments and management information systems for their ability to disaggregate information by gender.

Making gender-disaggregated data available is the first step toward identifying policy-relevant gender issues. Ghana also urgently needs the institutional capacity to undertake gender analysis—by analyzing data to identify important issues and potential policy prescriptions. Such capacity could exist within each line ministry and in such policy support institutions as the Ghana Statistical Services, NDPC, and the National Council on Women and Development. The capacity for such gender analysis is still weak in Ghana and staff in the statistical units of line ministries and institutions lack the skills, equipment, and institutional support for such analyses. Even the Women in Development Unit of the Ministry of Agriculture has little gender-disaggregated information and no staff trained to collect and analyze information on gender issues in agriculture.

The country is fortunate in having some highly qualified, well-trained professionals with extensive experience analyzing gender issues, but many do not have adequate institutional support. Given so little support, their skills and knowledge would be most effectively used taking the lead in such analyses and in training government officials. Ghana’s universities have several institutes with substantial capacity for
gender research and some NGOs and private consulting firms are capable of gender analysis, but researchers generally have limited access to information and minimal resources to do their jobs. Closer coordination is needed between the research and academic communities and policymakers. Government support to the research community in collecting and analyzing gender-disaggregated data would help make data available for use in developing recommendations for public policy.

**LINKING GENDER ANALYSIS AND PUBLIC POLICYMAKING**

Research projects on gender often have no direct link to policymaking. As a result, gender-related research is rarely considered in project formulation or design. Effective institutional channels are needed to link the results of gender analysis to policymaking. The National Council on Women and Development already has a mandate to develop the national agenda and to give the government policy advice, but the council is not a research body; it needs support from other institutions and agencies for operations research and policy analysis. Academic communities and research institutions could join the council in identifying key areas for policy research and in providing the results of gender research for policymaking.

Institutional capacity for integrating gender concerns into policymaking would be strengthened by:

- Reinforcing research institutions’ ability and capacity to collect, analyze, and use gender-disaggregated data.
- Providing financial and technical support to the research community so it can conduct gender research on key topics.
- Improving gender experts’ ability to develop and implement training in gender analysis and local planning.
- Training policymakers about gender issues.
- Strengthening the National Council on Women and Development’s leadership on the gender dimensions of public policy.
- Building partnerships with NGOs and other stakeholders and mobilizing their support on gender issues important to policymaking.
- Including gender studies in the educational curriculum and setting up programs of gender studies in higher institutions of learning.
- Providing technical and financial support to improve the capacity of relevant sectors, NGOs, community-based organizations, and beneficiary groups to plan and monitor activities.
- Strengthening the capacity of government sectors, NGOs, and district-level institutions to make their interventions more efficient through continuous evaluation. This evaluation could be provided internally, cross-departmentally, or by an independent body such as the audit office, or externally by the World Bank, NGOs, or other stakeholders.
Chapter 6

Improving Opportunities for Gender Equitable Development

Despite some progress and the continuing efforts of line ministries, district authorities, and NGOs, serious gender inequities persist in Ghana. Gender concerns cut across sectors in a complex network of cause and effect. Disparities in opportunity, access, and performance limit how much education can contribute to national development. Women still face many barriers to benefiting from, and contributing fully to, economic development. Persistent gender disparities hold society to a lower level of productivity and hence a lower rate of economic growth. Including women more equally in development can improve the quality not only of women's lives but of the lives of generations to come.

Efforts to improve women's role in the national economy have been hampered by lack of data disaggregated by gender and by resistance from, and inertia in, entrenched bureaucracies. Despite compelling arguments for gender equality, actions still lag. Following is a summary of specific recommendations for change proposed by study participants from the World Bank and the government of Ghana in a series of workshops.

Improving Women's Economic Productivity

To begin with, efforts are needed to reduce the time constraints that hamper most women's ability to manage farms or other enterprises. Efforts to improve women's ability to participate in market-related work should include:

- Making the provision of safe, easily accessible drinking water a national priority. Greater investments in water and sanitation infrastructure would ease women's time burden directly, by reducing time spent fetching water, and indirectly, by reducing the incidence of waterborne diseases.
- Researching appropriate technologies for reducing the consumption of fuelwood. A reliable supply of fuelwood is important both for household cooking and for such income-generating activities as brewing beer, processing nuts, and smoking fish. Women are primarily responsible for such food processing activities, which, together with domestic cooking, account for 80 percent of the demand for fuelwood. Technological innovations that make traditional wood ovens more efficient would reduce time spent collecting fuelwood, cooking, and processing food. Urban women spend less time on household activities than rural women do, but they too would benefit substantially from energy-efficient cooking equipment and locally available potable water.
- Providing day care centers (an investment that could be shared by communities, employers, and various levels of government).

Improving Women's Agricultural Productivity

The most sustainable approach to the problem of Ghanaian women's limited access to finite agriculture resources, particularly land, is probably to improve profits and productivity rather than try to increase the size of farms. To that end, efforts need to focus on:

- Improving small-scale agro-processing and storage techniques, so women need not sell their crops only at harvest time, when prices are low.
Improving agricultural extension services for women, bringing those services closer to where women are, and encouraging extension agents to seek feedback about issues of concern to women. It would also help if more of the extension agents were women.

- Introducing or improving alternative income-generating activities for rural women—always considering first the additional work burden that will be involved, and associated environmental factors, such as greater demand for fuelwood in savanna areas and the long-term availability of raw materials. Gender-specific environmental protection programs could be built into agricultural development. (Schemes to promote communal woodlots, for example, should ensure that women have equitable access to, and control over, land and trees.)

- Continuously evaluating the impact of interventions upon rural women—focusing initially on qualitative factors, such as the formation of skills. All interventions need to be appropriate to specific parts of the country rather than imposed countrywide. Easing or eliminating social restrictions that limit women's productivity requires innovative, flexible, imaginative implementation. Some successes have been achieved by NGOs, whose motive has been to assist (rather to produce profits for themselves or to sustain a good salary). Extension agents can be used (especially to demonstrate agricultural innovations) but locally based NGOs are probably more effective at getting local citizens to help identify an area’s main development problems.

### Supporting Women Entrepreneurs

Providing strong support to women entrepreneurs—especially those in transition from market-stall operations to medium-size businesses—would be especially productive. Many women who are potentially excellent entrepreneurs have no savings and little access to credit or the other kinds of financial services considered a normal part of business in the industrial world. The pressure of constant household responsibilities limits the time and energy they can devote to small businesses, and they are usually also hampered by poor business skills—indeed, they may have missed out on a basic education altogether. To capitalize on the potential of Ghana's women entrepreneurs will probably require:

- Strengthening the microfinance sector so it can better serve the needs of women's microenterprises, in agriculture and other sectors. The focus could be on improving the capacity of microfinancial services to reach more microenterprises (especially those owned by women), to learn effective practices from each other, and to become part of a broad network of financial service providers.

- Expanding and deepening financial and other business support services for women—in particular, providing credit to rural women for agriculture-related income-generating activities. (Contrary to popular belief, credit for poor farmers, including women, need not be offered at below-market interest rates.) For more women to run small businesses, Ghana needs new initiatives that improve women's access to savings, credit, and qualified professionals, such as accountants and financial advisers—especially for microenterprises trying to grow.

- Providing briefing sessions on knowledge important to entrepreneurs. To close the gap between men's and women's understanding of standard business practices, programs can be provided on such subjects as how banks work, how to qualify for loans, how to raise capital for expansion, and possibly on broad areas of practical business knowledge such as contract law, leasing and property regulations, and local or regional variances. Women trying to grow their businesses will probably need easily available training in cash management, finance, accounting, marketing, inventory control, market research, and, in some cases, packaging and point-of-sale advertising.

### Improving Women’s Human Capital

Women's fertility, health, and economic well-being are closely linked. Women cannot contribute productively to the economy when they are ill-educated, in poor
health, or burdened with heavy childcare duties. Poor education and health care services for women encourage the persistence of gender inequalities in economic activities, keeping women ill-equipped to reap the benefits of economic opportunities. Improving women's education and health care can only benefit Ghana's economic development plans.

**Improving Women's Education**

In 1993 only 31 percent of Ghana's women had any primary education. Roughly 38 percent of women six or older (26 percent of men) had never attended school—and in Ghana's northern regions almost 70 percent of women had no schooling. The gender gap in education was greatest in higher education, where the dropout rate for girls rises steeply. Efforts to improve girls' access to education can reduce the direct and indirect costs to parents of girls' schooling and help to change parental perceptions about the benefits of educating girls. To improve the educational status of Ghana’s women will require:

- Addressing constraints on girls’ time and disparities in the household division of labor between boys and girls, probably through communication and public education activities.
- Making school schedules more flexible. School hours could be organized so as not to conflict with girls’ household and other tasks. Double shifts would give households some flexibility in selecting time slots appropriate for their daughters.
- Increasing the reach of the education system, by establishing schools closer to homes or by providing community-managed boarding facilities so girls can safely attend distant secondary schools.
- Subsidizing education for girls (especially in Ghana's northern sector). A strong case can be made for providing free or subsidized textbooks for girls as well as scholarships, fee waivers, and other incentives that, by reducing direct costs to parents, would improve girls' enrollment and academic performance. This could be reinforced with a public education campaign to raise awareness about both the negative effects of gender discrimination and the positive benefits of educating girls.
- Improving the quality of education by reforming curriculum, textbooks, testing, and teacher training. Spending more on curriculum design, textbooks, and other inputs—simply providing blackboards, for example—to improve the quality of schooling will make a big difference in students' learning.
- Training both new and experienced teachers to be gender-sensitive and unbiased about girls’ potential for learning.
- Recruiting more women to teach at the secondary level and above, especially in rural and northern parts of the country.
- Encouraging school-age mothers to resume schooling, and helping them do so (possibly through community-supported babysitting and similar support systems).
- Expanding nonformal education for out-of-school girls and women—giving women the skills they need to contribute to a productive economy.

**Improving Women's Health**

Gender-responsive health policy should address the differences between men's and women's health care needs. Above all, it should improve women's access to health services, meet more of the unmet need for contraception, and address the reproductive health needs of young adults. The timing and frequency of childbearing and the number of births per woman have important implications for women’s health and participation in economic activities. Improving women's health will require, among other things:

- Reorienting the health care system to effectively address women's needs. HIV, AIDS, and other sexually transmitted diseases afflict more women than men, so programs to control or prevent those diseases should have a strong gender focus. Health staff at all levels should be sensitized to women’s needs and problems.
- Bringing services closer to women, to reduce their opportunity costs in time and travel. There needs to be less emphasis on tertiary care in urban hospitals and more on primary care in rural areas. Serving rural women better requires increasing the
availability of trained health workers, outreach programs, health facilities, and essential drugs, equipment, and supplies in now underserved rural areas.

- Integrating nongovernment providers—including traditional birth attendants and private practitioners—into the health care system.

- Reorienting and intensifying information, education, and communication campaigns so they provide detailed information about contraceptives and how and where to get them—to men as well as to women.

- Improving the outreach of contraceptive services— to both men and women—and making reproductive health services friendlier toward young adults.

- Building consensus among parents, teachers, and religious bodies to address the needs of young adults. Encouraging better communication between parents and children about reproduction.

- Extending and strengthening family life education. The national school curriculum needs to convey accurate and useful information about reproduction, safe sex, HIV/AIDS, and other sexually transmitted diseases.

**Eliminating Gender Bias in National Policymaking**

Public policy is now recognized as an important lever for removing gender inequalities and providing women with equal opportunities to participate in development. But changing socially deep-rooted gender roles is a long-term process. It requires a clear policy directive, a high level of political commitment, and a sustained and coordinated effort from line ministries and other stakeholders. A leading institution holding a clearly articulated mandate is best able to show the way and pull others along. That lead agency must define a vision and develop monitorable indicators for measuring progress. The National Council on Women and Development (NCWD) was created in 1975 to see to the welfare of Ghanaian women and to advise the government on issues related to women. The council and the other stakeholders now need strengthening for the task ahead. Capacity building can be most effective as part of long-term efforts to incorporate gender concerns into national policymaking. The move from arguing about gender-based barriers and imbalances to eliminating them will require:

- Making gender analysis an integral part of the design of policies and programs to promote economic growth and alleviate poverty. Attention is needed, among other things, to the economic implications of the different ways girls and boys, men and women, allocate their time—as well as to the imbalance in the gender division of labor and to differences in access to productive resources.

- Reinforcing Ghanaian research institutions' ability and capacity to collect, analyze, and use gender-disaggregated data.

- Giving the research community the financial and technical support it needs to conduct gender research on key topics.

- Improving gender experts' ability to provide local training in gender analysis and planning.

- Training policymakers about gender issues.

- Teaching gender studies in the schools.

- Strengthening partnerships with NGOs and other stakeholders and mobilizing their help in making gender concerns part of policymaking.

- Strengthening the capacity of government sectors, NGOs, and district-level institutions to improve the efficiency of their interventions through continuous evaluation—whether the evaluation is done internally, cross-departmentally, or by an independent body such as the Audit Office, the World Bank, an NGO, or another stakeholder.

The government of Ghana is committed to a national policy of economic development liberated from gender bias—a policy that will improve Ghanaian society by enabling women to maximize their own and their families' welfare as well as their contribution to national development. But moving
from argument to actions that narrow gender gaps in major socioeconomic indicators is difficult. Initiatives for change usually call for changes in attitude, behavior, and social values.

Ghana's gender strategy for development has made significant gains, particularly in increasing awareness of the links between gender and economic development and in raising questions about gender bias for discussion and action. The task is now to consolidate those gains, to extend and deepen measures to reduce inequity, and thereby encourage economic—and hence social—growth in Ghana.
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