

**Participatory Implementation: The Gender Dimension
in the Implementation of Community-Level Projects in
Ghana**

by

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Academic dissertation

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Dedication

Dedicated to my parents who though illiterate were firmly convinced that education was a key to personal success and societal development; hence, their unflinching support and encouragement.

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List of Abbreviations and Acronyms

31 st DWM	The 31st December Women Movement
A.A.N	Asante Akyim North
A.E.E	Ajumako Enyan Esiam
B.A	Brong Ahafo
B.A.K	Bosomtwi Atwima Kwawoma
BK	Beekeeping
CA	Consultative Assembly
CCC	Community Credit Committee
CFS	Chooke fish smoking
CHI	Consumer Price Indices
CIDA	Canadian International Development Agency
CRF	Community Revolving fund
CTS	Counselling and Training Services
CSGs	Civil Society Groups
D.C.E	District Chief Executive
D.O.E	Department of Education
D.O.H	Department of Health
D.S.O.W	Department of Social Welfare
DA	Delegate Assembly
DACCC	District Association of Community Credit Committees
Dangbe W	Dangbe West
DCD	Department of Community Development

DIC	District Implementation Committee
DIC	Divestiture Implementation Committee
DPIC	District Pamscad Implementation Committee.
ENOWID	Enhancing Opportunity for Women in Development
ERP	Economic Recovery Programme
FAWE	Forum for African Women Educationalist
FF	Fish Farming
FIDA	International Federation of Female Lawyers
FINNIDA	Finnish International Development Agency
FPE	Family Power Equilibrium
G.A	Greater Accra
GAD	Gender and Development
GDP	Gross Domestic Product
GEPC	Ghana Exports Promotion Council
GIAs	Government Implementing Agencies
GIPC	Ghana Investment Promotion Council
GLSS	Ghana Living Standard Survey
GOE	Groundnut Oil Extraction
GP	Gari Processing
ILO	International Labour Organisation
IMF	International Monetary Fund
ISI	Import Substitution Industrialisation
KBK	Kwasibourkrom
MIS	Management information systems
MPs	Members of Parliament
MSLC	Middle School Leaving Certificate
N/R	Northern Region
NBSSI	National Board for Small Scale Industries
NCW& D	National Council on Women and Development
NDC	National Democratic Congress
NEPAD	New Partnership for African Development
NGOs	Non-governmental Organisations
NIC	National implementation Committee
NMP	National Mobilisation Programme
NPIC	National Pamscad Implementation Committee
NPP	National Patriotic Party
NPS	National Pamscad Secretariat
PAMSCAD	Programme of Action to Mitigate the Social Cost of Adjustment
PARDIC	Public Administration Restructuring Decentralisation and Implementation Committee
PB	Pito Brewing
PCLSSE	Pamscad Credit Line for Small Scale Enterprises)
PERT	Programme Evaluation and Review Techniques
PFF	Project Formulation Framework
PGNs	Practical Gender Needs
PIM	Policy-Implementation Model

PIP	Public Investment Programme
PNDC	Provisional National Defence Council
PNDCL	Provisional National Defence Council Law
POE	Palm Oil Extraction
PRA	Participatory Rural Appraisal
PSB	Primary School Blocks
RAP	Rapid Assessment Programme.
RPIC	Regional Projects' Implementation Committee
SAP	Structural Adjustment Programme
SCD	Sunyani Catholic Diocese
SG	Solidarity Group
SGNs	Strategic Genders Needs
SNA	System of National Accounting
SOEs	State-Owned Enterprises
TCSGs	Traditional Civil Society Groups
TSB	Transitional Savannah Belt
TSM	Traditional Soap Making
TR	Traditional Rulers
U.E.R	Upper East Region
U.W.R	Upper West Region
UNDP	United Nations Development Programme
UNECLA	United Nations Economic Commission for Latin America
UNICEF	United Nations Children Fund
UNRISD	United Nations Research Institute for Social Development
USAID	United States Aid
WAD	Women and Development
WCDP	Women in Community Development Projects
WID	Women in Development

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Abstract

The participatory implementation approach is now widely accepted in development discourse as a prerequisite for enhancing both the involvement of the beneficiaries and the anticipated outcome of the project. Substantial volumes of literature already exist espousing the desirability of this approach. But the current study attempts to examine the approach, within the context that the effective participation of beneficiaries (women's groups) in the implementation process may facilitate development as an outcome. The study is based on gender-specific projects at the local level. These projects were part of the erstwhile Ghanaian Programme of Action to Mitigate the Social Cost of Adjustment (PAMSCAD). PAMSCAD was an integrated assistance package initiated to alleviate the socio-economic hardships brought about by the implementation of the Structural Adjustment Programme (SAP). The necessity of such assistance became imperative as women and children were identified as the most vulnerable groups. In the main, SAP is basically an economic reform package initiated by the World Bank and the International Monetary Fund (IMF) among others with the aim of resuscitating the ailing economies of developing countries based on the principles of neo-liberalism or the market economy.

The research is a case study involving communities within the Brong Ahafo and Western regions of Ghana. Methodologically, the primary data was obtained through fieldwork interviews with civil servants, civil society groups, local-based women's groups, traditional rulers and other local actors. The secondary data was obtained through extracts from various literature and other relevant documentation. Firstly, the data collection mainly focused on the beneficiary's participation in respect of the project cycle i.e. identification, planning, design implementation and monitoring. Secondly, the focus was on the treatment of gender issues within the implementation structures and its impact on the socio-cultural dynamics of society as a whole. Previous studies on participatory implementation in poverty alleviation projects provided the background reference points for the present study. The reporting strategy is both retrospective and prospective. The data collection may have suffered in regards to chronological sequence because of the time frame of the projects and other problems associated with the conduct of local level research.

Four theoretical approaches are employed by the study as explanatory trajectories. Firstly, neo-liberalism; highlighting its impact on the global political economy and its subsequent socio-economic fall-out at the local level from the gender perspective. The fall-out is particularly visible in the weak bargaining power of women within the complex household and the micro level power relations sustained by the concept of patriarchy. Secondly, the treatment of orthodox development paradigms like modernization trusteeship and dependency, which are perceived as exclusionary in terms of beneficiaries' participation. The exclusionary nature of the orthodox development paradigms gave rise to the 'alternative' or 'people-centred approach', which is presumed to be more inclusive. Thirdly, the treatment of organizational theory with special reference to capacity building, leadership, and control system. Furthermore, implementation as evolutionary and learning processes and 'top-down'- 'bottom-up' decision-making perspectives have been addressed. Finally, there is an examination of the 'system theory' based on the 'input-output regime'. The regime is accomplished through the use of the 'blackbox' conversion system and the feedback loop for the continuous syntheses of inputs into new outputs for the purpose of managerial improvement and a better understanding of organizational behaviour.

Proceeding from the above four theoretical approaches and the data analysis there appears to be compelling evidence to suggest that the women's groups did not effectively participate in the implementation process or the project cycle. Ostensibly, this was due to: the government implementing agents' (GIAs) preference for top-down instead of bottom-up decision-making strategy and its associated paternalistic relationship; administrative lapses; and an appreciable degree of illiteracy which culminated in a lack of capacity and general motivation, among other things. The ineffective participation of women's groups was practically manifested in their inability to influence the adaptation or modification of some of the key rules which they perceived as harsh. Prominent amongst these were the high interest rate, the harsh mechanism for loan repayment with its accompanying sanctions against defaulters, and the lack of incentives; hence, development as an

outcome or the financial self-sustainability of the projects was generally undermined, notwithstanding some isolated examples of success.

Despite the operational difficulties associated with the participatory implementation approach it appears to be an effective medium for galvanizing the support or participation of the beneficiaries (women's groups) with the view to enhancing development as an anticipated outcome. In this regard, participation should be widened to cover the traditional institution of Chieftaincy, which has institutional control over the cultural environment where a participatory approach to a project's implementation usually takes place. The institution's pivotal role cannot be neglected any further if a cultural backlash or resistance is to be averted or minimized; and local development enhanced. Finally, the provision of sustained and adequate resources and incentives; ensuring procedural transparency; and, more importantly, the meticulous balancing of the use of both local knowledge and that of experts could profoundly facilitate the achievement of development as an outcome. Such a development could be an indispensable part of the women's transformatory process from economic, socio-political and cultural marginalization to empowerment.

1. Introduction

A constructive participation of beneficiaries in the project implementation process,¹ within development intervention, may hold the key to success in achieving the intended outcome(s) of such projects. This could be achieved through the sensitisation of beneficiaries by cultivating a sense of initiative and leadership in the implementation process of their own development instead of being the passive recipients of inputs supplied by outsiders in a paternalistic or tranquillizing fashion. (Wianaraja 1998). But such participation has always been a contentious issue amongst beneficiaries, government implementing agencies² (GIAs) and donors. Despite the rhetoric of participation and institutional ownership by local groups, there still appears to be a heavy reliance on outside experts for key management practices. Even some development practitioners doubt the extent to which grassroots participants can effectively manage projects on their own. Mawdsley, Townsend, and Oakley think that, ‘notwithstanding the genuine commitment to participation at all levels beneficiaries at the community/local level have less of a voice in shaping the way in which donors and policy-maker (GIAs) think about and pursue development’(2001, 5). It is against this backdrop and difficult terrain of participatory implementation that this study is attempting firstly to find out the extent of participation³ or involvement of women in the implementation of the Programme of Action to Mitigate the Social Cost of Adjustment (PAMSCAD⁴), which was an offshoot of the Structural Adjustment Programme (SAP⁵). Secondly, to examine the effectiveness⁶ of such participation. The underlying reasons for studying women’s participation in PamsCAD projects are many and varied. Firstly, because of the argument that neo-liberal

¹ The implementation process here is a series of coordinated activities encompassing identification, planning, design, and monitoring aimed at achieving the intended objective or outcome of the project.

² The GIAs cover the whole range of government departments, ministries or organisations specifically established for development purposes.

³ Participation is operationally defined as: women’s groups should not only make decisions but also assume full responsibility and authority for it implementation.

⁴ PAMSCAD was an integrated programme put in place to take care of the social dimension of the Structural Adjustment Programme (SAP) in the 1990s based on neo-liberal economic paradigm (market economy).

⁵ SAP is simplistically, the World Bank and International Monetary Fund’s broad economic policy meant to revamp the ailing economies of the Third World countries especially in the 1980s.

⁶ Effectiveness here means an organisation’s ability to carry out its mission.

policies are gender-blind and gender-biased because the policies fail to acknowledge the asymmetry of gender power relations and women's subordinate position in the economy (Taylor 1998). Staudt also noted that, 'under structural adjustment, women have no voice during negotiations and subsequent policy reform' (1995, 237). Secondly, because the assumption that 'women are 'mere victims' of development results from the fact that macro policy debates tend to be dominated by male experts usually with a 'northern perception of development'(Taylor 1998, 44). And finally, because of the cultural construction of women within Akan traditional society, which places them lower than men in socio-economic and political life and to see how these influences played out during the implementation process.

The focus of the study was limited to women's participation in three gender⁷ related or specific projects in Ghana that were part of the Pamscad initiative launched at the end of 1987. The three projects under consideration are as follows:

- a. Pamscad Credit Line for Small Scale Enterprises (PCLSSE)
- b. Women in Community Development Projects (WCDP) and
- c. Enhancing Opportunity for Women in Development (ENOWID).

Again the basic issue the study attempts to address is the working relationship among what the study calls 'partners', namely, the traditional society, women's groups, GIAs and donors in order to see whether the above relationship facilitated effective participation of women's groups in enhancing development as an outcome or otherwise. The study will examine specifically the implementation strategy of the GIAs, and the perception of the traditional society, which is basically male dominated, on women's empowerment⁸ as a result of the WCDP and Enowid economic intervention. In other words, the cultural ramifications of both WCDP and Enowid as gender specific projects

⁷ Gender here is perceived as a socially constructed category that carries with it expectations and responsibilities that are not biologically determined.

⁸Empowerment means enhancing the capacity of the poor to influence the state institutions and social processes that affect their lives.

will be addressed in terms of the socio-economic and political empowerment gained and gender relations in general.

The treatment of empowerment will make use of Molyneux's (1981) categorisation, namely, 'strategic gender needs' (SGNs) and 'practical gender needs' (PGNs). The former revolve around gender power-relations in society, which is a function of the gender division of labour, power, and control and concern, for example, legal rights and domestic violence. In short the SGNs represent an attempt by women to achieve greater equality and end their subordinate position. The 'practical gender needs' identify women with their socially constructed roles within society and are concerned with; the inadequacies in living conditions such as the provision of good drinking water; and health care systems, or the provision of basic needs in general (Sen 1990). Traditionally, most Akan men see empowerment as an attempt by women to change or distort micro or household power relations and thereby derail what this study calls *Family Power Equilibrium (FPE)*⁹. This is in contrast to the more elaborate meaning of empowerment, as 'the enhancement of women's productivity and efficiency within established structures and practices or the ability to determine choice in life and to influence the direction of change, through the ability to gain control over crucial material and non-material resources' (Moser 1993, 74-75). Rowland also argues that 'empowerment is more than participation in decision-making; it must also include the processes that lead people to perceive themselves as able and entitled to make decisions' (1997, 14). However, urbanization seems to have made substantial inroads on men's traditional notion of empowerment as urban life has its own internal dynamics with households pooling resources together and being consensual in decision making as a survival strategy.

The present study addresses the above issues from three perspectives, namely, the traditional, institutional, and policy levels. Firstly, at the traditional level the study looks at the patriarchal nature of the traditional administration, the position of women within the administration, and the voluntary groups making up 'traditional civil society'.

⁹Family Power Equilibrium is the traditional form of the balance of power within the family system. A tilt of the balance in favour of women results in a swift resetting of the balance by men.

Secondly, at the institutional level there is an examination of (a) the organizational structure of the agents charged with the responsibility of implementing the projects, namely, WCDP/Enowid and (b) the extent to which women's groups effectively participated in the implementation process and enhanced development as an outcome. Lastly, at the policy level, the study will also address (a) the public life of women within National and Local Assemblies in particular; or forms of empowerment, and (b) the funding policies of donors.

1.1. The Background to Pamskad

The 1980s saw the rise to prominence of the Structural Adjustment Programme (SAP), which is also referred to as the 'Washington Consensus'. The consensus according to Williamson (1993) was a broad agreement, among public officials in both the industrial economies and international institutions (global actors), on the importance of the neo liberal program for economic development with an emphasis on free markets, trade liberalisation, and the reduction of the role of the state in the economy. To this end, SAP became an economic tool of the World Bank and the IMF for restructuring the ailing economies of Third World countries, including Ghana, in the early 1980s. However, the initial implementation of SAP overlooked the social dimension. It soon became apparent, that the resumption of growth would take longer than initially expected and therefore the need to address the social dimension became paramount. This meant the adjustment caused, at least, a temporary increase in poverty and that, in the interim, measures were needed to offset the social cost imposed, by adjustment, on vulnerable groups and enhance the political viability of the reforms (World Bank 1986). This understanding gave birth to the Ghanaian Pamskad which was a social safety net, to give short-term relief to vulnerable groups. This was necessary as women and children were identified as the most vulnerable groups, as was indicated in the UNICEF Report 'Adjustment with a Human Face' (Cornia et al. 1987). Cornia categorises PAMSCAD under the Social Emergency Funds (SEFs), which was meant to be a 'transitory and counter-cyclical programme targeted on the adjustment poor and, in some case, the non-poor affected by the adjustment. The main objective was to transfer resources to the above vulnerable groups during the implementation of the adjustment programmes' (Cornia 2001, 8). This

was to be achieved through multi-sectoral programmes comprising employment generation, support to social services, and other emergency measures. The programme was managed through a variety of non-traditional mechanisms – mainly autonomous or semi-autonomous bodies drawing on the private sector and civil society (Cornia 2001). As an official of the IMF put it ‘the underlying rationale of social safety nets was the necessity to buttress the social and political acceptance of the adjustment effort’ (Kopits 1993, 107).

The political viability of the reforms was important, as already mentioned, for two reasons. Firstly, the donors needed to maintain the momentum of the SAP implementation to underscore its efficacy after the enormous international publicity accorded the so-called Ghanaian success story. Secondly, the then Provisional National Defence Council (PNDC) government also needed quick results to soften the political opposition towards the SAP of the populace in the face of mounting hardships. To this end, 23 projects were designated under the Pamscad, which included gender-specific projects with a view to improving the economic leverage of women. Generally, women have been constrained by a number of traditional norms and practices. This apparent neglect of the value and worth of women in all fields has led to their gradual relegation to the background in the development process thereby augmenting their marginalisation; hence, the women’s empowerment process attracted a lot of attention. The study will, therefore, highlight the plight of women who are, generally speaking, engaged in the informal sector. The informal sector, according to Ninsin, refers to that ‘array of precarious economic activities which have become the haven for people seeking desperately to eke out a living because they are unable to secure wage or salaried employment in the formal capitalist sector’ (1991, 2). In most cases economic activities within the informal sector are untaxed, unlicensed, unregulated, and often small-scale operations. However, the lines between informal and formal activities are often blurred (Tripp 2001). The gender analysis of the study employs the following mainstream gender development paradigms:

1. Women and Development (WAD), which emphasises the importance of women's autonomy from patriarchal and capitalist structures with an emphasis on women-only projects

2. Women in Development (WID), which seems to integrate women into male designed development policy practice or structures and

3. Gender and Development (GAD), which involves the fundamental re-examination of social structures and institutions, or the re-configuration of social relations, which affects both women and men.

The relevance of the study may be seen from the apparent neglect of the informal sector, as a potential area for economic take-off. This neglect emanates from the fact that most of the development policies in the past were, either intentionally, or unintentionally, geared towards the formal sector to the neglect of the informal sector, which caters for the majority of women seeking a livelihood. Tripp has emphasized that governments and donors have gradually come to accept informal economic institutions as a source of survival for large sections of the population who cannot rely on the formal economy for employment or adequate incomes (2001, 1). Secondly, the need for more in-depth research on the informal sector to highlight the problems hampering its development as a lever for broader socio-economic development, cannot be overemphasized. One of the limitations of the study is the apparent lack of scientific information and unresolved methodological problems regarding the measurement and analysis of poverty and related issues occasioned by the SAP. This also makes the measurement of women's empowerment more of a perception than an empirical reality especially at the community or local level where data appears to be statistically unreliable. To understand and appreciate the study, a brief survey of the nature of SAP may be useful.

1.2. The Nature of SAP and Why Structural Adjustment

In a simplistic form, the genesis of neo-liberalism is from Adam Smith's laissez-faire principle that was outlined in his influential work 'The Wealth of Nations' (1880). The laissez-faire principle calls for the minimization of state intervention in economic transactions. When government or outside agencies try to make the market work better, they introduce distortions which make it work worse; hence, the 'invisible hand of the market' should allocate resources optimally (Cooper and Packard 1997; Baumol and Blinder 1982). This thinking, within the framework of SAP, is, among other things, to replace the dominant post-war, state-led development paradigm and overcome the problems of developmental stagnation by promoting open and free competitive market economies, and supervised with minimal state involvement.

This therefore, became the World Bank and IMF's broad policy, in the 1980s, for revamping the ailing economies of Third World countries, including Ghana, as previously noted. What precipitated the adoption of SAP by the Ghanaian government was the precarious economic situation just before the commencement of the programme in 1983. The pre-SAP period in Ghana witnessed a deep economic decline, when all the economic indicators showed a negative trend. To be precise, the Gross Domestic Product (GDP) ¹⁰ growth was negative (-1.1%) between 1981/82. The poor fiscal management, compounded by the erosion in the resource base, generated large budgetary deficits that fuelled inflation (Pamscad Document 1987; Tsikata 1990, 147). The country, therefore, became wholly dependent on official international assistance (Hoovgvelt 2001). The SAP in Ghana was preceded by an Economic Recovery Programme (ERP) in 1983, when economic measures such as devaluation, the removal of exchange rate controls, and internal and external trade liberalisation were put in place. In 1987 the ERP's second phase was launched with a view to restructuring and privatizing the financial, parastatal and agricultural marketing sectors together with educational and civil service reforms (Hutchful 1997).

¹⁰ Gross Domestic Product (GDP) is the total output of goods and services accounted for by domestic factor services in a country during one year.

The implementation of SAP in Ghana replaced state sponsored price distortion with real prices; abandoned economic planning in favour of reliance on market forces for regulating the economy; removed price controls and subsidies in favour of price determination by supply and demand; discontinued deliberate policies of industrialization in favour of greater incentives for the production of export commodities; dismantled import controls and liberalized foreign trade payments; and privatized state properties with sales to foreign interests. By 1999, about 233 state-owned enterprises (SOEs) had been authorized for divestiture (Divestiture Implementation Committee 1999). It also resulted in cutbacks in social services and the downsizing or retrenchment of the public sector labour force, which affected over 45,000 employees between 1987 and 1989.¹¹ Women were the worst affected by the labour retrenchment because they constituted the bulk of the least qualified workers (the army of female office typists and clerks) which the exercise targeted. Appleton, Hoddinott and Krishnan (1999) also noted that women may lose more in terms of employment and wages than men, especially in relation to public sector downsizing.¹² In short, all the above measures were meant to create strong market-oriented economies ostensibly in order to enable developing economies, like the Ghanaian economy, to withstand external economic shocks. In other words, they were meant to stabilize such economies in the short run, and put them on the path of steady growth. The pre-SAP negative growth changed to a positive growth of about 5 percent by 1985 through to the early 1990s. This impacted on the incidence of extreme poverty, which declined from 36 percent of the population at the beginning of the 1990s to 29 percent at the end of the decade albeit with sharp variations across the regions. In short, the first decade of reforms saw good economic results, reduced poverty in rural areas and improving socio-economic indicators. These strengthened the government's hand and increased its commitment to reform (Tsikata 2001). However, the real growth was short-lived (Hoogvelt 2001; Jayarajah Branson and Sen 1996; Smith et al. 1994).

¹¹ See *West Africa* 8 August 1988, p.1433.

¹²Retrenched workers were those who lost their jobs as a result of the government downsizing the public sector labour force.

The ramifications of all these economic policies took their toll on the social front because of the accompanying burden of debt servicing, which came with the contracted loans. This has drastically constrained the government's ability to respond to social needs, which were initially neglected by the World Bank and IMF. This, therefore, heightened the already distressed socio-economic situation, which was felt across the board. Simply put, because the economic and social systems are inextricably linked or intertwined in a complex fashion any shock received by one permeates the other. For example SAP, which, was an economic programme had a negative impact on the social sector in the form of severe hardships. The severity of these hardships compelled the donors to be more receptive to measures intended to address the social cost of adjustment. To this end, the Ghanaian government, in conjunction with the donors, introduced the Programme of Action to Mitigate the Social Cost of Adjustment (PAMSCAD) as a social safety net to take care of the social dimension (see Appendix VIII for more detailed information on the socio-economic Impact of the SAP in Ghana).

1.3. Background and Problem Conceptualization

The idea of PAMSCAD came to the fore in Ghana during the mid-1980s as an offshoot of SAP. The implementation of the structural adjustment policies compounded the problems associated with the already declining Ghanaian economy. The impact on the livelihood and standard of living of Ghanaians, especially women and children, was enormous as was noted in the study by the United Nation Children's Fund (UNICEF) (Cornia et al. 1987). Generally, PamsCAD targeted both urban and community or local level women's growth, with special focus on the community level because of their plight. The community or local level in Ghana is normally characterized by high illiteracy rates, the absence of social amenities and gainful employment culminating in widespread poverty, which currently stands at 70 percent (Addison and Osei 2001), a lack of political participation and strong traditional control. Unfortunately, women constitute the bulk of the population at the community or local level; hence, the WCDP and Enowid intervention aimed at improving women's economic and socio-political status among other things. However, the objective of putting capital in the hands of women's groups through these interventions is only one dimension of the complex and ever-changing

process by which the cycles of poverty perceived as powerlessness and voicelessness, replicate themselves in society (World Development Report 2000).

The advent of the SAP made women's economic plight worse, because prices for consumer goods and social services rose astronomically high due to the removal of subsidies and budgetary cuts. Basic agricultural inputs like inorganic fertilisers, cutlasses, and other items became equally expensive. The bulk of rural women, whose source of livelihood depended on the agricultural sector, could not afford to buy these imported inputs, and were, as a results kept out of business (Kessey 1997). Staudt also noted that 'cuts translated into fewer services, shortages of pharmaceuticals, and increases in user fees, [and that] women who care for children suffer the most from such cuts' (1995, 232). Therefore, macroeconomic reforms, initiated to address structural problems, may have been too harsh or too swiftly introduced thereby severely destabilising the lives of many. This is partly because the infrastructure and socio-political institutions have not responded to the reforms as swiftly as have macroeconomic imbalances. To this end, women owning and controlling fewer productive resources have been especially vulnerable (Collier and Gunning 1999).

Beneria (1995) also noted with regret, that women bore the cost of SAP disproportionately in the short run and would be unable to reap as much of the benefit as men from improved economic performance in the long run. In this regard, the WCDP and Enowid interventions are, therefore, meant to serve as a precursor to women's economic empowerment both in the short and long term. The anticipated outcome of this empowerment may cause ultimately a restructuring of micro or household power relations. This will inevitably change the patriarchal dynamics (male dominance) and the traditional role of men as the primary or sole breadwinner to a situation of dual breadwinners (man and woman).¹³ This change may be to the advantage of the women who have been constrained by a number of traditional norms and practices. Despite their contribution to the nation's economic development through their involvement in the

¹³Dual breadwinners means the situation where both the male and female are the providers of the family's economic livelihood.

cocoa industry, which, until recently, was the backbone of the Ghanaian economy, rural women have yet to be accorded full recognition and given the necessary assistance they deserve. The delay in so doing has generated a paradoxical scenario, where the majority of women have come to accept the above situation as normal, because attempts, in the past, to change the status quo have achieved little, or no, success, as most of the women were unorganised to meet the challenges of modern society (Public Investment Programme [PIP] 1992-1994).

At the moment this appears to be wishful thinking as the economic problems in Ghana persist and there are no visible signs of any economic benefits accruing from the marathon period of SAP implementation. Currently, the economic indicators of the Ghanaian economy are not so encouraging as to permit any optimistic predictions regarding the future. This general and gloomy situation has also been echoed by King and Mason (2000), who have argued that the SAP period, particularly in sub-Saharan African countries, was too harsh, effectively starving social programmes that have not yet fully recovered.

Politically, women are either intentionally or unintentionally relegated to the background, which is reflected in their weak parliamentary presence since the 1960s. The lack of women's political power may also explain their non-visibility in other sectors of society such as economic development and schooling as illustrated by the causal linkages of women's marginalization (see Figure 7, chapter 3). Consequently, the socio-economic, political, and cultural systems in Ghana are promoting women's disempowerment instead of empowerment. It has also been noted by Chapman (1993) that women throughout the world remain outside the centres of decision-making and the forms of status, influence, and power which are available to men, continue to elude them. Cultural values continue to marginalize their identity and interests whilst public policies continue to reflect men's priorities. But it appears that there is a glimmer of hope in the sense that there has been a gradual increase in the number of female parliamentarians since 1992 (see Table 1).

Period	Political Leader	Number of Female Elected/Appointed	Number of Ministers	Number of Seats	% of Female MPs
1960-1966	Dr. Kwame Nkrumah	6 Appointed	1	104	6
1969-1972	Prof. K.A Busiah	2 Elected	0	104	2
1979-1981	Dr. Hilla Limann	5 Elected	1	104	5
1992-1996	J.J. Rawlings	15 Elected	2	200	9
1996-2000	J.J. Rawlings	18 Elected	2 plus 2 Regional Ministers	200	18

Table 1. Female Representation in Governments during 1960-2000 in Ghana.

Source: Ministry of Local Government and Rural Development.

If the above trend continues, it may gradually bring women to the very centres of power in the not too distant future, which may then impact on their visibility in other sectors hitherto unintentionally reserved for men.

The discussions so far have ushered the problem conceptualization of the study towards a multi-faceted frame or dimension. In this regard, no single theory could adequately provide a satisfactory explanation for the plight of Ghanaian women. The author would however attempt to address the problem by seeking an explanation through the concept of patriarchy, which is the dominance of females by males, and which is enmeshed within the Akan cultural system. The patriarchal discourse clearly accounts for the definition of gender roles within the Akan cultural system or traditional society. However, the kind of explanation normally assigned to rationalise it does not justify the existence of patriarchal power, as noted by Abbott and Wallace (1991). However, patriarchal control seems to be less visible among the elite groups with their changing lifestyles acquired through education and a formal work culture. Having said this, in traditional society the strict maintenance of gender roles still derives its strength from both the traditional administrative arrangement where women have only one representative (i.e. the queen mother) and traditional socialization to mention just two (see Figure 4, chapter 3). The traditional socialization is the informal education a child goes through in course of his or her development. It is during this period that the cultural prescriptions for boys and girls

are internalised, thus establishing an individual's place within the social order. The author's model of the causal linkages of women's marginalisation would also be employed to seek an explanation as to how the traditional system has overtly discouraged women's empowerment especially in the leadership process.

The study will further seek to explain how exogenous factors like development paradigms and their related global policies, like (SAP), have negatively impacted on the community or local level and will specifically look at development theories like modernisation theory, which, at its most simple, is the process of transition from traditional to modern principles of social organisation (Cooper and Packard 1997; Brohman 1996, 16; Coser 1977, 155). The dependency syndrome or centre (developed)-periphery (developing) dichotomy, elucidates the symbiotic relationship between the centre and the periphery. In this relationship the periphery is said to lack the necessary surplus for development, at the disposal of the centre, and consequently the development of the centre causes the underdevelopment of the periphery because of the dependent relationship between them. The relationship creates a disadvantaged situation for the poor nations of the world (Gwynne and Kay 1999; Hettne 1995).

The study will contrast the orthodox development theories, mentioned above, with the 'alternative development' and 'alternative to development' paradigms. The paradigm has currently gained ascendancy under the banner of participatory implementation after the demise of orthodox theories became evident. The alternative development paradigm is situated in a context whereby the beneficiaries are supposed to play a pivotal role regarding, or to have a say in, issues that affect them as a basis for enhancing development. Recently, alternative development has gained further momentum as a framework for the mobilisation of women's movements in order to play a central role in ensuring poverty eradication and social transformation as for example, WCDP and Enowid projects set out to do. Alternative development has been variously described as 'development from below' by Stohr and Taylor (1981); 'empowerment' by Friedmann (1992); 'putting the last first and the first last' by Chambers (1997, 1993); 'popular development' (Brohman 1996), or 'bottom-up instead of top-down'.

The open system and contingency theories will be employed for a casual assessment of the organizational behaviour (face-to-face relations or the loyalty of people within the group to each other) and the effectiveness of the partners within the implementation structures. Particular attention will be paid to the effectiveness of the feedback loop¹⁴, which is responsible for the proper functioning of the ‘input-output’ regime through the ‘blackbox’.¹⁵ The regime is supposed to serve as a conduit for addressing the local concerns of women’s groups with a view to influencing the internal dynamics of the organizational behaviour. Again, the study will seek explanations through the use of its own theoretical framework, which is in harmony with the alternative paradigm. The study’s theoretical model posits that ‘effective participation of women’s groups (beneficiaries) in the implementation process may facilitate development as an outcome’. The model is also presented diagrammatically in ‘triangular’ and ‘set’ forms. The triangular model presents the participation of the beneficiaries in the implementation process as an intertwined or interwoven process, which is a prerequisite in achieving development as an outcome. Regarding the set model, development as an outcome is located at the intersection of three factors, namely, participation, the beneficiaries, and the implementation process (see diagrams 1 and 2, chapter 2). The model highlights these interrelationships of the three factors as a recipe for development. In this regard, development as an outcome would be contingent upon the effective participation of women’s groups (beneficiaries) in the implementation process. Conversely, the non-participation of the beneficiaries in the implementation process may undermine the chances of realizing development as an outcome.

Finally, to further enhance participation, the study employs other models of its own, for example normal and controlled participatory implementation models. The normal participatory implementation model is based on transparency or information flow within the implementation structure as the basis for sustaining the interest and participation of all the partners. In other words it means the systematic utilization of communication

¹⁴ The feedback loop permits those affected by the implementation decision, action and distributional consequence to communicate their reactions to the implementing agency.

¹⁵ The blackbox is a symbolic chamber where the inputs are converted into outputs.

channels and techniques to increase the participation of women's groups in the implementation process. The neo-participation implementation model appears to be the converse of the normal model, which basically encourages the compartmentalization of information. This culminates in complacency and inaction especially on the part of women's groups. Once this happens, development as an outcome is likely to be undermined. This will be discussed in greater detail later.

1.4. Discussion

The World Bank and IMF's Structural Adjustment Programme, which is an economic policy agreed under what is called the 'Washington Consensus' was to revamp the ailing economies of developing countries. However, its implementation brought, in its wake, economic hardships and women and children bore the full force of the policy as a result of the removal of all subsidies. This impacted on social services in the form of high hospital and school fees to mention just two examples. The anticipated economic growth was further retarded by the unfavourable, global trade regime in terms of market accessibility. Parpart, Rai and Staudt (2002) have also noted the above hydra-headed problems and that the impact of SAP has hampered local and national development efforts among other things hence the enormity and complexity of the problems it brought in its wake. These problem combined impacted negatively on everybody, especially women by increasing their workloads, whilst they tried to strike the best possible bargain within the context of decreasing social services. Ultimately, this resulted in further stress largely due to women's unpaid labour (Commonwealth Expert Group 1989; World Bank 1989a).

The term 'Washington Consensus' again highlights the nature of the global system and the extent to which the actions of global actors can impact on the national and local level. The above-mentioned interrelations have been described in Long's (1990) 'actor-oriented analysis', which place global, national, and local levels within an organic whole. In other words, 'the actor-oriented paradigm' of development refers to a critique of structuralist approaches and a return to anthropological sensibilities' (Pierse 1998, 356). Cleaver

throws more light on these interrelations and notes that ‘the smallest village has links with people and countries beyond its borders’ (1999, 603-604). In this respect, decisions or activities at the global level, whether economic, political, or cultural, may marginalize some while enhancing the powers of others through their ripple effect from the top to the bottom of society. In other words structural adjustment programmes have often hampered local and national development efforts. The participatory approach needs to develop techniques for analysing the way global and national political and economic structures and practices intersect with and affect local power structures (Parpart, Rai, and Staudt 2002). In this respect, the participatory approach should not be restricted only to development intervention but should be extended to other global issues, which may, in turn, set the stage for the democratisation of global issues.

Democratization could create an enabling environment, through dialogue, for realistic policies that would kick-start economic rejuvenation, which would release Ghana, and most developing countries from the current doldrums of poverty and disease. To this end, Stiglitz’s idea (1998) that now is a good time to re-examine the so-called ‘Washington consensus’ because the origin of the current financial crises lie elsewhere and their solutions will not be found in the ‘Washington consensus’ is a thoughtful one. Stiglitz’s suggestion could also be an honourable exit from the present economic quagmire the SAP has created. Despite growing evidence of the negative social impact of the adjustment programme and mounting theoretical criticism, the basic adjustment paradigm has remained unchanged. This further reinforces the general view that neo-liberal policies (SAP) are gender blind and gender biased because they fail to acknowledge the asymmetry of gender power relations and women’s subordinate position in the economy.

Probably, in line with the above, the identification of women and children as the most vulnerable groups made the then government and donor community slot in an exclusive gender biased programme in the Pamskad. This is also perceived as a departure from the situation where gender is used as a buzzword by governments when soliciting financial assistance. As noted by Amina Mama:

African governments have found it expedient to exploit the gender question so as to receive economic aid in an international climate that has become increasingly sympathetic towards women's demands for equality... a majority of African states have for one reason or another, begun to profess a gender politics that is couched in terms of encouraging women's integration into development (1995, 38).

1.5. The Structure of the Study

The reporting structure of the study is divided into three major sections containing seven chapters altogether. The first section contains chapter one, which is the introduction. The introduction outlines the research problem and the purpose of the study. The chapter also talks about background and problem conceptualization and concludes with the issue of theoretical trajectories, an overview of Ghana (study areas), and methodology. The methodology provides a justification for the selection of the study area and other variables. It further describes how both primary and secondary data were collected, and provides sample frames of respondents interviewed and fieldwork experience.

Section two addresses the theoretical framework and women's participation in both the traditional and secular administrations. This section also contains chapters two and three. Chapter two expands on the study's theoretical framework, which argues that the effective participation of women's groups (beneficiaries) in the implementation process may facilitate development as an outcome all things being equal. The converse of, which undermines development as an outcome. The chapter highlights the participation of the beneficiaries in the implementation process as an important variable in enhancing development as an outcome. The chapter looks at participation as well as some of the orthodox development theories like modernisation, dependency, and the global system. The various contradictions within these theories have also been addressed. The discussions on the development theories are contrasted with the alternative development paradigm, which places the beneficiaries at the centre of any development process. Finally, the chapter concludes with the dynamics of implementation and system theory in organizational behaviour. Chapter three discusses women's participation in both the traditional and secular administrations; and highlights the gender composition of the

traditional administration, and the role of the Queen Mother as the head of women. The gender contradictions within Akan society, based on the traditional socialization, which is an informal education boys and girls go through to internalise their cultural roles. The role of colonialism in the promotion of such contradictions are also treated. The chapter also examines the role of the Nwomkro singing groups as an integral part of 'traditional civil society'. The impact of the patriarchal discourse on all facets of women's lives is explained and analysed within what the study calls 'causal linkages of women's marginalization', which sheds more light on the complex factors promoting and sustaining marginalization.

Section three comprises chapters 4-7, which basically deal with the empirical analysis, with evidence from the two study regions of Ghana. The section explores the extent of women's participation in the implementation process vis-à-vis the study's theoretical framework. The section ends with a conclusion and makes recommendations. The fourth chapter is the descriptive analysis of the general administrative and decision-making structures and the role of women's groups within these structures. The organizational capacity as a basis for enhancing participation, at both the local (women's groups) and institutional (GIAs) levels as well as the control mechanisms employed are addressed. The chapter goes on to discuss the other two models of the study, namely, the- normal and controlled participatory implementation models. The linkage of the models to the study's theoretical frameworks is also highlighted.

Chapter five considers the pattern of the Enowid loan administration with special reference to the loan recovery and sanctions regime. The problems associated with group-based collateral security and defaulters along with the counselling and training services as a feature of the rehabilitation scheme are given prominence.

The sixth chapter looks at the level of empowerment gained by women's groups as a result of the intervention and its cultural ramifications. The empowerment gained is measured using indicators such as access to and control of resources, participation in domestic and community affairs, and any spill over effect. The chapter also considers the

cultural backlash of empowerment and local resistance to it as limiting factors to participatory implementation. The chapter concludes with looking at local obstacles to participatory implementation and development. The three dimensional obstacles to participatory implementation are also addressed.

The last chapter concludes the study by asking whether participation is rhetoric or reality. The chapter probes further into the relationship between participation and empowerment and the issue of culture as a bulwark against empowerment through participation. The chapter concludes with recommendations highlighting the policy implications of the study.

2. The Theoretical Framework

The study's theoretical framework argues that 'effective participation of women's groups (beneficiaries) in the identification, planning, design, and monitoring of the implementation process could facilitate development as an outcome'. Conversely, the non-participation of the beneficiaries in the identification, planning, design, and monitoring of the implementation process may undermine the chances of achieving development as an outcome. Development here is primarily focused at the local level, and is operationally defined as a modest, but sustainable, improvement in the quality of life of women's groups (beneficiaries), their dependants and the community as a whole. In sum, it means women's economic and socio-political empowerment, at the local level.

This theoretical statement is represented in the 'triangular-set model' Figure 1. The model depicts the three factors P (participation), B (beneficiaries) and IP (implementation process) as interrelated or interwoven. Situating the three factors as members in a 'set' analogy, the intersection is development. To this end, the combination of any two factors may lead to development but is more likely with all three factors as depicted in both Figures 1 and 2. From this analysis, it is reasonable to deduce that development can only take place if the women's groups (beneficiaries) actively participate in the implementation process at all levels, all things being equal. The 'triangular-set' model forms the basis for the subsequent discussion.

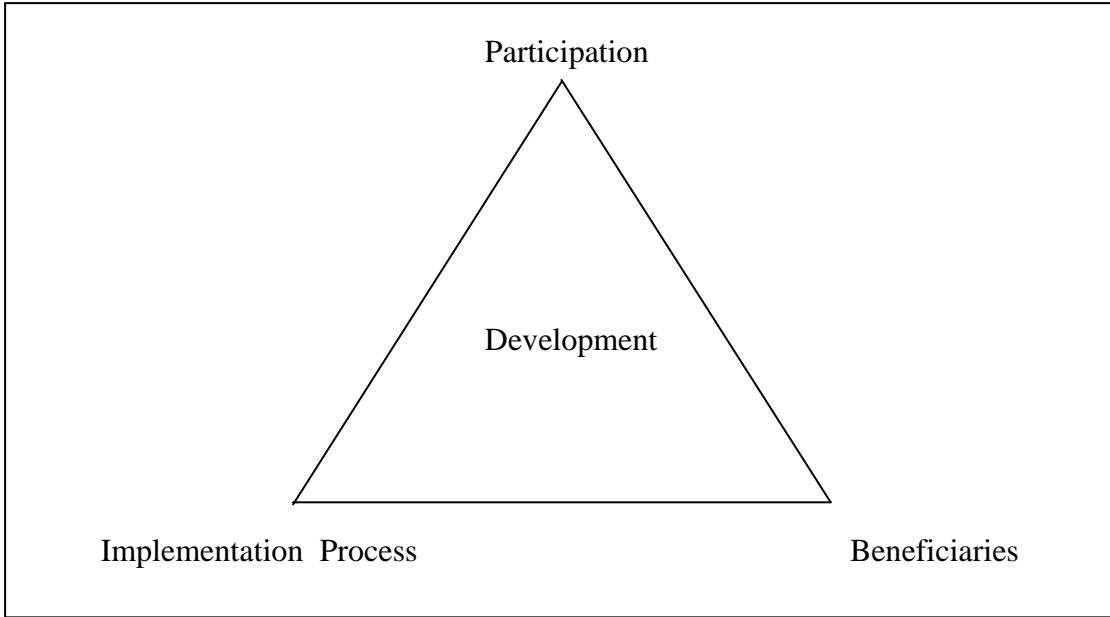


Figure 1. Triangular Participatory Implementation Model

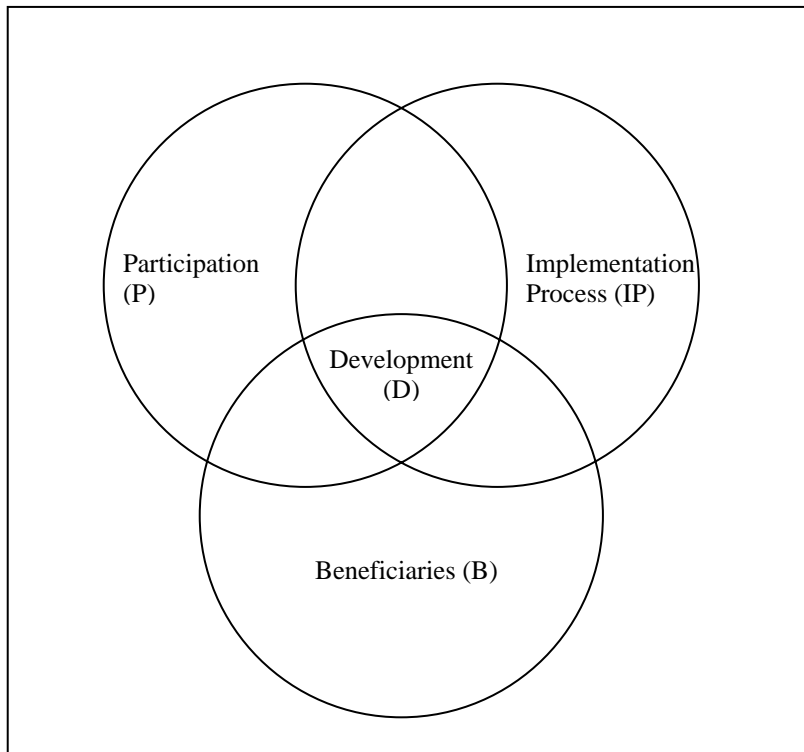


Figure 2. Set Participatory Implementation Model

2.1. Participation as a Factor in the Study's Theoretical Framework

Participation has been a catchword, which is used by practically all governments for decentralization policies and developmental usage aimed at giving local people and organizations a greater voice in the development process. In other words, participation means sensitizing people in order to increase the receptivity and ability of rural people to respond to development programmes, and to encourage local initiatives (Oakley and Marsden 1985). The concept of participation is more problematic than is commonly assumed both in terms of how participation can be stimulated and what its outcomes (here, development) will be. The concept of community participation is closely linked to the broader discussion of the dynamics of the concept of development, which takes community level as the point of focus. People's participation is concerned with the broad issues of social development and the creation of opportunities for the involvement of people in the political, economic, and social life of the community, whilst community participation is used for the direct involvement of people in local affairs (Midgley et al. 1986).

In spite of this distinction, the concepts are closely interlinked. The concept of participation as discussed under the Participatory Rural Appraisal (PRA) can be recognized as part of a general paradigm shift in the social and natural sciences, in business management, in development thinking, and as part of a new professionalism (Chambers 1993). Participation here includes practical engagement with local communities and people and openness to complexity and diversity. It is a principle of decentralization and empowerment. It manifests and supports methodological pluralism, open communication and the sharing of knowledge, rapid adaptive change, the analysis and expression of local people's priorities, and democratic local diversity. This paradigm shift seeks to empower people from the lower echelons of society, for example women, minorities, the poor, the weak and the vulnerable and to make power reversals a reality (Chambers 1997).

The concept of community participation has generally been accepted as a means of ensuring the desired redistribution of the benefits of development, but there seems to be

certain differences of opinion as to the nature and content of the participation process. Such differences are, to some extent, reflected in the diverse definitions and various names used in referring to community participation. To mention but a few, community participation has been referred to in relevant literature as citizen participation, public participation, target group involvement, and popular participation. The differences in terminology and interpretation are considered to be the results of fundamental differences in the perception of development processes.

A certain consensus has emerged as to a working concept of participation in which participation has three dimensions; the involvement of all those affected (beneficiaries/women's groups) in decision-making, a mass contribution to the implementation of decisions, and the sharing of the benefits of development programmes (Oakley and Marsden 1985). This working concept of participation is in harmony with the study's theoretical framework, which calls for the optimal combination of the three factors in order to ensure meaningful development. The absence of such a combination makes development an illusion or less likely to be achieved. Nevertheless, it has recently been stated that this definition of participation has led to 'pseudo-participation' or even 'non-participation', because development strategies based on community participation as defined above, have not served those in real need. This conforms to Richardson's (1983) view that the lack of a common understanding or definition of the term meant that a whole variety of practices could be carried out and legitimized under its label. To serve the interest of the rural poor, the concept of participation should be accepted within the local power systems. Li (1999) notes that even very poor, largely inaccessible villages have their own power brokers.

The redistribution and control of resources in terms of both power and material to the advantage of women may, address their concerns. But in view of the complexity of the power structure within human society, the author is of the view that there should be an effective mechanism to lure or compel such power brokers to give away or share power with marginalized groups. Such arrangements would ensure a degree of fairness, narrowing the social cleavages and, of course, promoting harmonious co-existence.

The need for connecting participation to power and the redistribution of resources is based on the view that in society there are always the 'haves' and the 'have-nots' (Tandon 1981). The 'haves' (generally men) are high up on the social ladder controlling a lot of resources while the majority belongs to the 'have-nots' (generally women), who are economically and politically paralysed and unorganized. In Ghana, an attempt to rectify the disempowerment of women and others precipitated the creation of the District Assembly system (decentralization), among other things. The assembly has an elected membership intended to enhance effective community or local level participation and to act as a mechanism for empowering the disempowered. But the 'haves' still appear to be in control of the assemblies, relegating the women, as usual, to the periphery.

This has, therefore, ushered in the danger of a naive populism in which participation is regarded as good regardless of who participates or who gains. If those who participate and gain are only the local male elite, as is the case with the Ghanaian district assembly, the poor, and women may end up being worse off. The new emerging consensus is that development must reach those previously excluded sections of the rural population. It must, therefore, be purposefully directed towards clearly identified and discrete groups within this excluded section. Such groups should act as the bedrock for any economic 'take-off', and in organization-building, as precursors to participation in economic development (Oakley and Marsden 1985). But the identification of these previously excluded groups required for the economic 'take-off', has not been easy. The reason for this is that in every community there exists what the author calls a 'facade of opinion brokers' or the 'pseudo general target group'. This group liaises between the communities and all other external benefactors in respect of development intervention. The group could best be described as interlopers. The group maintains its privileged position because the members are either from the elite class, royal families, or from respected opinion leaders. Such a group, therefore, acts as a smoke screen covering the 'real target group' (women) who may be in need. It has also been noted by Buvinic (1986) that women who are better off and do not need to work for a living self-select themselves for project participation. In contrast, those who head households, and who are

often the poorest with the severest time constraints, exclude themselves from projects that require time for group discussion, participation and voluntary labour.

Therefore, a way must be found to break this facade and reach out to the real group. Secondly, the demystification of the community as a harmonious entity could serve as a means to identifying vulnerable groups. Communities are not in fact homogenous groupings necessarily aiming at the same goals but rather consist of different interest groups, which make communities dynamic on the one hand and fragmented on the other (Wignaraja 1991). The fragmentation of communities could serve a dual purpose; either it makes the identification of such marginalized groups easier or even more cumbersome. Land (1982) also divides participation into three categories, namely, consultative, democratic, and responsible. Under the responsible category he noted that participants not only make a decision but also assume full responsibility and authority for its implementation. This means that women's groups ought to participate in the implementation process on a continuous basis, from the beginning to the end, if development is to be achieved. In my view, this is a more realistic strategy for addressing developmental issues at the community or local level. Finally, participation is also seen variously, as information-sharing, consultation, decision-making and the initiating of action. Gutmann and Thompson (1996) put participation in the frame of 'deliberative democracy', which is defined as the 'informed participation by citizens in a deliberative process of community decision-making'. It provides citizens with an opportunity to consider issues, weigh alternatives, and express a judgement on them. Information sharing is paramount in ensuring participation which explains its prominent position in this study's normal implementation model.

However, others have reservations about the whole concept of participation. According to Wolfe (1981), participatory efforts tend to mobilize the enemies of social change more effectively than its friends. In other words, community development often gives the powerful local groups new ways of exploiting the poor. Storey also notes that 'the concepts of 'bottom-up' and participation' can often work to conceal and perpetuate relationships of inequality and domination' (2000, 43). It has also been noted that unless

participatory processes take into account the relatively weak bargaining power of beneficiaries (women's groups), they are in danger of simply providing opportunities for the more powerful. This was witnessed in the WCDP and Enowid projects where the women bureaucrats participated, instead of the local women's groups, in the negotiations and also controlled the levers of decision-making over them. The difficulty is how to identify the genuinely vulnerable groups who are to be empowered in order to ensure societal equity. It seems that identification still remains an illusion; but it is not impossible to pursue if development is to serve as a precursor for change.

2.2. Development as an Outcome of Participatory Implementation

The search for development, in general, gained ascendancy in the 1940s. The decolonization process around the world created new nation-states. The uncertainties as to how such states would fit into international relations created new areas of inquiry for new kinds of knowledge, as to how the economies of the colonies of Britain, France, Portugal, and other European powers comprising some 28 percent of the world's population, might be transformed and made more productive after independence (Cooper and Packard 1997; Collins Leys 1996). The search for such knowledge has been elusive and complex. The complexity of development has been noted by Stewart Macpherson who argues that 'development is a complex and elusive concept clearly and is fundamental to any discussion of strategies and policies, but is more often than not left undefined' (1985, 18). Notwithstanding its complexity and elusive nature, development as a concept has engaged the attention of many leading academicians and politicians. An important example of this was United States President Truman's inaugural address on January 20th 1949 where development as a concept gained a tremendous political boost.

Truman said *inter alia*:

we must embark on a bold new programme for making the benefit of our scientific advances and industrial progress available for the improvement and growth of underdeveloped *areas*. More than half of the world is living in conditions approaching misery. Their food is inadequate. They are victims of disease. Their economic life is primitive and stagnant. Their poverty is a handicap and threat both to them and to more prosperous areas. For the first time in history humanity possesses the knowledge and skill to relieve the suffering of

these people. (as cited in Cowen and Shenton, 1996; see also Simon and Narman, 1999).

Still, meaningful development remains a distant dream as talk of development failure has gained currency with both donors and recipients alike. This development failure could be seen partly as a result of the non-participation of the beneficiaries. This was demonstrated in most of the post-colonial development paradigms. The immediate post-colonial period, beginning in 1945, saw the 'trusteeship development paradigm' which was meant to improve the living standards of the colonies by the colonialists. The underlying principle of the paradigm was that the colonialist West which had the means, resources, and technical know-how was mandated to act in lieu of the colonies (beneficiaries) in terms of development. To sum up, the problems of the colonies were rationally assessed and technically managed under Western guidance (Brohman 1996; Cowen and Shenton 1996). This development approach could not stand the test of time in facilitating meaningful development as an outcome, simply because of its exclusionary tendencies and the lack of participation by the colonies (beneficiaries).

But the apparent failure in the past to involve the beneficiaries in their own development, among other things warrants asking the question why development has not taken place in developing countries as anticipated. This was noted by W.W. Rostow (1960) in his 'catch-up' development concept. The non-participatory nature of development triggered new development thinking which is discussed below.

Swantz (1984), in recognition of the indispensability of the beneficiaries (women's groups) in the participatory approach, defines development as follows:

by development, is meant improvement change of people's living conditions through a process, which the people themselves can influence and make decisions about. Development is thus essentially people's own development, not only improvements and decisions made by others for them and inputs brought to them from outside (1984, 1).

The late President Julius Nyerere of Tanzania also defines development vis-à-vis the beneficiaries as follows:

People's development meant their participation in the decision-making, planning and implementation processes; it meant increasing their understanding of their own situation; increasing knowledge and capabilities. People develop when they become aware of their potential resource and capacity to influence their own lives and the life of the community (as quoted in Swantz, Marja-Liisa 1998, 4).

Cowen and Shenton (1996) also speak about development as the process of enlarging people's choices, of enhancing participatory democratic processes, and the ability of people to have a say in the decisions that shape their lives. Amartya Sen (1989) also addresses participatory development in his 'human capabilities' concept. Sen argues that 'the deprivation of basic needs for example food security, education, health and other needs make a person incapable to function' (1989, 43). Therefore, development economics is criticised for emphasising quantity for example high life expectancy rather than the quality of lives or the capability to function (Crocker 1995). In Streeten's (1997) contribution to the basic needs concept he notes that it covers the opportunities for the full physical, mental and social development of the human personality and suggests a way of achieving this objective. It focuses on resource allocation to those particular groups identified as having resource deficiencies. These arguments put development into a descriptive frame where underdevelopment is perceived as the deficiency in some basic commodities. Therefore, development would mean the provision of what is not available to disadvantaged individuals, groups, or nations in the form of basic needs.

Walter Rodney's definition of development also bears resemblance to that of Sen (1989). According to Rodney, development means 'increased skill and capacity, greater freedom, creativity, self discipline, responsibility and material well-being' (1972, 9). The persistent absence of development could be attributed partly to the lack of capabilities to function not only in terms of economic resources but also human resources as well, for example, good education, health, and technical know-how. Situating the capability argument within the context of the study one may be tempted to conclude that the high incidence of poverty, disease, resource deprivation, and illiteracy commonly associated with

developing countries like Ghana is translated in to a human incapability to function or participate effectively in any development process. A further appraisal of the basic needs argument also influenced how the author perceives development, which may be stated thus:

A process of nation-building, both at the micro and macro level, to make life more meaningful in terms of quality through collective efforts, without radically compromising the cultural and other cherished values of the people (beneficiaries).

The element of cherished values is important because the participation of the beneficiaries may not be forthcoming if painful concessions or compromises in their cultural or belief systems are at stake. This, however, does not put cultural or belief systems in a straitjacket where their inherent dynamics for change are curtailed or halted. However, the transition from ‘cultural dogmatism’¹⁶ to cultural pragmatism¹⁷ may remain subjective. Its subjectivity may lead many outside that particular cultural domain to fall victim to cultural relativism.¹⁸ To sum up, development, as an anticipated outcome seems to be an illusion because of both endogenous and exogenous factors regarding the application of orthodox development theories. In particular, the top-down approach of such theories is at variance with the study’s theoretical framework, which argues that the effective participation of women’s groups in the implementation process could facilitate development as an outcome.

2.3. The Implementation Process as a Factor within the Study’s Theoretical Framework

With reference to the theoretical framework the implementation process does not stand in isolation from the participation of the beneficiaries if development as an outcome is to be anticipated. Basically, implementation is the ‘carrying out of a basic policy decision usually incorporated in a statute but which can also take the form of important executive orders’. Ideally, that decision identifies the problem(s) to be addressed, stipulates the

¹⁶ Cultural dogmatism is operationally defined as a community valuing culture in preference to development.

¹⁷ Cultural pragmatism is operationally defined as sacrificing culture to development.

¹⁸ Cultural relativism is the perceiving or judging of other cultures from your own cultural perspective.

objective(s) to be pursued, and, in a variety of ways, the ‘structures’ of the implementation process’ (Sabatier & Mazamania, 1989, 20). For example, in principle, the Pamscad Document clearly spelt out the problem and the implementation structures but the core of the study focuses on how the programme was actually executed. Implementation is also a transactional process involving negotiations over the goals and means between parties with conflicting or diverging interests, and not simply the execution of a particular policy (Warwick 1982). The transactional process involving negotiation over goals and means between the parties makes the participation of the beneficiaries (women’s groups) in the implementation process all the more crucial or vital to ensure development as an anticipated outcome.

In another development, Goggin also views implementation as “output and outcomes, where outputs refer to the extent to which programmatic goals have been satisfied and outcomes are the changes in the larger societal problem that the programme is intended to rectify” (1990, 34). In this particular study the outcome of development is measured against economic and socio-political empowerment of local women’s groups. Implementation as perceived by Goggin also makes use of the ‘open system theory’, where inputs are converted into output/outcomes through the ‘blackbox’. The inputs are supplied to the system through the feedback loop as depicted in Figure 3.

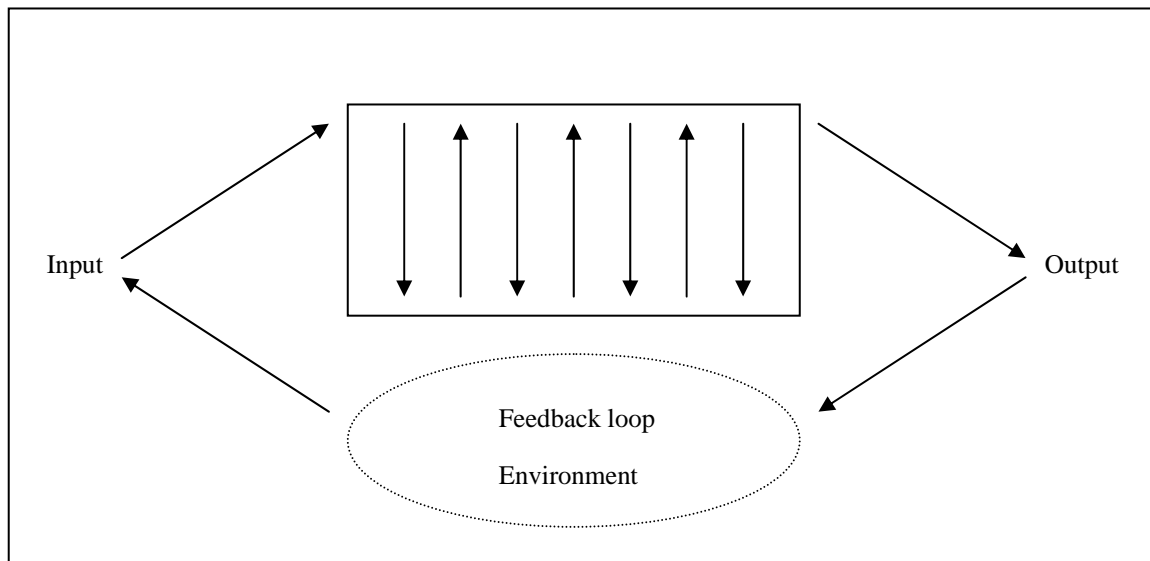


Figure 3. A Simplified Open Systems Model (Author Construct)

The system theory views:

all organizations as open system entities that exist in a dynamic and interdependent relationship with their environment, receiving resources from that environment, transforming those resources into outputs and transmitting them to the environment. Environmental reaction to those outputs is fed back to the system as an input, and the cyclical dependency of the relationship is maintained (Heffron 1989, 8).

The system theory is particularly useful for studying or understanding organizational behaviour. In this theory the environment emerges as the crucial variable for organizational survival. To understand an organization, one must understand its environment. Therefore, managing an organization successfully requires the constant monitoring of the environment and being constantly responsive to changes in that environment. In particular, how the internal dynamics of the official implementation structures adapt to the different environmental exigencies or the concerns of local women for the enhancement of the outcomes (Grizzle and Pettijohn 2002). In simple terms environmental reactions, in this case the local women's concerns, could serve as inputs, which should be fed into the system and, through a 'ripple effect' within the system, produce new and improved outputs (Grizzle and Pettijohn 2002, 52). The women's concerns could be secured as inputs through their effective participation in the implementation process. The 'ripple effect' or interconnectedness of the elements within the system could further be explained within the structural-functionalist approach. The approach argues that a system comprises a number of interrelated parts, all functioning on the basis of a common value system or goal (Encyclopaedia 1993). The common goal here is the improvement of the implementation process, as a result of new outputs, to facilitate the outcome. The system theory is supplemented by the contingency theory, which also emphasizes, among other things, the organizational structure and the interplay of both internal and external environmental exigencies as factors influencing organizational performance and effectiveness. The issue of the environment ushers the implementation process towards evolutionary and learning processes which will be discussed below.

2.3.1 Implementation as Evolutionary and Learning Processes

Implementation as an evolutionary process is when deciding on goals and finding the means to enhance the outcomes takes place in a dynamic environment with ever changing circumstances rather than in a static environment. Majone and Wildavsky (1978) put these changing circumstances into a better perspective, namely, 'at each point we must cope with new circumstances that allow us to actualize different potentials in whatever policy ideas we are implementing'. The different potentials in my view seem to suggest the promotion of an broader 'participatory coalition' even far beyond the women's groups (beneficiaries). In this particular case the traditional rulers could be potential allies regarding community or local level development. The indeterminate environment in this case could be the complex social structures and value systems, which define the position of women in traditional Akan society. To implement a policy in such an environment may require some degree of tact, flexibility, and adaptation in design and planning as a mechanism to address the local concerns of the women's groups as and when they crop up during the course of implementation. In this connection, *where*, *when*, and *how* adaptation should take place are of crucial importance for the realization of development as an outcome.

Implementation is also seen as a learning process thereby, promoting a continuous, even endless process. In such a scenario, the implementers through continuous searching processes always find improved goals and functions and more reliable programme techniques and technologies. In other words, the learning process avails itself of a constant examination not only of how well the implementation is proceeding but also whether the strategy adopted is the best way of achieving the objectives (Liebenstein and Maital 1994). The continuous search for improved processes also underscores the usefulness of the study's theoretical framework. The framework advocates collective, instead of unilateral action, in the implementation process. Hence, the involvement of the women's groups (beneficiaries), the GIAs and the donors (partners) acting in concert in the search for a better process to facilitate development as an anticipated outcome should not be under-estimated. In the learning process it is usually assumed that the implementation process moves from one level of improvement to the next as the

implementation progresses. In time the original objectives are bound to change and the initial means will be replaced in the course of the learning process.

The improvement of the implementation process noted above is also a function of organizational capacity, which, according to Goggin, is the 'institution's ability to take purposeful action, which is a function of the structure, personnel and resource of the agency involved' (1990, 38). This is also contingent upon how the implementing agencies proceed with the selection of participating institutions (GIAs) and top officials. The professional norms, personal values and skills of such selected officials are equally important. Finally, the nature of the implementation structures and the political environment are also crucial elements in ensuring a successful implementation process (Hjern and Porter 1981). In addition, most of the theoretical literature on implementation identifies control as a crucial determinant in the process and outcome. Normally, the type of control exercised should reflect the characteristics of the policy being implemented whether top-down or bottom-up (Pressman & Wildavsky 1984). In the current study, a bottom-up rather than top-down control mechanism will be the preferred option.

2.3.2 Top-down and Bottom-up Approaches

The two basic approaches in the study of multi-organizational implementation, which are widely recognised are the 'top-down' and 'bottom-up' perspectives. The former focuses on the implementation effects of central government controlled variables to the exclusion of, or at least a major reduction in emphasis on, other factors. In other words, the top-down perspective proceeds from the position of central decision-makers and thus tends to neglect other actors. This is based on the assumption that the top-down approach to implementation proceeds expeditiously especially when the number of organisations involved are few and the administrative structures are well integrated from above rather than being dispersed and fragmented into numerous offices and bureaux. Bardach (1977) argues that the degree of hierarchical integration is a crucial determinant of implementation success. To this end, a simple implementation structure reduces the problems of co-ordination, cost, and the difficulty in information transmission; thus, enhancing the capacity to act.

The bottom-up approach on the other hand is synonymous with the ‘alternative development paradigm’, which is considered a paradigm shift in the implementation process. This approach has the advantage of focusing on local implementation structures, by developing networking techniques in identifying the local, regional, and national actors involved in the planning, financing, and execution of any policy (Sabatier & Mazmanian 1989). These actors are generally called the ‘policy community’ or ‘policy sub-system’ (Hjern and Bull 1982). The basic idea of the bottom-up development strategy, advocated by Pamskad, was to minimize the external influences and make the inputs of local women’s groups more relevant to the implementation process. In this regard, an integrated or well coordinated implementation structure guaranteeing the effective participation of all the partners especially women’s groups (beneficiaries), would enhance development as an anticipated outcome.

The positive aspect of the bottom-up perspective may, at times, involve bargaining and mutual adjustment where policy-makers are largely forced to submit to the preferences of ‘street-level bureaucrats’ and target groups to ensure success (Sabatier and Mazamanian 1989). The bottom-up implementation strategy also allows facilitators from the locality to manage, sustain, and further deepen the participation thus making participation occur smoothly. The facilitator assigns responsibilities and clarifies commitments; in other words, all participating groups and individuals are aware of their responsibilities ahead of time with a view to enhancing the outcome. Finally, the facilitator should be an ordinary person and embody the values of co-operation and equality (Hirschhein 1985; Bardach 1977; Gage and Mandell 1990). The important role of facilitators should enhance the participation of women’s groups in the implementation process.

Finally, J E Lane (May 1987) argues that responsibility and accountability are indispensable norms in the implementation of any policy. The proper location of responsibility and accountability sometimes facilitates innovation and success. But when responsibility is dispersed among members of the implementation teams as delineated by the Pamskad Document (1987) for example, there is always the tendency to justify

collective inaction by the team. Edwards (1980) also notes that organizational fragmentation may hinder the coordination necessary to successfully implement a complex policy requiring the co-operation of many people. In this case sixteen departments and agencies constituted the implementation committee of Pamscad; hence the difficulty.

2.4. The Main Theories of Development

As noted above, most of the orthodox development theories made use of a top-down decision making approach, where the inputs, or participation of the beneficiaries, were minimal if not totally absent. The problem of the non-participation of the beneficiaries (women's groups) in the implementation process in the past may have accounted for the general absence of development according to the converse argument of the study's theoretical framework; the converse argument suggests that the non-participation of the beneficiaries in the implementation process may undermine development as an outcome. It is against this backdrop that the author will examine some of the mainstream development theories.

2.4.1 Modernization Theory

One of the orthodox theories is the modernization theory, which is a Eurocentric approach to development that has been the driving force behind most development interventions. Cooper and Packard provide an all-encompassing definition whereby 'modernization is a social science approach that purported to demonstrate that change in one domain of life implied comprehensive reconfiguration, leading virtually to the creation of a new sort of person-rational instead of superstitious, oriented toward achievement rather than status' (1997, 17). The creation aspect again puts modernization theory within the parameters of the 'scientific model', which among other things explains why structural factors such as debt servicing and fair terms of trade causing poverty were ignored and interventions were principally focused on behavioural changes. Thus a process of political change would accompany Western-style development based on the

creation of more egalitarian socio-economic structures upon which liberal democratic institutions could be erected.

The transformatory ethos of modernization is also discussed by Ferdinand Tönnies, a German sociologist, in relation to *traditional* (Gemeinschaft) and *modern* (Gesellschaft) societies. According to Tönnies, each has a different value or belief system, which is antithetical although it is assumed that a dual society may exist for a short time. But the modernization process will cause the dissolution of the traditional sphere, through the removal of various social and cultural barriers to a modernized society embedded in the traditional society. Emile Durkheim also sees traditional society as a place where old ties of *mechanical solidarity* bind people to each other in the tightly knit communities of pre-industrial society, which out of necessity will be dissolved in the creation of a new society (Coser 1977, 155). The creation of the new society, with its accompanying new socio-economic and political institutions replaces the old forces of 'moral authority' with a new 'organic solidarity'. Manzo (1991) and Marchand (1994) also noted that the notion of Christian 'civilization' was replaced by a belief in modernity, particularly economic and political development.

The application of modernization theory as a development paradigm has its own fundamental flaws in traditional societies; for example among the Akans. Firstly, the spiritual identity of traditional societies is of paramount importance for their survival. Religious icons are part of their daily lives, which is also reflected in the names of the Enowid women's groups such as the Efua Kuma 'Adom Arakwa' (by His grace) group of the western region. Therefore, to replace religion with legally or humanistic driven norms or icons as pertains in most modernized societies would be hard to apply in traditional societies. In this sense, modernisation as a development paradigm has had limited impact because of its innate tendency to compel the beneficiaries to compromise their values and belief systems which always makes the price of development expensive or difficult for the beneficiaries to pay.

Placing the modernization paradigm within the context of the study, it could be criticized on the grounds that it promoted a top-down ethnocentric and paternalistic view of development. Another fundamental flaw of the theory is the identification of the educated elites as its agents for change in traditional societies for the simple reason that educated elites lacked what the author calls ‘traditional legitimacy’, as they themselves were under the authority of their respective local chiefs (traditional rulers). This is in contrast with the apparent success of the British ‘indirect rule’¹⁹ system, where the local chiefs, who had traditional legitimacy, were made the agents of the colonial administration (Fage 1979; Wilks 1975). Finally, colonial actors like Sir Gordon Guggisberg (a one time British Governor in Ghana) denounced the essence of the theory saying that ‘we must aim at the development of the people along their own racial lines, and not at the wholesale replacement of their ancient civilisations by our own’ (as quoted in Kimble 1963, 486). The demise of modernization theory brought in dependency theory.

2.4.2 Dependency Theory

Dependency theory is one of the best-known neo-Marxist development theories. It gained prominence after the failure of both the import substitution industrialization (ISI) policy in the 1940s and the economic development of the newly independent colonial states in the 1960s. The failure prompted an investigation, which was carried out by the United Nations Economic Commission for Latin America (UNECLA) under the direction of Raul Prebisch (Gwynne and Kay 1999, 4; Ley 1996, 11). The Commission’s findings, in a nutshell, were that the problems of the Third World were reflected in the general dynamics of capitalist development. Such development being responsible for the unequal distribution of resources created by the global expansion of Western capitalism. The theory argues that the problems of underdevelopment were not internal to Third World countries but were determined by external factors. In fact the problems of the underdeveloped world were primarily political because the dependent relationship between the developed (centre/core) and developing (periphery) states was sustained by

¹⁹ Indirect Rule is a system of administration whereby the British colonial government made use of the traditional institutions as a tool for governance.

the concentration of economic power and political decisions that perpetuated underdevelopment and dependency (Waisbord 2001). In this regard, the Third World countries are politically and culturally dependent on the West because the periphery lacks the necessary surplus for development, available to the centre. Accordingly, the development of the centre causes the underdevelopment of the periphery because of the dependent relationship between them. Placing the theory in a Ghanaian context, Kwame Nkrumah²⁰ (1965) succinctly describes the nature of economic dependency as follows:

Africa is a paradox, which illustrates and highlights neo-colonialism. Her earth is rich, yet the products that come from above and below her soil continue to enrich, not Africans predominantly, but groups and individuals who operate to Africans' impoverishment.

Nkrumah saw dependency as the result of external influence through the world trade mechanism. The cumulative effect of dependency precipitated the current SAP supposedly to stimulate economic growth in peripheral states like Ghana. Frank (1967, 1969, and 1991) in his writings on the dependency theory argues among other things, that the peripheral states should de-link themselves from the core or 'capitalist' world economy and create the foundations for self-reliance in order to end the dependency relationship. Now the idea of 'autonomous' national development, or any conception of 'de-linking' is an illusion (Leys 1996, 33). According to Hettne 'making this de-linking possible a more or less revolutionary political transformation was necessary' (1995, 91). This is because the centre has enormous power through the operation of the 'world system' to rebuff any attempts at derailing the global status quo. More importantly the core needed a less collaborative relationship with the peripheries for dependency theory to work.

Dependency is now more visible than ever, reaching a strong and almost hegemonic position within neo-liberal economic discourse. Through programmes like structural adjustments the national economies of peripheral states are brought into the realm of global capitalism (Simon and Narman 1999), which constitutes the basis for the present study. Unfortunately, most of the orthodox development theories were not participatory

²⁰ Kwame Nkrumah was the first president of Ghana after the attainment of Independence on 6th March 1957. His administration ended with a military take-over on 24th February 1966.

but rather top-down in nature; hence, the peripheries had a lesser role in terms of influencing the content and direction of the paradigm.

2.4.3 World System theory

The origin of the world-system approach can be traced back to dependency theory, where the approach asserts that the capitalist world economy has successfully incorporated a growing number of previously more or less isolated and self-sufficient societies into a complex system of functional relations (Wallerstein 1974, 1980). The result of this expansion was that a small number of core states transformed a huge external arena into periphery. Between these core states and the periphery the world system theorists identify semiperipheries which play a key role in the functioning of the system (Hettne, 1995). Basically, the theory saw the modern world system as capitalist in nature with the core, semi peripheral and peripheral states each having its own distinct economic and socio-political structures. The *core* (North) is built on specialization which requires high skills with free well paid labour. The resultant social structure makes the North strong enough to manipulate markets to its advantage.

In the main, the world system is built on the top-down approach. In this sense because the peripheral states have a less participatory role in the modus operandi of the world system, in effect such states are the end recipients of whatever has been decided at the core. Wallerstein (1979) and Amin (1976) both accused Northern capital of deliberately marginalizing the South, and creating dependency to ensure a source of raw materials and markets for their manufactured goods. Ward (1984) argues further that the more integrated a country is in the capitalist world system, the more likely it is that women's status will be an inferior one and fertility will increase. In her view, foreign investment and trade dependency on the core nations leads to a competition for access to productive resources in which women are disadvantaged vis-à-vis men. Ward's conclusion is that the influence of the world economic system through investment and dependency has been to reduce women's economic opportunities relative to men's. Therefore the apparent failure of orthodox development theories in terms of real economic benefit, among other things, triggered a search for a more workable development paradigm, which may involve all

stakeholders and beneficiaries in the process in order to facilitate the outcome (tangible benefit). The search led to the alternative development paradigm; a paradigm shift from orthodox development paradigms. The alternative paradigm appears to embrace the three factors of the study's theoretical framework, which is that effective participation of beneficiaries (women's groups) in the implementation process could facilitate development as an outcome.

2.5. The Alternative Development Paradigm

The 'alternative development' paradigm came to the fore in the 1970s as a result of disillusionment with state-sponsored attempts to encourage participation in development in many newly-independent nations, which was widely read as mobilization for modernization (Mercer 2002). The need for an alternative paradigm gained prominence through the scholarly work of David Booth (1993) who through his contributions to the 'impasse debate' noted the widening gap between academic research and development policy and practice which he saw as an antithesis to development itself. Arguably, to enhance development such research should be relevant to target groups or be actor-oriented by addressing the concerns of all the stakeholders. In other words, the impasse seems to highlight the disillusionment with conventional development paradigms, which seem to keep the beneficiaries (women's groups) out of the modus operandi of the implementation process. This led to a theoretical vacuum in the 1980s described as a decade of 'economic crisis' for the Third World culminating in a lack of general development. Secondly, there has been considerable theoretical uncertainty in the field of development and less awareness of how policy-makers and development practitioners define the economic and social problems they are dealing with (Schuurman 1993). An example of this is how empowerment is perceived in different cultures; the level of involvement of beneficiaries is an issue of great importance. The 'impasse debate' further reinforces the urgency of policy-makers listening to the voices or the participation of the 'others' (beneficiaries) whose desire to be part and parcel of their own development can no longer be ignored as their voices are now louder and more articulate. This has brought to the fore the 'alternative development paradigm' among other things.

The paradigm has different terminologies such as ‘development from below’ by Stohr and Taylor (1981), ‘empowerment’ by Friedmann (1992), ‘putting the last first and first last’ by Chambers (1997) and ‘popular development’ by Brohman (1996), to mention but a few. In short, the alternative development paradigm pays attention to the opinions of individuals and small but identifiable groups and civil society groups.

Arturo Escobar (1995) and James Ferguson (1991), both proponents of the alternative paradigm, argued that development discourse reinforced a Northern, modernist assumption about development and undervalued the knowledge and experiences of the poor, often leading to tragically inappropriate policies and practices. They called for a more people-centred approach, one that recognised the importance of local knowledge and encouraged participation and partnership in order to empower the poor so that they could challenge the status quo. The alternative paradigm seems to have brought the empowerment debate to centre stage and has now gained a new impetus. This has moved ‘participation’ from its early version of communities or beneficiaries (women’s groups) contributing time, labour, and materials towards a predetermined project to a process in which participation is also perceived in terms of the power, control, and influence over resources by the beneficiaries.

Munck expresses a belief in the transformatory power of ‘new social movements’ like women’s groups and other groups where a genuine alternative development strategy based on empowerment might materialize (1999, 207). In this regard, the alternative development strategy is attempting to integrate women and other disenfranchised groups into the mainstream development discourse by making use of their human resources such as strength and leadership. According to Nederveen Pieterse it is widely accepted that ‘development efforts are more successful when there is participation from the community. In this light, development is no longer viewed narrowly from a Gross Domestic Product²¹ growth (GDP) perspective but is rather measured in the context of human development’, (Pieterse 1998, 344) but which, in my view, should proceed from a

²¹ Gross Domestic Product is the total output of goods and services accounted for by domestic factor service in a country during a year, which is equal to the total income arising from production within the economy.

holistic perspective. The holistic approach seems to reinforce the alternative development paradigm. Moreover development efforts are more successful when there is participation from the community, which provides them with an opportunity to have a say in decisions that shape their lives and their own development (Cowen and Shenton 1996, 1; Pieterse 1998, 344). In furtherance of this, is the Women and Development (WAD) approach, which is the female version of the alternative paradigm and developed to ward off any male dominance thus making women responsible for their own development (Parpart 1993, 233; Rathgeber 1990). This notwithstanding, the alternative paradigm is yet to provide avenues for the effective participation of beneficiaries because at the moment their effective participation in their own development remains an uphill task. This is evidenced by the absence of any major studies espousing the paradigm's success.

To conclude, the alternative development paradigm has not completely addressed the problem of the non-participation of beneficiaries in development discourse. It has, however, created awareness among members of academia and development practitioners that the non-participation of beneficiaries (women's groups) in the implementation process appears to be a major obstacle to development. And, in most cases, the non-participation of beneficiaries in the implementation process of development projects may have been the seed of its own destruction. To this end, there is the call to embrace the 'alternative to development paradigm' which, according to Latouche, 'is radical, irreconcilable and, one of essence, both in abstract and in theoretical analysis' (1993, 159). In other words, beneficiaries taking control or responsibility of their own development. However the alternative development paradigm still has legitimacy among most development agencies as opposed to the alternative to development paradigm.

The author's 'triangular-set' model, which appears to be in harmony with the alternative development paradigm, could be the exit route from what appears to be a development quagmire in terms of the effective participation of beneficiaries and the achievement of the anticipated outcome.

2.6. Methodology

2.6.1 An Overview of Ghana and the Study Regions

The quest for independence in the Gold Coast led to the formation of the United Gold Coast Convention (U.G.C.C) to agitate for independence. Kwame Nkrumah (the first President) was invited to become the General Secretary of the Convention in 1947. The methodology to be adopted for the agitation for independence led to the break up of the convention. Nkrumah later formed his Convention People's Party (C.P.P), which demanded self-government by capitalizing on popular grievances over cocoa prices, the high prices of imported food, and unemployment. These were married to the ambitions of traders, market women, and the educated section of the community and harnessed to his demand for 'self government now'.

The demand for self government seems to have been hastened by the "Cold War"²², and the war on the Korean Peninsular and the internal political climate in Britain at the time together set the stage for the 'British Government to grant the Gold Coast (Ghana) independence on 6th March 1957. The pre-occupation of Nkrumah after independence was to establish a progressive political order in Ghana which he hoped would be a model for other African States. But soon neo-patrimonial tendencies in the new democracy became visible and systematic attempts were made to weaken the opposition. 'In early 1960 the opposition party became proscribed as individual liberties and political rights were suppressed' (Akwertey 1996, 116). The most repugnant of the laws that restricted personal liberty was the 1958 'Preventive Detention Act', which empowered the government to detain a citizen without trial. The Act marked the beginning of the curtailment of personal liberties. This lack of political participation and freedom coupled with the worsening economic situation made Nkrumah's overthrow by the army on 24th February 1966 a 'necessary evil', because a culture of silence and fear had descended. Since then democratic governance has been interrupted by a series of military interventions which are depicted chronologically in Table one.

²² The Cold War put in simple terms was the erstwhile political rivalries between the United States of America and the Soviet Union, basically for influence.

There seems to have been some degree of political stability since the last military intervention on the 31st December 1981 by Ft. Lt. Jerry John Rawlings. The following year 1982 and beyond saw the formation of mass movements collectively known as revolutionary organs to act as vanguards by the PNDC government led by the Ft. Lt. Jerry John Rawlings. Prominent among these organs were the Committees for the Defence of the Revolution (CDRs), the National Mobilization Programme (NMP), the Militia, and the 31st December Women's Movement (31st DWM). The advent of a multiparty system in 1991 made them a political asset as a result of the established clientelistic relationship between these organs and the political leadership extending from the grassroots up to the national level. Taking the 31st December Women's Movement as representative of all these movements one can note that it had over one million members nationwide both directly or indirectly involved throughout its 28 affiliated groups (Sandbrook and Oelbaum 1997). With this political capital both the 1992 and 1996 general elections were easily won by Lt. Jerry Rawlings, after which he was constitutionally prevented from running for a third term in 2000. Mr John Kuffour, the former opposition leader won the election in 2000 and has since become the President.

Geographical Location

The Republic of Ghana lies almost in the centre of the countries, which extend along the Gulf of Guinea (the West African coast). Its southern coast extends between latitude 4 1/2° north, at Cape Three Points, and latitude 6 1/2° north in the extreme east and is thus not far from the Equator. From the coast, the country extends inland to about latitude 11° north covering a distance of 672 kilometres from south to north. The distance across the widest part of the country from east to west measures 536 kilometres. Ghana has a total land area of 239,460 square kilometres. To the east of Ghana lies the Republic of Togo, to the west is the Republic of La Cote d'Ivoire, to the north is the Republic of Burkina Faso, and to the south is the Gulf of Guinea. Ghana's coastline is 560 kilometres long composed mainly of sandy beaches.

The approximate population is estimated to be over 18 million. Population densities are higher in the urban centres. There are numerous ethnic and linguistic groupings ranging from the Akans, Gas and the Ewes to the south and the Dagombas, Nanumbas, Dagartis and the Frafras to the North. A total of 46 languages and dialects are spoken by the people, of which Akan, Ga, Ewe, Huasa, Dagbani, Kasem, and Dagaare are the principal languages. The official medium of expression is English because Ghana was a British colony until 6th March 1957 when it gained its independence.

The country has dense tropical rain forest, which tails off into savannah and grassland towards the north and the coast. Ghana has two main rainy seasons; March-July and September-October followed by a dry season between November and February. The dry season is characterized by food shortages. There are few mountains but several hills rising to a height of 900 metres or more. The highest mountain is Afadzato, which is 1500 metres above sea level. Several big rivers criss-cross the country, the most important being the River Volta, which has been dammed at Akosombo and Akuse for two hydroelectric power generation plants. The Akosombo dam has created a large man-made lake, which is navigable for a distance of about 400 kilometres. Large vessels now ply its waters carrying passengers and goods from the south of the country to the north and vice versa. Other big rivers are the Pra, Ankobra and Tano. Among the smaller rivers are the Densu and Ayensu, which provide Winneba and parts of the capital, Accra, with pipe-borne water. The largest natural lake in the country is Bosomtwi with a total area of 48 square kilometres and reaching depths of 72 metres in some parts.

Ghana lies close to the Equator and, therefore, has a tropical climate. Temperatures range from 21° to 32°C in the south and from 24° to 35° C in the north. Ghana as a young democracy, has had about four major periods of military rule between 1966-1981. The country returned to a constitutional form of government in January, 1993 which has continued until now. Currently, the National Patriotic Party (NPP) is the ruling party with the National Democratic Congress (NDC) being the main opposition party. Ghana is divided into 10 administrative regions. These are the Ashanti, Brong Ahafo, Central, Eastern, Greater Accra, North, Upper East, Upper West, Western, and Volta regions. The

country is further divided into 110 districts. Accra, is the nation's capital as well as the seat of government. The national currency is the Cedi (₵). (See Appendix VII for a Map of Ghana showing the study regions).

The Brong Ahafo is one of the study regions and lies between longitude $0^{\circ} 15'$ and 3° west and between $8^{\circ} 45'$ north latitude and $7^{\circ}30'$ south latitude. The region shares common boundaries with 5 other regions: to the north is the Northern region, to the south, the Ashanti and Western regions to the east the Volta region and the Eastern region to the Southeast. It has an international boundary to the west, with the Republic of La Cote d' Ivoire. In terms of landmass, the region has an area of 39,557 square kilometres.

The temperature of the region is generally high, averaging over 23.9°C (75°F) throughout the year. The relative humidity is also high, averaging over 75 percent throughout the year. The region enjoys a heavy to moderate amount of rainfall, generally ranging between 1,143 and 1,651mm (45-65 inches). And lastly, the vegetational zones are semi-deciduous forest, which covers roughly 8,600 square kilometres, and the Guinea Savannah Woodland covering about 21,800 square kilometres, altogether constituting 30,400 square kilometres of cultivable land. Forest reserves cover an area of 2,908.78 square kilometres representing about 7.1 percent of the total land area of the region.

The Brong Ahafo region according to the 2000 Population Census of Ghana has a population of 1,824,800. In terms of gender distribution there are 913,000 men and 912,000 women. The higher proportion of men may be explained in terms of the job opportunities offered by the region's timber and farming industries. About 71 percent of the region's population are farmers. Linguistically, the Brong Ahafo region is mainly made up of the Brong and the Ahafo with the former in the majority. The region has 12 Administrative Districts, with Sunyani as the regional capital.

The Western region is the second study region and is located in the south-western part of Ghana. It is a coastal region on Gulf of Guinea with a coastline of 192 kilometres stretching from east to west. The region is bounded on the west by the Republic of La

Cote d'Ivoire, to the east by the Central and Ashanti regions, and to the north by the Brong Ahafo region. It lies between 4° 40' north latitude and 7° south latitude and between 1° 28' east longitude and 3° 20' west longitude. The Western region covers 10 percent of the national territory (23,921sq.km) and has a population of 1,842,878 million. The region is drained by important rivers such as the Tano, Ankobra, and Pra. Rainfall lasts between 6 and 7 months a year, and the region has both tropical and semi-deciduous forests covering about 57 percent of the area.

The annual rate of population growth is 3.7 percent and illiteracy is around 46.7 percent. The region has a varied ethnic composition, including the Sefwis, Aowins, Wassas and Nzemas and the Ahantas. The region has 11 Administrative Districts. The regional capital is Sekondi. Takoradi is an important port for timber, minerals, and cocoa, whilst Tarkwa and Prestia are also important mining towns (An Official Handbook of Ghana, 1991).

2.6.2 The Structuring of Data Collection

The study's theoretical framework suggests that the effective participation of women groups (beneficiaries) in the implementation process of gender-specific policies and project may facilitate development as an outcome. This framework influenced the selection of the study areas because of the upsurge of women's groups in the two regions. It was noted by the Finance Minister, Dr. Kwesi Botchwey, that '[The] PAMSCAD has been designed to address the short-run transitional problems of the vulnerable groups (women) and enhance the social benefits of the recovery'.²³ The two regions are considered amongst the most distressed regions in the South, in term of development. Secondly, it is also interesting to note that the Brong Ahafo and the Western are two out of the ten regions in Ghana which have men more than women according to both the 1984 and 2000 Population Censuses of Ghana (see Table 2).

²³ Dr. Kwesi Botchwey, Courier newspaper 111 (September-October) 1988, pp.85-86; Botchwey was the Finance and Economic Secretary/Minister of the Provincial National Defence Council government that initiated the Structural Adjustment Programme.

Region	Male	Female	Total
Brong Ahafo	913,035	911,787	1,824,822
Western	925,708	917,170	1,842,878

Table 2. Population of Brong Ahafo and Western Regions by Gender.

Source: 2000 Population Census of Ghana.

The aim here is to see how this factor influenced the participation of women's groups (beneficiaries) in the implementation process of the projects. Thirdly, the three selected projects are still on going in the Brong Ahafo, and Western regions. Fourthly, the two regions have geographical similarities in terms of forest, and differences in terms of savannah and coastline; the Brong Ahafo has a large savannah belt whilst the Western region also has a long coastline. The differences in the geographical make-up also account for the variations in income-generating activities, especially in the WCDP category. The research is basically a case study involving these two regions. The purpose is to draw upon relevant examples and select references from the regions as and when necessary to support the analysis in verifying or validating the study's theoretical question in respect of the participation of women's groups (beneficiaries) in the implementation process.

More importantly, a case study has a multi-dimensional perspective, which compels the researcher not to look just at the viewpoints of the main actors in the organisations (GIAs), but also at the viewpoints of other relevant groups (women's groups) that are affected by the actions of the main actors, and at the interaction between these two groups. In short, it allows the use of a 'system of action and interaction' manifesting its dynamics within and beyond the implementation structure (Yin 1989). From this I regarded the case study approach to be the most appropriate, notwithstanding the earlier criticism that it was unscientific in nature in that its replication was not possible. To this end, I employed multiple sources of data collection to enhance the reliability of the findings. The study is aware that a comparison between participating and non-participating villages could have brought out more clearly the impact of the programme on the issue of women's empowerment and other related issues. However, this was not

possible because of a lack of resources and time constraints. In an attempt to address the research question in a holistic fashion, equal attention was paid to the administrative structures of the GIAs, cultural and empowerment issues (economic and socio-political), motivations, and the Enowid loan administration.

The analysis involved both primary and secondary data. Data were collected from civil servants, women's groups, traditional rulers, non-governmental organisations (NGOs), and civil society groups. A systematic sampling technique, which has an element of social interaction, was used in selecting the respondent groups. Linguistic, geographic and demographic factors were employed for the selection of the districts and the women's groups and other respondents who were interviewed. To this end, the selection of the districts and women's groups was made to reflect the linguistic diversity of the groupings. Secondly, vegetation was also considered because some of the income-generating activities are specific to certain vegetational zones. For instance, palm oil extraction is found in the forest zone whilst fish smoking is also popular amongst women's groups along the coast.

Table 3 depicts the sample distribution in terms of region, district, vegetation, linguistic group, and the project type; either WCDP or ENOWID.

Region	District	Vegetation	Linguistic Group	Number of groups Selected	WCDP	ENOWID
Brong Ahafo	Asutifi	Forest belt	Ahafo	3	1	2
	Atebubu	TSB	Brong	1	1	
	Dormaa Ahenkro	Forest belt	Brong	2	2	-
	Jaman	Forest belt	=do=	4	4	-
	Nkoranza	T S B	=do=	2	1	1
	Sunyani	Forest belt	=do=	4	1	3
	Tano	Forest belt	Ahafo	1	1	-
	Techiman	TSB*	Brong	3	1	2
Total			20	10	8	
Western Region	Mphor Wassa East	Forest	Wassa	1	1	-
	Shama A. East	Coastal belt	Ahantas	3	1	2
	Sefwi Wiaso	Forest belt	Sefwi	2	2	-
	Wassa Amenfi	Forest belt	Wassa	3	2	1
	Nzima West	Coastal belt	Nzima	6	6	-
	Total			15	12	3
Grand Total			35	22	11	

Table 3. Selected or Sample Frame based on Group type, Linguistic and Geographical Zones of Brong Ahafo and Western Regions.

Source: Fieldwork data.

*TSB Transitional Savannah Belt

The selection of respondents also ensured the representation of civil servants within the ministries and departments which were directly involved in the implementation of the projects (Table 4). The community or local level sample in the WCDP category also reflected both smaller and larger women's groups, with, generally speaking, different income-generating activities. Finally, the Enowid groups were also selected to reflect both relatively new groups and those with a long relationship with Enowid in terms of the loan administration.

Type of Respondent	Population of Respondents	% of Total Population of Respondent	No of Respondents	% of Total Respondents
National-Level	25	38	15	34
Regional-Level	40	62	30	66
Total	65	100	45	100

Table 4. Senior Civil Servant Sample.

Source: Fieldwork.

Type of Respondent	Population of Respondents	% of Total Population of Respondent	No of Respondent.	% of Total Respondents
Women Groups	400	95	100	95
T/R/CSGs*	20	5	5	5
Total	420	100	105	100

Table 5. Local Level Sample.

Source: Fieldwork.

*T/R Traditional Rulers; *TCSGs Traditional Civil Society Groups

The primary data were obtained by in-depth interviewing of the heads of relevant institutions, departments, organizations (at national, regional and district level), and women's groups at the community or local level. See the list below and the two sample frames above (Tables 4 and 5).

- a. The National and Regional Secretariats of Enowid
- b. The Ministry of Employment and Social Welfare, Department of Community Development (DCD)
- c. National Council on Women and Development (NCWD)
- d. National Board for Small Scale Industries (NBSSI)
- e. The 31st December Women Movement, (31st DWM)

- f. Non-Governmental Organisation (NGOs) i.e. World Vision International and Religious group's such as the Sunyani Catholic Diocese and Civil Society groups
- g. Selected District officers
- h. Women's groups at the community or local level
- i. Traditional rulers
- j. Donor's proxies (consultants)

To facilitate collection and for a better appreciation of the data analysis, the whole exercise was organized into three categories:

1. PamsCAD (under the central government) data was collected with respect to the following projects:
 - a. PamsCAD Credit Line for Small Scale Enterprises (1989-2000)
 - b. Women's Community Development Project (1990-2000) and
 - c. Enhancing Opportunity for Women in Development (1991-1996)
2. Enowid, as a private Foundation was interviewed during 1997-2000 (the chronological sequence may suffer because of the above time frame 1989-2000) and lastly
3. Other NGOs' projects.

Apart from the interviews with the respondents, the books and records of the women's groups were also examined where available. Use was also made of the government's documentation on PAMSCAD, Local Government Laws and Bulletins and the Population Census report. For the secondary sources both published and unpublished literature was consulted. The main sources of information were the following documents; the Impact of PamsCAD on the Families, Relevant Journals, Records of Disbursement, and Membership Records.

The primary data were collected through structured open-ended questionnaires. Three separate questionnaires were utilised: one for the national level bureaucrats, the second for regional level bureaucrats and the third for the women's groups and other local actors. In all cases, the questions sought to find out the position or status of the respondents, the extent of their involvement in the women's projects with respect to the project cycles, namely, identification, planning, design, implementation and monitoring, and, finally, whether their participation in the project process enhanced development as an outcome or not. Apart from this attention was also paid to women's empowerment and its cultural ramifications.

In view, of the vastness of the two regions with a total area of 63,478 square kilometres the author was therefore, compelled to recruit four male research assistants without prejudice to female's competence. The factors considered in selecting the assistants were the time they would be available, in other words, the personal schedules of the prospective assistants, their knowledge of the research area and finally their interest in the issues involved. These factors combined, resulted in the selection of four male assistants. They were Mr Osei Kuffour, of National Commission on Civic Education, and Mr Sule of National Mobilisation Programme (NMP) both in the Brong Ahafo region and Nana and Mr Yaw Gyan also of NMP in Western region. However, in view of the gender dimension of the study the author gave the assistants training by exposing them to the nature of the work and issues of gender sensitivities and the need for caution on the part of the assistants in eliminating patriarchal ethos from the administration of the questionnaires as much as possible. The training also facilitated agreement on the standard interpretation of the questions in the local dialect and helped the assistants to understand or get acquainted with the act of conducting community level interviews for example taking cognisance of the choice of location, and adjusting to the local time culture of the respondents (mainly women). It also assisted in the conducting of interviews in the Twi language (a local language spoken within the study area).

Finally, the training also served as a preliminary form of pre-testing of the questions. The pre-testing warranted the re-framing of some of the questions to suit the changing circumstance at the community level. The interviews among the women's groups lasted for several hours averaging between 2 and 4 hours depending on how many women participated. The duration of the interview was sometimes controlled, depending on factors like the women's work schedule that particular day or the following day. The reason for this was so as not to subject respondents to long and cumbersome interviews when input was on the decline. This flexible approach is considered to be appropriate because one cannot control the data collection environment (Yin 1989). The study basically employed a qualitative method because of the intangible nature of many of the issues addressed. Specifically, data regarding financial disbursement patterns, project distribution, and performance as well as the 1998 Local Government elections were also analysed. The study employed both qualitative and quantitative methods for the data analysis. In all cases the author attempted to find out the degree of involvement of the women's groups in the implementation process as well as the level of empowerment.

2.6.3 The Field Work Experience

The field work took about seventy-six intensive days during July-September 2000 including weekends. The weekends were normally used to cross-check the previous week's interviews. Apart from a daily review to check for omissions, the assistants were involved in correcting inconsistencies and human error before the following day's work started. There were difficulties in getting to some of the communities on the first attempt. There were occasions when appointments had to be re-scheduled several times because the civil servants involved always claimed to be extremely busy. So the author had to make several trips to and from Accra, the national capital, which is about 400 and 229 kilometres, respectively, from the two regional capitals of the study regions. Secondly, the period coincided with Ghana's general elections scheduled for 7th December 2000, and for that reason the communities were constantly mobilized for electioneering campaigns. Sometimes too the author had to travel in a friend's car both at night and early in the morning to meet some of the women's groups. Night time was particularly convenient since most of the group's members are farmers and usually returned home

late. For this reason, the interviewing rooms were usually in their homes and illuminated with lanterns and flashlights.

In most of the encounters, general discussions involving the whole group on topics of general or mutual interest such as the high cost of education and falling living standards preceded the interviews. The rationale behind the informal discussions was firstly; to create a good rapport between the author and the respondents; secondly, to serve as a strategy to diffuse any existing tension and, lastly, to serve as a confidence-building mechanism as the period coincided with the impending general elections, where every statement made was interpreted differently; the normal interpretation was that you were either trying to make a political point or win people over to one of the contesting parties. There was, therefore, the need to assure them of the author's political neutrality. Once this was done the local respondents became motivated and spoke freely and frankly without fear.

Sometimes some of the women asked to be excused to go and lay the dinner table for the family or to put their children to sleep and returned later. These of course were part of their normal domestic chores and therefore such requests were granted without hesitation. These interruptions did not affect the focus or direction of the interviews. On the contrary, they enhanced the co-operation of the respondents by demonstrating to them my understanding and empathetic attitude towards their situation or plight. Another interesting issue was that most of the women's groups were expecting their long overdue loans from the Enowid, and almost all the Enowid groups I visited associated my arrival with their loans. And much to my surprise, whenever I carried my big black research bag, at the end of each session the women would burst into laughter and jokingly remark, to the effect, that 'we thought your big bag contained the forms to be completed for our loans'. This further shows the kind of healthy rapport that was developed between the author and the women's groups. Furthermore it created an enabling environment for me to observe the behaviour of individuals and the groups as part of the data collection method.

Notwithstanding the above difficulties, on the whole about 105 women leaders representing the views of about 400 women, were involved (see Tables 4 and 5). In addition, about 15 national and 30 regional officers as well as 5 traditional rulers and civil society groups were interviewed. The interviews were conducted by a man on a one to one basis which was a resounding success, as was shown by the field feedback information, and was mainly due to the congenial gender relations that were created between the researcher and his assistants and the women's groups in particular. The author had informal discussions on the subject matter with some lecturers at the University of Ghana, Accra-Legon and the University of Science and Technology, Kumasi.

2.7. Limitations

The data collection did not directly use the Chambers' (1993) Participatory Rural Appraisal (PRA) methods such as mapping and modelling, and analytical diagramming, to mention but a few. The data may have suffered from the chronological sequence, as previously mentioned, in view of the time frame of the projects, namely, 1989-2000. And more importantly, a sizeable number of the beneficiaries were illiterate. Apart from that the project was also conducted in an environment where the management information system is not well developed, and officials have to grapple with problems associated with paper file management on a daily basis. Finally, as no researcher is independent of his or her own normative appraisal of the research problem if any part of the analysis should bear the hallmarks of the usual patriarchal stances they should be overlooked and considered as part of my personal transformation from male stereotypes to a stance of empathy towards women.

2.8. Discussion

Participation in project implementation means the democratization of project management and the participation of all the stakeholders (women's groups, GIAs and donors) in the implementation process to enhance the outcome. This is clearly seen in the 'triangular-set' models where 'development' is located at the intersection of the three factors, namely, beneficiaries, participation, and implementation process (see Figure 3). In other words the effective participation of the beneficiaries in the implementation process may yield development as an anticipated outcome (see Figure 2). Therefore systematic involvement of women's groups (beneficiaries) in the identification, planning, design, and monitoring of the implementation process seems to be the basis for effective participation, which invariably enhances development as an anticipated outcome. However, participation may sometimes appear to be elusive as the partners (donors, GIAs and beneficiaries) have different understandings of the concept, notwithstanding the publicity usually accorded to it in development discourse. And sometimes the policy or programme to be implemented may have inherent operational difficulties which impaired the participation of the beneficiaries.

The lack of a common understanding of the concept sometimes creates a scenario where there is either no participation at all or pseudo-participation. When pseudo-participation occurs the benefits of participation go to what the author calls the 'facade of opinion brokers' or 'the pseudo general target group'. This group reaps whatever benefits many accrue from participation to the detriment of the real target group. Therefore, to make participation more meaningful a way must be found to circumvent these problems otherwise participatory implementation of projects may remain a distant dream or languish in academic or development jargon. It is for this reason that the alternative development paradigm, which advocates the involvement of beneficiaries in the development process, should no longer be ignored or taken for granted. The alternative development paradigm, incidentally, coincides with the research's theoretical framework, which makes the participation of women an integral part of the implementation process if development as an outcome is to be enhanced.

The concept of development as understood by Truman and others which intended to mitigate the suffering of the less fortunate is still far from being realized. The kind of development anticipated by such a visionary leader and other thinkers, in my view, will not take place as long as the beneficiaries are denied participation in the implementation process of their own development. Secondly, most of the development paradigms such as modernisation, dependency, world system, and trusteeship, theories have a top-down ethos and are perceived as exclusionary because the involvement of the beneficiaries in the decision-making or implementation process is given little importance; hence, development as an anticipated outcome is always undermined. Furthermore most of the orthodox theories intended to address developmental issues either have inherent exploitative tendencies, as noted by Kwame Nkrumah (1965) in respect of the dependency syndrome, or involve cultural marginalization as is the case with modernization, which may alienate the beneficiaries. In other words, they attempt to radically transform so-called traditional societies into modernized ones without giving due recognition to the beneficiaries' value systems. This issue has been a source of resistance or social conflict, which stems from differences in perceptions, which are not just accidental but are intricately intertwined with the social interests and practices among the partners. Apart from this placing the implementation process within evolutionary and learning processes allows it to adapt to the local environment in order to enhance the outcome.

To sum up, the effective participation of the beneficiaries in the implementation process is the key to the realization of development as an outcome. The next chapter will attempt to locate the position of women in the socio-economic and political environment of Ghana.

3. Women's Participation in both the Traditional and Secular Administrations

The chapter will attempt to explore the level of women's participation within both the traditional and secular, or formal, decision-making structures. Furthermore, the chapter will also find out whether women's participation within the structures amount to the exercise of real or merely symbolic power. It will subsequently, show how power relations were used in participatory implementation for the achievement of development as an outcome. Finally, it examines the role of the 'traditional civil society groups' in ensuring traditional democracy and accountability.

3.1. The Nature and Composition of the Traditional Administration

The basic unit of the Akan traditional administration, which is common in both the Brong Ahafo and Western regions involved in the study is at the village or community level. Hierarchically, the traditional administrative system is made up of lesser chiefs known as *Adikro*. At the village or community level the chief²⁴ (*Odikro/Ohene*) is said to be the occupant of the highest stool²⁵, *Akondwa*, or office and, in principle, is followed by the Queen Mother²⁶ (*Ohemaa*). Under them are the representatives of all the leading families within the community who have 'sub-family stools'. These representatives and a representative of the commoners²⁷ or the youth corp constitute, what is collectively known as, the 'Council of Elders' headed by the local Chief (*Odikro*). The composition of the council is designed to ensure a broad-based system of administration. All the occupants of the stools, with the exception of the commoner's representative, are usually hereditary. The occupant of each of the family stools has a clearly defined role in the overall maintenance of the traditional administrative machinery. The usurpation of roles or functions in any form, by any stool occupant, has serious traditional consequences. This principle was upheld for example by Mr Justice P.K. Gyaesayor of the Sunyani High

²⁴ The Chief is the male head of every village or community in Ghana.

²⁵ The Stool is the symbol of authority in Akan traditional society.

²⁶ The queen mother is the traditional leader of women in most Akan traditional communities and rules in absence of the Chief.

²⁷ The representative of the commoners may not necessarily have the traditional hereditary stool, but nevertheless his position is duly recognised.

Court²⁸ in the case concerning the Queen Mother of the Badu Traditional Area²⁹ of the Brong Ahafo region. The Queen Mother Nana Yaa Konadu 1 and Nana Kwame Komfode 1V (the Benkumhene), a divisional chief, according to the ruling, performed the duties reserved for the paramount Chief of the area and therefore this was an usurpation of his powers.

The above judgement strengthens the bureaucratic nature of the Akan traditional system. Decision making is based on a consensual mechanism; all the members of the council are given an equal opportunity to exhaustively discuss any issue before them; after which, the final decision is reached. The consensual mechanism therefore minimizes visible signs of distrust and antagonism among the council members during the deliberations. However, the principle of the separation of powers³⁰ is not clearly discernible, since the council in its totality wields legislative, executive, and judiciary powers, according to secular administrative terminology. On the other hand, there are inherent checks and balances to prevent authoritarianism or despotism. Prominent among them are the commitments contained in the Oath of Office taken by stool occupants in the assembly of the people. The Oath enjoins stool occupants to serve the people in truth and honesty and to abhor lies or deceit in the discharge of their duties and provide leadership under all circumstances with the exception of illness. Failure to comply with the above undertakings makes any stool occupant liable for traditional impeachment and, if found guilty, he or she is destooled or removed from office. Another potential check on the administration's power is the existence of the 'traditional civil society groups' which are various independent voluntary groups whose activities sometimes serve as whistle blowing on traditional excesses or autocracy (this issue will be addressed later). Both overt and covert methods can sometimes be employed to check such excesses and prominent among them is traditional civil disobedience (wateatua). In short, the presence

²⁸ The High Court is the third highest court in Ghana: there is one located in each of the ten Regional capitals.

²⁹ A Traditional Area is a historically demarcated area with a number of lesser chiefs headed by a Paramount Chief.

³⁰ Separation of powers is a political arrangement for limiting the power of government by separating governmental functions into the executive, legislative and judiciary.

of the traditional civil society and the option of destoolment make the traditional administrators more accountable to the people.

Kimble endorses the traditional accountability in the following manner:

one of the recognised grounds for destoolment was the habitual disregard of [the admonitions of the council of elders]; and the Chief's duty of consultation with the representative of his people, coupled with the possibility of removing him in the last resort, meant that even if the system did not approach democracy, at least it avoided the dangers of autocracy (1963, 557).

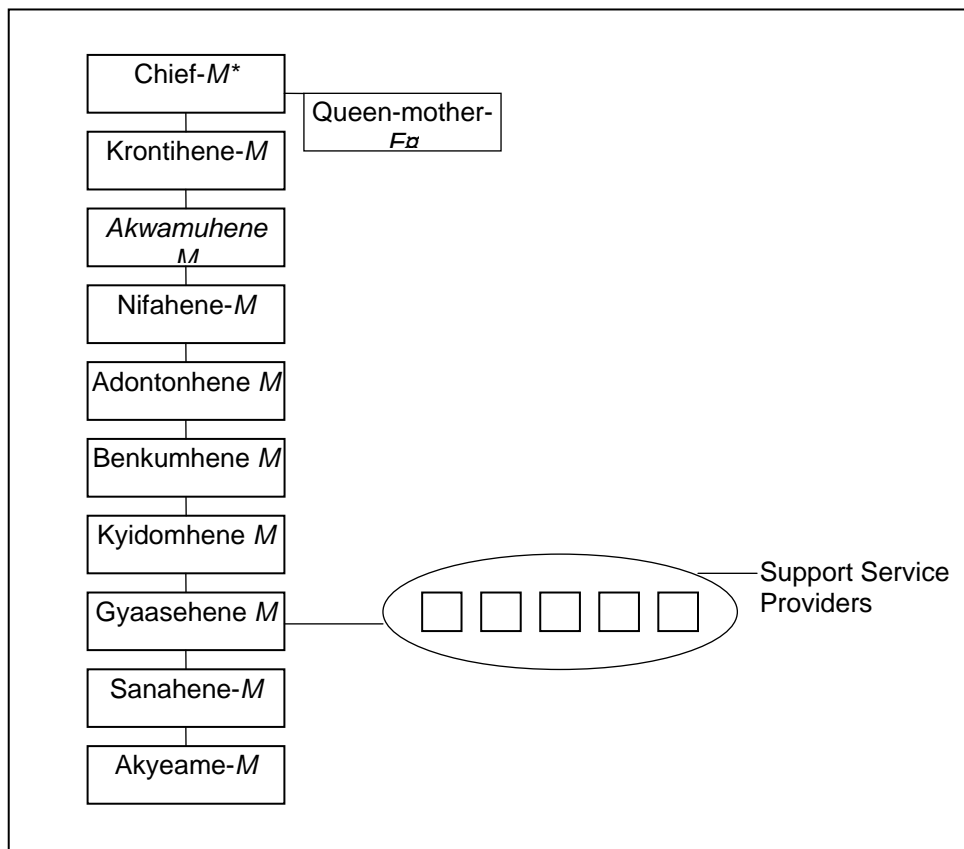


Figure 4. The Structure of the Traditional Administration by Gender

*M Male
 ♀F Female

The structure of the traditional administration is male dominated, as depicted in Figure 4. All the office holders are men except the main Queen Mother. To this end, all the other lesser Queen Mothers are not bonafide members of the council and therefore do not partake in the council's routine deliberations. Figure 4 shows the basic structure at the village level. However, it becomes more elaborate, in terms of the number of the office bearers, and is also highly bureaucratic at the paramount³¹ level, depending on the historical importance and size of the paramountcy and other factors. The membership of the council is generally based on the traditional war formation which to some extent explains its male dominance. However, it also has elements of Western secular administration according to the role of the offices bear and the extent to which democratic principles are observed. For example, the Krontihene is the deputy chief, the Akwamuhene is the head of defence, the Adontenhene is the head of the front guard, the Kyidomhene is the head of the rear guard, the Gyaasehene is the Chief of Staff, the Sanahene is the head of finance or treasury and the Akyeame are the spokesmen.

The 1980s witnessed the creation of the *Nkosoohene* (head of development), at the paramount level, which is of special interest to the study. The rationale for this was to ensure the proper coordination of development programmes to enhance the rapid development of the traditional areas. This highlights the gradual shift or transformation of the 'chieftaincy' institution from its traditional orthodox (static) role into a dynamic entity, reflecting the exigencies of the times. The traditional administrative system is also familiar with the problems associated with a highly bureaucratic system such as delays in reaching a consensus, difficulties associated with policy implementation as well as apathy. To circumvent these problems, some of the stool occupants are considered as '*support service providers*' (SSP). With this status they are not considered core members of the traditional council or the main governing body but at best may be considered as ex-officio members of the traditional council. However, their interests are adequately taken care of by any authorized core member and they continue to enjoy all the paraphernalia legally reserved for traditional rulers or chiefs. From the composition of the Traditional

³¹ Paramount Level is the conglomeration of many villages into a bigger entity known as a 'traditional state or area' headed by a paramount or head chief.

Administration as shown in Figure 4, women have only one official representative, namely, the Queen Mother. This seems to demonstrate an element of symbolism in terms of female representation on the councils. There is always the likelihood that her voice can be silenced by the many male voices which translates itself in different forms or shapes in the gender relations.

3.2. Some General Functions of a Chief and Queen Mother

The chief presides over the Council's meetings. He is the final arbiter of all issues brought before the council. The Chief also has the final say in the appointment of the Queen Mother in the event that the position becomes vacant. He is responsible for the mobilization of both human and material resources for development. He is seen as the embodiment or symbol of the peoples' cherished values and aspirations. He provides general leadership and is the custodian of stool lands (*Akondwa nsaase*), which are in trust for the people (Kessey 1997b). In addition, he and the Queen Mother jointly perform other ceremonial functions associated with secular administration such as receiving important personalities such as government officials, NGOs officials, and chiefs visiting from other traditional areas. The chief's assent is needed for any traditional bylaws to come into effect. The chief and queen mother sit in state to receive homage from the people on festive occasions such as *Akwasidee* (the Sacred Sunday).³² The Chief also provides general counselling services to his subjects. The above functions are complemented by the functions of youth groups or other voluntary groups making up the traditional civil society.

The Queen Mother can in principle perform almost all the above functions in the absence of the Chief. However, she has other exclusive roles. For example, she is responsible for preserving the sanctity of the communities, through the performance of certain rituals such as the initiation of girls into womanhood except by female circumcision. This role is very important because of the belief that the failure of any girl to pass through this

³²Akwasidee are Sacred Sundays, which occur on every fortieth day in the traditional calendar from January to December. On such days both the living and the dead members of the community symbolically dine together in the traditional way.

time-honoured ritual could bring calamities such as poor harvests, drought, famine, and high infant mortality to the entire community. Formally, she operates her own court, which mostly deals with marital and other issues traditionally less important. Traditional Akan society also sees women as the traditional think-tanks. This is seen in the role played by the legendary 'Old Woman' who is believed to be all-knowing and wise and, who, therefore, should be consulted whenever there is stalemate or deadlock in any social forum (Kesse 1997). Thus, her subjects consult the Queen Mother on a wide range of issues.

Generally, the procreative role of women attracts a very high level of social respect and recognition. The continuity of the community lies in the power of procreation; hence, it is mentioned in all the traditional prayers (libation or *mpae*).³³ This particular role of women traditionally put them in a position of pre-eminence. Swantz, observed that 'women are recognised as being significant not only as symbolic figures but as carriers of cultural traditions and agents for the maintenance of historical continuity' (1985, 30), and this is applicable to Akan traditional beliefs as well. To this end, it behoves the Queen Mother to ensure that there is no defilement within the traditional areas that could bring calamities. The functions of both the Chief and the Queen Mother bring them into close contact with their subjects, which is an asset that should be exploited in terms of the implementation of community or local level projects.

Another prominent role of the Queen Mother is the selection of a chief to a vacant stool. When the office of the chief becomes vacant, the kingmakers³⁴ inform the *Gyasehene* (Chief of Staff), who acts as a protocol officer between the Kingmakers and the royal household. He requests the Queen Mother to nominate a candidate for consideration by the kingmakers for enstoolment (appointment) as a chief for the community. On receipt of such a request the Queen Mother, in turn, informs the *Abusuapanin* (head of the Royal

³³Libation is a form of traditional prayers in which the recitation is done with the simultaneous pouring of any alcoholic beverage.

³⁴Kingmakers are the clan or family heads of the various sections within the community. They constitute the cabinet in the secular political administration as well as an electoral college in the appointment (enstoolment) of the chief.

household), who is required to invite all the senior members of the royal family to a meeting to decide on a candidate. But the *Abusuapanin* is not a kingmaker because his role ends after the royal family has decided on a candidate for consideration (Adu Gyamfi 1996). In traditional areas where the office of the Absuapanin does not exist the Queen Mother(s) has the sole responsibility for finding a suitable candidate. Qualities such as wisdom, courage, eloquence and general good behaviour influence the selection. The name of the preferred candidate is passed on to the *Gyaasehene* who in turn informs the *krontihene* (the deputy chief). The name is then brought to the attention of all the kingmakers for scrutiny and subsequent installation (appointment).

The Queen Mother(s) has the right to make three consecutive nominations for the consideration by the Kingmakers. If all three nominations are rejected on the grounds of criminal misdemeanour, which resulted in the imprisonment of the candidate, or on the grounds of insanity, rape, adultery or physical deformity, to mention but a few, the kingmakers then assume or reserve the right to make their own choice in consultation with the Queen Mother(s). The consultation with the Queen mother is required because the royalty of the candidate must be confirmed by her. And, as noted earlier, there are two mechanisms whereby both the chief and the Queen Mother are traditionally bound to ensure that whoever occupies any of the stools or offices (chief and Queen Mother) is, in fact, from the royal family (Kessey 1997b; Agyeman-Badu 1996). In the event of the kingmakers relieving the chief of his post (destooled), for abuse of office or misconduct the Queen-Mother's(s') consent is crucial (Kessey 1997b). In the selection of the chief the participation of the Queen Mother suffers another limitation after her initial three nominees have been rejected, which, of course, is not unusual in a male dominated council. The real display of power by the Queen Mother is manifest during the selection, after which the whole system returns to the *status quo ante*, namely, a symbolic role. In essence, the strength of the Queen Mother's power depends on the occasion and the task to be performed within the male dominated traditional administration. The reason for the seemingly weak power base of the Queen Mother may be explained by various factors such as traditional socialisation and colonialism.

3.3. Gender Contradictions within Akan Traditional Society

The traditional socialization is the informal education a child goes through during his or her development, during which the cultural prescription for boy's or girl's roles are internalized. It is also perceived as the period when an individual establishes his or her place within the social order. Unfortunately, the socialization gradually makes girls and women subservient to boys and men through the use of traditional adages such as 'the lucrative trade of a woman is the sale of vegetables and not gun powder or fire arms' and 'the place of the women is the kitchen'. Also, in traditional public appellations men are honoured or considered as the "rare ones" (barima enna) (Kessey 1997; 2000).³⁵ All these have an indelible impact on the socialization drive. In most cases the girls are often trained to have a successful married life (Ackah 1988), which is a limiting factor in terms of human resource development. Regrettably, this practice is still prevalent among the urban and elite groups with minimal changes. In the main, the Akan women are traditionally socialized to be preoccupied with their traditional chores or roles; reproductive,³⁶ productive,³⁷ and as community managers.³⁸ Therefore, with their heavy domestic responsibilities women are left virtually no other time to be involved in decision-making processes at both the micro and macro levels. In other words, cumbersome domestic chores could account for the limitation placed on women in participating in issues that affect them, whether developmental or political. A classic example is the women's membership of both the District and National Assemblies, which have male majorities and are consequently lopsided in terms of gender (see Table 6, Chapter 3). This is in agreement with the assumption that governance is by tradition the preserve of men. This is buttressed by the subtle traditional notion that women should not

³⁵ Kessey, 2000 See <http://www.devnet.org.nz/conf/Papers/kessey.pdf>

³⁶ The reproductive role includes child bearing/rearing responsibilities, and domestic tasks done by women, required to guarantee the maintenance and reproduction of the present labour force and the future workforce i.e. infants and school-going children.

³⁷ The productive role is the work done by both women and men for payment in cash or kind. It includes both market production with an exchange-value, and subsistence production with actual use-value, and a potential exchange-value.

³⁸ Women as community managers undertake this role at the community level, as an extension of their reproductive role, to ensure the provision and maintenance of scarce resources for collective consumption, such as water, health care, and education and is usually undertaken in their 'free' time.

be outspoken at community or local level forums but should rely on men for their sense of direction. A practical expression of this is that the court of the Queen Mother is normally staffed by men as *Akyeame* (spokesmen or linguist). This is because men are considered more eloquent and articulate in public presentation.

Another dimension of the contradiction is colonialism. The colonial administration, through a series of ordinances, constituted the chiefs and their male elders as the local authorities and gave them powers to establish treasuries, appoint staff, and perform local government functions under the 'Native Authority Administration' (Nkrumah 1997). There is overwhelming evidence to demonstrate that chiefs or the male members of the chieftaincy institution were, in fact, involved in the Native Administration under a British system of indirect rule.³⁹ Rattray refers to the subordinate position of women among the Akans as noted by an Ashanti elder when questioned about the role of women in the indigenous state hierarchy. The Ashanti man noted that 'the white man never asked us this; you have dealings with and recognised only the men; we supposed the Europeans considered women of no account, and we know you do not recognise them as we have always done' (1923, 84; also quoted in Staudt 1986, 201). The reference to Europeans is synonymous with colonialist acquiescence in women's marginalization. O'Barr and Firmin-Sellers again reinforce the above by noting that:

before the advent of colonial powers, women's political positions varied extensively across Africa's multiple ethnic and tribal groups; in some societies women exercised extensive authority. During the colonial period, however, European administrators imposed a legal and cultural apparatus that undermined women's traditional bases of power; women became politically and economically subordinated and marginalized. The marginalization was not reversed by postcolonial, independence governments [...] Thus, today, women in Africa remain politically underrepresented and economically disadvantaged (1995, 189).

In other words the colonial administrative system allowed European officials to govern through indigenous male authorities, formalizing male institutions while ignoring their

³⁹Indirect rule was a system of administration whereby the British colonial government made use of the traditional institutions as a tool for governance.

female authorities. The basic principle of the colonial strategy of co-optation compelled them to back elders and chiefs who could produce what the colonial powers wanted (O'Barr and Firmin-Sellers 1995). In Ghana this gave legitimacy to men's control over exportable agricultural produce like cocoa whilst women engaged in subsistence farming. Furthermore the colonialist attempt to safeguard their economic interests facilitated the codification of many customary laws which basically legitimized men's dominance in resource management. The non-participation of women in the codification process negatively impacted on them as fluid principles became laws, securing the status of a few privileged males (Chanock 1985). Schmidt (1991) succinctly noted that patriarchal power over women was upheld in the interest of colonial profits. To sum up, African women lost political as well as economic status under colonialism and women's institutions, to some extent, disappeared (Allen and Gavin 1982).

The legacy of colonialism continued in the post-independence administration of Ghana as seen by the legal recognition of the chieftaincy (Act 270, 1970), which was reinforced by the 1992 Ghanaian Constitution. This legal provision expresses the recognition accorded by the central government to the Regional and National Houses of Chiefs; with the National Chieftaincy Secretariat as the coordinating agency. The Houses are consulted by the central government through the National Chieftaincy Secretariat on all matters of traditional importance. It was not until the late 1990s that the Queen Mothers gained some quasi-recognition as members of the Regional Houses of Chiefs. In this regard, the author could not agree more with Mike Ocquaye that:

Ghanaians and for that matter African women have not only been victims of a well defined status of inequality, dependency, and subjugation in the traditional system but also suffered from sexual stereotypes in modern times (Daily Graphic [Ghana], Wednesday, August 23, 2000).

3.4. The ‘Traditional Civil Society’ and the Space Provided for Restraining Traditional Administrative Excesses

The aforementioned discussions appear to have exposed what seems to be the weaker position of women in Akan traditional society. An example is the Queen Mother being the only voice within a male dominated ruling council(s) (see Figure 4). It is against this background that ‘traditional civil society groups’ (TCSGs) would be discussed with special reference to the Nwomkro groups (singing groups). Most of the traditional civil society groups like Nwomkro and Asafo youth groups are organized around particular interests of ethnicity and clan.⁴⁰ However, others include the Market Women Associations and Anuadokuo (welfare groups), which are economically-based associations of women seeking to minimize the promotion of their membership drive along ethnic or clan lines (Tripp 2001, 37). The groups, with special reference to the Nwomkro category sometimes serve as a medium for buttressing the Queen Mother’s position on topical local issues concerning women’s interest; for instance the use of traditional lyrics can focus on any issue such as reminding men who have been shirking their traditional household and financial responsibilities to be mindful of this. The groups’ cohesion is based equally on voluntarism and community spirit, among other things, which are the underlying principles of de Tocqueville’s (1961) concept of civic associations.

The basic aim of the groups is basically to control traditional authoritarianism from within. The indispensability of the traditional civil society groups is further recognised by the office of *Nkwakwahene* (head of the youth or commoners) within the traditional administration. This office helps to articulate the concerns of youth groups to the traditional authorities as the traditional authority relies on the spirit of voluntarism from the groups for the provision of support services. Such services are vital for the functioning of the traditional administration; hence, the groups concerns are given the necessary attention. In other words, the symbiotic relationship between the traditional

⁴⁰Clan groups are seven large families, namely, Aduana, Ekona, Asona, Bretuo, Oyoko, Agona, and Asodee and every Akan belongs to one.

authority and the civil society groups is based on the provision of their indispensable support services on festive occasions, which is returned by the flexibility of traditional authority to their concerns. This symbiotic relationship also seems to fit into Oxhorn's definition of civil society, which is:

a rich fabric formed by a multiplicity of territorially and functionally based units. The strength of civil society is measured by the peaceful coexistence of these units and by their collective capacity to simultaneously resist subordination to the state and demand inclusion into national political structures (1995:252-3).

The role of the traditional civil society groups is further enhanced or recognised because the political legitimacy of the traditional administration is based on personal loyalty to the chief or ruling family hence, the administration makes sure that it enjoys the loyalty of the traditional groups (Birch 1993). The Gramscian concept of civil society, which is basically an arena, separate from the state and the market where ideological hegemony is contested, implies that civil society contains a wide range of different organizations and ideologies which both challenge and uphold the existing order. This is conceptually similar to that of traditional civil society. Within the traditional society there is a variety of voluntary groups with diverse missions constituting the 'traditional civil society'. The groups, in part, uphold the existing order and at the same time act as a counter- balancing force, keeping the traditional rulers accountable and effective. In other words the groups, directly or indirectly, influence the traditional authority and moderate their powers.

Alison van Rooy's (1998) categorization of civil societies refers to them as an 'antidote to the state', which places the activities of civil society in opposition to a centralised or autocratic state; the promotion of civil society has come to mean limiting the state. It implies a certain power relationship between state and society, which places limitations on the state's capacity to pervade and control society, and a certain power on the part of members of society to insulate themselves from state excesses. The traditional system has built-in checks and balances to insulate subjects or citizens from state excesses; as described by van Rooy. One of the main differences between the traditional civil society and the modern civil society groups is a matter of focus; as the former influences the

traditional authority at the micro level, the latter also influences the national government at the macro level. van Rooy (1998) also talks about 'space for action', which is metaphorically used to mean the space which organizations occupy, and usually refers to the enabling environment in which they operate. The 'space for action' not only provides an explanation as to why and how such groups are formed in the first place but also provides an enabling environment for marginalized and disenfranchised people to be mobilized in a united front or in protest groups to challenge the status quo (Rooy 1998; Gramsci 1971).

'Space for action' within the traditional society is an open-ended process where the groups can articulate their concerns to the traditional authorities or bring them to public notice as and when required. The most frequently used space is that provided for the Nwomkro singers during funerals and other festive occasions where the platform is used in part in an advocacy role to address women's rights and other community or local issues through traditional songs or lyrics. This improvised advocacy platform is noted by Mugo (1999) who argues that African women have persisted in creating space in non-space, charting their own geographies from which to speak and act. In addition, some localities allocate specific times in the traditional calendar for annual festivals where space is created for the voluntary groups to express their satisfaction or dissatisfaction regarding the performance of the traditional administration. In other words, the festivals are used to test how much support the traditional authorities enjoy in their respective constituencies or among voluntary groups as a result of their leadership style.

Two such festivals epitomizing the concept of 'space for action' are the Apoo festival celebrated by the people of Wenchi and Techiman and the Mkopoo festival celebrated by the people of Acherensua; both are in the Brong Ahafo region. The Apoo festival empowers the people with the unique opportunity to express a traditional approval rating of the traditional leadership. To facilitate the enabling environment, a traditional authority grants cultural immunity to the civil society groups and, indeed, the general public so that they can openly and candidly express their opinions on the performance of the traditional administration and other issues of public interest. The festival provides an

occasion at which social injustices and unfairness can be condemned whilst noble, brave or patriotic acts are commended. The lyrics of the female Nwomkro groups on this day are flavoured with sensitive issues spanning a wide variety of issues especially those concerning women's interests which are highlighted for public attention. After the festival, the traditional authorities take stock of their leadership vis-a-vis either the constructive popular sentiments or the criticisms expressed and then map out strategies to address them in order to ensure good governance, peace, and tranquillity within the traditional area.

The issues of good governance, peace, and tranquillity are also associated with the biennial *Mkompoo Festival* of the people of Acherensua which is also in the Brong Ahafo region. The author had the privilege to participate in the festival during a fieldtrip on 3rd September 2000. The name of the festival means 'looking back' or '*in retrospect*'. The period of the festival symbolizes a general call by the traditional authorities and civil society groups to take stock of the past, reflecting on both their failures and achievements individually and collectively. Strategies are then mapped out to ensure better performance in the forthcoming years.

To conclude, the traditional civil society is indispensable and also alive. It has been an integral part of traditional democratic structures and also constitutes a part of the overall built-in checks and balances to mitigate the arbitrary use of traditional power. I therefore, agree with Lewis who observed that:

This restoration arguably promises a political order founded on co-existing clan-based organizations and royal rule, a more stable, responsive and representative institution than a national party system, and a long history of clans mediating between citizens and monarchy, checking excesses of power (2002, 580).

This discussion on the structure and role of traditional civil society groups negates the argument by Maina (1998) linking civil society to 'Western exceptionalism', where the concept is made to order for the political reality of Western society, but is limited in its ability to explain the complexities of African associational life. Civil society does exist in

Africa if the concept is adapted in terms of role and activities. What appears to be missing is an answer to how the traditional civil society could expand its focus from restraining the traditional authority to a more assertive role and participate in community or local level developments. The intensification of an assertive role for women at the local level may promote the creation of a new, traditional societal order, where women would play a real, rather than symbolic, role in all human endeavours including project implementation. In other words such traditional women's groups or organizations could provide arenas of struggle within which they could challenge their marginalized position in society.

3.5. The Level of Economic Participation of Ghanaian Women

In Ghana, women have varying degrees of economic independence, notwithstanding the social order that places them under the authority of men. Wives and husbands usually have separate incomes with clearly defined financial obligations to their children and each other. Married women have the right to own and acquire property that is separate from that of their husbands. The recent trend is for more women assuming more family responsibilities. According to the *Ghana Living Standard Survey* (GLSS 1995), 32 percent of households are headed by females. The proportion of female-headed households tends to increase with urbanization, with 42 percent of female-headed households found in Accra whilst in rural areas it is about 30 percent. The major source of household income is from agriculture, which is about 40 percent, with non-agricultural self-employment income standing at 35 percent. The third main source of income is from wage employment at 17 percent. As mentioned, agriculture is the main occupation of the rural population, especially for women.

Generally, the typical roles of the majority of rural Ghanaian women are producing food, collecting wood for fuel, and fetching water. Women's workload has increased as they have to walk many miles to fetch water and collect firewood needed for cooking. According to a study by Malmberg Calvo (1994) of time allocated to household activities in Ghana, adult women accounted for no less than two-thirds of the total household time devoted to water and fuel collection whereas children, mostly girls,

accounted for between 5 and 28 percent of household time spent on these activities. These activities are collectively understood as being part of a women's reproductive role. These activities are carried out at the expense of other productive activities in order to meet the basic needs of the family. But regrettably, household activities are not quantified or rewarded in economic terms (Folbre, 1998). The Human Development Report also noted that:

in developing countries more than three-fourths of men's work is in the System of National Accounting (SNA). Men's work attracts monetary value. Hence men receive the lion's share of income in recognition for their economic contribution, while most of women's work remains unpaid, unrecognised and undervalued (1995, 88).

But the seemingly gloomy plight of rural women is rather different from the urban self-employed or market women locally known as 'Market Mummies' or 'Makola Women'. Trading has, for some time now been a popular occupation among women of all ages in Ghana. The preference for trading over other informal economic activities is demonstrated among the Enowid groups where 70 percent of the group members in Brong Ahafo and 65 percent in the western regions are traders. The general explanation factors for the women's preference for trading is their educational disqualification from many formal jobs, thus, making trading a readily available option against all other considerations. This apparent control of merchandise trade has given urban traders enormous economic power. It is estimated that about 90 percent of the retail trade is under the control of urban-based women traders. The economic clout of urban women traders has its own political dynamics, as in the past they were blamed for causing artificial shortages of basic supplies such as milk, sugar, and soap. To divert public attention from the insurmountable economic crisis resulting from many years of economic mismanagement the women traders were made the political scapegoats. This led to the demolition of the Makola No. 1 market on the 18th of August 1979, basically to bring the women traders to their knees, on the orders of Ft. Lt J. J Rawlings, the head of government. The demolition created a culture of fear to some extent among the traders, therefore, the second administration of J. J. Rawlings from the 31st December 1981 to 7th January 2001, made the market women an easy target for political clientilism under the

auspices of the 31st December Women's Movement led by Mrs Nana Konadu Agyemen Rawlings the first lady. As a result the Makola Branch of the 31st December Women's Movement was among the strongest in terms of membership and influence in the country. This falls into the pattern of what Tripp describes as a scenario 'where the real power lies in this state-clientelistic network nexus, [where] women who try to operate outside the patronage system run into problems' (2001, 43-44). The clientelistic relationship between the women's groups and the political leadership at the time was in my opinion a strategic decision. The women preferred becoming political sycophants in order to keep their businesses rather than running the risk of political intimidation for a second time. In other words it could be described as a 'political marriage of convenience'. The women's dominance of the informal sector coupled with the government's motive in building a wider political clientele influenced the design and implementation process of both the WCDP and Enowid projects, with the intention, among other things, of enhancing the rural economy or promoting rural entrepreneurial development.

3.6. The Political Participation of Women at the Local and National Levels

The position of women in the traditional administrative system is quite clear. The Queen Mother is the only bona fide female member of the ruling Council(s) (see Figure 4). The apparent male dominance at the traditional level has also found expression in the mainstream political front as well. Kessey commenting on the political mobilization of women for men's causes noted that:

the desire for political participation by the elite class during the colonial era gave birth to the desire for self-determination, mobilizing men and women, elites and non-elites to press for independence. But after independence the avowed determination of both sexes to uphold democratic principles of governance gave way to male dominance and authoritarianism (1997b, 1).

Male dominance and authoritarianism have culminated in the gross under-representation of women at all levels of Ghanaian political life, which is a source of concern in terms of formulating gender sensitive development policies. The lack of a good numerical representation of women in the legislative assemblies has hampered their influence on

gender sensitive policies, which should have promoted development from a women's perspective. This explains women's marginalization in public life. It was against this backdrop that previous governments attempted, with little success, to involve the rural population in local government as a starting point for more meaningful political participation. The rationale was to use this participation as a vehicle for rapid development at the community or local levels. The current local government system can, therefore, be seen as a rectification mechanism for the lengthy political exclusion or alienation of the rural population, where women constitute the majority. The Local Government Act PNDCL 207⁴¹ of 1988, which was later amended as the Local Government Act of 1993 (Act 462) provides the current legal framework for the present local government or District Assembly system (DAS). The rationale behind the district assembly system is basically to transfer public-sector tasks from national and regional levels to the districts and municipalities, in order to ease the pressure on central government. Furthermore, the decentralization was meant to make the people part of the decision-making process on issues that affect them in terms of development. The grassroots democratization process was also meant to undermine many of the taboos that had long constrained the discussion of gender issues, and which subsequently seems to have influenced the implementation process of WCDP and Enowid.

The commitment to popular participation was further enhanced by the creation of an enabling environment to enhance the participation of marginalized groups, including women, in District Assemblies. The participation of such groups in the assemblies was important as the assemblies had the responsibility for planning, deliberating, legislating, and executing development policies at the local level including the 'overall development of the district' (Ministry of Local Government 1994). To this end, 10 Regional Coordinating Councils were created. In addition, 3 metropolitan, 4 municipal, and 103 district authorities were created bringing the total to 110. Secondly, the government recognizing the academic deficiencies of the majority of the rural population, especially amongst women, made qualification to the assemblies free of needing any elaborate

⁴¹Provincial National Defence Council Law 207.

academic qualification. Thirdly, the Local Government Act 462 empowers the district assemblies to conduct their business either in English or in any Ghanaian language common to the communities in the district. Fourthly, to ensure greater participation of both rich and poor citizens, the state organized public platforms for competing candidates to address the electorate during election campaigns. The rationale is to forestall a situation where a prospective assembly member, whether man or woman, is denied participation as a result of a lack of financial resources. To further widen the scope of participation, the 1992 Constitution of Ghana empowers the President under the appointment facility as follows:

other members not being more than thirty percent (30%) of all the members of the District Assembly, (to be) appointed by the President in consultation with the traditional authorities and other interest groups in the district.

Finally, to ensure economic viability, the same constitution acceded or devolved some financial resources to the district assemblies. The rationale behind all these conditions is to create an attractive environment for all marginalized groups especially women, who are less educated than men to be politically active. However, in spite of this enabling environment, it is regrettable to note that the process of empowering the disempowered through the assemblies remains a distant dream insofar as women are concerned as the analysis of the 1998 District Assembly Election results below shows (see Table 6). After more than ten years of the district assemblies' existence the analysis shows that the membership was lopsided in favour of men.

As the table shows, men seem to constitute the majority in all the 110 district assemblies, in essence, legitimizing the culture of male dominance of both micro and macro systems of governance in the traditional, district, and national assemblies.

Regions	Elected Members		Appointed Members		Number of Districts	Sub-Total		% Females	Grand Total
	M	F	M	F		M	F		
Ashanti	805	21	257	113	18	1062	134	13	1196
B/A	554	28	176	80	13	730	108	15	838
Central	483	15	158	60	12	641	75	12	716
Eastern	652	28	220	85	15	872	113	13	985
G/A	227	9	79	32	5	306	41	14	347
N/R	542	3	166	75	13	708	78	11	786
UER	240	5	84	36	6	324	41	13	365
UWR	183	22	61	27	5	244	49	12	293
Western	437	14	146	54	11	583	68	12	651
Volta	512	6	158	70	12	670	76	11	746
TOTAL	4635	151	1505	632	110	6140	783	13	6923

Table 6. Composition of the 1998 District Assemblies by Gender.

Source: Ministry of Local Government and Rural Development (1998 results).

- B.A Bring Haifa
- G.A Greater Accra
- N/R Northern Region
- U.E.R Upper East Region
- UWR Upper West Region

As can be seen in Table 6, the total membership of the 110 Assemblies was 6, 923 (both elected and appointed), out of which 4,635 men were elected and 1, 505 were appointed by the government, resulting in a total male membership of 6,140 or 88.7 percent. On the other hand, 151 women were elected and 632 were appointed, giving a total female

membership of 783 or 11.3 percent. The political exclusion of women from the District Assemblies is further highlighted by the fact that 42 out of the 110 districts did not elect women representatives (see Table 7). The result was not due to the absence or lack of women candidates but simply reflected the electorate's preferences. This shows the kind of difficulties women encounter in their attempt to break some of the societal barriers that reinforce their marginalization (see Figure 7, chapter 3).

Region	Total of Dusts.	Dist. With no Elected Woman	Number of Contestable Seats	Appointed Members		Total Membership		% of Women Against Men
				M	F	M	F	
Ashanti	18	7	310	97	41	407	41	10
Bring Haifa	13	1	30	9	4	39	4	10
Central	12	4	192	60	24	252	24	9
Eastern	15	3	139	42	19	181	19	10
G/A	5	1	36	12	4	48	4	8
Northern	13	11	461	139	64	600	64	10
Upper East	6	2	71	30	13	101	13	13
Upper West	5	3	114	39	17	153	17	11
Volta	12	7	277	85	38	362	38	10
Western	11	3	140	46	17	186	17	9
Grand Total	110	42	1770	559	241	2329	241	10

Table 7. District Without Elected Assembly Women.

Source: Ministry of Local Government and Rural Development (1998 results).

A.A.N As ante Akin North District
A.E.E Ajumako Enyam Esiam District
B.A.K Bosomtwi Atwima Kwawoma District
Dangbe W Dangbe West district District

From Table 7, the grand total shows that 42 out of the 110 districts constituting 1,770 contestable seats, went en bloc to men (about 38 percent of the total seats). In addition, the government appointed 559 men in those districts thereby bringing the total male membership to 2,329. The number of women appointed was 241 even less than half the number of males appointed, namely, 559 in the districts in question. Empirically, the level or extent of women's political exclusion is undisputable.

This scenario unfortunately contradicts Shaul's (1981) argument that lower levels of government may be more accessible to a wider community of women than the central level, and that women are less likely to encounter resistance to their participation in local government than at other levels because local government appears closer to family concerns. At the macro or national level, the situation of women's participation is no better than their situation at the district level. The wearisome development of women's political exclusion is also noted in The Human Development Report UNNP (1995; Staudt, 1996) where it says:

political space belongs to all citizens, but men monopolise it. Although women constitute half the electorate, they hold 10 percent of the seats in the world's parliaments and 6 percent in national cabinets. Since changes in society normally come through the political process, women's lack of political opportunities is a serious concern (UNNP, 1995, 41. See also Tables 1, 7, 8, for the Ghanaian experience).

However, tracing women's membership of the National Assembly in the post-independence era seems to show a gradual but steady increase in women's political inclusion. Table 8 shows the extent of women's involvement during the tenure of the 1996-2000 government. The table shows the gradual rise of women's political inclusion (Table 1 in chapter 1). It is probably too early to consign them to what seems to be the pattern for elite female politicians whose political agenda reflects only their class rather than general interests. In other words, they fail to cater for the interests of the underprivileged or poorest sections within the female population. Staudt (1986) provides an example of the class nature of their agenda when the Ghana National Council on Women and Development made a call to the government for the creation of a nursery

school system, which according to Staudt was meant to benefit only a small minority of elite urban women. This female tradition of egocentricism needs to be changed to accommodate the needs of the poorest of the poor.

Position	Total	Male	Female	% of Women
Regional Ministers	10	8	2	20
Cabinet Ministers	21*	20	1	5
M Ps	200	182	18	9

Table 8. Representation of Women in the Government in 1996.

Source: Ministry of Local Government and Rural Development.

* The number of ministerial positions is normally around 15-21 depending upon the programme of the government in power.

3.7 What Accounts for Low Female Political Participation?

An attempt will be made to find out how this scenario of low participation of women in both the District and National Assemblies may be explained. Prominent among the factors involved are culture, religion, and education.

Culture or tradition is a major factor inhibiting women's political participation and has a negative impact subsequently on their participation in socio-economic development programmes as noted in the PAMSCAD Document (1987). In most traditional societies men are regarded as the final arbiters of all issues of any appreciable significance or importance. For this reason, men take full responsibility for all important matters within and beyond the communities. The preference of the electorate during elections for male candidates is not due to the absence of women candidates but derives from the traditional consideration that men are more capable leaders than women. This idea has made an

indelible mark on the psyche of many people and manifests itself in different forms and shapes and accounts for the further relegation of women to the background in society. The traditional marginalization of women in different forms and on different levels denies them participation in discussing or having a say in issues that affect them. An example of women's marginalization in its most appalling form is the '*Trokovio* system', which permits virgin girls known as *Trokosi* to be sent to shrines to atone for certain crimes or sins committed by their relatives wishing to avoid any possible retribution from the gods. Under this arrangement the girls become the victims of ritual servitude under the shrine owners. It is estimated that since 1995 about 5,387 *Trokosis* have been released with about 40,000 still in bondage (Public Agenda, August 28-September 3, 2000). The *trokosi* have been disenfranchized politically and socially ostracised.

Education has been a prominent factor militating against women's political and social inclusion. A formal education appears to be a prerequisite for the assumption of any formal office, both managerial and political, as English is the official language. The only exception is in district assembly deliberations. Women's education has been given little attention from parents both today and in the past. The advent of SAP has affected education in terms of affordability and emphasis especially at the tertiary level. The World Bank's Education Sector Working Paper (1974) put an emphasis on primary or basic education. The Bank, therefore, raised the proportion of education lending to the Basic Education sector from 11 to 27 percent and subsequently reduced the proportion going to higher education from 40 to 30 percent. The position of the Bank compelled the Ghanaian government to follow suit through high budgetary allocations for basic education. For instance, in the year 2000 about 80 percent of the recurrent budget on education went for basic education whilst the budget for the tertiary sector has remained at a constant 15 percent since 1998 (World Bank 1974; Ghanaian Budget Statements 1998, 2000). The Bank's policy was reinforced by the government's policy for Free Compulsory Universal Basic Education (FCUBE) by 2005. Dolphyne noted that this has helped bring the enrolment of both boys and girls into public secondary schools to approximately the same level (1991, 51).

The shift of emphasis from the tertiary to the basic level, as advocated by the World Bank boosted the level of enrolment of girls (see Figure 5).

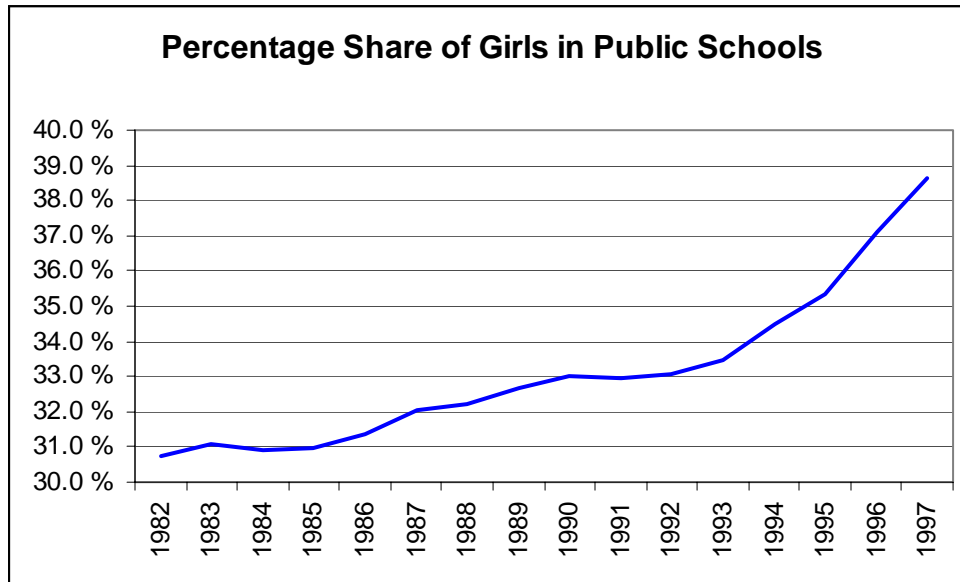


Figure 5. The Percentage Share of Girls in Public Secondary Schools during 1981-1997.

Source: Ministry of Education - Accra Ghana.

Figure 5 shows the percentage of girls' in public secondary schools rose from the beginning of 1980s from 30 percent and peaked at 39 percent in 1997 (Dolphyne, 1991:51). The shift of emphasis from tertiary to the basic level as advocated by the World Bank boosted the level of enrolment of girls as is empirically depicted by Figure 5.

In a similar fashion, the Bank's shift of emphasis away from tertiary education was reiterated during the 1986 African Vice-Chancellors meeting in Harare, Zimbabwe where higher education in Africa was denounced as being a luxury: that most African countries would be better off by closing their universities at home and training graduates overseas. However, the Bank later realising the closure of the universities was unsustainable, subsequently modified its agenda, calling for universities in Africa to be trimmed and restructured to produce graduates with only those skills which the market demanded (Mamdani 1993). The shift of emphasis subsequently reflected in and or shaped the Government's policy regarding funding at that level. The reduction in government

funding passed on the cost of tertiary education to parents. The high cost seems to have compelled some parents to go back to the old tradition of preferring boys to girls in terms of schooling. The reason for this has always been that investing in boys better serves the social security of the parents. Therefore parents are ready to allocate the family's scarce resources for that purpose.

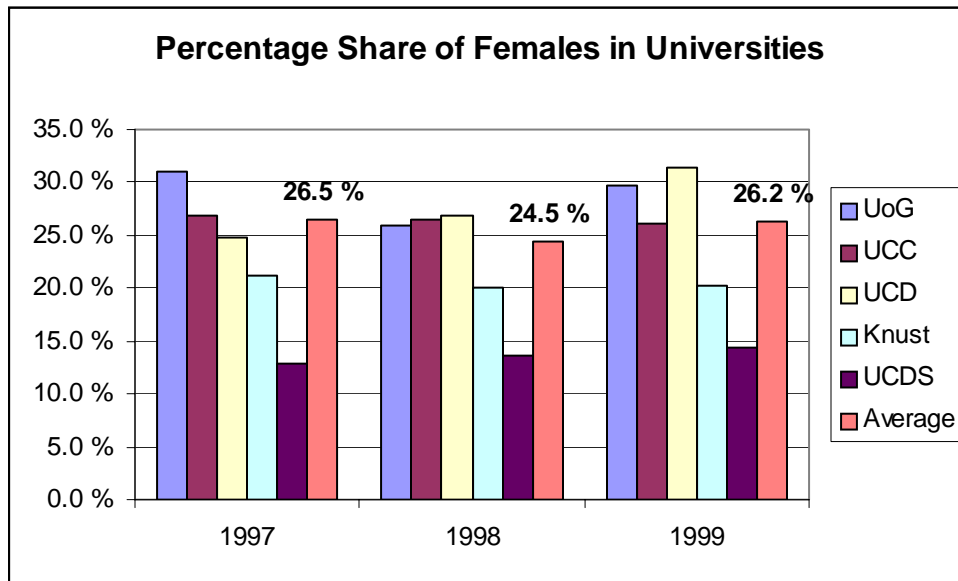


Figure 6. The Percentage Share of Female in Universities
Source: Ministry of Education- Accra Ghana

- UoG University of Ghana
- UCC University of Cape Coast
- UCD University College of Education Winneba
- KNUST Kwame Nkrumah University of Science and Technology
- UCDS University of Development Studies.

The fall out of this policy in the high cost of university education may partly account for the decrease in women's enrolment, as depicted in Figure 6. Although the level of girls in public secondary schools had reached 39 percent in 1997, as shown in Figure 5, their continuation on to university was 12.5 percentage points lower at 26.5 percent for the same year. This shows that the share of females in university education was much lower than in secondary school.

Explanatory factors could be both economic and cultural. In other words the gender-gap in education is often lower among the rich and higher among the poorest households and culturally the problem of illiteracy places a high premium on boys being the favoured choice of parents in terms of schooling as noted earlier (Filmer 1999a; Jejeebhog 1995; Alderman and King 1998). The decline in the population of women entering into university education should be a source of concern when considering the long term consequences this may have on their empowerment. This scenario has already been noted by Dolphyne who argues that:

the importance of competent women in policy-making position at all levels cannot be overemphasised. Such women can help initiate and ensure the implementation of programmes and activities that would promote the welfare of women and encourage women's greater participation in national development. They can also provide the necessary insights into women's concerns that would ensure that government policies, projects, and programmes have the desired impact and achieve the desired goals precisely because due account has been taken of the concerns and views of the different groups in the society (1991, 46).

3.8 Trajectories of Causal Linkages of Marginalization

Putting all the factors or pieces together creates what the author calls 'Causal Linkages of Marginalization'. The causal linkages make women's marginalization hydra-headed, interwoven or well-structured within the fabric of society. Figure 7 explains how the linkages translate themselves into both conscious and unconscious mechanisms, which result in the gradual relegation of women to obscurity. This obscurity begins with the traditional administrative system; the district and national assemblies. The negative impact is radiated throughout the fabric of society in development interventions, politics, the workplace and schooling to mention but a few.

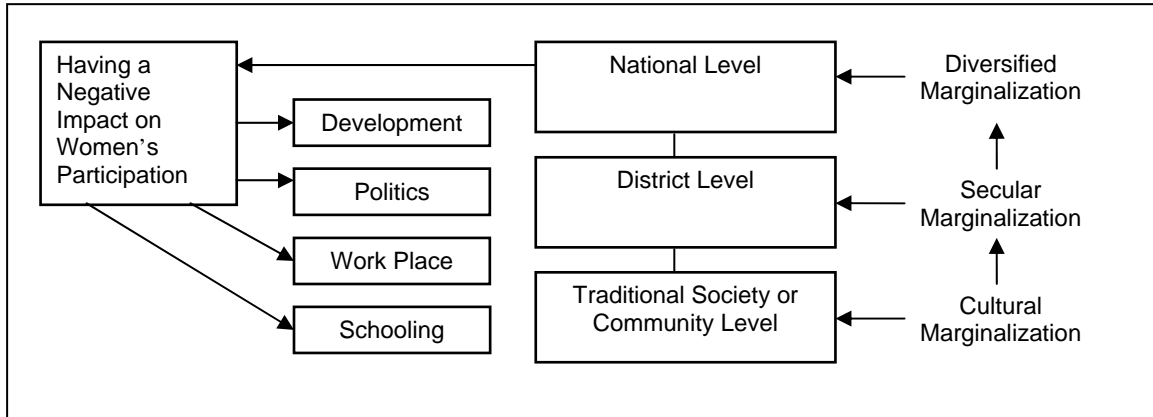


Figure 7. Causal Linkages of Women's Marginalization (Author's construct).

The causal linkages have three forms of marginalization, namely, cultural, secular, and diversified. The 'cultural marginalization' of women starts in the traditional society where the traditional socialization plays a crucial role in promoting the unquestioned leadership role of men. This is visibly demonstrated in the membership of the traditional ruling council(s), where women technically have one representative, namely, the Queen Mother. Secondly, among the Akans men are the traditional breadwinners and also control almost all the family's resources which is also sanctioned by traditions. By virtue of their role or position, men wield a lot of influence in the decision-making process within the family power structure. Sometimes major decisions could be made without the explicit consent of the other members of the family under the assumption that the decisions the man made are in the best interest of the entire household. This position has accorded men the status of 'benevolent dictators' (Becker 1965).

The reason for this appears to be the women's inability to contribute substantially to the family budget, which has culminated in the creation of a 'voicelessness' syndrome or weakening of their bargaining power. This is contrary to the joint budgeting and common conjugal funds that exist among a small elite (Oppong 1974). The 'conflict theory of family dynamics' argues that families thrive on compromises and accommodation through bargaining' (Safilios-Rothschild 1987). But the advent of SAP has further weakened women's bargaining position as evidenced by the identification of women and children as the most vulnerable groups (Cornia 1987). Another aspect of cultural

marginalization concerns how traditional marriages are contracted and dissolved among the Akans. Traditionally, men are made to accept responsibility for their brides' bankruptcy or insolvency but should assist them to return to their natal homes with any fortunes or wind falls. This responsibility, among other things, has given men the leverage to devise control mechanisms over brides under the pretence of avoiding bankruptcy. The issue was revealed during the fieldwork when it emerged that some women needed the explicit consent of husbands before contracting Enowid loans.

From cultural marginalization the linkage moves to the secular or district level, which is the arena for institutionalized marginalization. Secular marginalization is evidenced by women's membership of the various district assemblies, which is seen as largely symbolic rather than real political participation. Out of the total of 4, 786 assembly members (men and women) elected, women accounted for 151 (3.3 percent) and men 4, 635 (see Tables 6 and 8). Therefore, the grassroots democratization or district assembly system which was meant to empower women to have a say in issues that affect them has not been successful. The insignificant number of women in the assemblies is naturally thwarting any concerted efforts by women to change the course of events through local government by-laws. Secondly, as the district assemblies are now responsible for community or local level development the inadequate representation of women in the assemblies must be frustrating, especially regarding gender sensitive development issues.

Finally, the diversified or national level highlights what appears to be the culture of male dominance in a well-structured form, especially within the government structure. The male dominance seems to have existed for a considerable length of time because of the absence or failure of past governments to produce more articulate or well-tailored policies or incentives designed to prop up women's presence in public life or management. Despite the efforts of the National Council on Women and Development and the 31st December Women's Movement gender concerns have not been addressed by the public administration. Women indeed form only about 18 percent of the middle to top level public-sector executives in Ghana. The Women in Public Life report suggests that woman's role in Ghanaian society remains under-recognised in the public service

(Haruna 1999, 2003; WPL 1998). While women’s workforce participation has improved since the introduction of the Industrial Relations Act (1965) and the Equal Pay Act (1967), biased cultural attitudes toward women persist (Haruna 2003, 346). The Women in Public Life report (1998, 4) found that most of Ghana’s public institutions were inclined toward ‘masculine’ work environments, where women were underrepresented, less educated, and less competitive. Specifically ‘women constitute only a fraction of the management and leadership of their organisations’.

All too often, women are pushed in to the gender stereotyped jobs like nursing, teaching, and secretarial work as shown in Table 9, which depicts gender patterns among the non-medical staff of the Ministry of Health.

Staff Category.	Male	Female	% of Female	Total
Medical Assistance.	182	151	45	333
SRN	663	4505	87	5186
Enrol Nurse	407	3485	90	3892
Community Nurse	0	2496	100	2496

Table 9. Composition of Nurses by Gender.

Source: Fieldwork: Ministry of Health as at 1999.

S.R.N Professional State Registered Nurse
 Enrol Nurse Least qualified nurse

Tables 9, 14 and 15 also show the male dominance of the bureaucracy at all levels. The impact of this as noted by Chazan, is a ‘concentration of women in certain occupations and the undervaluation of these activities which has institutionalised problematic patterns of work and social exchange that are hardly conducive to development efforts’ (1989,193). The totality of the above factors may have impacted directly or indirectly on the participation of women during the implementation process of the projects under consideration, which will be addressed in more detailed in subsequent chapters.

3.9. Discussion

The marginalization of women is endemic in the Akan traditional society starting with the traditional socialization through to the traditional administrative system. It continues through to the district and National Assemblies on the political level. This is shown by the unbalanced gender representation of the district assemblies with a 13 percent female membership whilst the National assembly has a 9 percent female membership resulting from the 1996 and 1998 general elections respectively. The frustrating aspect of women's low representation is manifest in the government's 30 percent appointment facility to the District assemblies. The appointment facility has been well disposed towards men, as there were 1, 505 male appointees compared to only 632 female appointees in 1998. This low representation has been a contributory factor in addressing gender sensitivity in community or local development and in women's marginalization.

However, another space is provided through the traditional civil society where women can express their opinions on topical local issues, namely the *Nwomkro* lyrics. The articulation of women's views on topical issues through their lyrics takes place at funerals and other festive occasions as a subtle form of participation at the local or traditional level. The role of the *Nwomkro* groups is further appreciated for their tendency to act as itinerant advocacy groups for women's rights and other issues of local importance. Their performance and advocacy in different localities is an expression of 'women's solidarity' through communication. In my view, such groups and others should redouble their efforts toward traditional political empowerment, which is a citadel of women's disempowerment or marginalization. In addition, there should be conscious efforts by the traditional administrative system to initiate internal reforms to restructure the system to make it more gender inclusive. Such reforms would enhance women's empowerment allowing them to have a say in issues that affect them such as development, public life, and resource management. This may equally address the deep-rooted 'causal linkages of women's marginalization' illustrated in Figure 7. In this regard, the much talked about women's empowerment would be limited in scope and magnitude in so far as the traditional civil society groups such as the *Nwomkro* groups

remain outside the reach of support by local and international NGOs and bilateral and multilateral donors in terms of capacity-building.

Notwithstanding the above gloomy picture, there appears to be a glimmer of hope as the 1960 Fee Free Educational Policy, initiated immediately after independence, has increased the number of highly educated women over the years. This can be seen by the presence of a fairly large number of female professional groups such as the International Federation of Female Lawyers (FIDA), the Association of Women Dentists and the National Association of State Registered Nurses, to mention but a few. However, this should not make women complacent but should serve as a source of inspiration to work even harder to bridge the 'male-female gap' and to avoid gradually relapsing into oblivion in public life. In this regard, a purposeful intervention should be directed towards female education through the provision of incentives by both local and external benefactors to reverse the current trend, as noted by Moghadam (1993). Such strategic interventions may ensure both fairness and the proper utilization of women's potential at all levels and may equally change the dynamics of male dominance in most development oriented ministries (see Tables 14, 15). In other words, women should be visible in what Markovitz calls the 'organisational bourgeoisie', which is a combined ruling group consisting of top political leaders and bureaucrats, traditional rulers and the military. According to Markovitz they are 'located at pivotal points of control in those overarching systems of political, social, and economic power [...] the nation-state and capitalism' (1987, 8). The change in dynamics may reduce the under representation of women in strategic locations in the state apparatus and thus women's powerlessness. Such a change in dynamics may also facilitate greater participation of women in their own projects to enhance development as an outcome. The next chapter will examine the administrative structures of the implementing agents of WCDP and Enowid as well as the effectiveness of women's groups within these structures.

4. The General Administrative and Decision-making Structures of Pamscad and its Affiliated Gender Sub-Programmes

The Pamscad was designed as a special safety net to ameliorate the hardships occasioned by the implementation of the SAP. The current analysis of women's participation in the WCDP and Enowid projects is divided into two phases: the period between 1989 and 1996 when both WCDP and Enowid projects were controlled by the central government; and the period between 1996 and 2000 when Enowid was an autonomous private foundation. According to Cornia the 'impact of social safety net programmes [such as Pamscad in Ghana] is difficult to assess, not least because during their brief existence, their objectives, main activities, target population, funding pattern, administrative mechanisms and institutional set-up have continuously evolved (2001, 2). The Ghanaian Pamscad, being the first of its kind in the West Africa sub region, did not depart much from the above mentioned general pattern. It was quite an ambitious and complex undertaking. It involved seven sectoral ministries, thirteen public agencies, twenty-three distinct projects and numerous designated activities. The complexity of the programme was further demonstrated by the establishment of two separate secretariats in both the Ministry of Finance and Economic Planning and the Ministry of Local Government and Rural development (Gayi 1995).

In the main, public policies like Pamscad are normally designed and implemented in complex networks involving multi-actors or the complexity of coordinated action (Meier and O'Toole 2003, 689). The complex networks of multi-actors were reflected in the composition of the government implementing agents (GIAs). The key Ministries, departments, and institutions, which constituted the National Pamscad Implementation Committee (NPIC) were the Ministries of Finance, Local Government and Rural Development, Mobilization and Social Welfare, Education, and the Department of Community Development (DCD), the National Board for Small Scale Industries (NBSSI), The Ghana Water and Sewerage Corporation, the National Council on Women and Development (NCWD), the 31st December Women's Movement (31st DWM), the National Mobilization Programme (NMP), the Departments of Social Welfare, Health,

and Agriculture to mention but a few with the National Pamscad Secretariat as the coordinating body.

Figure, 10, shows the organizational structure of the entire Pamscad. The National Pamscad Secretariat (NPS) was at the Apex of the organizational structure. Under it were the National Pamscad Implementation Committee (NPIC), the Regional Pamscad Implementation Committee (RPIC) and the District Pamscad Implementation Committee (DPIC). For the purpose of analysis the National Pamscad Secretariat (NPS), and the national, regional, and district implementation committees and Enowid National Secretariat during the period 1989-1996 will be referred to, collectively, as the Government Implementing Agencies (GIAs) unless otherwise stated.

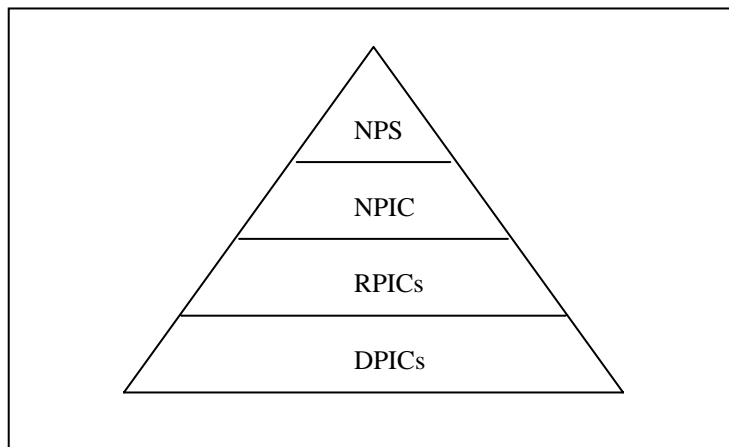


Figure 10. The Administrative Structure of Pamscad (Author's construct).

NPS National Pamscad Secretariat
NPIC National Pamscad Implementation Committee
RPIC Regional Pamscad Implementation Committee
DPIC District Pamscad implementation Committee.

However, for the purpose of clarity RPIC, DPIC and Enowid Secretariat or Enowid Foundation will be used instead of 'GIAs' as and when appropriate. The composition of the committees in principle reflected the 'participatory approach' in the sense that there were many ministries and departments involved. A participatory approach simply means a collaborative stance where the beneficiaries influence and share control over the decisions that are made (World Bank 1996). Under the participatory approach, the participation of the beneficiaries in the identification, planning, design, and monitoring of

the projects is paramount. Cornia noted that ‘the greater reliance on community participation and social mobilization in the design, delivery and monitoring of these activities has ensured a greater internalisation of the programmes’ benefits by the poor’ (1989, 20). The rationale is that they serve as the essential ingredients in enhancing development as an outcome. The membership of the national, regional and district implementation committees, even though they varied numerically, was on average about 85 percent male and 15 percent female. The committees operated on four levels in the decision-making structure, as shown in Figure 10 above.

The committees served as overseeing bodies for all the Pamscad designated projects but decisions in respect of the implementation process were to be made in consultation with the beneficiaries and therefore, in a participatory manner. Pamscad had about 23 designated projects and programmes as previously mentioned. However, the study will confine itself to three projects of special interest or relevance. The projects are the Pamscad Credit Line for Small Scale Enterprise (PCLSSE), the Women’s Community Development Project (WCDP) and Enhancing Opportunities for Women in Development (Enowid). The last two are gender specific programmes as previously mentioned. The importance and the sensitivity of the Enowid, in particular, warranted a special administrative structure with a view to enhancing its effectiveness and success. To this end, Enowid, had a semi-autonomous secretariat headed by its own national coordinator and assisted by regional and district coordinators for its administration during 1991-1996. Similarly WCDP was directly under the RPIC. However, the various projects under it were directly managed by gender empathetic bodies like the National Council on Women and Development, the Department of Community Development and the 31st December Women’s Movement within the regional and district Pamscad implementation committees.

4.1. The Non-Participatory Nature of the Decision-making Structure of Pamscad

Hierarchically, the National Pamscad Implementation Committee in practice appears to have made most of the vital decisions by either approving or endorsing the decisions and recommendations made by RPICs in consultation with DPICs. This refers to the selection of the beneficiary women's groups regarding the WCDP projects. Even though, the programme was 'demand driven' where the women's groups should have identified their own felt need projects for financial support from the National Pamscad Secretariat in line with the participatory implementation approach. This however, seems to have been overlooked because the committee made use of the Department of Community Development's databank on the various communities which claimed to show what each community produced and what kind of assistance they needed to boost their production. The databank therefore, provided the basis for the RPICs to decide which project each women's group received. The study revealed that about 87 percent of the respondents acknowledged that there were no 'village meetings or workshops with the GIAs and donors for planning or discussing the project options. However, the projects they received coincidentally reflected their felt needs (WCDP category). This seems to show that the RPICs meticulously made use of the databank to tacitly sideline the women's groups, as previously mentioned. Similarly Uvin (1999) has also noted that the local population does not, in general, question the nature of the projects to be carried out provided there is an anticipated benefit. Therefore, the anticipated financial benefits initially seem to have compelled the women's groups to acquiesce in their marginalized role in the identification process. However, with the passage of time the women's groups tacitly rejected the WCDP projects because the anticipated benefits appeared to have been illusory.

Project identification here should have involved a process of collective and thorough analysis of the problems, including the setting of objectives and the preparation of alternative projects. Better still the identification process should have taken into account the needs, priorities and capacities of the women's groups (beneficiaries) and incorporated all such ideas into the Project Formulation Framework (PFF). The PFF

existed in the form of Pamscad Documents for 1987 and 1991-1992 covering all the 23 projects, formulated by the GIAs and experts pre-dating the commencement of the project itself. This reinforces the earlier notion that participation of beneficiaries from the start is an idealistic fantasy because in most cases the beneficiaries come in at a later stage, as was the case with the two projects under consideration which appears to be paradoxical.

Finally, the identification was supposed to help locate other potential project partners but this was also equally accorded little significance. The lack of involvement of the women groups in the identification process also presupposes that they were left out in the planning stage as well. The planning stage also involves the systematic and logical analysis of the problems, needs, resources and possibilities from which the objectives, strategies, and actual activities of the project are derived (FINNIDA 1991). The involvement of women groups in the planning should have taken the form of a forum for the partners or women's groups to sit down at either a village meeting or workshop to discuss the project's ideas regarding objectives, impact and expectations, data collection, monitoring and feedback procedures (Moser 1993). The purpose of such a forum is to incorporate the 'input and output' of the meeting, which of course bring the concerns or consensus building and collaborative efforts of the women's groups into the project formulation framework. A scenario which may enhance development as an anticipated outcome. All the above processes are perceived as a form of communication translating itself into an explicit call for participation of women's groups in the project cycle; for example in design, according to Meera Chatterjee (1988, 103). Therefore, the absence of such a forum, which is a hallmark of identification and planning, appeared to have made the National Pamscad Implementation Committee (NPIC) assume the identification and planning role by endorsing project recommendations from the District, Regional, and Pamscad Implementation Committees.

The examination of the Pamscad document revealed that the design aspect, which is the systematic presentation of the project in a logical fashion with for example clearly defined objectives, achievement indicators, institutional arrangements and input and

output assumptions were all clearly outlined by the GIAs and other experts. Regrettably local inputs from women's groups appeared to be lacking. The unilateral handling of the identification, planning and design aspects of the project by the GIAs, among other things, seems to have accounted for the poor performance in particular of the WCDP projects (see Table 12). The GIAs' strong leverage over the decision-making process (project cycle) pushed the project's administration towards bureaucratic centralization (top-down) instead of decentralization (bottom-up). The centralization was also evident in the non-representation of the women's groups in the official implementation structure, namely the national, regional, and district committees. Therefore, the official decision-making structure effectively ended at the district level, which detached the women's groups at the local level from the rest of the structure as shown in Figure 10.

Therefore, their participation can, at best, be classified as 'passive participation' since the level of involvement in decision-making determines the type of participation being adopted (Okali et al. 1994, 48-49). Furthermore, the official sidelining of the women's groups may have been given bureaucratic legitimacy as reflected in one of the criteria for the selection of PamsCAD projects, which says:

it should be possible to implement the project relatively easily and quickly. The project should not strain present implementation capacity or divert financial or institutional resources away from ongoing, economically socially productive projects. Moreover, new institutional arrangements should not be required to implement short-term actions (PAMSCAD Document, 1987, 10).

The criterion specifically states, among other things, that 'no new institutional arrangement should be required to implement short-term actions'. This places the implementation process outside the idea that implementation is an evolutionary process; hence, it takes place in an indeterminate environment. Therefore, it may require additional implementation structures as and when necessary to grapple with new challenges or demands as implementation progresses. In this way, the outright ban on the creation of new institutions appears to have put the whole implementation process into a deterministic environment, which means inputs and outcomes were predetermined with

little room for any unintended outcomes (Sabatier & Mazamanian, 1989). This deterministic approach seems to have made the participation of women’s groups less important hence their resentment, which translated into poor project results or outcomes particularly with the WCDP, projects (see Table 12). To put it into the context of the study’s theoretical framework, development as an outcome may have been undermined.

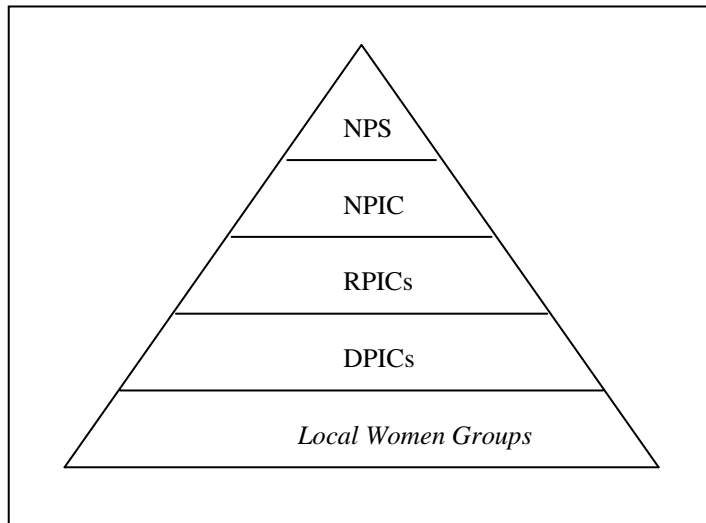


Figure 11. Suggested Decision Making Structure of Pamscad
Author’s construct.

- NPS National Pamscad Secretariat
- NPIC National Pamscad Implementation Committee
- RPIC Regional Pamscad Implementation Committee
- DPIC District Pamscad Implementation Committee.

The institutional arrangement of the project design appears to have been grounded in exclusive rather than inclusive, organizational discourse and thus devoid of flexibility in terms of expanding the scope of participation. The institutional arrangement seems to have given a tacit legitimacy to the GIAs’ top-down approach based on their bureaucratic powers, as previously mentioned, which insulated them from sharing such powers with women’s groups. This was given practical expression in the non-representation of women’s groups in the official administrative structure, which if reversed could have made them part and parcel of the decision-making process as suggested by the author in Figure 11. The GIAs’ reluctance to share power was partly confirmed by the Regional

Directors of the Department of Community Development in Brong Ahafo and Western regions, who argued that 'time was of the essence in the Pamscad Implementation'. This might have given the GIAs monopoly in controlling the level of participation in terms of negotiations and consultations with women's groups, which Pretty (1994) calls the denial of 'participation by consultation'. Kabeer (1999) also noted that there is scepticism as to how to ensure genuine participation by women's groups or communities in the planning, implementation, and evaluation of programmes, so as to remove the fuzziness that has plagued the way in which development institutions have tended to address the issue of participation.

The lack of participation through consultations seems to have culminated in the minimization of the economic and social benefits on the one hand, and the maximisation of the negative impact of the projects on the other. The organizational structure appears to have denied women's groups the benefit of ideological and normative arguments that actors have a wish, moral right and/or duty to participate in changing their own situation (Rahman 1993). Alternatively, the 'participatory approach' might have been adopted merely to create an organizational image that was beneficial for the purposes of attracting funds and/or securing institutional survival as the GIAs seem to have had difficulties in the budgetary allocation of funds (Pacheco 2000).

Leaf (1988) also notes other inherent difficulties arguing that participation should be seen as a process of mutual adjustment and orientation of behaviour among participants, not one doing what the other wants. In this regard, the mutual adjustment seems not to have manifested itself so as to allow women's groups to be part and parcel of the critical decision-making process. White further notes that:

participation has become a 'hurrah' word bringing a warm glow to its users and hearers thereby blocking its detailed examination of how participation has become the means through which existing power relations are entrenched and reproduced (1996,14).

The entrenchment and reproduction of existing power relations, as noted above, seems to be reflected in the manner in which the GIAs had difficulty in compromising their

professional role as decision-makers. This was manifested in the administrative structure of Pamscad where the decision-making process was restricted to the GIAs, as depicted in Figure 10 unlike in Figure 11. Hence, they failed to create the enabling environment, which could have put identification, planning, and decision-making powers within a participatory domain in order to involve women's groups in the implementation process. This was criticized by Rahnema (1990) who observed that development practitioners believe in participatory development methods but find it difficult to give up their authority over the poor. They want to empower the poor, but on their own terms.

4.2. An Overview of the Selected Local Level Projects in the Study Regions

As previously noted, the author selected three Pamscad projects for the analysis. The first project was gender-unbiased and placed within the Gender and Development paradigm (GAD), namely, the Pamscad Credit Line for Small Scale Enterprise (PCLSSE). The other two projects were also located within the Women in Development (WID) paradigm; namely, the Women's Community Development Project (WCDP) and Enhancing Opportunities for Women in Development (ENOWID). The PCLSSE had a budget of US\$ 2 million whilst the two gender specific projects had a total budget of US\$0.92 million, which is less than 1 percent of the total pledged for the whole Pamscad project amounting to \$84 million. The inclusion of the gender-specific projects in Pamscad was based on the fact that women and children were identified as the most vulnerable groups; hence, the anticipated economic impact on them was of paramount importance (Cornia et al. 1987; Pamscad Document 1987). In the main, the women beneficiaries were to be organized into social organisations or groups based on their social conditions rather than other considerations either physiological or otherwise, of the members. Therefore, the groups could best be described as 'mutual-benefit groups' where membership is accompanied by beneficiary status in terms of what the group is able to achieve collectively or individually. The inclusion of PCLSSE in the analysis is to ascertain the probable justification or otherwise of including the two gender specific projects in the Pamscad package on other grounds than economic consideration. It should be remembered that the three projects are still operating despite the fact that the overall Pamscad project officially ended in 1996.

4.2.1 Pamscad Credit Line for Small Scale Enterprise (PCLSSE)

PCLSSE in the narrow sense revolves around Gender and Development (GAD) that is gender-unbiased projects meant to promote small-scale enterprises. Therefore, the National Board of Small Scale Industries (NBSSI), whose main responsibility is to effectively promote and develop micro and small enterprises, became the main implementing agency. The objectives of the Pamscad Credit Line for Small Scale Enterprise, among other things, are:

- a. to generate and accelerate employment in both urban and rural areas,
- b. to formulate credit policy and streamline credit procedure for small scale enterprises through local banking institutions,
- c. to provide credit lines to small-scale enterprises as a revolving fund.

The author's concern here is to see the extent to which women's interests were catered for in such a gender-unbiased policy. This is particularly important because both the Brong Ahafo and the western regions are the only regions out of a total of ten where men outnumber women as was shown in both the 1984 and 2000 Population Censuses of Ghana. According to the Brong Ahafo Regional Projects Officer of the NBSSI, between 1989 and 1995 about 82 people benefited from the scheme of which 22 were women (see Table 10).

Gender	Amount granted in Cedis	Percentage	Number of Beneficiaries	Percentage
Male	18,750,000	69	60	73
Female	8,323,000	31	22	27
Total	27, 073,000	100	82	100

Table 10. Disbursement of Loans by Gender in Brong Ahafo during 1989-1995.
Source: NBSSI-Sunyani.
\$1=6200 Cedis as of July 2000.

In relative terms, women constituted less than a third (27%) of the total beneficiaries, in the Brong Ahafo region. The women beneficiaries actually had about 31 percent of the

total amount allocated whilst the men had 69 percent. Thus, the disbursement pattern seems to have been lopsided. However, between 1996 and 2000 the beneficiary ratio slightly improved in favour of women. Out of 272 beneficiaries, 139 were and 133 were men (see Table 10b).

Gender	Number of Beneficiaries	Percentage
Male	133	49
Female	139	51
Total	272	100

Table 10 b. Ratio of Beneficiaries by Gender in Brong Ahafo during 1996-2000.
Source: NBSSI-Sunyani.

The progress made by women in terms of credit allocation was quite dramatic, rising from 27 percent (22 beneficiaries) during 1989-1995 to 51 percent (139 beneficiaries) during 1996-2000 whilst the men's share decreased from 73 percent (60 beneficiaries) to 49 percent (133 beneficiaries) within the same period. From the analysis so far one can argue that male dominance initially affected the PCLSSE disbursement pattern in the Brong Ahafo region in 1989-1995 but was rectified between 1996 and 2000. The same scenario was found in the Western region between 1996 and 2000. Women in the region received 64 percent of the total loan disbursement with 65 projects and men received 36 percent with 52 projects (see Table 11).

Gender	Amount Granted in Million Cedis	Percentage	Number of Projects	Percentage
Male	21,709,000	36	52	44
Female	39,160,000	64	65	56
Total	60,869,000	100	117	100

Table 11. PCLSSE Disbursement in the Western Region, 1996-2000.
Source: NBSSI Sekondi- Western Region.
\$1=6200 Cedis as at July 2000.

One reason for the change in the Brong Ahafo region was noted by a woman respondent at Kensere who said that 'life is now unbearable and we [women] need to do something

to help our husbands to keep our families together otherwise things will fall apart'. Secondly, the application procedure for the loans is simple, in order to enhance the objectives of the PCLSSE. The beneficiaries do not need to give any compulsory deposit, unlike the Enowid scheme where an applicant should give a compulsory deposit of a percentage of the loan they are seeking (to be addressed later). Evidence of registration and operation of an applicant's enterprise is enough for eligibility. Another plausible explanation may be found in the control of the informal sector by women and the increasing desire for individual as against group-based entrepreneurial development which characterizes the Enowid micro-credit project. Another explanatory factor might be the onset of a gradual change in the cultural perception of women's economic empowerment among male elites. The appreciable degree of women's patronage of the PCLSSE project between 1996 and 2000 presupposes that individuals (women) are no longer interested in group-based mechanisms for seeking loans or engaging in income-generating activities, but instead preferred to be treated as individuals. This preference seems to be gaining acceptance because of the multiplicity of problems associated with the group-based loan mechanism. Prominent amongst these problems are collective liability, the compulsory deposit, stringent repayment procedures and the accompanying sanctions against defaulters and non defaulters alike within the groups as happens in the Enowid project. As regards the WCDP category the problems of making a full payment of the project cost, in lieu of ownership, and the general apathy stemming from a lack of motivation among the group members who are engaged collectively all together reinforces the passion for individual entrepreneurial development. These problems will be addressed in detail later.

To sum up, it could be argued that male dominance was reflected in the disbursement pattern of PLCSSE; but only for a specific period in the Brong Ahafo region. However, a possible justification for the two programmes may be that they could serve as a mechanism to increase women's economic and socio-political empowerment or to forestall a situation where their interests might be relegated to the background.

4.2.2 Women's Community Development Projects (WCDP)

The Women's Community Development Projects (WCDP) were later incorporated into the original PAMSCAD Project of 1987 under the Public Investment Programme (PIP 1992-1994). The WCDP comprises different forms of income-generating activities undertaken by local women's groups with appropriate technological assistance provided under the PamsCAD programme with a budget of US\$0.04 million. The WCDP projects were under the direct supervision of the following departments and agencies: the National Council on Women and Development, the Department of Community Development and the 31st December Women's Movement members of the Regional PamsCAD Implementation Committees (RPICs). Under the WCDP, appropriate machinery such as corn mills, kilns and pottery wheels were given to identifiable women's groups in order for them to undertake income-generating activities (IGAs). The rationale was to enhance productivity, as traditional industry is labour intensive, time-consuming and unproductive. Therefore, the machinery provided, apart from enhancing their productivity, would ensure the proper use of their time and a raising of their standard of living. In other words, income-generating activities aim at increasing women's disposable income with social empowerment and self-reliance as a primary goal.

Among the activities undertaken by the women's groups are gari processing (GP), palm oil extraction (POE), pito brewing (PB), traditional soap making (TSM), beekeeping (BK), groundnut extraction (GOE), and chooke fish smoking (CFS) to mention but a few. One important condition for such assistance is the repayment of the cost of the machinery supplied and any other quantifiable donor(s) contribution. The repayment is made by the women's groups depositing at the bank all the income generated by the use of the machinery. In principle, the women's groups assume ownership of the projects after full payment has been made or in the terminology of the GIAs 'everything is on loan until full payment is made'. The intention of the repayment arrangement is to create a community revolving fund (CRF) to finance other development projects within the communities, which in principle is a noble idea but in practice is fatalistic according to women's groups. Another justification is that once a financial commitment is made by the

women's groups it may sustain their interest in participating in the groups' activities in order to facilitate development as outcome. However, the well-intentioned principles underlying the above idea of repayment appear to have been counterproductive for two reasons. Firstly, about 80 percent of the women groups complained that the repayment denied them of any short-term financial support or relief because all monies accruing from the groups' activities are supposed to be deposited with the community revolving fund. Secondly, apart from the absence of short-term financial support or relief there is also an element of uncertainty surrounding the assumption of ownership after the full payment of the project cost has been made.

The uncertainty here stems from the fact that most of the women are already advanced in age and therefore wondering how long they have to live and whether they will be able to complete the payment and indeed assume ownership of the projects. Hence, most of the women's groups considered the projects as hopeless ventures and are therefore reluctant to invest their time and energy; an attitude that has culminated in a general sense of apathy among them. This attitude impacted on the state of WCDP projects in the two regions. The Brong Ahafo region in particular has about 67 percent of the projects, in this category, which are regarded as dormant, whilst the western region has about 27 percent. Table 12 encapsulates various features of the projects in the two regions such as the year of establishment, the regions, districts, and villages where the projects are located, the type of activities, financiers, the membership of the various groups, the government implementing agent(s) responsible for the projects, the project status (whether active or dormant) and finally the age of the members. Further references will be made to the table on a number of various issues in subsequent chapters.

The situation in the two regions may have been the direct result of the non-participation of women's groups in the implementation process, especially in the area of design. In essence, the failure of the GIAs and donors to factor into project planning and design how the women's groups could meet their immediate or short-term financial needs appears to have been a serious oversight, which might have contributed to the low patronage of the scheme, especially as they were required to invest time and energy in the groups'

activities for no financial or material reward. A woman respondent at Braho in the Brong Ahafo region remarked ‘Owura (gentleman) I and my household have to eat and for that reason I can’t spend my whole time on income-generating activities, which bring me no immediate financial return’. This indicates that the tenets of the ‘participatory approach’ do not seem to have been adhered to otherwise this issue could have been raised, during one of the village meetings or workshops at the planning stage, by the women’s groups for attention. This failure appears to have killed off the interest of women’s groups in the schemes which subsequently undermined the attainment of development as an anticipated outcome.

In contrast, similar income-generating activities for women under the Catholic Secretariat, which is governed by a completely different set of rules, appear to be performing well. According to the Brong Ahafo Regional Development Officer, payment of the cost of the project is not a condition; hence, the projects are able to provide short-term financial support for the women’s groups. According to the development officer, their good track record was achieved through the appropriation of about 60 percent of all the revenues, accrued from the project for the women’s groups. And more importantly, the parish priests, as part of their extra pastoral duties, served as facilitators for the groups, helping implementation occur smoothly. Difficult situations are discussed locally between the women’s groups and their respective priests before the development office is notified. In this respect, the status of their projects was better in terms of patronage when compared with the government controlled WCDPs. The same was true with the Catholic Church’s projects in the western region under the supervision of NCWD.

Year of Estb.	District	Place	Type of Act.	Financiers	Member	Impl. Agencies	PS	Age R.
Brong Ahafo								
1991	Asutifi	Kensere	GP	P/WCDP	20	31st DWM	D	30-47
1990	Asutifi	Nkasiem	POE	UNICEF	20	NCW & D	D	23-60
1992	Atebubu	Atebubu	PB	P/WCDP	15	DCD	D	45-60
1991	D/Ahen	D/Ahenkro	POE	P/WCDP	15	31st DWM	A	30-60
1995	D/Ahen	Wamfie	POE	SCD	8	SCD	A	35-45
1991	Jaman	Sampa	GOE	P/WCDP	20	31st DWM	D	35-55
1986	Jaman	Seikwa	Piggery	SCD	18	SCD	D	25-54
1986	Jaman	KBK	Piggery	SCD	30	SCD	A	18-50
1992	Jaman	Dwenemu	Pottery	P/WCDP	23	DCD	D	40-65
1991	Nkoranza	Brahoho	GP	P/WCDP	21	31st DWM	A	18-45
1995	Sunyani	Sunyani	GP	P/WCDP	15	31st DWM	A	18-40
1989	Tano	Susuaho	POE	UNICEF	13	DCD	D	35-60
1986	Techiman	Mesidan	GP		25	DSW	D	30-53
Western Region								
1993	MWE	Adumbraso	TSM	P/WCDP	40	31st DWM	D	25-60
1980	NE	NvA	GP	CS	86	NCW & D	A	25-55
1987	NE	Axim Brewire	CFS	UNICEF	55	NCW & D	A	28-65
1989	NE	Location Road	CFS	UNICEF	50	NCW & D	A	38-60
1990	NE	Alabokazo	COE	UNFPA	50	NCW & D	A	36-60
1993	NE	NvA	GP	P/WCDP	60	31st DWM	A	30-61
1993	NE	Nkronfo	COE	P/WCDP	50	31st DWM	D	35-55
1994	WA-AM	W/A	Day Care	P/WCDP	70	31st DWM	A	30-50
1994	WA-AM	Tarkwa	Day Care	P/WCDP	50	31st DWM	A	30-45
1992	SAE	Takoradi	Day Care	P/WCDP	300	31st DWM	A	26-42
1991	Se-Wia	Nyamediso	GP	P/WCDP	60	31st DWM	D	30-65

31 st DWM	31st December Women Movement	N E	Nzima- East
A	Active	NvA	Nyamebekyere via Anyanse
C S	Catholic Secretariat	P B	Pito Brewing
Chd	Children	P O E	Palm Oil Extraction
CFS	Chooke Fish Smoking	P S	Project Status Pamscad/Women Community Development Programme
COE	Coconut Oil Extraction	P/WCDP	Programme
D	Dormant	S C D	Sunyani Catholic Diocese
D/Ahenkro	Dormaa-Ahenkro Department of Community Development	Se-Wia	Sefwi- Wiaso
DCD	Development	T S D	Traditional Soap Making
D S W	Department of Social Welfare	Type of Act.	Type of Activity
G P	Gari Processing	UNDP	United Nations Development Programme
G O E	Groundnut Oil Extraction	UNICEF	United Nations Children Fund
K B K	Kwasibourkrom (a village)	W/A	Wassa -Akropong
MWE	Mpohor Wassa East National Council on Women and Development	WA-AM	Wassa -Amenfi
NCWD	Development	Year of Estb.	Year of Establishment

Table 12. Sample of Regional Distribution of Women Income-Generating Activities (WCDP) by Regions and Districts. Source: Fieldwork data.

4.2.3. Enhancing Opportunities for Women in Development (ENOWID)

Enowid was designed as a micro credit project, and is being promoted as an entry point in the context of a wider strategy for women's economic and socio-political empowerment which focuses on gender awareness. It has now become a central component for many donor agencies and national governments' as part of their poverty alleviation and community development strategies (Mayoux 2001). ENOWID operates on group-based lending methodology to be achieved through education, entrepreneurial development, technological input and marketing programmes. The intention is, basically, to create a return on investment, which contributes to capital formation. For this Enowid initially targeted 7, 200 prospective beneficiaries in 1991 (BRIDGE 1994, 27). But for a variety of reasons reduced the target by 50 percent (to be discussed in detail later). The above model is gradually becoming an accepted norm with most multilateral and bilateral agencies as a means of inserting poverty alleviation and empowerment in national development agendas. The micro credit concept is based on two schools of thought, namely, the 'financial repression' and 'structuralist' schools. The financial repression school argues that informal financial agents start operations as a result of excessive regulation of the formal financial sector, by its use of policies of directed credit, interest-rate ceilings, and preferential credit allocation to government and its parastatals leading to corruption within the formal sector (McKinnon 1973; Shaw 1973). The structuralist school sees informal financial systems as subordinate to the official (formal) system. Market segmentation occurs, not because of regulation, but because informal financial institutions serve other social goals. They redistribute income among community members and provide a form of social security by meeting their fluctuating liquidity needs. They express the solidarity among members based on kinship, ethnicity, or region (Hugon 1990).

In the Ghanaian context, Enowid was meant to overcome the traditional barriers, which deny a significant number of credit-worthy women from independently accessing the formal financial sector (bank) for assistance. The high degree of illiteracy and the lack of dependable collateral security together provide the basis for women's economic disempowerment as a result of lack of access to, and control of, resources. The

implementation of Enowid between 1991 and 1996 was used by both the government and donors as a collaborative face-saving effort, using social sensitivity, to show that something was being done to alleviate the economic hardships, which the bulk of the population was plunged into as the result of the SAP. The desperate situation in which women and children found themselves compelled an array of donors to take on various aspects of the gender specific projects included in the Pamscad at an estimated cost of \$0.92 million as previously mentioned. Specifically, the Canadian International Development Agency (CIDA) financed the technological input; the United Nations Development Programme (UNDP) took on the cost of the general administration and the loan portfolio; the United Nations Children's Fund (UNICEF) paid for the training and logistics such as vehicles, motor bikes, and other items and the United States Aid (USAID) supported both the loan portfolio and technological inputs. However, support from the United Nations Population's Fund was rejected because of the unfavourable conditions attached, according to the Enowid Secretariat.

After 1996 there was an understanding between the government and the UNDP, the main financier, to continue the programme based on an evaluation report. The report recommended a continuation and expansion of the programme since only half of the original 7,200 target groups had been reached. The Enowid Secretariat was, therefore, transformed into the Enowid Foundation, a private non-governmental organization to oversee the continuation of the project. The Foundation's current mission marks a complete policy shift from being a social safety net to a profit oriented and self-sustaining micro-finance organization as noted by the executive director. However, she reiterated the commitment of the foundation to poverty reduction and women's empowerment. The two objectives of profit-making and poverty reduction appear to be incompatible as the former may some times require some robust decisions to stay competitive, whilst the latter may require less robust measures or may need more flexibility in its approach.

a. Background

Originally, the Enowid project like the WCDP took cognisance of the extensive participation of women in productive work despite the fact that their traditional role was caring for children and carrying out other domestic chores. Notwithstanding, women in the productive sector continue to depend on traditional methods of production, which are tedious and inefficient. The Enowid was, therefore, intended to expand and support existing groups aiming to:

- a. accelerate and improve women's acceptance of appropriate technology in the food production and processing sectors
- b. provide training to women's groups to improve creative craft and managerial skills to enhance their income-generating activities
- c. increase women's incomes thus improving the well being of their families

The target groups for the project were:

- a. rural and urban women already engaged in productive activities who can be organized into identifiable groups or co-operative operations
- b. rural and urban women involved in petty unproductive and non-lucrative jobs that will benefit from re-organization.

The objectives represent a prototype for the enhancement of both reproductive and productive gender roles, which stops short of addressing other pertinent issues such as the patriarchal relations between men and women, which fall within strategic gender needs.

To fulfil the above objectives, three regions, namely, the Brong Ahafo, Volta, and the Western became the beneficiary regions under the National Enowid Secretariat. The selection was based on the fact that the three regions were considered to be particularly vulnerable, in the southern sector of Ghana. In the Brong Ahafo region, the Enowid micro credit programme covered 4 out of the 13 districts resulting in a 31 percent

coverage and involved 6 women's groups between 1991 and 1996, whilst in the Western region it covered 3 out of the 11 districts giving a 27 percent coverage and involved 6 women's groups during the same period. Table 13 shows the Distribution of Enowid Beneficiaries by regions (Brong Ahafo and Western regions), districts, and type of activity.

Region	District	Town/Village	Activity	No. of Women's Groups
Brong Ahafo	Asutifi	Acherensua	Trading	
		Gyedu	Trading	
	Nkoranza	Dromankese	Trading	
	Sunyani	Adantia	Trading	
	Techiman	Aworowa	Trading	
		Bouyem	Trading	
				6
Western				
	Ahanta West	Abura	Trading	
		Agona Nkwanta	Trading	
		Beahu	Trading	
	Jomoro	Half Assin	Trading	
		Tikobo No.2	Trading	
	Wassa Amenfi	Asankragwa	Trading	6
Grand Total				12

Table 13. Distribution of Enowid Beneficiaries by Districts during, 1991-1992 in Brong Ahafo and Western Regions.

Source: Fieldwork data.

4.2.4 The Organisational Structure of Enowid

As previously noted the Enowid Secretariat was a semi-autonomous administrative unit headed by a National Coordinator under the National Pamscad Secretariat. The Enowid Secretariat was specifically charged with the management of the women's micro credit scheme. At the regional level, female regional co-ordinators were also appointed. The business education officers, who were responsible for organizing training, took on the additional responsibility of District Coordinators, according to an official of the Enowid Secretariat. In principle, between 1991 and 1996 the district business education officers were to recommend beneficiary women's groups to the Loans Approval sub-committee through the Enowid regional coordinator for further screening and approval.

Interestingly, the subcommittee comprised women's empathetic groups like the National Council on Women and Development and the Department of Community Development; the 31st December Women Movement and the National Board of Small Scale Industries who were members of the Regional Pamscad Implementation Committee. The role of the regional loans approval gave the Enowid regional coordinators more leverage in dealing with local women's groups in a top-down fashion. The same pattern is being repeated under the current Enowid Foundation. The Regional Credit Officers also wield a considerable amount of power within the regions in the absence of District Credit Officers. Presently, the initial processing of loan applications is done by the various local CCCs and DACCCs after which recommendations are sent to the Regional Credit Officer who compiles the regional requests for the review of, and approval by, the Central Loan Approval Committee. The regional level still seems to wield tremendous influence over loan disbursement and even though some of the tenets of participatory approach might have been compromised, it is better than before. The apparent adherence to the participatory approach is further seen in the Foundation's Organizational Structure, which, in principle, is inclusive with a structural linkage from the bottom (SG) to the top (EC), as depicted in Figure 12.

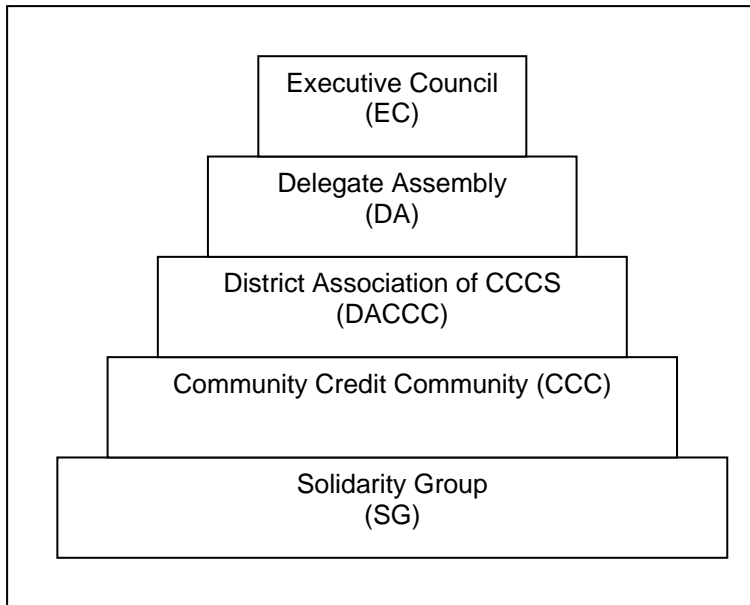


Figure 12. Organisational Structure of Enowid Foundation

Source: Enowid Foundation (Author's construct).

The structure starts with a Solidarity Group (SG) made up of about 4-7 women with their own complementary economic activities. The age of a member should be between 18 and 45. However, if a prospective member is over 45 years of old she should be accepted on her own merits. The solidarity group elects its own leader. In principle, the groups have responsibilities for project identification and loan processing for its own members, among other things. Between 16 and 49 such solidarity groups form the Community Credit Committee (CCC). The leadership of a particular CCC controls all the solidarity groups within its operational domain. Only members of solidarity groups within an identifiable CCC can receive loans from Enowid for their economic activities.

Each member as a form of participation and commitment must have at least 25 percent of her own loan request put, as a compulsory deposit, into the CCC's account. Likewise, each CCC must have an aggregate of 25 percent of the total sum of the loans its members are requesting, as a compulsory deposit before loans can be contracted from the Enowid Secretariat, now Foundation. This makes the CCCs assume the responsibility for processing loan applications and rendering other secretarial services without any financial reward, or in a relatively efficient and inexpensive way with a view to bringing down the

overhead costs of the project (see Appendix iv). This further makes all members including the leadership within the CCCs as accountable as possible since all financial and other transactions are carried out within the local groups.

There is no formal collateral security, which is one of the basic aims of the Enowid micro credit project. The rationale is to remove traditional barriers, such as the need for property or salaried guarantors as collateral security, which have kept women from accessing formal financial services. The removal of the difficulties associated with property collateral security also avoids the encroachment of husbands and other male relatives on the economic activities of women. The group's liability, therefore, suffices as the collateral security. However, women's groups have pointed out the inherent difficulties associated with group liability but have stopped short of a total rejection or condemnation of the arrangement as it appears to be the best available under the circumstances.

At the CCC level, the conglomeration of more solidarity groups, is characterized by more 'intra-group' action among the members, as was witnessed during my fieldwork. And if enthusiasm was equated with participation then one could say that their level of participation was high, particularly in terms of attendance at group meetings and other social activities as witnessed by the author on different occasions. Given this high level of enthusiasm, the author is of the view that discussions on savings mobilization and credit operations including collateral security, loan size and duration, and other loan conditions should have been held at this level, between the women's groups and the Enowid leadership – in a participatory manner. However, the discussions with women's groups seems to suggest that all this was imposed on them thereby making the participatory implementation more a matter of rhetoric than a reality.

Above the CCC is the federation level where all the CCCs within a particular district come together as a District Association of Community Credit Committees (DACCC). Above the DACCC is the Delegate Assembly (DA). The Assembly is made up of two elected members from each District Association, and meets twice a year to deliberate on

general ENOWID organizational and programme matters within the regions. This role was previously performed by the Regional Enowid Secretariats in conjunction with the Regional Pamscad Implementation committee. At the apex of the structure is the ENOWID Executive Council, which is the highest policy-making body with eleven members, where local women's groups have 5 representatives. The Council meets to review and approve budget and other broad policies of the Enowid Foundation. This role was previously performed by an advisory committee comprising the donors and selected government ministries and agencies such as the Ministry of Finance, the National Council on Women and Development, and the Department of Community Development. Under the Enowid Foundation, the powers exercised previously by the GIAs have in principle been transferred to the women's groups at the Delegate Assembly and the Enowid Council, which is a positive development. The current structure, in principle, seems to make the women groups both clients and owners, with more decision-making powers than before, which could be interpreted as 'the project by the people, of the people and for the people'.

The innovative decision by the Enowid Foundation, to include local women's groups in decision-making, especially at the Delegate Assembly (DA) and in the ENOWID Executive Council gives the women's groups a say in issues that affect them and could be seen as a 'democratization of development'. In principle, the present arrangement is the opposite of that, which prevailed under the Enowid Secretariat (1991-1996) where the non-participation of women's groups was evident. The Coordinators in fact controlled all the decision-making variables such as which women's groups should benefit from the scheme, the determination of interest rates, and the timing of the loans, to mention but a few. This was a source of concern. These concerns were exacerbated by the fact that most of the group members were foodstuff traders, and the late arrival of the loans, usually at the close of the harvesting season, made their trading less profitable; hence, the repayment difficulties. Furthermore, the situation was aggravated by the fact, that in practice, the women's groups did not have any real power to influence these decisions. To this end, the involvement of women's groups in the critical decision-making process under the Foundation's current structure may reduce the previously paternalistic top-

down approach, which was resented by about 90 percent of the women. The current arrangement is also an acknowledgement by the Enowid Foundation of the previous non-participatory nature of the implementation process. It is also a further incorporation of learning and evolutionary principles in the implementation process; putting changing circumstances into a better perspective where implementers are compelled to cope with new circumstances that allow the actualization of different potentials which are likely to facilitate the anticipated outcome.

However, beyond the Executive Council, the author would like to see yet another structure, which should be called a 'Consultative Assembly' (CA). The assembly should be an official forum where the Executive Council could meet their benefactors or donors. The consultative assembly might provide an opportunity for all the stakeholders or partners in the project to be informed about the operations of the Foundation at least biannually. The meeting could discuss techniques of resource mobilization and the making of strategic decisions such as projections into the future, which the Assembly believes may have a profound impact on the organization's future. Secondly, the unfettered flow of information could promote better understanding and goodwill among the partners. Thirdly, it could avert a situation where a small number of powerful, elected members or salaried staff make arbitrary decisions in both administrative and operational issues. In other words to prevent the accumulation of power in the hands of top management. Finally, the presence of a third party (donor) may ameliorate any power struggle between the elected bodies and salaried staff resulting from any lack of clarity about how roles and responsibilities should be shared among the partners, which is vital for the promotion of the implementation process.

Another organisational difficulty is the ineffectiveness of the facilitators. The importance of a facilitator was noted by Oakley who argued that 'a process of participatory development rarely evolves as a spontaneous phenomenon; on the contrary, rural people need to be stimulated, encouraged and assisted to embark on such processes. In all this the facilitator is a key person' (1991, 17). Preferably, the facilitator should come from the locality, in order to manage, sustain, and help participation develop smoothly. It seems

the facilitator's role was taken by District Coordinators and the Regional Officers or (GIAs) as more or less 'distant facilitators' as was witnessed during the fieldwork. Therefore, the regular interaction, which should have ensued, between the facilitators and the women's groups in a participatory manner, was absent. A woman respondent at Acherensua in the Brong Ahafo noted that the GIAs: 'only come here to disburse the loans and also when someone defaults'. This seems to suggest that women's groups were left on their own without having discussions or being able to address situational problems concerning the projects.

When asked about the effectiveness of the GIAs' role as 'distant facilitators' a regional officer admitted that they were ineffective but rationalized this by referring to among other things, the problem of time allocations. Apparently, the GIAs undertook the implementation of the Pamscad and its related programmes in addition to their normal departmental schedules and duties. Therefore, the principle of opportunity costs had to be applied. Still, the problem of 'distant facilitators' persists under the Enowid Foundation as there are only the Regional Credit Officers, who oversee all the groups within the regions under them. This, therefore, shows that not all the previous flaws of the Enowid Secretariat have been rectified. In fact most of them still exist but there is an ongoing structural transformation of the Enowid Foundation with a view to addressing some of these concerns.

The author's discussion with the staff of the Enowid Secretariat seems to suggest that the effective participation of women in the programme, in terms of the project cycle, was done by the administrative or elite class. This was admitted by a staff member of the National Enowid Secretariat who noted that 'a lot of policy discussions took place between the National Secretariat and the donors and the outcome was passed on, as directives, to the women's groups at the local level through the Regional and District Secretariats'. Secondly, in the area of general service deliveries the Secretariat's staff was over 80 percent female. Likewise, in the regions all the Enowid coordinators were women who worked closely with the women empathetic agencies within the RPICs, in the running of the programme. In this sense, women bureaucrats were said to have

effectively participated at the national, regional, and district levels in shaping the programme. This conforms to the view that the ‘benefits of participation, or the participatory process itself is often hijacked by local elites [be it men or women]’ (as cited in Mercer 2002, 102).

This appears to have been demonstrated by denying the women’s groups the same constructive engagement in terms of the decision-making process, regarding the project cycle and other pertinent issues of concern to them. And they were not accorded any well-defined role to reflect the participatory approach of the programme. Putting the pieces together, the women lacked representation on the official oversight committees culminating in a lack of clarity about their role in the implementation process. In this regard women’s participation was more political rhetoric or symbolism than reality; hence, the current organizational structure under the Enowid.

4. 3. Organizational Capacity as a Basis for Enhancing Participation

Looking at organizational capacity Goggin (1990) defined it as the ‘institution’s ability to take purposeful action, which is a function of the structure, personnel, and resources of the agency involved’. It is also contingent upon how the implementing agencies go about the selection of the participating institutions and top officials. The selection is influenced by the professional norms, personal values, and skills of the officials, and of course the political environment. The above elements are crucial factors in ensuring good organisational capacity and performance. Good organizational capacity facilitates a group attain self-sustenance and become less vulnerable to threats, less dependent on outside support, and more effective in its performance (Gubbels and Koss 2000). Sahley (1995) categorises capacity into three groups (a) technical assistance, which addresses operational issues, including advisory services, seconded staff, training and the supply of technical and physical resources; (b) organizational assistance, which is generally shorter-term and focused on enhancing a specific capacity such as management, strategic planning, and leadership; and (c) organizational development interventions, which are generally longer-term, system-wide, and comprehensive in nature.

The organizational development interventions tend to focus on organizational assistance but in the wider context. Attention is paid to elements such as culture, management structure, technical capacity, and program design leading to organizational effectiveness and growth relating to the overall objectives. The objectives are not pursued in isolation but alongside the ever-changing political and social environment in which the projects are situated. However, enhancing organizational capacity for self-sufficiency is problematic to say the least. The above elements will therefore serve as reference points for an examination of organizational capacity at both the local level (women's groups) and institutional level involving the government implementation agencies (GIAs). These two levels are assessed below in terms of organizational capacity.

4.3.1 The Local Level (Women's Group)

A good organizational capacity was a crucial ingredient if the women's groups were to effectively participate in the project cycle, namely, identification, planning, design implementation, and monitoring. The fieldwork however revealed the weak organizational capacity of almost all the women's groups involved especially, in the WCDP project which appears to have undermined their ability to participate. A major source of weakness came from the Pamskad Project Document (1987), which demanded that the beneficiary groups should, preferably, be existing ones; a condition, which offered existing amorphous women's groups the opportunity to qualify for assistance. Other groups were hurriedly formed or created under the auspices of the GIAs. Basically, for the groups to take advantage of the resources the programme was offering they had to act within a limited time frame. To this end, most of the groups lacked a good organizational structure and good leadership as other tasks took precedence over these. The weak organizational structure bogged down the women's groups which remained at the 'embryonic or responsive' stage to borrow Gubble and Koss's (2000) categorization of organizational development. At the embryonic stage, external staff or GIAs are, in principle, supposed to consult local groups about decisions on the resources management of the programme.

In reality the decision-making mechanism seems to have been the opposite to that described above in the sense that most of the decisions were made in a top-down fashion,

meaning without proper consultation with the women's groups, thereby alienating them. This in effect discouraged local initiatives and further stifled the development of local capacity. Weak local capacity in turn undermined the effective participation of women's groups in the implementation process. The women's groups appeared to lose sight of both their short and long-term objectives in the implementation process as a result of the weak organizational structure. The situation finally degenerated and resulted in a high degree of inactivity among the WCDP group's thereby thwarting the groups' growth to 'maturity' (Gubble and Koss 2000). The attainment of maturity could have enhanced the groups' ability to build links with other agencies in an ongoing effort to improve performance and viability.

The professional norms of the GIAs who had a 'supervisory role' over the women's groups, were also compromised by internal conflict. The conflict emanated from the different perceptions, and personal values of members and their insatiable quest to relocate resources earmarked for the project, to their parent departments, thereby acting in preference of sectional interests rather than rational or collective interests. The internal conflict took its toll on the development of the local group's organizational capacity, as the members of the GIAs could not agree among themselves. For instance, the Department of Community Development claims to be the specialized government department responsible for development, which the whole of Pamscad and its related projects were working for. For this reason, the representation of other departments and agencies on the implementation committee was deemed by this department as a usurpation of its professional role. Further, it was seen as an unnecessary duplication of functions and a fragmentation of both resources and focus. A scenario, which the study calls a 'territorial encroachment'.

The two regional directors of the National Council on Women and Development (NCWD) for the Brong Ahafo and Western regions thought that the Council's main preoccupation was to ensure the betterment of women in general. The establishment of the Enowid Secretariat during 1991-1996 as a semi-autonomous body to oversee the Enowid projects and the involvement of the 31st December Women Movement were seen

as unnecessary distractions. In the final analysis, these developments undermine the Council's resolve to ensure the betterment of women in general.

Lastly, there is the claim by the 31st December Women Movement that the impact of both the DCD and the NCWD in championing the cause of women's empowerment through development intervention has generally been less impressive especially if one includes the period of their existence from 1946 and 1975 respectively. The explanation for this is the seemingly apathetic attitude, bureaucratic inertia, and lack of personal commitment which characterizes the discharging of their duties. In this connection, the Movement's involvement was to inject new impetus into the improvement of women's status and also to challenge the status quo, which marginalises them. In essence, the movement was to promote the strategic gender needs (SGN) which address, among other things, the subordinate position of women in society. The movement, with its revolutionary ethos and unqualified support from the political leadership, embarked on a nation-wide mobilization of women through development interventions.

The internal conflicts accounted for most of the unilateral or top down decisions made by the GIAs on behalf of women's groups. Another dimension of the organizational incapacity of the women's groups' was the rush by the GIAs to come out of the long period of inaction as a result of budgetary constraints created by the economic downturn. The injection of about US\$ 84 million, apart from the local component in the economy, for the Pamscad created its own momentum and brought fresh impetus to departmental activities. The purpose of this rush of activity was to demonstrate their effectiveness and commitment to women's welfare and empowerment. Therefore, accomplishing as much as possible within the time frame of the programme was more important to the GIAs than strengthening the organizational capacity of women's groups with well-tailored training programmes.

Furthermore, the three women's empathetic groups (NCDW, DCD, and 31st DWM) on the implementation committee in particular became obsessed with membership drives and building large constituencies in pursuance of what the study calls 'image

enhancement strategy' rather than consolidating the existing groups through capacity enhancement programmes. The number of women's projects each controlled and the extent each was being used as a conduit for channelling assistance to local women's groups became a source of pride and a measure of their effectiveness. Each blamed the other for this unhealthy competition, which impacted on local women's groups in terms of capacity building. This in essence affected women's effective participation in the implementation process, which of course undermined development as an outcome, according to the study's theoretical framework.

Finally, another factor influencing the weak organizational capacity especially of the WCDP groups was what the study calls the 'social cleavages' within the groups. The social cleavages were generally taken for granted under the erroneous assumption that most communities are homogenous and harmonious entities aiming at the same goals (Wignaraja 1991). For this reason, less attention was paid to the danger of putting unequal participants for example, women with diverse socio-political interests into one group. The groups' formation was accomplished without due cognizance of other factors likely to undermine the groups' social cohesion. For example, this problem was very noticeable in the Dwenemu pottery group in the Brong Ahafo region. Apparently, the group was composed of women from two antagonistic ethnic factions. Therefore the group could not agree to undertake any group-based economic activity; a scenario, which could have been prevented during either the identification or planning stages of the process.

Specifically, a village meeting or workshop could have unearthed this 'conflictual' climate and a lasting solution could probably have been found. A solution may lie with the involvement of the traditional rulers who are well informed about the localities. They could have served as whistleblowers pointing out the existence of such cleavages. The absence of such meetings or workshops appears to have facilitated the deepening of social cleavages. To conclude, weak organizational capacity generally limited the participation of the women groups, which seems to have negatively impacted on the

outcome of the two projects albeit in different ways. With the WCDP it took the form of a high dormancy rate and with the Enowid in a drastic fall in membership (See Table 12).

4.3.2 The Institutional Level (GIAs)

To enhance the participatory implementation approach, the GIAs also needed to go through capacity enhancement programmes in order to facilitate their oversight role, and improve their knowledge of the practicalities and dynamics of the participatory approach. For this reason the staff of the Enowid National Secretariat had to undergo capacity enhancement training with the Grameen Bank⁴² prior to the commencement of the Enowid project in 1990/91. However, a significant number of GIAs were denied the privilege or opportunity for management training in service delivery, needs assessment, strategic planning, financial administration, and the 'training of trainers'. This is known as organizational assistance, which is short-term and focused on enhancing a specific capacity (Sahley 1995).

The lack of specific capacity affected the general understanding and development of gender skills and sensitivities especially among the male members of the implementation committees because there was a feeling that there was lack of general understanding of the gender objectives the project intended to achieve through the participatory approach. However, some of the staff claimed to have had previous training in the methods of the 'participatory approach' long before the advent of Pamscad and its related programmes. The author's discussions with the GIAs however, revealed that some had a rudimentary knowledge of participatory implementation. However, its practical application during the implementation process seems to have run into difficulties. Secondly, the organizational incapacity in terms of specialized skills in the Department of Community Development, as the lead agency, was another source of concern. The concern was accentuated by the fact that the department was the counterpart institution responsible for training. Skilled personnel for appropriate technology transfer and business education, in particular were lacking at the beginning of the project. As a result, the performance of these two tasks

⁴² Grameen Bank is a micro-finance institution providing credit particularly for local level women's groups in Bangladesh.

had to be sub-contracted to private consultants during 1991-1996, as was noted by an official of the department. After 1996, the Appropriate Technology Transfers Unit was totally abandoned by Enowid Foundation. This coincides with Kolavalli and Kerr's position that 'participation in government projects is more superficial because staff lack the skills and incentive to engage in meaningful participation' (2002, 213).

The personnel establishments of the various departments constituting the implementation committee created an organizational deficiency. Most of the key departments and agencies, in fact, lacked personnel at the local level. For instance, the National Council of Women and Development (NCWD) and the National Board for Small Scale Industries (NBSSI), both key agencies involved in the implementation process, did not have district officers in the 24 districts involved in the study (See Table, 15). This was further compounded by the fact that those organizations who had personnel at the regional and local level were also male dominated with the exception of 31st DWM, as can be seen in Tables 14 and 15. Therefore, the district level, which is perceived to be the citadel for the 'participatory approach' or 'bottom-up' approach appeared to have been male dominated. The composition of the bureaucracy affected their supervisory or oversight role of the gender specific projects; a scenario, which invariably affected the participation of women's groups at all levels as well.

Region	Regional Minister	Department of Education	Department of Health	D.C.D	D.S.O. W	NCWD	NBSSI	R.O.31 st DWM
Brong Ahafo	M	M	M	M	M	F	M	F
Western	F	M	M	M	M	F	M	F

Table 14. A Sample of Regional Heads by Gender in Brong Ahafo and Western Regions.
Source: Fieldwork data.

- D.C D Department of Community Development
- D.S.O.W Department of Social Welfare
- N.C.W.D National Council on Women and Development
- NBSSI National Board of Small Scale Industry
- R.O.31stDWM Regional Organiser 31st December Women Movement

Region	Number of Dist	DEC	D.O. E	D.O. H	D.C.D	D.S.O. W	31st DWM	NBSSI	NCWD
Brong Ahafo	13	1	2	0	1	1	13	0	0
Western	11	0	2	0	1	1	11	0	0
Total	24	1	4	0	2	2	24	0	0

Table 15. A Sample of District Women Heads in Brong Ahafo and Western Regions.
Source: Fieldwork data.

D.C.E District Chief Executive
D.O.E Department of Education
D.O.H Department of Health
NBSSI National Board for Small Scale Industry
Number of Dist Number of Districts
31st DWM 31st December Women’s Movement.

The above departmental configuration of personnel in both the District and Regional Pamskad Implementation Committees added to what appears to be the gender insensitivity within the bureaucracy, which played a vital role in the implementation process. This appears to bring into focus an indisputable scenario of the non-participation and ineffectiveness of women’s groups judging from the above analysis and, of course, the women’s own accounts. Secondly, male dominance within the bureaucracy accounted for the problem of ‘bureaucratic resistance’ or the ‘likelihood of bias’ which took the form of apathy and resource relocation. The apathetic attitude resulted from the lack of bureaucratic commitment to gender issues, and to the overseeing of gender specific projects. The resource relocation took the form of assigning the project’s vehicles for other errands unrelated to the project at the insistence of the male regional heads in 1991-1996. In this respect, there was no real interest in the adaptation of systems and procedures in the course of the implementation process with a view to enhancing development as an anticipated outcome. This was evident from the high number of dormant projects within the WCDP category (see Table 12).

Again the selection of the participating departments and agencies promoted duplication of functions. For instance the NCWD and 31st DWM and partly the Department of Community Development all represented women's interests. The over representation of women's interests on the committees led to infighting and power struggles for recognition and control of project resources to the detriment of genuine participation. This scenario influenced, to an appreciable degree, some members of the GIAs in departing from the original objective of empowering women's groups to the pursuance of departmental and personal interests. This problematic behaviour of bureaucrats (GIAs) is not uncommon in the implementation of public policy. Hirschmann, for example, notes that:

bureaucrats [GIAs] specially the senior ones are rather conservative and process-oriented, and very defensive about the possibility of losing their economic security and social status in a fragile political situation. They also demonstrated that while they might give consideration to the logic of the development fad of the moment, they would give more attention to their own perceptions and their own interests and act accordingly (1999, 290-292).

Crehan and von Oppen, in support of this, note that 'a development project should be seen not simply in terms of its goals and achievement or non-achievement, but rather as a social event, an arena of struggle between different groups with different interests' (1998, 113). To sum up, the organizational incapacity of the women's groups limited their ability to effectively participate in the implementation process; hence, the generally poor results, especially of the WCDP projects (see Table 12). The lack of institutional capacity could also be blamed for the failure of the GIAs to create an enabling environment to enhance the participation of women's groups. The factors mentioned above in principle legitimized the top-down instead of the bottom-up approach as the preferred option and subsequently gave the GIAs considerable leverage in controlling the implementation variables.

4.4. The Participatory Control System

Generally, control is a central function of management at any level because it is a way to measure results. It is, therefore, a dynamic and indispensable tool in every aspect of the administrative process. Secondly, the purpose of control is not only to secure uniformity

of action but also to encourage innovation. When the objectives of a programme have been determined, initiative should be particularly encouraged among those at the local level (Dimock and Dimock 1969, 512). Pressman and Wildavsky (1984) also noted that implementation identifies control as a crucial determinant of process and outcome and normally the type of control exercised should reflect the characteristics of the policy being implemented. Based on the above assumption, the study places control in a participatory framework signifying systematic and regular consultations and negotiations among the partners namely, women groups, GIAs and donors, over resources, goals and other issues to enhance a smooth implementation process and the realization of development as an outcome. This definition is a bit of a departure from the span of control found in a formal organisation, which is the way by which relations are structured between leaders and subordinates with corresponding management styles (Meier and Bohte 2003, 61).

The 'participatory approach' warranted elaborate implementation structures within the bureaucracy; a scenario, which brought in its wake a difficult and complex control mechanism. The complexity therefore shifted the identification of goals, objectives, and legitimization of the process from a participatory to a top-down approach thereby relegating negotiations and consultations among the partners to the background. The approach appeared to have displaced the local women's groups to the peripheries of the control mechanism further denying them the right to modify and authorize actions. In short, systematic or inter-partnership negotiations and consultations were sacrificed for a top down approach especially in the administration of WCDP projects.

The only semblance of intra-group participatory control systems was witnessed among the local Enowid groups. During the group meetings, issues of mutual interest or benefit were freely and frankly discussed in a democratic or consensual fashion before the final decisions were made. There was therefore an element of internal democracy. This consensual approach may have promoted group cohesion, which is the strength derived from the network of social bonds that unite the members of a group. Here the group members perceive social bonds between cohorts defined in terms of age, business,

education, sex, and social orientation and lifetime experiences. This has culminated in a healthy organizational culture based on the shared beliefs and values of members or the willingness of the women to conform to the norms or standards of behaviour expected of them (Ott 1989; Rainey and Steinbauer 1999). The participatory control mechanism was generally not as effective as anticipated. This, therefore, made the project design inappropriate for the realization of its outcome as depicted in Table 12. The top down approach was adopted by the GIAs and is in line with Kelman's (1987) proposition that the more formal authority is shared, the harder it is to get a decision made, because more agreement is needed. The centralization of the control system to a greater extent discouraged local level initiative, innovation, and inter-partnership consultations. Basically, most of the decisions were made by the GIAs in a top down fashion under the assumption that 'time was of the essence'. Gayi, referring to a similar scenario, notes that:

the over-centralization of decision-making in Accra has adversely effected project implementation by contributing to delays in disbursing project funds. Additionally, this centralization provides little scope for actualizing the much publicized 'participatory approach' to project planning, which was supposed to have involved community decision-making about specific projects (1995, 89).

In short, the over-centralization impacted on the participation of the beneficiaries hence development as an outcome was affected.

4.5. The Normal and Controlled Participatory Implementation Models as Prototypes for Local Level Projects

As noted earlier, the normal participatory model rests on the principles of transparency and good communication in the implementation process. Transparency or good communication was the missing link in WCDP/Enowid implementation processes. Edward (1980) in his Policy-Implementation Model (PIM) emphatically stated that: 'communication provides clear, accurate, and consistent implementation orders, among other things, to ensure implementation success'. Communication is a process whereby participants create and share information with one another in order to reach a mutual understanding. It is a process of creating and stimulating understanding as a basis for

development rather than for mere information transmission. In a similar fashion, transparency facilitates the free flow of information or the sharing of information with others within the implementation structures, which Pretty (1994) calls participation in information giving. Furthermore, transparency helps to decipher and articulate a complex set of human interactions, which could unearth the concerns and potentialities of all the partners for the good of the process. Transparency means a willingness to be engaged in a just cause in an honest and professional way and to share its results with others, especially actors in the same field. In other words, transparency is based on reciprocity and trust (Poelhekke 1999, 88). To sum up, transparency therefore means that all the key actors within the implementation structure (i.e. women's groups, GIAs, and donors) should be apprised of what is going on and what needs to be done at any given time to enhance the realization of the intended outcomes.

The normal implementation model is, therefore, meant to ensure transparency; the solicitation of opinions of all the partners on vital issues or negotiations over goals and objectives in a consensual manner. The free flow of information is supposed to sustain the interest of the women's groups throughout the implementation period. To sum up, the normal implementation model is meant to ensure the free flow of information or to ensure participation in communication and the collective resolution of pertinent operational problems. The added advantage of the model is the likelihood of it reducing implementation frustration, which is normally experienced when the beneficiaries or women's groups are kept in the dark. The model also injects a human dimension (good teamwork) in to the implementation process as well. The 'human dimension' such as respecting the contributions of the women's groups is the most effective way of encouraging them to participate. However, the women's groups increasingly found themselves outside the decision-making loop especially between 1991 and 1996. This is partly explained by the normal implementation model (see Figure 8).

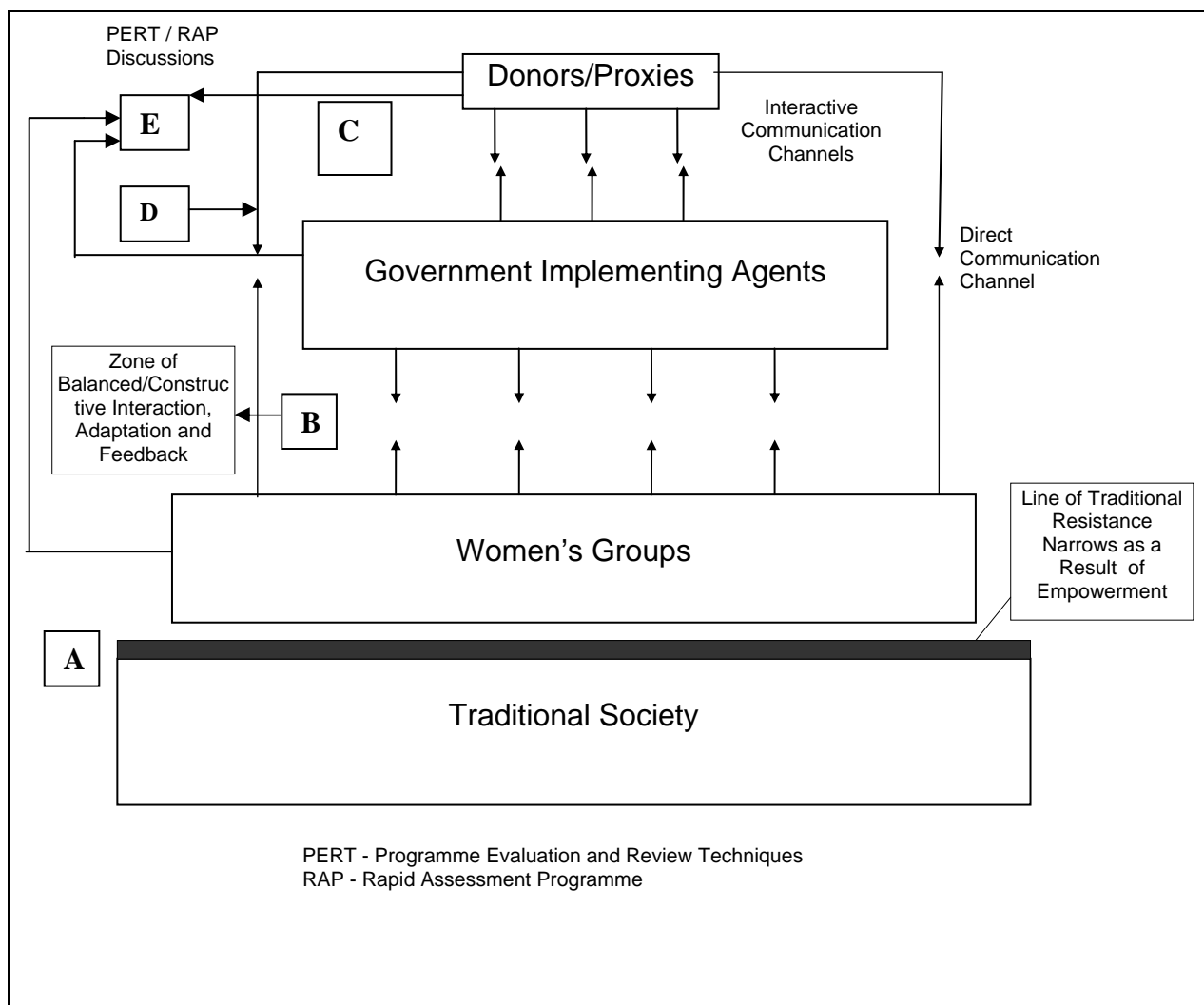


Figure 8. The Normal Participatory Implementation Model
Author's construct.

The arrows show the paths of participatory information flow among the partners. In zone B there are equal participatory voices between the women's groups and the GIAs. In other words, there is a balanced or constructive interaction between the two, thereby facilitating possible adaptation through the feedback loop as and when the need arises. In zone C, there is also an interactive communication channel between the donors and proxies and the GIAs. Donors and proxies get the chance to be briefed by the GIAs on the progress of the implementation process. To bolster participation from below, zone D is the direct line of communication between the donors and the women groups. Zone D

therefore creates a forum where the donors/proxies hear from the women's groups directly or independently.

The forum could also provide an avenue where some of the intractable local concerns, which may have been overlooked or downplayed by the GIAs, can be brought to the attention of donors. This is very important because of the donors' financial leverage, which can always facilitate the necessary breakthrough during an implementation impasse or stalemate between the GIAs and women's groups. In principle, this may not be in harmony with the participatory approach but it may be the reality. Finally, a provision is also made in zone E for the three key partners to be involved in both Programme Evaluation and Review Techniques (PERT) or Rapid Assessment Programme (RAP) activities. Zone (E) reinforces the view of Mawdsley, Townsend, and Oakley that: 'if the target groups are involved in the planning and implementation of projects from the start, then the evaluation tools and methods are likely to be more appropriate, comprehensive and productive' [hence, the involvement of the women's groups]' (2001, 22).

The author thinks that transparency may encourage the interest of women's groups as well as guaranteeing the continuation of their participation; a situation, which invariably enhances the realization of development as an outcome. When development is translated into economic and socio-political empowerment it may, naturally, impact on the traditional society in a call for change, especially when change, in the form of socio-economic benefits, becomes more tangible and accentuated. Family life, support or welfare, and a more assertive role for women in community issues may compel the traditional society to come to terms, albeit painfully, with this new role or give greater legitimacy, value, and entitlements to women than they would have been given otherwise. The acceptance or 'traditional legitimization' of the new role of women may, naturally, cause the line of traditional resistance to shrink in zone A. However, the normal implementation model has a long way to go in terms of its usage as a tool for participatory implementation.

The usefulness of the normal implementation model, among other things, is to provide an avenue for all the partners to know what is going on through open communication or the democratization of the implementation process. The lack of this leads to the shelving of relevant local concerns and thereby impacts negatively on the project. Examples of this above were the calls by the WCDP groups for financial motivation and the Enowid women's group request for trucks to provide reliable and cheaper means of transport to cart their goods to the marketing centres. The women's groups told the author, with grief, that the absence of the trucks has since hampered their mobility. The impact of this was a lowering of profits as the goods arrived at the markets rather late and thus lost their commercial value as a result of their poor physical state. Unfortunately, the two issues have not been addressed to facilitate development as an anticipated outcome.

However, instead of the GIAs following the normal implementation model they opted instead for the controlled participatory model. Many reasons may account for this with the GIAs' obsession for the top down approach and interest protection likely to be the prominent ones. The lack of transparency therefore ushered the implementation process towards the controlled participatory implementation model. Under this model the women's groups were not constructively involved in the implementation process to facilitate development as an anticipated outcome because the information flow was deliberately restricted for various reasons. In other words, there was a conscious avoidance of the creation of an enabling environment to facilitate all the partners knowing about, and expressing their opinions on, vital issues regarding the implementation process. The WCDP women's groups suffered the most restrictive interaction with the GIAs because there was no loan dimension to warrant rigorous interaction for monitoring the repayments. This was replicated with the women groups and donors. Therefore, it appears that none of the operational concerns went beyond the GIAs. The downplaying of such concerns was rationalized by the GIAs by saying that it was either 'a project requirement' or 'beyond project requirement' thereby curtailing any further discussions in a participatory manner. The fall out from this was, as perceived by the author, the 'dehydration' of interest of the women's groups in the implementation process, which of course is a departure from the 'participatory approach'. The lack of

participation by the women's groups in the implementation process invariably impacted negatively on development as an outcome.

Unlike the normal implementation model, the controlled model promotes the compartmentalization of information as shown in Figure 9. Zone H represents the intentional communication blockades orchestrated by the GIAs to keep what seem to be contentious issues regarding the implementation process away from the other partners. This was rationalized by Blau and Scott arguing 'every hierarchical organization creates obstacles to the free flow of communication' (1964, 134). Under these circumstances the lack of the free flow of information seems to have been intended to keep the women's groups from updating the donors about the inherent difficulties in the implementation process. The intrinsic interests of the GIAs such as struggling over project equipment and unhealthy rivalry to mention two could also be responsible for this state of affairs. The relationship between the women's groups and the GIAs in zone G is characterized by top-down (instructive lines), thereby facilitating less 'bottom-up' local initiatives and adaptation. Most of the important or critical discussions in fact took place between the GIAs and the donors. This is indicated by the interactive communication channels in I.

The interaction between the GIAs and the donors could be described as a 'false dialogue' because it seems to have been a selective engagement. As confirmed by a staff of the Enowid Secretariat, 'a lot of policy discussions took place between the National Secretariat and the donors and the outcome was passed on as directives to the women's groups at the local level through the Regional and District Secretariats'. This presupposes limited, if any, interaction between the donors and the women's groups hence the relationship depicted by the dotted or broken lines in zone J. In zones K is PERT and RAP which in principle, should have involved all the partners but in practice the participation of the women's groups was at the discretion of the GIAs. The broken lines ending at K again represent the discretionary role of the women. Therefore, issues scarcely went beyond the GIAs. A practical example of this was the composition of the team (the donors' consultant, the head of the Pamscad and other members from academia), commissioned to look at 'the Impact of Pamscad on the Families: A Study of

the Enowid Intervention in the Western Region of Ghana' (Ardayfio-Schandorf 1995). The women's groups were denied official membership of the team but were respondents.

Generally, the non-participation of women's groups in the implementation process as illustrated above invariably widens the line of traditional resistance in zone F; this is due to the continuous disempowerment of the women's groups especially in the WCDP category which is brought about by the traditional society not reaping any tangible economic benefits as had been anticipated. This compelled the WCDP women's groups to invest their time in other profitable ventures in order to meet their practical needs; some of the women respondents testified to this effect. Secondly, disempowerment eroded any credible social force to alter the socio-cultural dynamics for change. However, with respect to Enowid the credit facility has also enhanced the degree of empowerment, which attracted societal recognition, even though it was short lived (this will be addressed in detail in Chapter 6).

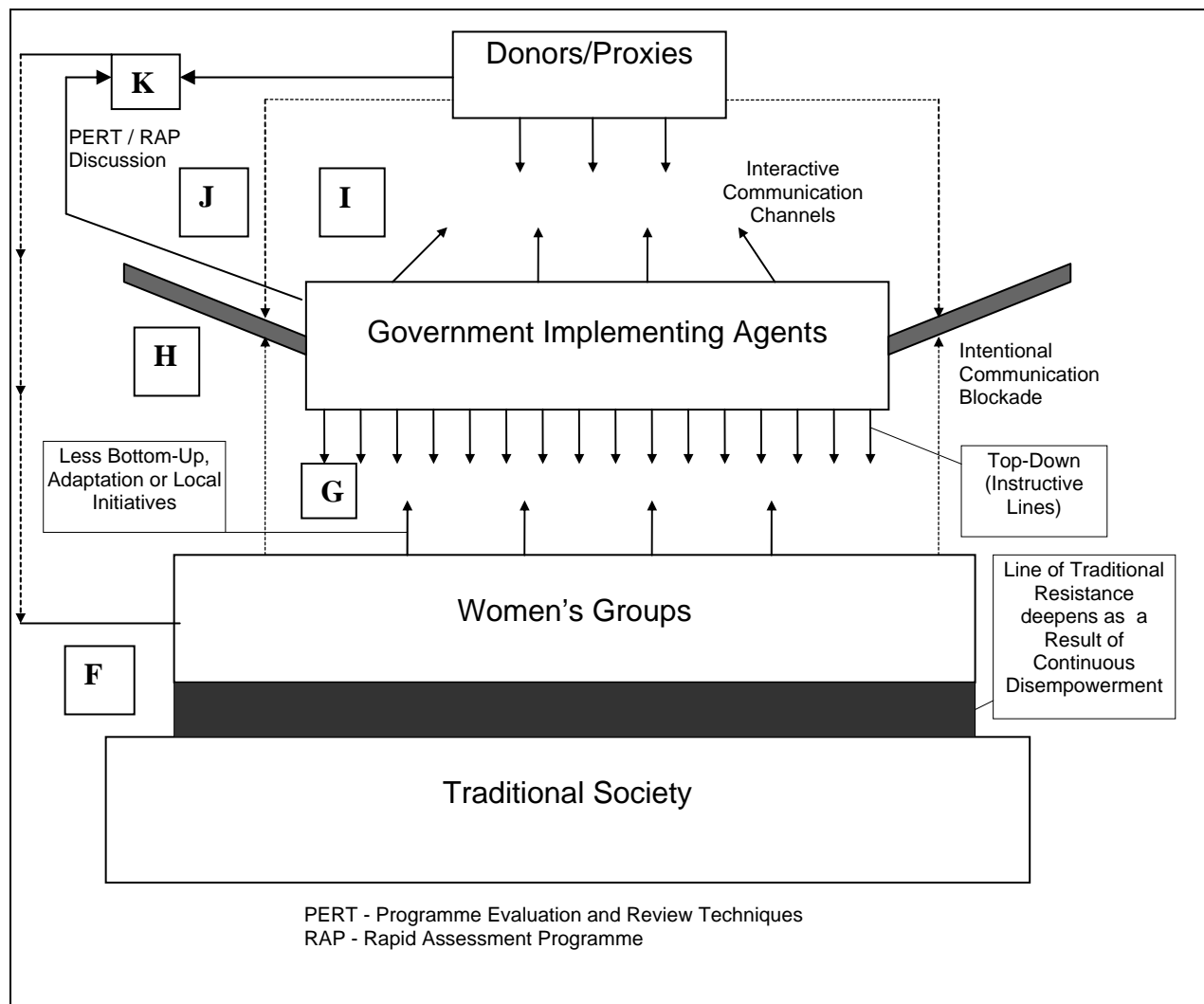


Figure 9. Controlled Participatory Implementation Model.

Author's construct.

Finally, the lack of a free flow of information or the discouragement of 'inter-level interactions' among women's groups, GIAs and donors, as depicted by the models, facilitated intra-group interactions through the weekly loan repayment meetings and other activities of the Enowid women groups. This was also acknowledged by a woman respondent. However, much as the two models could be prototypes of participatory implementation they have yet to be tested or applied under different circumstances to ascertain their general suitability. What appears to be a restrictive participatory role extended beyond the local women's groups to other potential partners in development such as traditional rulers within the localities.

4.6. The Participation of Traditional Rulers as Partners in Development

The need for the participation of local institutions in the implementation of community or local level projects cannot be over-emphasised. Li (1999), referring to the importance of this, notes that even very poor, largely inaccessible villages have their own power brokers. Therefore, the traditional institutions could be regarded as local power brokers whose participation could serve as a further boost to the 'alternative' or 'bottom-up' development perspective. This perspective allows local implementation agencies to develop networking techniques to identify the local, regional, and national actors who should be involved in the implementation process. Apart from the local women's groups the next most visible local actors in Akan traditional society are the Chiefs and Queen Mothers. Their unique positions should accord them a pivotal role in community or local level development issues and, therefore, they should be made part and parcel of the implementation process. The usefulness of the traditional institutions is highlighted by their societal role as mobilizers of both human and material resources for the development of their localities. They are the embodiment or symbol of the community's cherished values and aspirations, they provide general leadership and, lastly, they are the custodians of stool lands in trust for the people (Kessey 1997). The last function makes the participation of traditional rulers indispensable or imperative in the implementation of any local level projects, especially if the project requires the release of stool lands.

However, the author's interview with the President of the Brong Ahafo Regional House of Chiefs and member of the National House of Chiefs, Nana Agyewodin Adu Gyamfi Apem, who is also the paramount chief of the Acherensua traditional area, revealed that the traditional rulers have not been effectively involved in the implementation of community local level projects. He further noted that Pamskad and its related projects were no exception. He spoke of the traditional rulers' passionate appeals to the District Assemblies and other NGOs to be involved in community or local level projects since they were the natural leaders of the people, but to no avail. This problem was later confirmed during the fieldwork when it turned out that of about 100 women leaders representing the views of about 400 women involved in the study, in only one group (Nkasiem in the Brong Ahafo) is the local Queen Mother, in this case Nana Abena

Sapomaa, a member. Even though there is no credible evidence to suggest that her membership has led to a better performance by that particular group, the author feels it is a step in the right direction.

4.7. Discussion.

The speed of the attempt by the Provisional National Defence Council (PNDC) government to salvage the deplorable economic situation through PAMSCAD and its affiliated gender programmes runs through the implementation process. It created a sense of urgency, which gave the GIAs enormous leverage over the implementation process by adopting a 'quick fix' strategy. The 'quick fix' strategy empowered the GIAs to act on behalf of the women groups in most of the important decision-making processes like identification, planning, design, and monitoring. The 'quick fix' strategy was rationalized by stressing that 'time was of the essence' in the whole process. This was essentially, bureaucratic resistance to prevent a situation developing where effective participation or empowerment of the women's groups could threaten or undermine the GIAs' authority, privilege and expertise (Fernandez 1994; Staudt 1990). Hirschmann is more critical about the issue of the intrinsic interests of bureaucrats (GIAs) in the implementation process. He notes that:

the architects of development programmes and policies have had a tendency to overlook the second meaning and therefore underestimates the capacity of the bureaucracy to alter the implementation process. They take insufficient account of the bureaucracy's role as stakeholder, with core economic interest and status concerns in the implementation and outcome of programmes: they pay too little attention to the fact that the bureaucracy has a variety of overt and covert instruments of influence at its disposal, as well as the ability to anticipate and adapt to changing circumstances. These instruments include legal authority and informal administrative power based on relative expertise, permanency, and influence over policy formulation and implementation (1999 288-289).

Stiglitz (1998b) supports this view noting that the general applicability and effectiveness of the participatory approach is called in to question as the potential capture by local interest groups [GIAs] can be a problem, notwithstanding some of the intrinsic advantages in an emergency situation. The potential capture by local interest groups

(GIAs) offers an explanation as to why they preferred the controlled participatory implementation model based on the compartmentalization of information instead of the normal participatory implementation model. The latter also thrives on transparency and a free flow of information, which could be at variance with their interests. In this regard, the author concurs with Botchway (2000) that 'the fetishisation of participation' among development agencies blinkers them and diverts them from addressing other pertinent issues in the implementation process.

Apart from the denial of women's groups' representation in the official organizational structure, the implementation process may also have failed to widen the scope of participation to cover other potential partners like the traditional rulers. The overall results of centralizing the implementation process seems to have accounted for the high level of dormant projects among the WCDP category (see Table 12). The Enowid projects also experienced a steady fall in membership, which between 1991 and 1996 fell by 69 percent. This therefore, gives practical expression to the view that women's empowerment and 'alternative' or people-led approaches as themes in development discourse have too easily become part of development rhetoric rather than a reality (Clark 1991).

Full participation should have included a reliable feedback loop, among other things. The purpose of the feedback loop is to feed the implementation process with new inputs or matters of relevant concern emanating from the bottom (women's groups) or from the environment. Such inputs are to be translated into new outputs as illustrated by the 'open system theory' with a view to improving the implementation process in order to facilitate the outcome (see Figure 3). On the other hand, the feedback loop is to facilitate the conditions in which new issues and contingencies which crop up in the course of the implementation can be dealt with. This crucial dimension seems to have been overlooked or played down hence the vital concerns of the women groups appear to have been shelved. This state of affairs might have been created because of the apparently weak organizational capacity of both the GIAs and the women's groups. The weak organizational capacity which emanated from the selection of the right calibre of

personnel, resources, commitment and procedural know-how, among other things all together appears to have generally undermined the effective implementation process.

The apparently paternalistic implementation relations, which existed between the GIAs and the women's groups, may have been the product of both the central government and donors wishing to achieve quick results. The government needed quick and tangible results to soften political opposition towards the SAP in the face of mounting hardships (Kopit 1993). The World Bank and IMF in particular also wanted quick results to bolster the global efficacy of SAP especially at the end of the 1980s after the much-publicized success story concerning the 'Lessons from Ghana's structural adjustment' in the late 80s and early 90s; hence every tool had to be employed to ensure its acceptance as well as its success (Hutchful 1997, 29). The justification for this was that they needed to send a message that SAP was a remedy for negative growth and would put the economy back on the path of sustainable economic growth.

Notwithstanding the barrage of criticism, the current dispensation being enjoyed by women under the Pamscad credit line for small-scale enterprise (PCLSSE) since 1996 is worth mentioning. In the Brong Ahafo region as of 2000, women had secured about 51 percent of the total loan disbursement compared with 31 percent in 1996. In the Western region women received 64 percent of the total loan disbursement compared to 36 percent received by men between 1996 and 2000 (see Table 11). This, therefore, buttresses the argument that women's interests may not be subsumed under the gender and development paradigm (GAD), as generally feared by donors and other development practitioners, but may be cautiously protected. I argue that the paradigm creates equal opportunities in the wake of the current economic downturn which affects everybody. Therefore, the paradigm creates a 'win-win' situation for both sexes as demonstrated in Tables 10b and 11. Parpart also notes that 'GAD calls for both short-term and long-term approaches to women's development, and to a gender-sensitive rather than a woman only approach (1995, 235). In other words, the Women in Development (WID) paradigm creates opportunity for women only (unisex), thereby creating a 'win-lose' scenario which heightens men's frustration. This also seems to signal a shift from group-based

assistance to private individuals. Secondly, the current Enowid organizational structure (see Figure 11), which has officially included women's groups in the main decision-making structure, appears to have ushered the implementation process into a new era. An era which seems to depict the practical operationalization of some aspects of the participatory approach, which to all intents and purposes is positive for enhancing development as an anticipated outcome.

To conclude, it appears that the participation of the women's groups in the implementation process was not as effective as had been anticipated, because the participation of the women's groups (beneficiaries) in the implementation process does not seem to have been encouraged by the GIAs which therefore had a negative impact on development as an outcome.

5. The Pattern of the Enowid Loan Administration and Leadership

One basic objective of Enowid was to improve women’s access to credit for small and medium size enterprises with a view to helping them to earn an income and work their way out of poverty. This study shows that, Enowid was more supportive to small short-term rather than medium size long-term projects; hence, the loan disbursement followed a similar pattern in terms of the emphasis on resource allocation. A high premium was placed on seasonal agricultural marketing, which fitted into the general loan gestation period of 9-12 months as shown in Table 16.

Region	Sector	Percentage by type of Activity
Brong Ahafo		
	Agricultural Marketing/Trading	70
	Rural Manufacturing	5
	Service Providers	25
Western		
	Agricultural Marketing/Trading	65
	Rural Manufacturing	15
	Service Providers	10
	Others	10

Table 16. Clientele Percentage in Specified Business Areas.
Source: Fieldwork Data.

As can be seen from Table 16 agricultural marketing constituted the largest group of clients, followed by rural manufacturing popularly known as ‘tie and dye’ whilst service providers like restaurants, which are called ‘chop bars’ locally and hair-dressing, to mention but a few, were the smallest group. Enowid placed much emphasis on the support of short-term projects like seasonal trading which accounts for over 135 percent of economic activities undertaken by the women’s groups in both regions. The qualification to acquire a loan is the same as previously stated. After meeting the basic conditions, the loan is delivered in person to the recipient’s home by a member of the

National Enowid Secretariat. Under the Foundation, the disbursement is done through designated rural and other banks.

For a client to receive a loan she must have the 25 percent compulsory deposit of the amount being requested. The 25 percent compulsory deposit seems to be on the high side for women's groups to raise, which was an inhibiting factor. The fieldwork data explains this situation better in terms of the amount given as loans. Normally, a recipient of a loan receives between 500,000 cedis (\$77) to 1,000,000 cedis (\$154). The smaller loan involves a compulsory deposit of 125, 000 cedis (\$19) and the highest loan involves a compulsory deposit of 250, 000 cedis (\$38). Generally, the loans the women receive are relatively small with a shorter maturity period of 9 to 12 months on average. The burden of a 25 percent compulsory deposit should be appreciated in the context of a society that has a high incidence of poverty; about 70 percent in both the rural savannah and rural forest areas, according to Addison and Osei (2001). Even more telling is the fact that the daily minimum wage for a worker was about 3, 500 cedis (as of 2000) (50 US cents). Under such conditions, to demand such a high compulsory deposit from women's groups who are not wage earners represented a huge burden. This has, therefore, limited the credit facility to what the study calls 'the rural bourgeoisie class' thereby eliminating the 'rural poorest⁴³ of the poor⁴⁴ class'. This has also been observed by Buvinic (1986) who notes that women who are better off and do not need to work for a living self-select themselves for project participation. In contrast, those who head households, and who often are the poorest with the severest time constraints, exclude themselves from projects that require time for group discussion, participation, and voluntary labour.

The author shares the concerns of the loan administrators that a large amounts of loans to the poor and the poorest of the poor may run the risk of plunging the whole programme into a liquidity crisis in case of repayment difficulties. However, the sums quoted above are too small to generate any meaningful income through women's micro economic

⁴³ Poorest are those households that fall in the bottom 50 percent below the official poverty line in a given country.

⁴⁴ Poor are those households that fall in the top 50 percent below the official poverty line in a given country.

activities. The rural bourgeoisie class are those who could raise this 25 percent compulsory deposit either through their own personal savings or from local moneylenders because of their personal creditworthiness to pre-finance the personal deposit. The difficulty associated with pre-financing through the local moneylenders is the fact that recipients end up paying two different interest rates (to both the local moneylender and the Enowid) simultaneously. Thus, the returns or profits from their micro economic activities were normally diverted into paying the local moneylenders whose sanctions against their defaulters have always been robust. According to Tripp the 'excessive government control of financial systems had been seen as encouraging fragmented financial markets, resulting in a market that favoured certain borrowers while forcing the majority [especially women] to seek credit in inefficient, expensive informal markets' (2001, 2). This describes the situation faced by women in their attempt to raise the 25 percent compulsory deposit.

The issue of the rural bourgeoisie class brings us back to the previous argument of the 'danger of a naive populism' where participation is regarded as good regardless of who participates or who gains. If those who participate and gain are only the privileged class then the under privileged or the 'poorest of the poor' women may end up being worse off. The rural bourgeoisie class is here acting as what the author calls 'facade of opinion brokers or the pseudo general target group' masking the 'poorest of the poor'. Therefore, to make the credit facility available to the poorest of the poor there should be an enabling regulatory environment or the adoption of a more flexible approach in the loan administration. To find out how non-Enowid group members of the communities felt I asked a woman at Apowa in the Western region in one of the participating villages whether she belonged to the Enowid group. She remarked sharply 'no one will accept me because I do not fall within their category' which meant she belonged to the poorest of the poor. The 'category' mentioned here refers to the women, who, for one reason or another, are able to raise the 25 percent compulsory deposit.

The field data also revealed that both the Brong Ahafo and Western regions, between 1991 and 1996 experienced a fall in membership of 50 and 83 percent respectively in the

original women's groups. Such a high fall in membership indicates, among other things, the extent to which participation was restricted in terms of women's groups influence over the implementation process. Another worrisome development is the shift of the Enowid Foundation's mission, which places a high premium on profit maximization. This shift of emphasis has begun and is focusing more attention on urban women's groups than rural women's groups as was the case in 1991-1996 and which was identified during the field trip. The explanation for this was that as economic activities around the regional capitals is profitable the recipients, who are mostly traders, could meet the repayment terms which reduced the risk of defaulting on the loans.

5.1. Loan Recovery and Sanction Regime

The repayment of the loan is done on a weekly basis throughout the loan period of 9-12 months. Each women's group is responsible for the conduct of weekly meetings to enable members to make the necessary instalment payments. Payments are received by the group treasurer and duly recorded in the individual's passbook and the ledgers by the secretary. At the end of each meeting, the secretary records the amount collected in the minutes and reports the amount to the whole meeting and subsequently deposits it at the bank. These arrangements enable members to monitor their own performance and take appropriate steps to ensure the prompt repayment of loans collectively received by the group. In addition, each member is supposed to make voluntary weekly savings to build up her own capital accumulation.

Since 1996, the recovery rate of the Enowid Foundation is about 60 percent on average in the two regions. However, the overall dismal picture could be attributed to the strict rules governing the loan administration, for example, the burdensome nature of the weekly repayments as reflected in the remarks of a woman respondent in Sunyani in the Brong Ahafo region who said 'the weekly repayment mechanism is such that if you don't trade with the loan the likelihood of defaulting is very high. This therefore explains why the membership to our group is not open to all women only traders'. According to Enowid the rules governing the loan administration is in the best interest of women's groups, because a long repayment period would increase their propensity to default. However,

one positive aspect of the weekly repayment of the loans is the social dimension. According to women's groups, it promotes 'intra-group' participation as they meet on a weekly basis to perform a variety of tasks such as processing of the loan document and forms, repayment discussions, and other issues of mutual interest. A woman respondent at Apowa in the Western region noted that:

our group has been of immense help to all of us. Apart from the loan and other related issues, knowledgeable members give us lectures on home economics. On other occasions, we provide social welfare services to our needy (sick) members, like baby-sitting and cooking. And, more importantly, the group membership serves as a leadership training ground as periodically new executives are elected to replace old ones. This sense of togetherness or the group support system is of priceless value.

This is in harmony with the World Bank's (2000) view that the quantity, quality and persistence of social interactions amongst neighbours, friends, and members of groups and associations, generate social capital and the ability to work together for the common good is important for the poor.

The loan is considered to be in arrears if a full instalment is not received when it is due. Default is declared when a member or a group has not honoured four instalments. Any defaulting member renders her group members ineligible for further loans until all the outstanding loans have been repaid in full. Loans not paid on schedule attract a penalty payment of 10 percent per month to serve as a deterrent (ENOWID Foundation 1998). This repayment and sanctions regime has in my view a negative impact on the women's groups in terms of the objectives of the programme and has contributed to the progressive fall in membership. The serious effect of the sanctions is seen, among other things, in the drop-out figures in 1991-1996. At the National level, membership fell from 4,800 to 1,500, a 69 percent fall. There was a corresponding fall in the CCCs from 117 to 40, a 66 percent fall as at 1996. In the regional analysis the number of CCCs fell from 32 to 12 in the Brong Ahafo region whilst the number in the Western region plummeted from 34 to 9 in the same year (Enowid, 1996). In spite of this, the same period witnessed an impressive rate of loan recovery with the Western region being adjudged the best with a 96 percent

success rate followed by the Brong Ahafo with a 93 percent success rate (Ardayfio-Schandorf 1995, 14). However, the drop-out rate of the programme was very rapid and the degree of poverty characterizing most of the women in the implementing areas was very clear. Such a sharp decline relative to the high repayment figures raises important questions. For example did women's groups effectively participate in the design of the modus operandi of the implementation process? If the answer is in the affirmative, why then the drastic fall of membership? And, why on their own volition did the women opt for what appears to be severe repayment arrangements about which most of them had tacit reservations?

On the other hand, if the answer is no, then the drastic fall in membership must be the direct consequence of the non-participation of women's groups in the implementation process. In other words, the drastic fall of membership is also throwing more light on the extent to which the Enowid leadership controlled the decision-making variables. Decisions regarding interest rates, and the timing and value of the loan each group receives are normally made without any constructive input from local women's groups. This prompted an respondent to remark: 'we have repeatedly reminded them [Enowid] about our concerns but to no avail. Probably they may listen to you better if you added your voice'. As noted by a CIDA consultant the poor are rarely used to challenging national elites, and often require the intervention of an outside 'expert' who can insist on participatory methods and processes (CIDA 1999). Tripp has also observed that: 'urban, educated, middle class women generally provide the leadership of most national women's organizations. Their interests, priorities and agendas are not identical to those of grassroots women, especially when it comes to questions of land tenure...access to credit and other such concerns' (2001, 49). The crux of the matter is that the alternative, which is to raise the working capital from the local moneylenders is, of course, worse; hence, the tacit acceptance of the Enowid programme as the best under the prevailing circumstances, and the passionate plea by the women for my intervention.

That remark was indicative of the weak bargaining position of women's groups. It also shows their sense of frustration in dealing with the Enowid leadership. This also reflects

the dissatisfaction of women's groups regarding the inflexible manner in which the loan portfolio was managed. The general idea that loan recipients should pay for the full cost of financial services is an unfortunate one if the 'poorest of the poor' are to be reached and rescued from poverty. This conforms to Korten and Uphoff's observation that, 'the poor cannot be expected to change their behaviour and attitude in response to government programmes unless and until government staff change their activities and attitude vis-à-vis the poor' (1981, 5).

The hesitancy of the Enowid leadership to cave in to the demands of women's groups on so-called operational issues undermines the participatory dimension of the programme. However, the current organizational structure of the Enowid Foundation (see Figure 12) appears to have created an avenue for such vital concerns to be articulated and addressed at the different levels of the organizational structure, to enhance participation and effectiveness. However, its operational effectiveness is yet to be seen or realized. To conclude, the drastic fall in membership could be the direct result of the non-participation of women's groups in the implementation process as far as strategic decisions and the designing of the project were concerned.

On another dimension, the sanctions regime also put undue stress on the women groups. They were in a constant struggle to avoid being declared in default and the consequent denial of any further loans. Under this arrangement the local women's groups were forced to work around the clock to take care of reproductive and productive roles. The combination of all these roles has increased their workload, with a women respondent from Sunyani in the Brong Ahafo region stating:

I wake up at dawn, either 3 or 4 am, to prepare the family's breakfast and lunch and then prepare the children for school before I go to the market. I return in the evening to prepare the supper as well. My failure to perform these duties will cause the displeasure of my husband, which I would like to avoid as much as possible.

The concern of the respondent should be appreciated in the context of Akan traditional society where food preparation by women is central to the whole marriage relationship,

an issue which has also been noted by Clark (1994). Generally, women's domestic workloads or the patriarchal social norms have not changed profoundly, and combined with their trading activities are having a devastating toll on women's groups as these trading activities require hard work, energy, and personal or household sacrifice in the form of foregoing some basic needs in order to fulfil both their domestic chores and make the weekly payments. This sacrifice is exacerbated in the event of a bad trading week with, for example continuous rainy days, which, the women noted, frequently happened. The Sunyani Gonja Moslem Women's Fish Sellers' group in Brong Ahafo passionately related how some members of their group defaulted because of the death of their husbands, which, according to their culture, means the widows have to stay at home without working for four months. This cultural demand seems to have been overlooked by Enowid which nevertheless still went ahead and penalized them. This, therefore, underscores the need for cultural adaptation regarding the implementation of community or local level projects. This is important if the participation of women's groups is to be sustained and development as an outcome is to be enhanced. Hence, there is no point in punishing trading partners who under-perform through no fault of their own (Barr 2000).

In the author's discussions with an official of Enowid to seek answers to some of the local concerns of women's groups, the following answers were provided. Regarding the weekly payment procedure and high interest rate, it was explained that the weekly payments were meant to avoid an unreasonably lengthy period of deferments, which might increase the likelihood of default. Secondly, the question over the high interest rate which was 3 percent above the commercial rate, which itself oscillates between 40 and 45 percent was rationalized as a method to ensure the sustainability of the loan portfolio (revolving fund) against future inflationary trends. In short, the high interest rate enables the programme to accumulate substantial resources as quickly as possible, as a buffer against any financial crisis or shock. In my view, it is difficult to justify the view that poverty-targeted lending should charge higher interest rates than the banks as it renders the whole idea of poverty alleviation an object of mockery.

5.2. Participatory Group-Based or Collateral Security and Recommended Defaulters' Counselling and Training Services

Another operational difficulty the study identified was the 'group-based collateral security' system even though group-based collateral security was meant to eliminate a 'guarantee system' whereby a person or property is provided as collateral security. The policy is a move in the right direction, because most women lack such guarantees, and it also reduces the cost of the loan delivery services. The group-based collateral security arrangement, however, has created some problems in its wake; the first being the concept of group liability, which means one member's default renders the entire group ineligible for further loans until full repayment has been made. The rationale is to create internal collective pressure or a peer monitoring system which forces prospective defaulters to be mindful of the consequences. The severity of the policy was demonstrated by the Sunyani Sunkwa Yam⁴⁵ Sellers. They said that:

the above policy has forced us to institute internal draconian measures to retrieve the money from any prospective defaulter by either causing her arrest or seizing her yams to be sold for payment of all her outstanding loans. The rationale is to avoid the invocation of the group ineligibility rule against all of us as a result of a default. We have no other choice but to save our businesses and our livelihood.

This supports the author's standpoint on what appears to be a very unfair aspect of the group collateral security rule. Firstly, this unfairness has prompted the groups to institute their own internal rules whereby members can arrogate the power of seizing, and selling, the yams of a prospective defaulter to circumvent the problem of group liability. Such an arrangement can be interpreted as a desperate attempt by the group to prevent any chance of default. Secondly, the group's internal arrangement is meant to avert both intentional and unintentional attempts at sabotage by the less enterprising members by ruining their businesses knowing that the policy places the fate of their businesses in the collective hands of all the members faithfully honouring their repayment obligations. In a nutshell, the internal arrangement is meant to protect the efforts of the industrious members of the group. But in another sense, this is undermining the time-tested communal way of life,

⁴⁵ Yam is a local foodstuff.

where trust and the maintenance of social cohesion in crisis situations is paramount. At this juncture, externally imposed project conditions or terms are overriding a cherished local culture of each being the keeper of the other. This is contrary to the traditional 'Susu system' which predates the relatively new forms of micro credit organization. The Susu is devoid of any elaborate administrative procedures. Credit just rotates among members, mostly without interest or collateral security. It is in essence based on mutual trust and reciprocity. Under this scheme social sanctions may apply after persistent failure by a member to meet his/her financial obligations. What is gratifying to note here is that there is always a humane internal mechanism for handling the issue of default and other conflictual situations. This local knowledge should have been adopted by the Enowid programme to reduce the unfairness and insensitivity associated with the programme.

This unfairness is best illustrated by the experience of the Acherensua Enowid groups in the Brong Ahafo region. The town apparently had two Enowid groups, one of which was one of the founding groups (1991). According to the chairperson of the founding group, the group recommended the second group to the Enowid Foundation for a loan. However, a member of the second group defaulted and the conventional ineligibility rule was applied thereby disqualifying all the members of the group from receiving further loans. In this particular case the Enowid Foundation decided to sanction the first group as well because of their initial recommendation of the second group. Frantic efforts were made by the first group to salvage the situation through talks with the Foundation according to the tenets of participatory implementation but all to no avail. This unique action by the Enowid Foundation, in my view, was grossly unfair by all standards as it culminated in the closure of the businesses of the hard-working members of the first group. This has, therefore, caused inestimable damage to their source of livelihood the chairperson noted. As can be seen from the above, the group-based collateral security system could be, as was the case here, a recipe for economic disempowerment instead of empowerment because of the apparent collapse of the business activities of the women involved.

This, therefore, calls in to question the basic objectives of the Enowid programme, namely, poverty alleviation which is meant to facilitate the economic and socio-political empowerment of women as well. What appears to be a heavy hand and inflexibility on the part of the Enowid leadership is in harmony with Lairap-Fonderson's (2002) observation that the disciplinary measures and constraints placed on micro credit, clients or borrowers by lending institutions could be the seed for its destruction or a potential reason for resistance as well.

To mitigate this unfairness the author suggests a 'group-regroup mechanism' as a mitigating factor. The mechanism should allow fluidity in the membership of the solidarity groups (SGs) where applicable; for instance, in the cluster groups in and around the regional capitals. At the end of every loan season (on average 9-12 months) it should be possible to re-group or rearrange the solidarity groups into 'defaulters' and 'non-defaulters' with their corresponding CCCs. The new CCCs of the non-defaulters, should out of necessity, qualify for loans to ensure the continuity of their businesses and participation. This arrangement may be cumbersome but it is meant to prevent the present undue disruptions to the businesses of hard-working members of women's groups occasioned by the invocation of the ineligibility clause. The continuity of this process may mitigate the inherent unfairness which is currently in place.

The 'group-regroup mechanism' is not a total solution to the problem of sanctioning non defaulters. However, as this problem seems to have dominated the meetings and seminars of Enowid staff and always seems to result in deadlock as to how an acceptable solution could be developed in order to mitigate this unfairness, it prompted the Brong Ahafo Regional Credit Officer to agree that, 'this is worth trying as a mitigating factor'. In addition, the necessity of counselling and training services for the defaulters, as most of them are already traumatized by the economic mess they find themselves in, need not be overemphasized.

The 'group and regrouping mechanism' suggested above should be supplemented by 'counselling and training services' (CTS) in crisis prevention and rehabilitation schemes. The CTS is meant to prevent the erosion of family life and values and also mitigate intra-group and household social conflicts because defaulters are too often scorned by the non-defaulters for being the causal agents for the invocation of the blanket ineligibility clause, which might have ruined the non-defaulters' businesses. Secondly, it may, constructively, involve the local women's groups in identifying their resource management problems and mapping out strategies to circumvent them in future. Lastly, the CTS may, psychologically, boost the defaulters' self esteem in the sense that their economic failure culminating in financial indebtedness would be a heavy burden on them. The whole CTS scheme should be appreciated from the perspective that the women have already been traumatized by the social ramifications of the SAP. For instance, the retrenchment of workers in some instances led to families losing breadwinners which coupled with unaffordable social services such as hospital and school fees took a toll on women.

Most of the women respondents remarked on the gravity of their social-economic situation. Therefore, any additional pressure in the form of draconian measures compelling defaulters to repay all outstanding loans could have serious social consequences, the respondents noted. They could also serve as disincentives for the local women's entrepreneurial drive with a micro-finance programme of this nature. The rationale of CTS is, therefore, to offer defaulters the opportunity to go through counselling and further training particularly in the rudiments of business management as part of a resuscitation mechanism. Secondly, it would help the women psychologically to overcome the culture of a 'fear of failure', which seems to have engulfed them, and to help them build self-confidence for a new beginning. To this end, flexibility in Enowid's loan administration coupled with the provision of these social services could constitute a redemptive package for the women, especially the poorest of the poor.

The author is aware that the provision of such social services for women's groups would create additional costs, leading to the reduction of both funds available for loans to

women's groups in the short run and profits in the long run as Enowid is a self-financed private foundation. It would also put strains on the technical staff. However, continuous neglect of such services because of cost is equally expensive in terms of human costs as evidenced during the fieldwork. Therefore, a possible way out of the present quagmire would be for the Enowid Foundation to liaise with specialized government agencies such as the Departments of Social Welfare and Community Development, and the National Council on Women and Development to ask them to provide such services as part of their normal schedule. The provision of such services may profit both Enowid and women's groups. The Enowid Foundation may, with time, reduce the rate of default as repayments may improve as a result of good and profitable business practices. In a cyclical manner, this impacts on women's groups in securing more loans for their business activities which will lead to socio-economic empowerment and will lead ultimately to high profits margins for Enowid. Secondly, to bolster the strained relationship between the Enowid leadership and the defaulters, the re-capitalization programme should have a third party involvement. Preferably, the District Assemblies (local government) should act as special guarantors of such loans because they are already involved in poverty alleviation programmes.

5.3. Participatory Cost-Sharing and the Author's Position on Enhancing Outcome

Cost-sharing is now paramount and, of course, a basic condition for most donor agencies in financing development interventions like WCDP and Enowid. Kolavalli and Kerr (2002, 226) in their categorization of participatory implementation identified three elements, namely, sharing development costs, facilitating collective action, and transferring critical decision-making. To them, these three elements serve as the basis for getting beneficiaries involved in the implementation process. This position is also reflected in the policy guidelines of the United Nations Children's Fund (UNICEF), one of the financial backers of the projects, where it states:

community participation is promotion of community organization to enable them (community) to participate in the planning, implementation and monitoring of development programmes, assuming appropriate responsibilities for financial support and management. A community support and user fee for financing or partial financing of recurrent local costs is a growing necessity in many countries (UNICEF Policy and Procedure Manual 1985).

The result of this in practice, is that local communities are now being called upon to enter into cost-sharing/recovery understandings with donors as a pre-condition for receiving development assistance. This precondition is to facilitate the commitment of beneficiaries (women groups). Cost-sharing under the WCDP took the form of depositing all monies accruing from the income-generating activities with the 'Community Revolving Fund' (CRF). This cost-sharing measure is not so popular with women's groups because it denied them any immediate financial benefit. In other words, cost-sharing may be good in principle but the methodology employed to achieve it makes it a problematic project condition.

Apart from this different understanding about the operational practicalities of the cost-sharing concept among the partners, the situation is further exacerbated by the loss of interest in women's groups to undertake collective action. One woman respondent in Axim Brewire in the Western region also had this to say: 'Owura yere bre gu kwa nti maningye kuo no ho bio,' which means 'Sir we have been labouring in vain, hence, I have lost interest in the group's activities'. This resulted in a re-allocation of more time to other private/individual gainful activities. In the author's view, the CRF concept has been a demoralizing factor for many different reasons. The policy has compelled most of women's groups to operate the facilities on an irregular basis as a result of the lack of obvious incentives. This has forced many of the income-generating facilities at Kensere and Dwenemu in the Brong Ahafo region and at Adumbraso and Nkronfo in the Western region, to mention but a few, to be under-utilized or left idle for most of the year. When asked why, they politely answered, 'we don't have the time and motivation as a group, to be engaged'.

The lack of clarity as to who gets what under the participatory cost-sharing/recovery policy is a source of concern. This is particularly true with the WCDP projects. Considering the complete absence of any significant bank deposit held by women's groups and earmarked for such payments the author suggested an alternative, which should be mutually beneficial (see below). Currently, the policy guideline is silent as to what kind of incentives or benefits (be it monetary or otherwise) should go to women's groups. However, the guideline was clear that all monies generated from the group-based income-generating activities should be deposited in a special fund. The local women's groups were prohibited from withdrawing money from the fund. The absence of incentives could also be explained by the fact that the project planning and design stage lacked local inputs from women's groups, hence, this fundamental design flaw. This, therefore, made the project design inappropriate for the realization of development as an anticipated outcome.

It is against this background, that the author is proposing a '40:40:20 disbursement Formula' based on fieldwork discussions with the beneficiaries, GIAs, and other actors. The formula is, among other things designed to prevent the current lackadaisical or apathetic attitude of women's groups towards collective activity. According to this formula, 40 percent of the income generated by women's groups should be given to them in proportion to how much each had contributed. The next 40 percent should be deposited with the Community Revolving Fund, which the group would not be able to access. The last 20 percent could also be kept at the bank to serve as a re-current account to meet the running costs of the projects such as the purchase of raw materials, spare parts and fuel, the lack of which accounted for unnecessary disruptions to the income-generating activities of most of the women's groups. This is important because the project guideline did not make any provision for any start-up fund or capital. The leadership of each of the women's groups should out of necessity, control the re-current account. The above formula is therefore a multi-purpose solution to the lack of incentives. Firstly, it provides financial relief to women's groups so they can meet their reproductive commitments like health bills, children's school fees, food, which most community or local level projects are meant to address. Secondly, it creates the community revolving fund (CRF). And

lastly, it creates a recurrent account for the daily operations. The incentive the formula offers should be appealing enough to sustain the interest of women's groups in income-generating activities among the WCDP category, as well as a way out of the administrative quagmire of who gets what and other ownership issues.

In addition, to allay the psychological fears of women about not living long enough to assume full ownership of the projects, the author is again offering some modification as to how the participatory cost-sharing should be calculated. Normally, cost calculations are based on the imported items such as machinery and other quantifiable donor contributions. The cost is computed by the GIAs in consultation with the donors but neglects local contributions in the form of communal labour⁴⁶ and the release of land, to mention but a few. The calculated cost compared to the ever-depreciating local currency makes the project cost astronomically high for the women's groups and the difficulty to pay in the foreseeable future. This results in a process of dwindling interest translating into non-patronage of the project by women's groups.

To whip up the groups' interest the author is, therefore, proposing the following 'local contributions formula' as another mitigating factor. The formula symbolically presented as: $QDC - QLC = MC$

Where QDC = quantified donor contribution
 QLC = quantified local contribution
 MC = moderate cost.

The formula proposes that local contributions should also be quantified (QLC) in monetary terms and subtracted from the total quantified donor contribution (QDC). The subtraction of the local cost will result in a moderate cost (MC), which could motivate women's groups to stay engaged and also raise interest in working harder to pay off the remaining cost and assume full ownership. The arrangement is reasonable compared with

⁴⁶ Communal labour is the provision of both skilled and unskilled labour in support of community projects.

the present situation where the time taken to pay the full costs of a project and assume full ownership is virtually unknown. Regrettably, none of the groups have been able to pay for the off-shore costs such as appropriate technological machinery, and the other quantifiable materials provided.

Regarding the Enowid programme, cost-sharing took the form of a compulsory 25 percent personal deposit by the group's members. The rationale is to reduce the risk of a liquidity crisis as defaulters first forfeit their compulsory 25 percent deposit before arrangements are made to have the remaining loan paid. This requirement should be waived completely or slashed to between 1 and 10 percent in order to make the credit facility accessible to the 'poorest of the poor'. This suggestion would prevent or reduce the current situation where, out of desperation, some of the women are compelled to pre-finance such deposits by raising another loan from the local moneylenders; a practice which, in the final analysis has entrenched them in a vicious cycle of poverty, resulting from having to payoff two loans with high interest rates. Putting the pieces together, the lack of effective participation of women's groups in the implementation process led to the design of the project overlooking issues of motivation and interest required to keep the project buoyant. In this regard, the need for motivation, financial or otherwise, should not be overemphasized in project planning and design.

5.4. The Sustenance of Participation through Financial Motivation

Motivation is an engine for the sustenance of interest in any human endeavour. Grizzle and Pettijohn (2002) consider incentives to be a key element in ensuring a stakeholder's compliance in implementing orders. To this end, the need to motivate women's groups should not be over-emphasized, as previously mentioned. From the fieldwork experience, women's groups appear to be highly motivated by their sense of togetherness. And togetherness also serves as a forum to address a multiplicity of problems of concern to the women. About 85 percent of women's groups interviewed, admitted that engaging in collective economic activities could hold the key to improving their economic lot or status. The lack of incentives (financial or otherwise) has been a major inhibiting factor. This can be placed in 'expectancy theory', which postulates that, 'motivation on the job

will depend upon the extent to which they expect a certain activity to lead to some degree of satisfaction of the variety of goals they have' (Bozeman and Kingsley 1998). Therefore, the absence of financial motivation means that the degree of satisfaction of a variety of goals, as noted by expectancy theory is equally absent. This disincentive issue was honestly confirmed by both women's groups and the GIAs. Both admitted that the provision of adequate motivation could be the key to a successful implementation process and, of course, the achievement of development as an anticipated outcome.

The need for motivation was epitomized by the Sunyani District 31st December Movement's gari⁴⁷ processing group which the author visited. The group members have a very good team spirit and excellent group solidarity⁴⁸ as was expressed in how the group carried out their activities collectively. When the supervisor was asked to explain the success story of her group she intimated that: 'the group's initial production was unreasonably low until a financial motivation was introduced. Each member was paid according to the quantity of gari she prepared in a day.' According to the supervisor the arrangements boosted production tremendously. This case confirms the author's position that if adequate motivation is provided all the malfunctioning or dormant (see Table 12) women's projects could be revived to address rural poverty or lead to some degree of satisfaction of their goals as postulated by expectancy theory.

The fastest growing motivational factor identified by the study is 'self-interest' whereby individuals within the groups undertook their own economic activities for personal gain. This is, in fact, what has been the sustaining factor among the Enowid groups. For that reason, the members of Enowid group are highly motivated because their hard work is rewarded with high profits or the accomplishing of something worthwhile, as individuals. The 'self-achievement' here is translated into 'self-satisfaction' according to expectancy theory. This factor was hailed by one woman respondent at Acherensua in the Brong Ahafo region who said: '*Owura dea mahoden betumi biara ye me dea*', meaning 'Sir

⁴⁷ Gari is a common Ghanaian food item obtained from cassava.

⁴⁸ Group Solidarity refers to the bonds which unite group members and also the collective strength derived from this unity.

what I earn through my hard work is mine'. This helps them to meet some of their basic needs and also sustains their interest. The author thinks 'self-interest' or the 'individualist factor' should serve as a good basis for modifying some aspects of the Enowid's modus operandi to suit local conditions for the enhancement of the projects' effectiveness. The self-interest among the women may further explain the upsurge of individual women seeking loans under the Pamscad credit line for small scale enterprises (PCLSSE), which has an individual liability rule instead of collective or group liability, which prevails in Enowid. The increase of women beneficiaries under the PCLSSE scheme is depicted in Tables 10b and 11 and shows how self-interest is gaining currency among women. To this end, Enowid should, as a matter of urgency, make a policy shift from 'collective or group liability' to individual liability to prevent a situation where a single member's default automatically triggers a blanket sanctioning of all members within the group; defaulters and non-defaulters. This policy stifles the businesses of non-defaulters and kills their 'self-interest' motivational ethos. I do not think there is any justification for the implementing agency to adhere strictly to a condition which may be undermining the intended outcome of the project. Therefore the principle that implementation is a learning process should compel them to adapt to the local situation to facilitate development as the anticipated outcome.

The satisfaction of members of the Enowid group is further demonstrated by the high attendance at weekly meetings notwithstanding the other difficulties they encounter. Attendance at meetings according to them, promotes 'intra-group' participation, social cohesion and is a monitoring mechanism for the repayment of loans by women's groups. Finally, the group meetings indirectly serve as an 'early warning system' to prospective defaulters as the progress of each member regarding the loans repayment is announced.

This is in contrast to what prevails in WCDP groups where everything, including profit, is collectively or communally-owned, hence, the low motivation. This situation seems to have impacted on the 'intra-group' participation, among the WCDP groups due to an apparent lack of motivation. And interestingly, group activities among the WCDP groups are not so brisk, as the appropriate technological facilities are barely used. However, their

entrepreneurial acumen and motivation is high regarding their private businesses such as selling their farm produce and other individual economic activities which support their household's basic needs. This, therefore, drums home the fact that addressing both short and long term financial needs is crucial for income generating activities, like WCDP, to succeed; an issue, which GIAs and donors have not been able to address realistically. The interviews further revealed that group meetings, which should have taken place at least once or twice a month among the WCDP groups, hardly took place at all. Probably there was nothing to be discussed due to the permanent state of inaction. Secondly, due to the current economic hardships in Ghana the domestic workloads of women have increased. Because they currently have to do a lot of bargaining as part of the survival mechanism to stay engaged in such non-profitable group-based activities it is the least preferred option for women.

As noted previously, the research went beyond the purview of the Pamscad and its related projects to similar local level projects managed by other religious NGOs. The author's interview with the Sunyani Catholic Diocese and Brong Ahafo Regional Representative of World Vision International brought to light the religious factor as a source of motivation and its role in their success story. In addition, they used a different approach for their projects' management. Apart from the faith-driven dimension, financially 60 percent of the revenue generated by women's groups goes to them as income and 40 percent is earmarked for re-current or administrative costs according to the programme officers of the Sunyani Catholic Diocese.

The World Vision International regional representative for the Brong Ahafo region outlined the general principles governing their assistance as 'holistic'. By the 'holistic' approach is meant that almost all the various needs of the communities, economic, social, educational, health, and spiritual are tackled simultaneously. The beneficiaries are allowed to assume a prime responsibility in the implementation process. Under this approach, amenities like good drinking water, health facilities, schools, sanitation facilities, and recreational grounds are provided for the community. The rationale behind the policy is to ensure overall relief and the reallocation of time to other gainful

economic activities and vital household duties. In practical terms these measures save women the burden of travelling long distances to fetch water, visit health centres or take their children to school. Molyneux's (1981) strategic gender needs and practical gender needs categorizations seem to be met under the holistic approach. The holistic approach also provides what the author calls 'infrastructural motivation' which has been a strong tangible stimulus for sustaining the beneficiaries' interest in the implementation process thereby, enhancing development as an anticipated outcome

5.5. Enhancing Capacity-Building through Leadership and Training as Mechanisms for Effective Participation

Capacity-building entails a self-managed process of organizational change, by which leaders and members learn to diagnose their organizational strengths and weaknesses, identify critical issues, and devise methods for solutions. Strengthening capacity therefore requires not only new skills and changes in individual behaviour, but also changes in organizational behaviour. In this connection, investing only in training is not a sufficient capacity-building strategy if it does not also address critical organizational development issues such as structures and processes. Capacity-building could also be seen as an external effort to strengthen the capacities, activities, viability, longevity and effectiveness of a group or organization. Better still capacity-building means strengthening the organization's ability to carry out specific activities or strengthening an organization's ability to survive, become self-sustaining, and fulfil its purpose. The strengthening of capacities, here, includes good leadership and training to enhance organizational performance (Gubbels and Koss 2002). Kline (2002) refers to capacity-building as: 'organizational development that seeks to alter the internal operation'. Lastly, Sahley (1995) views 'capacities in the form of organizational assistance, which is generally shorter-term and focused on enhancing a specific capacity, such as management, strategic planning, and leadership'.

The above highlights the indispensability of capacity-building within a group or organization. The absence of good capacity-building also put the sustainability of projects at greater risk of failure when women's groups assume the responsibilities of day to day

management after the expiration of donor support. Good capacity-building therefore puts leadership and training at centre stage as vital ingredients to inject the needed dynamism of good management practices as a recipe for achieving development as an outcome, among other things.

In the main, the effectiveness of any organization or group is greatly influenced by its leadership core. Leadership here is the consistent ability to influence people, motivate them to serve a common purpose, and fulfil the functions necessary for successful group action (Batty 1979; Rosenbloom 1993, 133; Williams 1980). In this regard, the more organized a local group is, in terms of leadership capabilities, the better the group is equipped to participate in the implementation process. The groups' participation in the implementation process invariably enhances development. However, a closer look at the WCDP women's groups in terms of leadership shows that this was, generally, weak because of the high degree of illiteracy and the problem of ageing, among other things. The high degree of illiteracy limited the women's ability to undertake certain organizational tasks such as keeping records and making strategic decisions regarding business forecasts. To this end, the groups depended on outsiders, especially the GIAs, for direction in terms of mapping out marketing strategies.

The problem of illiteracy impaired their understanding of some of the technical issues, which further limited their participation and effectiveness in terms of constructive engagement and discussion with the GIAs. Illiteracy, to some extent, compelled the WCDP women's groups to adopt a 'free-reign leadership style', which virtually encouraged leadership inaction where the individual or group is left alone and the leader doesn't interfere and provides no guidance. This occurs when the person designated as the leader has no interest in supervision or does not understand what is expected of him or her as a leader (Skinner 1992:75). In this sense, most of the illiterate leaders were, in fact, mere figure-heads, who lacked the charisma and innovative ideas to improve the day-to-day running of the affairs of the groups. The weak leadership among the WCDP, with a few exceptions, negatively impacted on the group's teamwork, resource mobilization, motivation and skills or knowledge needed to manage the groups. The

absence of the above attributes impaired participation and effectiveness, which ultimately undermined the outcome.

In addition, the elderly women I spoke to acknowledged that their domestic engagements and chores and other health related problems were influencing the quality of leadership they provided, especially in terms of a long term vision for the groups, the ability to accept and incorporate feedback inputs to improve management practices, and even having the time to listen to others. This state of affairs has impacted on performance and the project's status as depicted by the Logistic Regression analysis.

The selection of the variables was based firstly on controlling the spatial distribution of project status in terms of the region. Secondly, the average age of the group members was also selected because it became evident during the fieldtrip that groups with a relatively large number of aged or elderly members were generally inactive; hence, it needed to be investigated statistically. Finally, the year of the establishment of the project was selected to verify if the age of the project had any correlation with the project's performance.

The name of the variable	
<i>PSA</i>	Project status is active (active = 1, dormant = 0)
<i>Westreg</i>	Western region (western region = 1, Brong Ahafo = 0)
<i>Average</i>	Average age (in years)
<i>Estyear</i>	Year of establishment

Table 17 Key to Logistic Analysis.

The regression model is of the following form:

$$\ln\left(\frac{p}{1-p}\right) = \beta_0 + \beta_1 Westreg + \beta_2 Aveage + \beta_3 Estyear ,$$

where p denotes the probability that the project status is active, and $1-p$ denotes the probability that the project status is not active.

Model Summary

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	23.828(a)	.321	.428

Table 18 Model Summary of Logistic Analysis.

a Estimation terminated at iteration number 6 because parameter estimates changed by less than .001.

From Table 18 the model explains 32 percent of total variance of the predictors according to Cox and Snell R Squares and 43 percent by Nagelkerke R Square. Hence the model fits rather well with the data.

Variables in the Equation

Variables in the model	Regression coefficient (standard deviation)
WESTREG	2.351* (1.185)
AVEAGE	-.231* (.115)
ESTYEAR	-.009 (.157)
Constant	26.701 (313.448)

Table 19 Logistic Analysis of Relationship among Project Status (Active), Western.

Source: Fieldwork data.

Region, Average Age, and Year of Establishment

a Variable(s) entered on step 1: WESTREG, AVEAGE, ESTYEAR.

* denotes for 5 percent risk level.

As presented in Table 19, the regression analysis shows that projects located in the Western region are more often active ($p = .047$) than projects in the Brong Ahafo region. The average age of the members is related significantly to the activeness of the projects ($p = .044$). In other words, the older the group members are the higher the likelihood of the project being inactive. The result of the above analysis is that if a project was located in the Brong Ahafo region it had a lower probability of being active. However, the year of establishment does not explain the project's status, which means that the project's status (active or dormant) does not depend on whether it was an old or new project. However, in the sensitivity analysis the average age variable was changed to using the

lowest and highest age of the members within the groups. In utilizing the lowest age the result was not the same at the 5 percent risk level as depicted in Table 19. However, the result was exactly the same at the 10 percent risk level. The highest age of members within the group explained the project's status at the same risk level and in line with the basic regression model in Table 19 (see Appendix VI).

Generally, the regression analysis seems to suggest that there is high degree of project dormancy associated with the women's groups which have more ageing members, which probably impacts on effective leadership, especially among the WCDP category. Notwithstanding the above, there were a few exceptional cases where good or effective leadership skills could be discerned among the WCDP category, as mentioned above. The leaders of such groups were relatively young and supportive, highly motivated to serve/lead or accept constructive criticisms and promote consensus building. The underlying factor, among other things, was the educational background of most members within the leadership core, which enabled them to follow the few capacity enhancement courses and programmes that were provided, and their ability to incorporate the knowledge acquired in the running of their groups. Secondly, because the leaders of this category were relatively young they were likely to have less domestic chores and more energy to work. The Sunyani 31st DWM in the Brong Ahafo and Nyamebekyere via Nsuyemu also in the Western region could be considered as part of the success story of good local leadership in this category (see Table 20).

Again, the leadership profile of the Enowid group was comparatively better in terms of management capabilities and educational standing. Enowid by its nature, as a micro credit programme, requires the Community Credit Committee (CCC) to have a literate secretary or treasurer for the purpose of good bookkeeping. The academic profile of most of the core leaders of the Enowid groups ranged from MSLC⁴⁹ to 'O' level⁵⁰ (see Table 20). The leadership capabilities of the Enowid groups were indisputable when the author

⁴⁹ MSLC- Middle School Leaving Certificate is the basic/lowest academic qualification a Ghanaian could obtain prior to changes in the educational system.

⁵⁰ "O" Level GCE- Ordinary Level of General Certificate of Education.

was shown some of the entries made by some of the secretaries and treasurers in the passbooks⁵¹ of members. The leadership also assists members to fill-out the ‘Loan Agreement Forms’. The forms outline the legal or contractual relationship between the recipient and Enowid before the loan is finally granted (see Appendix IV). Most of the leaders of the local Enowid groups, in the author’s assessment, exhibited good leadership qualities.

Among the Enowid groups the ‘subordinate-centred’ and ‘consulting’ leadership styles were visible. The ‘subordinate-centred’ leadership style helped the leaders to share information, authority, responsibility, and accountability. And more importantly, everyone concerned was part of the decision-making process (consensual). I had the privilege of witnessing this leadership style in practice during some of the meetings I attended. The ‘consulting’ leadership style, on the other hand, made the leaders mindful of the feelings and attitudes of their superiors at the Enowid National Secretariat (now Foundation) about whatever decisions the local groups made. This made the local leadership conscious of not going contrary to what the National Enowid leadership expected of them. The evidence for this was the constant reference to Anutenom (the national leadership), which affected the participatory process, as local initiative was, apparently, lost. The two leadership styles in reality enhanced ‘intra-group’ participation but not ‘inter-partnership’ participation, to the same degree, which remained top down.

⁵¹ Passbook is a small book, which contains the financial transactions of group members.

Year Of Est.	District	Place	Type of Project.	Type of leader interviewed	Age	Edu.
Brong Ahafo Region.						
1990	Asutifi	Nkasiem	POE	#	40	MSLC
1990	Asutifi	Goamu Camp	GP	#	48	MSLC
1992	Asutifi	Acherensua	ETG	#	48	NIL
1992	Asutifi	Gyedu	ETG	#	45	NIL
1995	D/Ahenkro	Wamfie	TSM	#	44	Prof. Tr
1986	Jaman	KBK	BK	⌘	36	MSLC
1989	Tano	Susuaho	POE	#	60	NIL
1986	Techiman	Mesidan	GP	#	45	MSLC
1995	Sunyani	Sunyani	GP	⌘	36	"0"Level
1991	Sunyani	Adantia	ETG	⌘	39	MSLC
Western Region.						
1989	Nzima East	Axim	CFS	#	42	MSLC
1993	Nzima East	Nya.kye.via.N	GP	#	40	MSLC
2000	Shama. A.E	Effua Kuma	ETG	⌘	30	Prof. Tr.
2000	Shama. A. E	Apowa	ETG	#	40	MSLC

B K	Beekeeping
CFS	Choke Fish Smoking
Chairper	Chairperson
Edu	Education
ETG	Enowid Trading Group
G O E	Groundnut Oil Extraction
G P	Gari Processing
M S L C	Middle School Leaving Certificate
Nya kye. via. N	Nyamebkyere via Nsuyemu
"O"-Level	Ordinary Level General Certificate of Education
P B	Pito Brewing
P O E	Palm Oil Extraction
Prof. Tr.	Professional Teacher
Year of Est.	Year of Establishment
T S M	Traditional Soap Making
Sec	Secretary
#	Chairperson
⌘	Secretary

Table 20. Leadership Data on Some Selected Women's Groups.
Source: Fieldwork data.

To ensure good management practices also requires both women's groups and the GIAs to undergo well-tailored training programmes to enhance their capabilities in leadership. Training in these circumstances should be perceived as the expansion or consolidation of technical skills in order to put knowledge into practice and not lecturing with its emphasis on the transmission of theoretical knowledge and ideas. Training is, in fact meant to provide tools not only for analysis but also for putting into practice the decision or policy to be implemented. It also affords women's groups the chance to grapple with new challenges, enhancing their capacity to participate in the implementation process in a more meaningful manner (Moser 1995). Generally, the training programmes for the WCDP category were minimal and irregular. The training programmes were further undermined by what the author calls a 'locational problem' when such courses were organized outside the locality of the targeted women's groups which was usually the case. The 'locational' problem compels possibly old participants (mothers and grandmothers), to give their domestic chores to other members of the family. When domestic chores could not be delegated to other members of the household, they invariably had to absent themselves from the course.

In addition, the elderly expressed their difficulty in undergoing formal training programmes as a means of capacity-building. A case in point was a sixty year-old illiterate woman respondent at Susuhoho in the Brong Ahafo region who was asked if her group had received any training. She replied: 'sorry I have no recollection'. The female officer from the Department of Community Development in charge of the project, however, insisted there had been training. According to the officer, the department had specifically provided training in the basics of bookkeeping and machine maintenance. When she was asked again if her group had any records of their activities she again replied: 'neither I nor any member of my group could read or write and my son who kept the records for us is dead; hence, there were no records of our activities.'

The seeming impasse between the sixty year old respondent and the Community Development officer might have arisen out of problems associated with project formalities and methodology; the formalities ranging from proper record keeping, report

writing and training methodology. Even though the author is not underestimating the traditional wisdom or intelligence of the illiterate respondent and her cohorts, they noted that it was pretty difficult for them to follow the formal training sessions, which were being used. In this regard, for the training to become more beneficial and to facilitate capacity-building the sessions ought to be situated within the local knowledge, attitude, experiences and practices of women's groups. In this respect, the involvement of or the transference of this task from the GIAs to, the Non-Formal Education Programme could be a step in the right direction.

The non-formal education department could design training tools, organize the participants and also do the necessary follow-ups tasks. The procedure would make the training more responsive to the needs of the women's groups than in the case now. This may enhance the effectiveness of women's groups in participating in the implementation process in a more profound way and facilitate development as an anticipated outcome. Improvement in the training methodology may deepen the knowledge, understanding, and appreciation of a variety of subjects within the framework of the women's existing experiences. The irregularity of the training sessions, methodological problems, illiteracy, and age together undermined the collaborative efforts in promoting an effective implementation process through capacity-building of the local women's groups.

In contrast to the above, capacity-building improved considerably when the management came under the Enowid Foundation, as previously mentioned. The regional credit officers are engaged in systematic training programmes for both the newly-formed and the old groups with the aim of strengthening their capacity. The newly-formed groups go through prescribed training programmes as a prerequisite for qualifying for loans. The overall impact, in terms of capacity-building of the Enowid projects under the Foundation appears to be satisfactory. This refers to the short period since its transition from state control to a private foundation.

Another dimension of the weak capacity was in the area of data collection and analysis culminating in a weak monitoring system. The problem of illiteracy undermined the ability of women's groups to keep chronological records of their activities and the GIAs provided no functional alternative. However, when the author demonstrated the use of 'dropping pebbles' as a self-monitoring mechanism it went down well with the women's groups. Under this arrangement stone pebbles are dropped into different compartments to represent various measurements like quantity of production, sales, and any other variable of interest. This could serve participatory data collection, analysis, planning, and the making of strategic decisions or projection into the future to enhance performance. The suggested pebble-dropping mechanism is very appropriate in an environment where management information systems (MIS) like computer programming are rudimentary even at the national level and basically non-existent at the local level. And more importantly, the women's groups are sufficiently familiar with 'pebble dropping' because it falls within their local experience or knowledge system. Therefore, improving the method would be a step in the right direction.

To conclude, Table 20 appears to suggest that in both groups (WCDP and Enowid) the level of education of the core leadership impacted on the kind of leadership provided as well as the overall performance of the groups. Incidentally, poorly-performing groups are associated with groups led by illiterate and elderly leaders (see Table 19). The training methods employed by the GIAs might have fuelled this state of affairs. In this respect, it may be profitable or useful for the GIAs to modify their training methods by bringing in other specialized agencies. Such agencies could transform the formal training method currently in use into a functional one to enhance the groups' capacity to participate in the implementation process to enhance development as an outcome.

5.6. Discussion

It appears there was an element of inflexibility on the part of the GIAs in adapting to local conditions. The Enowid trading groups complained that the loans were given rather late or off-season (harvesting time) and were coupled with high interest rates of between 43 and 45 percent between 1991 and 1996. At the time of the study (2000), the rate was pegged at 3 percent above the commercial bank rate; the commercial bank rate oscillated between 30 and 45 percent (a floating rate). The negative impact of Enowid's rates is yet to be addressed. The women's groups again complained that the service delivery has not improved to reflect the high administrative cost of 3 percent above the commercial bank rate. This was a demand, which about 90 percent of women's groups resented because of the long delays in processing the loans through the administrative structure of Enowid. In response, Enowid, since its inception, has always rationalized the high interest rates as a requirement to maintain the value of the revolving capital or to offset any potential decline in the loan portfolio; a justification, which to my mind has been over-emphasized. 'The high interest rate has not been particularly helpful in promoting our businesses and in addition had a toll on the sustainability of the groups as the dropout rate through default of the loan repayment is on the increase' noted a woman respondent from Afua Kuma in the Western region. Development as an anticipated outcome will be jeopardized if this trend is not checked.

To address this problem there needs to be an interest rate ceiling for a reasonable period of between ten to fifteen years if economic empowerment is to be achieved. The ceiling should be supported by backup funds from either the central government or donors to offset any depreciation of the loan portfolio as a result of inflation. Such support would go a long way to attract the poorest of the poor to avail themselves of the opportunity. Political interference with the projects was intended to make sure that the funds were disbursed to ensure the maximum political gain. This could also account for the high rate of default, as the organizational capacity of the groups gave way to political expediency. For instance the 31st DWM groups, whose political loyalty was to the PNDC and NDC governments, had comparative edge over the groups that were under the NCWD. This political expediency was also noted by Gayi: 'out of a total of 98 million cedis released

for the WID project by July 1991, 95 percent went to 31st DWM [...] headed by the wife of the chairman of the PNDC [the then ruling government] - while only five percent went to the NCWD which had initiated the project' (1995, 93). Graham (1994) noted that political considerations overlooked the targeting of the poorest of the poor because of the element of visibility. In some cases, patterns of clientelism were maintained in the distribution of benefits from the safety-net programme to the detriment of the poor, as previously mentioned.

Apart from the issue of political expediency Simanowitz and Walter (2002, 5) talk about a 'one-size-fits all' syndrome, where general guidelines have been prescribed for most micro credit projects transcending geographical boundaries. For instance, a version of the Grameen bank's model was imported into the Enowid project for its operations without being adapted to the Ghanaian setting or situation, as previously mentioned. To ensure the smooth adaptation of the Bank's model the then Enowid Secretariat staff underwent training in Bangladesh prior to the commencement of the programme in 1991. This difficult development was noted by a director of a Ghanaian based NGO who stated 'Ghanaian academics refer to the dominance of imported Asian models and regretted the inadequacies of documentation and dissemination of local insights' (Mawdsley, Townsend, and Oakley 2001, 51). Therefore, the compulsory 25 percent deposit and personal savings required as pre-conditions for a loan have negatively impacted on women groups in obtaining credit and is part of the external influence on the system (Kirkpatrick and Maimbo 2002). The replication of Grameen bank's methodology into the Enowid programme without any cultural adaptation to make it convenient and appropriate created its own operational difficulties regarding the overall performance of the project.

Firstly, the 25 percent compulsory deposit in practice slammed the door shut for the 'poorest of the poor'. The burdensome nature of such a demand should be appreciated in the context of society, which has a high incidence of poverty and several unmet needs and, more importantly, where the average minimum wage for a worker is about 3,500 cedis or about 50 US cents (in 2000). So to demand a fixed deposit from women's groups

whose members are unfortunately not wage earners was a huge burden. This has, therefore, limited the Enowid credit facility to what the study calls 'the rural bourgeoisie class' who have personal savings or could raise the deposit through local moneylenders thereby excluding the 'rural poorest of the poor class'. Thirdly, the weekly payments and other contributions have in some instances, denied households their basic needs as profits are diverted in an effort to meet the weekly repayments. The fieldwork witnessed a lack of adequate financial resources for the local women's groups which prevented any meaningful economic empowerment. For instance the amount of money granted as loans is between 500,000-10,000,000 cedis (\$77 to \$154), which in an inflation era could not be invested for any respectable profit. Enowid's position regarding the value of the loan was as noted by an Enowid official, that a smaller loan size and shorter repayment terms may reduce the risk of default, which is inimical to the project's objectives. Such a position means that decisions of the Enowid leadership in general supersede the concerns of women's groups which of course is at variance with the principles of participatory implementation.

Putnam's (1993) notion of social capital, which describes the network of civic engagements, meaning the widespread dissemination of information and social trust that create the conditions underpinning effective governance and economic development, was also imported into Enowid by the project designers. Local networking was the basis of the formation of women's groups from the solidarity groups based on horizontal linkages. The horizontal linkages encourage 5-7 women with complementary economic activities and social status, and who enjoy each other's trust and confidence, to constitute a solidarity group. However, the underlying principle of horizontal linkages based on mutual trust has not enhanced repayment as anticipated, but has rather prevented women outside the horizontal linkage system from joining the solidarity groups. This, in essence, reduces the opportunities for women to participate which is to the detriment of this army of potential members within the 'poorest of the poor' and the unemployed. In the main, about 95 percent of women's groups who benefited from the programme were traders, beauticians or restaurant operators but not unemployed or any other category of vulnerable groups. It was, therefore, interesting to note that about the same percentage of

the respondents said they could not accept anybody into membership of their solidarity groups. This shows the complexity of power relations among the women themselves. One respondent was more emphatic: 'our group is only open to traders and not to teachers or any other business group'. Therefore, micro credit projects such as Enowid, in an attempt to ensure their own self-sustainability, by focusing on existing small and medium-scale businesses are increasingly excluding the key constituents they ought to be reaching, namely, severely undercapitalized businesses, new, and start-up businesses (Wright 2000).

Mayoux also noted that: 'micro credit programmes had in some cases increased inequalities within communities and within groups because of the emphasis on group repayment'(2001, 454). The author is therefore of the view that it should be possible for Enowid to combine both horizontal and vertical linkages of social capital in the formation of the Solidarity Groups (SG) in order to expand their scope to cover other vulnerable groups. The vertical linkages could encourage women of unequal social status and interests to form a group, and to develop business acumen in a spirit of unity in diversity. The vertical linkage argument is the more credible as the underlying factor of the horizontal linkage, namely, the enhancement of loan repayment has failed as evidenced by the drastic dropout rates in both regions. Therefore, the horizontal linkage principle of the Enowid project needs to be revised to expand the project to others. In short, the design of Enowid based on pre-determined group size and graduated loan amounts with pre-agreed repayment dates, high interest rates, poor overall institutional design and the politicization of the entire programme during 1991-1996 undermined the scope of the programme's impact on poor women. To sum up, the politicization of Pamskad, combined with its hasty formulation, the ambiguous definition of target groups and other factors have seriously constrained its implementation hence the outcome (Gayi 1995).

This explains, among other things, why capacity-building of the local groups was never prioritized by the GIAs, especially those involved in the WCDP projects. In addition, the reluctance of the GIAs to hand over responsibility for the programme's activities to the women's groups in a participatory fashion undermined the need for capacity-building.

Again methodological inappropriateness coupled with the advanced age of some of the women's leaders also undermined the few training sessions, which impacted on overall capacity-building. Old age was impairing some women's retention ability, hence, the lack of vivid recollection of training programmes intended to enhance the project's performance through good leadership. Table 19, empirically, explains the impact of ageing on project status and performance. However, training sessions among the Enowid groups have been, comparatively, effective.

The author is of the view that motivation facilitates hard work, and also sustains the beneficiaries' interest in any participatory implementation process. Therefore, the limited, or total lack of, motivation in all its forms, which had characterized the income-generating activities of the WCDP category, was a regrettable omission and therefore needs revision. The lack of motivation forced most of the women to look for alternative ways of survival. To this end, those women are basically involved in farming as opposed to the group-based income-generating activities, which brings them no personal income. This is, therefore, a call to donors to be explicit about both short and long term financial motivation in project design and the formulation of projects like WCDP. The purpose of such financial motivation is to help women meet their immediate financial needs, curb apathy, sustain their interest and improve the sustainability of such projects. Finally, the author is of the view that if the women's groups had been allowed to participate in the implementation process, namely, the identification and design of the project, the GIAs' and donors' attention could have been drawn to most of the teething problems, which later plagued the implementation process, thereby undermining development as an anticipated outcome. The counselling and training services are also meant to change the monolithic view of Enowid that every business endeavour should always reap success and not end in failure. This perception is unfortunately counter-productive because success or failure in business are two sides of the same coin and are both, equally, likely to occur. Therefore, if failure results there should be a contingency plan to deal with it; hence, the relevance of the rehabilitation programme for defaulters. To conclude, the non-participation of the women's groups in the implementation process appears to have affected development as an outcome.

6. The Level of Empowerment Gained by the Women's Groups and its Cultural Ramifications

Empowerment has become a catchword in the field of development with special reference to poverty alleviation and the political inclusion of marginalized groups including women. To this end, women's projects are normally intended to empower them. It is within this theoretical framework that the study is attempting to assess the level of empowerment gained by the women's groups through the WCDP and Enowid intervention, as well as its cultural ramifications. Writers have many different conceptions on what empowerment is. According to Cheston and Kuhn (2002, 12) empowerment is about *change, choice, and power*. Batliwala also sees empowerment as a 'process of challenging existing power relations, and of gaining greater control over the sources of power or is a social force meant to inspire the poor to challenge the status quo' (1994, 130). It requires political action and a collective assault on cultural as well as national and community power structures that oppress women, which is within the framework of strategic gender needs.

Another dimension of empowerment concerns practical gender needs, and is the development of a range of assets that will reduce household vulnerability to physical, economic, and social shocks. In this regard, the WCDP and Enowid programmes were meant to assist the women's groups to accumulate or retain physical assets through the direct use of both appropriate technology and loan facilities. The loan was to be invested to generate profits to ensure financial security and reap all the benefits that go with improved purchasing power. Empowerment is a process of change by which individuals or groups, with little or no power, gain the power and ability to make choices that affect their lives. Caroline Moser also expresses the urgency of women's empowerment. She combines both strategic genders needs and practical gender needs in defining empowerment as 'the ability to determine choice in life and to influence the direction of change, through the ability to gain control over crucial material and non-material resources' (1993, 15). From her standpoint women's lack of control over both material and non-material resources, explains their protracted disempowerment. Therefore, the rectification of this anomaly could be a vital step towards empowerment. For this reason

women's control over resources became one of the primary objectives of the project of both the WCDP and Enowid. Women have been suppressed by powerful traditional and secular institutions for some time now. Suppression has paralyzed them to the extent that they lack the self-esteem necessary to embark on viable collective economic ventures, with the exception of a few isolated cases. Women's low self-esteem has apparently led to men occupying leadership roles in the socio-economic and political life of Ghana. The re-organization of institutional power relations for the benefit of women is therefore necessary. This sees empowerment as a provision of space for women to explore their awareness and understanding of realities instead of waiting for outsiders to direct how they should be empowered.

Naila Kaber (1999) perceives empowerment as outcomes⁵², measured against expected accomplishments it entails a process of change. However, notwithstanding all these definitions, the concept of empowerment still remains a difficult concept to define and evaluate accurately in terms of its cultural appropriateness. The difficulty is further compounded by the values and biases of the 'evaluator' or 'measurer' (in my case as a male). Secondly, the unrealistic expectation that societal gender imbalance and suppression can be overcome through group participation on issues that affect them is, at times, elusive or counterproductive. An attempt will now be made to measure the level of empowerment, in terms of both strategic and practical gender needs, gained as a result of WCDP and Enowid projects. Simplistically the following indicators will be employed:

- a. access to and control of resources
- b. participation in domestic and community affairs
- c. Spillover effect.

⁵² Outcome is the changes in the larger societal problem that a programme is intended to rectify.

6.1. Access to and Control of Resources

Access to credit is considered to be an important ingredient of empowerment simply because it plays a crucial role in the process of developing livelihood strategies for women given their responsibility in fulfilling both social and economic roles in society. To this end, the Enowid loan facility to the women's groups was very important. The Enowid women's groups claimed that the loan facility has given them the freedom to make critical independent entrepreneurial decisions affecting their trading and other economic activities. Their access to, and control of, resources has improved their position regarding domestic issues, which some of the group members noted with satisfaction. In other words, it has given the women's groups a more assertive role within the household thereby boosting their esteem and resulting in their being accorded respect within the communities.

The access to, and control of, resources has also enhanced their productive role; work done by women for payment either in cash or in kind. The limitations of these gradual empowerment processes were; firstly, that there was a limited number of women involved in the scheme, only 4,800 at the start. Secondly, the loans that were granted were small, namely, 500,000 - 10,000,000 cedis (\$77 to \$154) which in an inflationary era is a small amount to invest. In respect of the size of the loans three women respondents provided interesting comments. Firstly, a woman respondent with the Adantia Corn Sellers group in the Brong Ahafo region stated:

the insensitivity of the Enowid Secretariat in refusing to increase the size of the loan despite our repeated calls for increase. The loan can't even buy 3 full [maxi] bags of maize for the market and because of that our turnover is low so once the loan is paid we come back to where we started. To this end, our progress has not been as remarkable as was anticipated.

A second woman from the Sunyani Sunkwa Yam sellers in the same region noted that:

trading in yams requires a lot of money ranging from 2 to 4 million cedis (\$ 208-620). In this regard, the current offer of 500,000 (\$ 77) is grossly inadequate and

the group would be appreciative if you [the author] could convince the Enowid Foundation to increase the value of the loan.

Lastly, a woman from the 'Efua Kuma Adom Arakwa' group in the Western region remarked that: 'I cannot waste my time with this insignificant amount of money. I am therefore, prepared to forgo the loan if the Enowid Foundation does not increase it'. In all these instances, the women clearly resented the amounts given to them as loans by the Enowid Secretariat, and Foundation. In line with the tenets of participatory implementation, the dialogue that ensued between the women's groups and Enowid about increasing the loan should have been given serious consideration. However, this didn't happen. This, therefore, shows the frustration with, and symbolic nature of, empowerment through the gaining of access to, and control of, resources. The frustration expressed by the women's groups also reveals the marginalized role accorded to them in the implementation process, thereby, negatively impacting on development as an anticipated outcome.

When the Enowid leadership was questioned about the failure to address the numerous representations made by the women's groups for an increase in the size of the loan an official noted that, 'it has been a deliberate policy of Enowid to give relatively small loan size and shorter repayment terms to forestall any risk of default'. This policy, or position, strengthens the 'top-down' rather than the 'bottom-up' approach recommended by the project document. Mayoux points to the dangers of granting small loans noting that, 'women need smaller loans, and this is certainly true for initial access and for poor women. However, there is a danger of ghettoizing women in small loans' (2001, 24). The author thinks that a reasonable increment in the value of the loan could have bolstered and sustained the economic and socio-political empowerment of the women's groups. This could be achieved partly through engaging in more profit oriented business which may increase their chances of repaying the loans on schedule.

In comparison, the plight of the women's groups involved in the WCDP, whose programme is based on collective income-generating activities, is even worse as evidenced by the high degree of dormancy (see Table 12). To this end, women in this

category, in fact, lacked access to, and control of, resources thus denying them of all the benefits that come with economic empowerment. The reason for this state of affairs was because the appropriate technology-enhancing machines provided under the project were scarcely used due to the lack of financial incentives. One respondent at Susuaho in the Brong Ahafo region noted that, 'we have to leave this group-based activity and go to our farms to get what we can because the group's activities bring us no income'. The position of the respondent seems to show a worsening situation in both their reproductive and productive roles in the face of continuous economic decline. This is turning the clock back in terms of using local women's groups as the foundation for any economic take-off or improvement as advocated by Oakley and Marsden (1985).

6.1.1 Participation in Domestic and Community Affairs

Participation in domestic affairs, as an indicator of empowerment, can best be appreciated within the context of the conflict theory of family dynamics (Collins 1975) and the co-operative conflict model (Sen 1990). The underlying principles of these two theories are bargaining, negotiations, and compromise within the household. Naila Kabeer examines these power relations in terms of what she calls 'agency' or the 'processes of decision-making, negotiation, and manipulation required for women to effectively use resources'. She argues that, 'women who have been excluded from decision-making for most of their lives often lack this sense of 'agency' that allows them to define goals and act effectively to achieve them' (1999, 438). The seeming lack of the sense of agency is accounted for by the negative aspect of 'agency', which is 'power over'. 'Power over' means the capacity of actor(s) to override the agency through the use of violence, coercion, and, in this particular study, it includes strong cultural observance or adherence, which is prevalent among the Akans. Therefore, a general call to women invokes the other dimension of agency, which is the 'power within'. The 'power within' is the internal collective or individual resolve to alter the dynamics of power relations to facilitate the effective use of resources and 'choice making'. This dimension of agency is therefore seen as the positive or empowering dimension. In the main, empowerment here refers to people's capacity to define their own life choices and to pursue their own goals, even in the face of opposition from others. Sometimes the methodology of achieving these goals

is shrouded in complex negotiations or decision-making. It had been observed that household negotiations or decision-making take place through bargaining between household members and reflects on both their material resources and contributions as well as the cultural meanings ascribed to these contributions and resources. In other words household budgets are managed and distributed in a variety of ways, not always obviously rational in economic terms and with varying amounts of conflict and co-operation between family members (Bernhein and Stark 1988; Manser and Brown, 1980; Sen, 1990).

The above means that in households members have their interests served through conflictual negotiations on the one hand and co-operation on the other. Crucially, the differentials in bargaining power between household members reflects both their material resources and contributions as well as the cultural meanings ascribed to them. This is particularly important in the traditional Akan society where micro decision-making plays a crucial role in societal life. In this regard, bargaining also plays a pivotal role in reaching acceptable compromises within households, as reflected in the study's family power equilibrium (FPE) model. The model is operationally defined as a method of power distribution and maintenance within the family system. It is assumed that equilibrium is maintained insofar as men have the final say or arbiter status in almost all family and community decision-making processes. Conversely, disequilibrium occurs when women wield more power and influence over such decisions as a result of economic empowerment or for some other reason. However, most men in the traditional Akan society are prepared to share power with women insofar as the woman or her children have sufficient economic power to contribute to the family budget. These aspects increase women's leverage in household negotiations or bargaining. Anything short of this makes women the junior partners in the power-sharing mechanism in the traditional homes. The above has its roots within the cultural system, which facilitates male dominance. Dominance or 'power over' as previously noted, puts men at the helm of affairs in all facets of life (both household and public) (Clark 1994; Kessey 1997). What appears to be an exception to the model is the situation found among the

households of the elites where the household decision-making process is based on consensus rather than 'power over agency'. But public life is still clearly male dominated.

With the above as reference points, the acknowledgement by the members of the Enowid groups in both regions of their increasing role in the family decision-making process is in itself a tremendous achievement of the Enowid project. The obvious underlying factor in this shift was their ability to contribute economically to the family budget and thereby strengthening their reproductive role. The women noted that their contributions to the family budget was achieved through their trading activities. About 95 percent of the respondents said they could now freely and effectively take part in the deliberations on issues of mutual interest during community meetings. Notwithstanding the inherent operational pitfalls previously mentioned such projects invariably serve as rallying points for women's mobilization in addressing their economic and socio-political vulnerabilities. This is a credit to all the other micro projects in the area, namely, the Catholic and World Vision projects. Therefore, this is a positive sign in the community's attempt to legitimize the new role of women, which hitherto was taken for granted or considered normal. More gratifying was the acknowledgement by the Sunyani Gonja Moslem Women's Fish Sellers group of their increasing role within the community, and the ability to make independent decisions affecting their businesses. This is a tremendous shift as far as Moslem women are concerned because women have half the significance of men in the Islamic faith, at least regarding inheritance (Nasir 1990). Therefore, this development is a huge boost towards empowering women and enhancing the transformation of gender power relations to the advantage of women.

Empowerment is also seen as a process in which women try to break through the traditional barriers and patriarchal power that has kept them outside both the traditional and secular centres of power. This is a step in the right direction in achieving strategic gender needs. It challenges women's subordinate role even though the degree of change is not so huge as to affect the dynamics of patriarchal discourse, which is deeply rooted in the social fabric of society. Takyi and Oheneba-Sakyi (1994) also noted that Ghana's predominantly rural and semi-rural society is patriarchal and patrimonial, and dominated

by extended families, clans and ethnic communities. Nevertheless, it is a humble start in the progression towards the participation of women in domestic and community affairs and a prelude to bigger changes yet to come.

6.1.2 The Spillover Effect of the Gains Derived from Enowid

The empowerment gained can be measured by the degree of the spillover effect on, and gains made by, families. This is particularly important because women and children were identified as the most vulnerable groups suffering as a result of the SAP implementation (Cornia et al. 1987). Hence, the introduction of Pamscad as an ameliorating programme to give SAP a ‘human face’. In this regard, the welfare of children and other dependants is of paramount importance when considering the overall impact of WCDP and Enowid projects. Most members (both married and single) of the groups indicated that the trading, and other economic, activities they were engaged in, had resulted in them being able to pay the school and hospital fees for their children, in the event of their husbands shirking their traditional financial responsibilities to their spouses. Secondly, their nutritional status has improved considerably because of their ability to supplement their husbands’ *akohoma* (money for food). A women respondent from the Sunyani yam sellers group in the Brong Ahafo region noted that, ‘now whether my husband gives me “*akohoma*” or not, neither I nor my children go to bed feeling hungry’. So here the improvement in women’s incomes has had a positive effect on the welfare of the entire family.

Another woman respondent from the same group was less considerate and bluntly said that:

I will only provide for my children when the need arises but not for my husband lest I default and put my source of livelihood at risk. I expect him to live up to his traditional financial obligations to the family. And, therefore, shifting on the responsibility to me is unacceptable.

At Adantia, also in the Brong Ahafo region, a woman respondent noted with satisfaction the support she was able to offer her children. She said:

since the death of my husband and the subsequent refusal of his relatives to accept responsibility for paying child support allowance to my children, the worst was averted through income from the trading that I am engaged in, which has, in fact, sustained us up to now.

Schandorf (1995) based on her earlier studies reported that there was a visible difference in terms of economic benefits of the participating women groups involved in the Enowid and non-participants in the western region.

All these views seem to buttress the notion that female entrepreneurs tend to allocate a greater share of profits for family and child welfare, and that there is a strong relationship between female entrepreneurial activity and children's welfare. Arguably, women have a predisposition to use profits to meet family needs rather than reinvest (Downing 1990; Clark 1991). Cheston and Kuhn also noted that, 'women have been shown to spend more of their income on their households; therefore, by helping women increase their incomes, you are improving the welfare of the whole family' (2002:9). However, some of the group's members expressed cautious optimism about the spillover effect, because they could not predict when a group member would default and the entire group would be denied, or become ineligible for, further loans. Secondly, with galloping inflation in Ghana, the spillover effect on others is minimal due to the fear of misusing the loan facility for the family's welfare, which might eventually cripple their businesses. The current wind of change is a welcome development but its impact, as previously noted, is still insignificant because most of the teething problems of the women's groups have not been addressed, namely, the timing and size of the loan and the high interest rate, to mention but a few. Nevertheless the seeming empowerment of the women as expressed above is positive. How it has played out within the traditional system or its backlash is assessed below.

6.2. The Cultural Backlash of Empowerment as an Inhibitor to Participation

Empowerment, as discussed above, is a key to unlocking hidden potentials, especially of women. However, a cultural backlash is a potential threat to the whole idea of empowerment. This course should be accorded proper necessary attention if a meaningful stride is to be made in this direction. This backlash will be discussed within Kabeer's (1999) definition of empowerment in which empowerment is the outcome measured against expected accomplishment. The cultural ramifications of empowerment programmes become more problematic when both inputs and outcomes are externally determined or influenced to enhance expected accomplishment. This is further exacerbated if carried out without taking into account the value systems or cultural sensitivities of the larger community and, thus, may trigger a backlash. The external determination of inputs and outcomes of empowerment programmes also, gives rise to what the study calls 'over-empowerment'. Over-empowerment means that the level of change within the traditional society emanating from the outcome of any intervention, is seen as unacceptable. The fear of over-empowerment is its consequential impact on the 'family power equilibrium'.

The acceptable level of change within the traditional society, among other things, may put women at a disadvantage in terms of power relations at both the micro and macro-level. This connection, the economic empowerment of women, is a source of concern to men in respect of them maintaining a position of pre-eminence within the family power structure. Safeguarding that final arbiter status leads to both overt and covert means of resistance. Normally, resistance is sustained if the outcome of the intervention initiates a marked deviation or departure from the accepted role of women. It has also been noted by Grindle (1980) that resistance is inevitable with policies meant to transform social relationships. Change will generally meet opposition from groups whose interests it threatens. This was reflected in male concerns that the two projects under consideration had initiated a process of change within micro power relations as a result of economic empowerment. Therefore, the reality of the threat is ameliorated if there are tangible

benefits to be reaped by the community to pacify critics. Many men openly spoke of their genuine fear of losing their leadership role to women as a result of the economic empowerment being advocated.

A male respondent at Apowa in the Western region summarized these fears:

Owura (Sir) you know this is a time-honoured phenomenon that once women become rich or economically empowered husbands in most cases become spokesmen of their wives hence you should understand us.

The crux of the matter is that the men's sources of livelihood, especially the rural farmers (both subsistence and cocoa farmers), continue to deteriorate as a result of trade liberalization and pricing mechanisms leading to high input cost for machetes, inorganic fertilizers and insecticide resulting from subsidy removal and other related policies. The income variation thus created is gradually upsetting the equilibrium of family power relations, supposedly in favour of women. The reality of this was confirmed by some of the women respondents, as previously mentioned exacerbating the fears of men as its impact has already filtered through to micro power relations. This prompted a male respondent from Takoradi in the Western region to note, 'I am resentful of this situation and pray for no further deterioration else I will soon be declared irrelevant in the family power relations'.

The concern of men about this socio-cultural metamorphosis in gender power relations was succinctly expressed by another male respondent at Acherensua in the Brong Ahafo region who said that:

my wife's membership of the Enowid group is fine with me insofar as her anticipated empowerment does not erode my position in my own household leading me to be branded by my cohorts and saying that *neyere afa ne so* [literally means the wife is in control].

The 'wife is in control' here means that the women are in a stronger position and have an undue capability in influencing household negotiations or bargaining, which may transcend what is culturally acceptable. In other words, the behaviour of the wife is seen as undermining the reputation of the husband. This brings into focus extra environmental

considerations which shape intra household bargaining and affect the man's ability to maintain his, culturally constructed, reputation. Narayan (2000) noted that behaviour outside the accepted cultural boundaries can unleash formal and informal systems of social sanctions. The Enowid intervention seems to have strengthened women's economic autonomy and given them the means to play a 'non-traditional role' by having a say in issues that affect them. This impinges on the very core of gender relations, acknowledged by both men and women who spoke openly of an uneasy transition to the new reality. Another male respondent, also from Apowa, noted that:

I hope the transition to empowerment would not degenerate to a situation where we (the man and wife) will be unceasingly trooping to and from family arbitration and pastoral counselling sessions.

The arbitration and pastoral counselling sessions are part of the inherent mechanism of managing household relations in order to ensure harmony.

6.2.1 The Mitigating Factor to Local Resistance

As much as the author supports women's empowerment, the current situation, where economic opportunities are created for women through WID,⁵³ is fuelling local resistance in diverse forms and shapes. The underlying reason is the persistent economic decline, which is impoverishing both sexes. Therefore, it is about time that sexually unbiased programmes like PCLSSE became the preferred option so as to provide respite for men as well. To this end, the author concurs with CIDA's position that:

attention to gender equality is essential to sound development practice and at the heart of economic and social development progress. Development results cannot be maximised and sustained without explicit attention to the different needs and interests of women and men (CIDA 1999).

An example of this is the local initiative by the Dromankese Enowid group in the Brong Ahafo region, where seven men have been accepted as members. The Enowid Secretariat

⁵³ WID - Women in Development paradigm, provides women with opportunities to participate in male-defined and male-dominated social and economic structures (Rathgeber, 1995).

and Foundation had no choice but to acquiesce in the ‘Dromankese’s initiative’ according, to the Regional Credit Officer. This therefore makes the Gender and Development (GAD)⁵⁴ paradigm the preferred option, whereby the reconfiguration of social structures and institutions within society should bring opportunities to both sexes, especially with the current economic malaise in Ghana.

The Goldstein’s (1999) studies on the ‘risk management of Southern Ghana communities’ underscores the necessity for GAD. According to the study, households do not necessarily act as a unit with respect to ‘pooling risk or responding to shocks’, whether related to illness or unexpected agricultural production shortfalls. The study noted that women seem to pool risk with other women in the village while men appear to pool risk with wider, less defined groups that include clan members both within, and outside, their own villages. The reason for this in my view, is to fulfil men’s traditional role as family breadwinners. In this connection, men are obliged to build or maintain wider social networks as a means of withstanding any external shocks or natural disasters. Therefore, the capability of men to perform this traditional role through GAD should be strengthened, to ensure the security of households. The measures currently being provided through Women in Development (WID) are inadequate.

The total neglect of gender and development (GAD) by most donors is an unfortunate oversight. This neglect, as a body of evidence, suggests it is because most donors are still under the outdated assumption that men have access to, and control of, resources and that therefore, women are the ones needing assistance. The perceived vulnerability of women was probably the driving force behind the contributions made by both multilateral and bilateral donors in respect of the projects under consideration, as previously mentioned. However, most of the men spoken to acknowledge the fact that the pillars of their authority are growing weaker and weaker as economic decline becomes more severe. In this regard, the lopsided support for women through WID needs to be revised because it

⁵⁴ GAD-Gender and Development is the fundamental re-examination of social structures and institutions leading to a rethinking of hierarchical gender relations and ultimately to the loss of power of entrenched elites, which will effect some women as well as men (Rathgeber, 1995).

heightens social conflict. Projects are the object of men's frustration in the form of overt sabotage.

In essence, both endogenous and exogenous factors are making GAD an imperative option instead of WID even though the latter is the preferred option of the donor community, and especially the World Bank (Parpart 1995). For instance, the lack of economic opportunity warranted a husband in the Western region adopting, what the author calls the power of 'romantic paternalism' in taking over his wife's Enowid loan to use for a different purpose. The husband's action led the wife to default and she was subsequently dropped from the programme. This strategy, whether intentional or unintentional, may constitute a backlash to the WID paradigm. This 'romantic paternalism' is a scenario likely to be repeated within polygamous marriages where wives are in constant competition and use all sorts of allurements (cash or in kind) to buy attention. In other instances, husbands refused to grant wives permission to join the Enowid groups for the loan. In polygamous households such refusals are more likely to be found with wives who fall out of favour with their husbands. As Naila Kabeer (1998) rightly pointed out poor men are almost as powerless as poor women in access to material resources in the public domain, but remain privileged within the patriarchal structure of the family.

Stigmatization was being employed as another form of sabotage, or demoralizing mechanism against any woman who dared to challenge the men's hegemony. A male respondent from Gyedu in the Brong Ahafo region reported that:

we (men) either ostracized a woman socially or considered her as deviant or as a 'caricature of a man'. Such ostracization serves as a strategy to maintain the status quo or bring a woman to order, and impose what is culturally acceptable behaviour.

Therefore, the monolithic empowerment drive for women may be thwarted by men's lack of economic opportunities. However, the foregone discussions do not constitute a 'rule of thumb' regarding gender relations. Some 'liberally minded husbands' noted their

unflinching support and encouragement for their wives' efforts towards economic empowerment and further noted that such efforts have brought them assistance in terms of material and financial benefits.

To mitigate the situation social engineering should be a more effective way of addressing gender imbalances than through the current lopsided Women in Development (WID) interventions. The WID strategy is, in fact, fuelling social conflict as gender relations are under stress and is gradually leading to clearly polarized positions where men are attempting to maintain the traditional status quo whilst women are striving for a change in gender relations within the framework of strategic gender needs. This, therefore, calls for conflict resolution managers to manage the damage caused by such conflicts.

6.2.2 Traditional Rulers as Conflict Resolution Managers to Facilitate Local Level Participation

The involvement of traditional rulers in the implementation of community level projects is of crucial importance. The involvement of traditional rulers could facilitate wider participation and, subsequently, may improve the chances of achieving development as an outcome. The traditional rulers, in the first instance, could serve as information brokers for the GIAs and donors. Their role is to facilitate the GIAs and donors acquire an insight regarding the communities, by the virtue of their traditional authority. The usefulness of such inside information on communities is to unearth 'social cleavages' responsible for 'intra-group' rifts, which create discord or rancour among the women's groups. The initial revelation of the existence of such 'social cleavages' by the traditional rulers could offer a window of opportunity allowing such conflicts to be addressed or resolved by all the partners even before the commencement of the project. It would lead to the creation of a better group climate, by ascertaining the values and norms that prevail among the members and improve teamwork, and more importantly assist the achievement of development as an anticipated outcome. This would have prevented for instance, the situation where the GIAs were organizing women from antagonistic local factions to form a group at Dwenemu in the Brong Ahafo region. The situation, culminated in a lack

of coordination and cooperation within the group, which later led to total inaction. The severity of such internal rifts has also been noted by Schein (1985) and that one conflict between individuals or groups sets the stage for the next conflict. The more people become used to repeated conflicts the more likely conflicts will occur. The inevitability of social cleavages or conflicts within human groups or societies therefore puts conflict resolution at centre stage in local development, because conflict is never far away from participatory development trajectories, regardless of their specific purpose (Nelson and Wright 1995). Therefore, the involvement of traditional rulers could serve as a mitigating factor to help galvanize participation in the women's groups because the Queen Mothers already have a traditional mandate to resolve or arbitrate conflicts in their respective traditional courts, as previously noted. The resolution of such conflicts would promote unity of purpose within the women's groups to enhance development.

Neil Henry observes the general indispensability of traditional rulers in the socio-cultural lives of Ghanaians that:

the popular influence of village chiefs [queen mothers inclusive] has never waned...they remain virtually indispensable to the fabric of Ghanaian culture and society... the power and respect they command from their followers seem to derive from their intelligence and wisdom and the model of behaviour they set for the community (cited in Ayittey, 1992, 73).

Such an influence over their subjects could serve as a good basis for the queen mothers to assume the role of 'traditional facilitators' to urge that implementation occur smoothly. This should be possible through the use of the local knowledge, experience, goodwill, power and loyalty they enjoy in their respective constituencies. Loyalty, which is based on a personal commitment to the ruling family, is an essential ingredient in their leadership. Their status, credibility, influence and trustworthiness can help forge sustainable agreements among the women's groups and help them to urge the implementation process forward (Birch 1993). Durkheim describes such loyalty in the tightly knit communities of traditional societies as 'mechanical solidarity', where the traditional institution is still looked to for spiritual and moral guidance (Cosser 1977).

However, the author is also aware that the role of traditional rulers could be problematic or contentious given the fact that most of the communal violence in communities in Ghana is focused or centred on the institution itself. In this regard, their involvement could widen existing 'social cleavages' thereby fuelling the local animosities, which the institution is being called upon to prevent; a situation likely to be counterproductive as regards the promotion of genuine participation from below. This notwithstanding, the author is optimistic that the traditional institution could still be a useful instrument especially in areas where it enjoys the general support of the people. In this connection, the call by Kessey Dwemour (1995) that, 'a District House of Chiefs' should be put in place to promote local level development simply because the institution is a repository of local knowledge and its involvement could be an invaluable asset', seems to be a thoughtful suggestion. The District House of Chiefs would enhance the collective legal roles of Chiefs, which currently starts with the National House of Chiefs and ends at the Regional House of Chiefs, if sustainable local level development is to be promoted.

To conclude, the participation of traditional rulers could be a strategy for expanding participation, and the effectiveness of the whole implementation process, especially, at the local level and thereby enhance development as an outcome. The author, therefore, calls for a good working partnership to be forged among donors, GIAs, the women's groups and development oriented traditional rulers in order to overcome some of the local obstacles to participation.

6.2.3 Local Obstacles to Participatory Implementation and Development

Local obstacles could account for the non-participation of the women's groups in the implementation process. The cumulative effect of non-participation appears to have negatively impacted on development as an outcome. Among the various reasons given for this state of affairs was the apparent neglect of women's voices and taking their views for granted. The problem of local obstacles emanated from the interplay among the partners (the women's groups, GIAs, and donors). The inherent problems have been crystallized into what the study calls 'local obstacles to participatory implementation', which will be discussed below under the following subtopics:

:

- a. Harsh loan conditions,
- b. Marginalisation of local potentialities and drastic change of the socio-cultural status quo and
- c. Lack of purposeful administrative direction.

a. Harsh Loan Conditions

The first aspect of the harsh loan conditions was the high premium the project document placed on cost recovery. Even though cost recovery was a necessary prerequisite for the sustainability of the projects the methodology employed for the purpose undermined the initial objectives of both WCDP and Enowid as poverty alleviation projects. For instance, the WCDP programme advocated payment for of all the imported machinery provided under the project through the establishment of the Community Revolving Fund (CRF). This was to be accomplished through revenue generated by the use of the facility. This demand or condition appears to have stifled the interest of the women's groups in the absence of financial motivation, which finally led to the minimal use of the facilities provided. The other aspect of CRF was the psychological, and of course, demoralizing impact it had on the women's groups faced with having to carry a life long burden paying the project's cost before assuming full ownership.

Similarly, Enowid has also operated with very rigid or stringent rules. Each member or loan recipient has to make a compulsory 25 percent deposit of the amount of the loan being requested. Secondly, there was an interest rate of 3 percent above the prevailing commercial rate plus an additional 10 percent deterrence penalty for all prospective defaulters. These harsh conditions are directly or indirectly responsible for the drastic fall in the number of loan recipients as earlier discussed. The harsh conditions have also been noted by Richard Holloway (1999) who argues that there could be a danger of a micro credit institution (Enowid) losing its original mission of helping the poor in its pursuance of making money through banking services. This observation appears to be true especially after 1996 when Enowid became a private Foundation. Commercialization has

in fact gained ascendancy during this period in line with the shift in emphasis from a social safety-net programme to a profit oriented micro-finance group, as previously discussed.

b. The Marginalization of Local Potentialities and Drastic Change of the Socio-cultural Status Quo

The attempt by the GIAs to control the parameters of the implementation process led to the marginalization of local potentialities. Local knowledge and potentialities according to Escobar (1995) and Ferguson (1991) are of primary importance for local level participation. They perceive that the 'participatory approach' recognizes the importance of local knowledge, and encourages participation and partnership in order to empower the poor to challenge the status quo. This therefore gives priority to any attempt to apply existing knowledge to solve problems associated with development, or to empower vulnerable groups. Mawdsley, Townsend, and Oakley also give a stark warning that, 'without knowledge of local circumstances and conditions no project or other intervention can succeed'(2001, 11). Besley and Coate (1999) share the same view that development programmes can be more effective in meeting local needs if they can draw on the advantage of local information, local accountability, and local monitoring.

Therefore, what seems to be the prejudiced attitude of the GIAs towards local knowledge and initiatives appears to have had a negative impact on the implementation process. For some inexplicable reasons both the GIAs, donors and proxies took a very simplistic view of the social structures, knowledge systems, power and gender relations of the communities where the projects were being implemented. This, therefore, made the GIAs (during 1991-1996) employ a more exclusionary implementation method and exclusive organizational structure using the excuse that 'time was of the essence'. A scenario which made the GIAs assume the role of, what the study calls, 'development surrogates' meaning the GIAs acted on behalf of women's groups in critical or strategic decision-making processes regarding implementation. The notion of 'development surrogates' is, of course, contrary to the principles of 'participatory implementation' or the 'alternative

paradigm'. According to the paradigm the women's groups ought to have been part and parcel of the implementation process at all levels. For this reason, acting in default of the women's groups was to a large extent anathema to the participatory approach.

In this regard, the intransigence, or the heavy-handed method, of the GIAs vis-à-vis their relationship with the local women was not helpful. The relationship coincides with Rahnema's (1990) and Moser's (1995) views about development experts and GIAs. Rahnema believes that, 'development practitioners and GIAs believe in participatory development methods but find it difficult to give up their authority over the poor. They want to empower the poor but on their terms'. On the other hand, Moser notes that 'both external consultants and nationals, bring their own stereotypical assumptions about the role of local women in society'(1993,167). Both Rahnema and Moser (1990;1995) views above repeated or were reconstructed during the implementation process as the level of the women's participation was largely controlled.

The marginalization of the local potentialities was again exacerbated by the 'expert role' in terms of the project cycle, namely, design, which invariably created the 'outsiders'- 'insiders' dichotomy. The women's groups virtually became outsiders in the implementation process, which created a situation where they depended on the GIAs to fix anything that went wrong simply because the projects were designed and imposed on them by people the women perceived as outsiders, especially in the WCDP category. The imposition of projects normally makes the experts' input equally important. Such input is meant to achieve predetermined outcomes; the empowerment of the women's groups in this particular situation.

Wallace, Crowther, and Shepherd in a similar study in Ghana noted that:

the almost complete absence of changes being made or introduced into the ways of programming and framing projects as a result of feedback or pressures from staff or partners in the South. [Empirically...] enormous impositions are being placed on field offices and Southern partners [by donors and Northern NGOs] (1997, 90 and 93).

The inappropriateness of the experts' input is found in its tendency to overlook local knowledge and experience, leading to intentional or unintentional marginalization of the beneficiaries in the implementation process. In this particular case the experts' input failed to create a space for the women's groups on the official organizational structure, as previously mentioned (see Figure 10). This omission has since been acknowledged and rectified under the current Enovid Foundation's organizational structure (see Figure 12). The present, organizational structure is in principle supposed to involve the women's groups in the critical or strategic decision-making process of the programme which was previously done by the GIAs alone. The women's current role may flavour the decision-making process with local knowledge or experience, and enhance outcome.

Another dimension of the experts' input was to facilitate, among other things, drastic changes to the socio-economic and cultural status quo to reflect modernity. In my estimation this desire misled the donors and experts who over-simplified the social structures or power relations and knowledge systems in the communities where the development interventions took place. Placing modernization theory in the present study, we see that the theory proceeds from the old assumption that in traditional societies women have been disempowered through cultural constructions. Hence the general call for women's deconstruction to reflect modern trends. This call was reflected in the support given the two gender-specific projects from both bilateral and multilateral donors for women's empowerment.

The propagation of the modernization discourse through development intervention is also noted by Parpart who argues that:

development enterprise for the most part has been predicated on the assumption that certain peoples and societies are less developed than others, and that those who are more developed, i.e. more modern, have the expertise/knowledge to help the less developed achieve modernity (1995, 221).

The process of modernization, which is the transformation of *traditional* societies (Gemeinschaft) to *modern ones* (Gesellschaft) is perceived as a benign way of such societies reaping the benefits in terms of expertise and knowledge of modernity. Even though the modernization discourse has its positive side, the theory has unfortunately always run into a headlong collision with the cultural systems of the communities. Currently, women's empowerment driven by the modernization ethos is perceived by men as an attempt, by the interventions of WCDP and Enowid, to tilt the balance of power in women's favour, especially when Enowid initially targeted 7,200 women in 1991, obviously aiming at a drastic change in the status quo. However, the programme could reach out to only 4,800 women which was just over 50 percent of the anticipated target because of organizational and, more importantly, socio-cultural problems.

Kilmann (1985) has noted the potency or vibrancy of cultural systems as an intangible but potent force in shaping and controlling behaviour, which reflects the shared values and belief systems of a group acquired with passage of time. For this reason, to effect change one needs to understand the cultural dynamics and overall ramifications, of change. The status of both men and women within traditional Akan society are culturally constructed through traditional socialization giving men a higher standing than women. This makes changes to the status quo, which is likely to affect men, all the more difficult and may therefore require a great amount of social education or engineering because it must be remembered that every society is dynamic, not static. Therefore, modest and gradual, as against drastic and radical, changes could always be accommodated or tolerated by the male power brokers, because a *culture dies hard*, as an adage goes. This aspect was an area the project document failed to acknowledge. It is against this backdrop that Kabeer (1999) cautions that, there is a danger of measuring women's participation and empowerment against a set of value-judgements which may hold little significance for the women concerned. Therefore externally imposed empowerment programmes have little chance of success in traditional societies as was witnessed during the fieldwork. The author's informal discussions with local male residents revealed their perception of how they have lost their self-acclaimed moral authority over women as a result of the economic downturn.

This sends a powerful signal about the deep-seated nature of the patriarchal discourse within traditional Akan society. This signal is inline with Cheston and Kuhn's position that:

the empowerment or disempowerment of women and other groups in each society is closely linked to the culture of that society. The promotion of women's empowerment implies advocacy for cultural and social change, which some fear is an inappropriate imposition of "Western" values on non-western societies (2002,16).

In this regard, the continuous search by most donors to empower women in order to hasten what the study calls 'cultural metamorphosis' would make the 'localities the sites of resistance' as noted by Escobar (2000). To sum up, empowerment per se is a desirable and inevitable process of ushering in new societal order among the Akans. The methodology of achieving that has always been the bone of contention among the traditional power brokers, women's groups, GIAs and donors; a scenario which seems to have hampered participatory implementation because in most cases greater attention has not been paid to local cultural norms and the wider socio-political and economic milieu of the communities. The fall-out from this makes the achievement of development as an outcome all the more difficult an achievement.

c. The Lack of Purposeful Administrative Direction

Finally, the lack of purposeful administrative direction culminated in power struggles and departmentalism⁵⁵. The cumulative effect of this was a waste of scarce resources and confusion leading to the policy working at cross-purposes. This, in essence, relegated the important objective of economic and socio-political empowerment of women to the background between 1991 and 1996. The organizational fragmentation hindered the coordination necessary to implement successfully what appeared to be a complex public policy, which would have required the cooperation of the many departments involved.

⁵⁵ Departmentalism refers to the situation where the various departments and agencies on the implementation committees struggle for control of the resources earmarked for the project.

Uphoff argues that:

a realistic approach can pay off materially in terms of maintenance and resource mobilization. Exaggerated expectations, in contrast, may short-circuit the participatory processes and direct efforts back into the conventional bureaucratic channels, [where bureaucratic interests take precedence]'(1991, 488).

However, bureaucrats (GIAs) are indispensable in the implementation process of development intervention. As noted by Thompson (1995) most development projects have to deal with government structures and officials at one point or another and these dealings are often problematic simply because the bureaucrats always have a way of hijacking the process to secure their interests. The departmentalism led to an unhealthy internal feud among the administrative units and members within the implementation structure. The internal feud was particularly noticeable among the National Council on Women and Development, the Department of Community Development and the 31st December Women Moment, which virtually wrecked the team spirit or collaborative efforts among some members of the GIAs in enhancing development as an anticipated outcome.

A more serious aspect of this was the fact that the local women's groups also got sucked up into the internal feud, a scenario, which translated into personal animosity, mistrust, and suspicion. This, of course, replaced the much needed cooperation and concerted effort among the local women's groups, as partners in development, with antagonisms. An example of this was the attempt to change the administrative affiliation of the Nkasiem Palm Oil Extraction group (POE), from the National Council on Women Development (NCWD) to the Brong Ahafo branch of 31st December Women's Movement. This attempted change has since weakened the stability of the group because of the strong rivalry between the two organizations as noted by an official of the Brong Ahafo Regional Directorate of the NCWD. To sum up, apart from the high administrative costs, in terms of the number of departments and agencies involved, there were also clear instances of resources being wrongly applied. In addition, the implementation structures exhibited an exclusive instead of inclusive participatory

strategy regarding the local women's groups, which combined undermined development as an anticipated outcome

6.3. Discussion

Probably, the emphasis on empowerment, studied here is to influence the social stratification of traditional Akan society, which is patriarchal in nature. Kabeer's (1999) discussion of 'agency' made two important distinctions i.e. 'power over', which means the capacity of actor(s) to override the 'agency' through the use of coercion, and in this particular study, cultural persuasion or observance which has kept the cultural status quo for some time now. Therefore, the current call is to activate the other dimension of 'agency', which is the 'power within' which basically refers to 'people's capacity to define their own life-choices and to pursue their own goals, even in the face of opposition from others'. The 'power within' should be the vehicle to initiate change in the status quo through the right to make choices. To this end, women's projects are normally fashioned, or intended, to enhance the above objectives of improving their economic and socio-political inclusion; to sharpen the 'power within' concept. Hence the benefit of empowerment should be experienced by other family members or dependants (children) in the form of improvements in their nutritional status and the provision of education among other things.

However, the degree of change is not potent enough to alter the dynamics of patriarchal gender relations, which are deep-seated in the social fabric of society. Therefore, the strides made by women through the impact indicators above, namely, access to, and control of, resources, participation in domestic and community affairs, and the spill over effect should be seen as a humble beginning for bigger changes yet to come. The bigger changes may be realized through a multi-faceted or holistic approach looking at the socio-political, economic, and cultural aspects of society. In this regard, any radical attempt to change the status quo is likely to trigger a possible cultural backlash, hence, a gradualist approach is highly recommended as reflected in the author's definition of development as a 'process of nation-building both at micro and macro levels to make life more meaningful in terms of quality through collective efforts, without radically

compromising the cultural and other cherished values of the people (beneficiaries)'. Lastly, the drive towards the empowerment of local women should be stepped up. In this regard, sustained resource allocation and diversification of the methodology such as taking on board men's concerns is highly recommended. This may minimize a situation where a male respondent bemoaned the 'loss of power in terms of household power relations stemming from lopsided development intervention in the face of the general economic downturn'.

The concerns of men could be addressed in an 'integrative' fashion, with a wider problem definition to create a 'win-win' situation which is achievable under the gender and development (GAD) paradigm. The practicality of GAD is its ability to create equal opportunities for both sexes. As clearly demonstrated by what the study calls the 'Dromankese Initiative' in the Brong Ahafo region where one Enowid group is the only one with 7 men members. The 'Dromankese Initiative' may be sending a strong local signal from the women's groups rejecting the WID, in favour of GAD, which accommodates men's concern. This is extremely important because situating Women in Development projects in low-income localities, where men are the power brokers, reduces the probability of success. Probably, this situation is responsible for the failure of most of the projects under review (see Table 12) which have suffered from men's frustration and resistance because of the 'win-lose' scenario created by WID. To remedy the situation it is necessary to expand the opportunities for men and solicit men's co-operation in a process of change, even if it is symbolic. Secondly, men should be given some assurance that the objectives of the projects are not necessarily meant to erode their social status per se but to enhance general welfare. This is obviously a difficult balance to be accepted by proponents of women's empowerment who even consider men as 'benevolent dictators'.

However, it is also not impossible to pursue. Hence Rathgeber's proposition regarding GAD, in my view, is a far reaching one which argues that the:

GAD perspective has sufficient flexibility to respond to the postmodernist call for the inclusion of “other voices”. The embryonic movement towards the selective recognition, valuation, and legitimization of traditional knowledge and experience provides some scope for optimism that development practice in the twenty-first century will be grounded in the realities of an ever more complex and interrelated world (1995, 220).

The involvement of the traditional rulers by virtue of their traditional authority could serve as an information brokerage strategy for both the GIAs and donors. This would allow them to gain an inside view of the communities and reveal for example ‘social cleavages’ in those areas where the projects are situated. The local obstacles mentioned earlier may have partly accounted for the non-participation of the women’s groups in the implementation process thereby, impacting on the resulting outcome. The voice of the women’s groups was often neglected and women taken for granted because the GIAs acted as development surrogates. To buttress their role as development surrogates an official of the Enowid secretariat noted, ‘we always acted in good faith and also in the best interest of the women’s groups’.

Apart from this, the lack of purposeful administrative direction, which culminated in power struggles or departmentalism eventually led to a reduced emphasis on the primary objectives of the project, namely, poverty alleviation spilling over to socio-political empowerment. The attempt by the GIAs to control the parameters of the implementation process also led to the marginalization of local knowledge and potentialities. Generally, the prejudiced attitude of donors and GIAs towards local knowledge and initiatives plagued the implementation process in terms of organizational structures and cultural problems, which undermined development as an anticipated outcome.

7. Conclusions

7.1. Participation; Rhetoric or Reality?

The demise of SAP seems to have had an indelible impact on the livelihood of Ghanaians especially women and children. To mitigate this, many social safety-net projects were executed through the Pamscad with a participatory implementation approach. The method of implementation was in harmony with the institutionalization of the onus for development shifting from the state to the people in the 1980s. However, the choice of participatory implementation seems to have fallen victim to development rhetoric, so that where in principle it advocates inclusion (bottom-up) in practice it is exclusionary (top-down). In other words, the rhetoric seems to have denied the beneficiaries any effective participation because the implementation process appears to have failed to adapt itself to reality and incorporate the local knowledge, of the women's groups. This may appear to be a paradox in this approach.

The loose usage of the term 'participatory approach' in most cases underestimates the inherent complexities or difficulties with how the multi-actors involved perceive it. This, therefore, subjects its practical application or interpretation to considerable variations. In other words, the different perceptions or meanings accorded to the participatory approach created its own implementation quagmire where limited avenues are created by the organizational structure to facilitate the effective participation of the beneficiaries. In other words, there are various impediments obstructing the involvement of the beneficiaries in the project cycle (identification, planning, design, implementation, and monitoring) thereby undermining development as an outcome. For this and various other reasons, the participatory approach seems not to have had an enviable track record of success is evident in the present study. In other words, there is little evidence of the long term effectiveness of participation as a strategy for social change. Probing further afield into other projects executed under the participatory approach, the results appear to have been basically the same. For instance, the 'Power Station Project' at Grahamstown in South Africa, which was meant to enhance the production of local handicrafts, was

initially successful. It soon became defunct for lack of effective involvement of the beneficiaries in the decision-making process, among other things (as cited in Parpart 1995, 235). This underscores the importance of the effective participation of the beneficiaries at all stages of the implementation process if the anticipated outcome is to be realized. Success here is measured partly in terms of the effective participation of the beneficiaries in the project cycle leading to the attainment of the anticipated outcome. Leeuwis has noted that:

regardless of the exact criteria one used to assess 'success' or 'failure', it is clear that many participatory processes are far from smooth, and quite often produce disappointing results for those that initiate or participate in them (2000, 941).

A plausible explanation for the disappointing results may be that normally policies do not develop in a vacuum. The contents are influenced, or shaped by, policy makers and donors; a pattern that seems to have been replicated in both WCDP and Enowid projects. The influence of policy makers and donors over policy direction is normally rationalized by the argument that donors' resources need to be used judiciously; a principle, which gives the GIAs undue monitoring powers. Secondly, accountability should also be guaranteed as taxpayers in donor countries see that as desirable. This, in practice, seems to have ushered the participatory implementation discourse into what the study calls a 'neo-top down', as the locus of the control mechanism is often located within the official implementation structure(s) or with the GIAs, a phenomenon, which closes almost all other avenues for power sharing between the women's groups and the GIAs as experienced in the study. For instance, the Enowid women's groups appear to have been given peripheral responsibilities with little autonomous authority from the national leadership, which seems to have undermined their effectiveness which, to me, is another paradox of the approach, simply because beneficiaries are supposed to be involved at all stages and not just in a peripheral role. Mawdsley, Townsend, and Oakley (2001) have also noticed the above paradox commenting that notwithstanding the genuine commitment to participation at all levels beneficiaries at the local level have less of a voice in shaping the way in, which donors and policy-makers (GIAs) think about and pursue development.

Taylor also noted that:

women are 'mere victims' of development resulting from the fact that macro policy debates tend to be dominated by male experts usually with a 'northern perception of development. There is little or no gendered analysis of the macro-political economy within mainstream development institutions...Indeed those institutions have been characterised by the absence of women representatives and lack of perspective (1998, 44).

The inadequacy of gender representation within the top echelon of the policy making class is well documented which appears to have had a profound influence in shaping the implementation process, which, in practice, undermined the effective participation of the women's groups, as previously noted. In this regard, the current organizational structure of the Enowid Foundation may be perceived as a rectification mechanism for what was an exclusionary policy (see diagram 12). I therefore, agree with Harrison who argues that:

participation would work better only if the actors understand it better or to adhere to the central tenet of participatory approach, which calls for the attitudinal change in those individuals implementing the policy in terms of shedding their 'professional expertise' for greater willingness to listen (2000, 602).

The unwillingness of the GIAs and experts to listen to the voices from below (of the women's groups) may be partly responsible for the general failure of the participatory discourse. Hughes, being aware of this scenario has long since called attention to the 'itinerant' professional who being 'more fully committed and more alert to the new developments, will move from place to place seeking an ever more interesting, prestigious and perhaps more profitable position' (1964, 65). The 'itinerant' professional experts come in with mindsets flavoured with these personal interests and considerations. Their intrinsic interests makes their mindsets impervious to local knowledge or inputs from the women's groups, translating to the relegation to the background what both the WCDP and Enowid women's groups thought was locally feasible or appropriate by the GIAs and experts. The mind-set seems to have prevailed partly because of the high degree of illiteracy, especially within the WCDP category, many of whom lacked the power of formal analytical reasoning to counteract the external

mindset of the foreign expert. Masaiganah summarises the above by suggesting experts and government officials found it hard to let go of their role as the decision-makers and there was a reluctance to give communities a say, especially when established hierarchies seemed under threat (1998, 60).

I therefore agree with Storey (2000) that there are inherent difficulties within the participatory approach, which leads to the creation of relationships of inequality and domination with one doing what the other wants. To avoid the perpetuation of this scenario, the approach in my view should take into account the relatively weak bargaining power of the women's groups in the implementation process, and appropriate measures should be taken to strengthen their bargaining power with the view to enhancing their effectiveness. Failure to do this would consign the participatory approach to being a mere conduit for providing opportunities for the more powerful such as GIAs, experts, and local elites to dictate or control the implementation process to the detriment of the women's groups. In short, there is a conflictual situation between the professional service providers and the women's groups. Secondly, the shift of 'participation' and 'empowerment' into the mainstream of development theories and practices should also alert us to the danger that they may become empty 'buzzwords' depoliticized or stripped of their original agenda for change (Clever 1999; Pieterse 1998; White 1996).

7.2. Empowerment through Participation

Empowerment is more than participation in decision-making as it also includes processes. The processes socialize the people to perceive themselves as being capable and entitled to make decisions independently. Putting, empowerment into a wider context, it includes initiating the cultural, socio-economic, and political restructuring of society with a view to enhancing the overall standing of women. Some aspects of the above benchmarks of empowerment appeared among the Enowid women's groups but only for a brief period. The group's members felt a sense of empowerment in so far as decisions concerning their trading activities were made independent of their husbands or other male relatives. Secondly, a sense of freedom was also felt as they could freely participate in other community forums.

However, this was not the case with the WCDP category where the women's groups remained disempowered owing to unfavourable project conditions among other things, which stifled their motivation to become engaged. This buttresses the argument that the mere mobilization of women into groups by, for instance, WCDP or Enowid, as beneficiaries of local level development projects constitutes a means rather than an end in itself as far as empowerment is concerned. This is so because of the failure of policy-makers to create an enabling environment to facilitate the attainment of such empowerment. Staudt (1998) expressed similar doubts arguing that official institutions employ a discourse of empowerment, but often fail to translate them into action. Thus, women's empowerment may have entered development discourse, but has failed to offer women either power over those institutions that marginalize them or the power to demand a fundamental change.

The empowerment drive was further undermined by the lack of power by both the Enowid and WCDP to influence the implementation process regarding the high interest rates, the sanctioning of defaulters, and the denial of financial incentives. All this taken together prevented women groups from participating effectively. Mayoux reinforces this argument:

lip-service to gender mainstreaming in most programmes and donor agencies means that although women's empowerment may be a stated aim in the rhetoric of official gender policy and program promotion, in practice it became subsumed and marginalized by concerns of financial sustainability and/or poverty alleviation (2001, 20).

The issue of financial sustainability seems to have misled or obscured policy-makers from recognizing the linkage between women's empowerment and the cultural system, which, of course, is a formidable force to reckon with. The failure of such recognition undermined the empowerment drive of some of the Enowid group as manifested by husbands using their cultural leverage, 'power-over', or patriarchal control in taking over their wives' Enowid loans; an act, which the study calls 'romantic paternalism', which of course stifled the 'power-within' concept inherent in empowerment discourse and the

addressing of some of the entrenched gender stereotypes (strategic gender needs). The tension between 'power-over' and 'power-within' aspects of agency puts their interrelationship at the crux of the empowerment debate. In part the tension is rationalized from a cultural perspective as, in principle, men have the cultural responsibility of assuming the financial bankruptcy of wives, which is part of the culturally constructed gender role. Hence, men are, in principle, obliged to monitor the financial transactions of their wives. This relationship, which seems to be in harmony with the Foucaultian (1980) concept of power, where power is seen as fluid, relational, and connected to control over discourse and knowledge, is manifested in the Enowid example.

Furthermore, the horizontal linkage of social capital employed as the basis of group formation, with respect to the Enowid category, appears to be a recipe for disempowerment, because it seems to have discouraged a broader or wider participation from below, especially among the poorest of the poor. In principle the horizontal linkage mobilizes women of a certain occupational class to constitute a group which invariably creates an exclusionary zone for the poorest of the poor; a scenario which was witnessed among the Enowid participating villages where the group insisted on accepting candidates of a specific socio-economic standing. Therefore horizontal linkage creates an opportunity for local elites, middle and upper income groups in village women's organizations, or what the study calls the 'rural bourgeois' to gain access to social and material resources to the detriment of others. The apparent, exclusionary zone created for the poorest of the poor coupled with the commercialization aspect which was justified under the pretext of the financial sustainability of micro credit programmes, undermines poverty alleviation. To address empowerment adequately may require the incorporation of vertical linkage as well. This linkage brings women from diverse socio-economic backgrounds, together as a group, which, in principle, happened in the WCDP category. Probably the only flaw with vertical linkage is the weak cohesiveness among group members because of its heterogeneous nature, but this could be mitigated if 'group cohesion' strategies are included to improve social bonding. The failure of the WCDP

projects to incorporate such social bonding strategies may be partly responsible for its poor results.

Furthermore, both WCDP and Enowid have a central problem in staying competitive in a business environment. With regard to the WCDP the problem in operating the income-generating facilities efficiently has long been a source of concern. Lack of interest on the part of the women groups leading to women allocating their time to other non-group activities was a commonplace scenario. Enowid also has to face unpredictable or fluctuating markets which impacts on the determination of the interest rate. Factoring all the above issues into the empowerment debate, the author thinks it should be addressed from a holistic perspective. This could be achieved partly by the employment of both horizontal and vertical linkages; the interplay of global, national, and local levels; a sustained partnership between the government and the third sector, and the incorporation of local inputs. The failure to do this may make participation and empowerment as development concepts run the risk of missing the most vulnerable groups which need to be supported.

Therefore the conceptual task now is to search for an all-encompassing framework that would ensure the effective participation of the beneficiaries as a means of facilitating a broad-based empowerment and development drive. This is important because according to Pieterse, the alternative development paradigm has become less distinct, compared with conventional development discourse and practice, as alternatives have been absorbed into mainstream development (1998, 362). This has, therefore, made Escobar less enthusiastic about development alternatives, and more interested in 'alternative to development' with 'grassroots' movements as its vanguard (2000, 11; 1995, 227). Secondly, the search for an all-encompassing framework will also change the current dynamics of empowerment, where the concept is employed as pacifying jargon for the tactical purpose of maintaining the subordinated status of women in society, as is the case within the framework of WID's paradigm. The paradigm perceives empowerment in part as a means of improving the status of women within the established status quo, where women are perceived as the junior partners of the gender coalition.

7.3. The Participatory Approach vis-a-vis Local Culture

The cultural front, as previously mentioned, is a very formidable niche, as far as the participatory implementation of local level development projects is concerned, because it appears to be a training ground for men's hegemonic leadership role which is justified within the patriarchal discourse. Hence, all kinds of strategies are adopted for the maintenance of the cultural status quo. In this case, employing the participatory implementation approach in isolation without situating it within the wider cultural, socio-economic and political context may result in less support from the traditional society. Therefore, the peculiarities of each locality should be factored in to the implementation process of local level development projects. Mercer has candidly referred to the 'deconstruction of development discourses in a given locality' (2002, 104). In other words, there is a need for local adaptations of the participatory implementation process to suit a particular area where community or local level development can be accorded the necessary attention. Secondly, the adaptations may also cause some disagreements within the cultural status quo and this will require sensitivity to reactions that might lead to a backlash. What appears to be the insensitivity of the participatory implementation approach to cultural issues could be responsible for its ineffectiveness in galvanizing the involvement of the women's groups as evident in the two projects under consideration.

Addressing the harmonization of culture and development may require the involvement of traditional rulers (Chieftaincy) and traditional civil society groups which may deepen and broaden the participatory implementation process. More importantly, the traditional rulers have institutional control over the cultural environment where participatory implementation usually takes place; at the local level. Moreover, the chieftaincy as an institution has moved from its traditional orthodoxy to become a dynamic entity thereby enhancing its potential as a partner in the local level development process. An example of this is the recent institutionalization or creation of the office of development within the institution (Nkosohene or head of development). Secondly, most of the leading chiefs are now initiating and monitoring development projects in their respective areas of

jurisdiction. A prominent example is the Asantehene (King of Asante) reaching an understanding with the World Bank to forge a development partnership between the Bank and the traditional authorities. Others chiefs are also involved in public education on the HIV/AIDS pandemic and on environmental issues (Boafo-Arthur 2003). The institution's pivotal role as a moderator of cultural values as well as a partner of local level development can no longer be overlooked, but should be enhanced to minimize any backlash or resistance to local level development. The capacity of traditional civil society groups like the women's singing groups (Nwomkro) should be enhanced in order to serve as vanguards for the democratization of both development and the traditional administration, in which, up to now the Queen Mother has been the only bona fide woman on the ruling council(s). Furthermore, the capacity enhancement of traditional civil society groups could facilitate the use of local human resources.

The lack of interest, by experts, in adapting their technical knowledge to the local knowledge system appears to have encouraged, what the study calls, a 'de-culturalization' process; which separates the cultural reality from the implementation process. The 'de-culturalization' process should be appreciated in the context that cultural diversity is an inescapable reality, hence, its appreciation as a monolithic entity seems to be unhelpful. For this reason, the participatory implementation process should adapt or accommodate local exigencies. Even though, the author believes in the indispensability of expert's role and knowledge in the project cycle I reject what the study calls the 'expert dependency or indispensability syndrome'. In its place the study recommends a more consensus-building approach as a basis for guaranteeing effective participation and the enhancement of development as an anticipated outcome. Secondly, expert policies or knowledge should go through what the study calls a 'cultural purification process' to make it more useful within the larger cultural context. Such a process will perhaps ameliorate the inherent cultural relativism within the modernity discourse that sometimes come with the policies or knowledge of experts. An example of this was found in the Enowid micro-credit project, where the Grameen Bank's micro credit methodology was imported unmodified from Bangladesh. The methodology to all intents and purposes was at variance with what the women's groups perceived as locally appropriate or consistent

with local knowledge. The insistence on the scheme seems to have negatively impacted on the outcome. The 'cost payment' concept also imported into the WCDP project to ensure its financial sustainability is good as a policy but methodologically bankrupt, hence, the seeming failure of the projects. The women's groups were apparently denied initial financial support, which compelled them to reallocate their time to meet their practical gender needs, as part of their culturally constructed gender roles. Such needs have cultural legitimacy and could not therefore be easily ignored.

To sum up, to achieve the economic and socio-political empowerment of women necessitates a careful balance of local knowledge provided by experts at the community or local level in entrepreneurial development (Enowid) or income generating activities (WCDP). The preference for the Women in Development (WID) paradigm, on which the WCDP and Enowid are based, rather than Gender and Development (GAD) seems to have divorced men from the project. However, the unofficial involvement of a few men in both projects is a subtle rejection of the WID paradigm because men seem to provide cultural local leadership therefore excluding them seems to mark a cultural departure.

To conclude, the study's theoretical framework, which posits that 'effective participation of women's groups (beneficiaries) in the implementation process may facilitate development as an outcome'. However, it is contingent upon other factors such as the incorporation of local knowledge, the adaptation of the experts' role, the enhancement of local capacities, transparency, and a good participatory control system, among other things. The failure of the implementation process to adequately address the above issues appears to have undermined the effective participation of the women's groups (beneficiaries) in the implementation process, which might have undermined the realization of development as an outcome.

7.4. Recommendations and Policy Implications for the Attention of Policy Makers and NGOs

After the entire analysis by the study the author provides the following recommendations:

- 1.** The government should move from the traditional position of paying lip service or little attention to women's development needs in terms of the budgetary allocation of resources. However, the study recommends, as a matter of urgency, that the government should embark on 'gender budgeting' where gender sensitivity is not sacrificed in facilitating women's access to resources and government services which will also complement the efforts of the donors. Gender budgeting, coupled with donations from private philanthropic groups, could help allay the fears, expressed by the Enovid officers, concerning the loan-resolving capital depreciating if a high interest rate was not charged for its maintenance. These genuine fears could be mitigated further by imposing an interest rate ceiling for a reasonable period of time of between ten to fifteen years within which the project should receive financial support from the government. This would eventually pave the way for the 'poorest of the poor' to avail themselves of the opportunity to receive a loan.

The government should embark on a comprehensive programme of recapitalizing the rural banks, credit unions, and other financial institutions. The recapitalization would make credit readily available to local women in order to enhance their productive role. The ready availability of capital would soften current draconian rules governing the micro credit facility, which are denying the 'poorest of the poor' and, therefore the larger part of the female population the benefit of access to credit. This may also lessen the tendency of local women to seek financial assistance from local moneylenders with their cutthroat interest rates. In addition, the non-governmental organizations (both local and external) should also integrate micro credit programmes, as an instrument for the economic empowerment of local women because a lack of credit is one of the major reasons for women's economic and socio-political disempowerment.

2. In view of the important role women play in the welfare of families especially at the community level, the need for their economic and socio-political empowerment need not be emphasized further. The author recommends that local level projects involving women should last a reasonable period of time (at least between 10-15 years) in a donor-driven fashion if the much-cherished empowerment of women is to be attained. Currently, the projects last between 2 and 5 years which is sometimes increased by ad hoc extensions which only complicates both the implementation process and the empowerment drive, as in the case of the Enowid project between 1991 and 1996. This recommendation is important in view of the multiplicity of problems that women face at the community level ranging from poverty and illiteracy to socio-political exclusion. Secondly, the longer period may also facilitate the incorporation of all the social learning and experiences acquired in the course of the implementation process, which will shape new ways of performing tasks.

3. The general rules of Enowid governing the loan administration are to a degree unfair and innocent members suffered from the policy of ‘collective liability’ and the ‘ineligibility rule’. To mitigate this unfairness the author recommends a ‘group-regroup mechanism’. This mechanism permits structural fluidity in the membership of the solidarity groups (SGs) and community credit committee (CCC) where possible. The measure promotes, at the end of each loan season, the reshuffling or re-grouping of the solidarity groups (SGs) into ‘defaulters’ and ‘non defaulters’ groups with their corresponding CCCs. The new CCCs of the now non-defaulters groups should out of necessity qualify for loans to ensure the continuity of their businesses. This may prevent the current unwarranted disruptions in the economic activities of the hard-working or paid-up members of the groups resulting from the ineligibility rule. The defaulters’ groups should be made to go through counselling and training programmes. The counselling may help them to ascertain the causes of the default and what went wrong and then map out strategies to prevent or reduce future problems. Furthermore, a defaulter who goes through the prescribed counselling and training programmes could be recommended by the counsellors to Enowid for a recapitalization facility. The facility

should be supported by a proper monitoring system preferably operated by the counsellors. The rationale is to help defaulters reorganize their businesses so as to enable them to pay off all their outstanding loans.

To realize the counselling and training concept, the Enowid Foundation could either establish its own counselling unit or liaise with the Departments of social welfare, the National Council on Women and Development, and religious and traditional leaders for resource personnel for the provision of such services. This measure apart from addressing any emotional imbalances the defaulters might have experienced or suffered could also put them on the path to rehabilitation and reintegration into the Enowid programme and society as a whole. The study is aware that this is not an ideal solution because apart from the inherent operational difficulties, it could also promote social stigmatization, which may lead to defaulters relapsing into a permanent state of inaction. Nevertheless, it is probably the best option, especially when compared with the blanket or indiscriminate sanctions regime, which prevails now and which is devoid of human sensitivity. The counselling and training may also reduce the psychological ‘fear of failure’ syndrome that seems to have engulfed most of the women’s groups because of the drastic consequences that follow default.

4. The study recommends that the cost recovery and financial criteria for Enowid membership should be flexible and reasonable but not so harsh as to frighten off potential members. To this end, the Enowid weekly payment method, which is accompanied by a strict sanctions regime, should be changed to create more flexible working conditions and holidays. This is important, as the women need to make a lot of sacrifices to meet the payment conditions. In view of this, the weekly payment should be changed to at least a monthly or quarterly system. To make the Enowid programme accessible to all categories of women the study further recommends the cancellation of the 25 percent compulsory deposit which appears to be on the high side, as a basis for membership. The deposit is serving as a deterrent or ‘scare crow’ to other vulnerable women who could otherwise, have been prospective beneficiaries. However, if it cannot be scrapped completely it should be reduced to an affordable rate of 1 to 10 percent.

5. There should be a constructive and healthy partnership among the women's groups, GIAs, and donors or partners in the form of constant dialogue on their goals. Such an arrangement may sustain interest and serve as a forum for addressing the concerns of all the parties especially the local women's groups a majority of whose members are illiterate. The seemingly paternalistic relationship, which existed, especially between the GIAs and the women's groups, reduced the latter to the status of end recipients of administrative directives from the top. Apart from the top-down approach being at variance with the tenets of the participatory approach, it also put development as an outcome in jeopardy. To mitigate the paternalistic relationship the author recommends the normal participatory implementation model, which through its transparency, galvanizes the effective participation of all the partners in the implementation process. The usefulness of the model is that it offers the donors the opportunity to learn from the beneficiaries themselves, what needs to be done. What are the difficulties of the local women's groups, which are likely to hinder the realization of development as an outcome? (see Figure, 8).

The partnership should also be reflected in the acquisition of project equipment, which should be done in a 'consensual acquisition process'. Under the process donors, GIAs and the local women's groups should work in concert to ascertain the logistical needs of the project. This could be done during the identification, planning, and design stages prior to the commencement of the project. A review of the logistical needs could be done later preferably during the mid-term review of the project. The reason for this recommendation is that the principle of 'environment determinism' anticipates the need for a project to have a new set of tools, which should be provided if development as an outcome is to be guaranteed. The consensual acquisition process, on the other hand may reduce the likelihood of a situation developing where lots of luxury logistics are acquired to the detriment of more relevant tools. The women's groups complained that their requests for trucks to cart their wares to the marketing centres were left unanswered; a request that was made at the inception of the Enowid programme (1991) was still unfulfilled in 2000.

6. The author recommends a well-integrated approach in promoting the inclusion of women in public life. This mechanism could facilitate the reversal of the process of women's marginalization. Secondly, the government should enact a mandatory and, of course, enforceable quota for the representation of women on all national boards and corporations. Thirdly, there should be different criteria for the promotion of women in both civil and public services. The criteria for women should be slightly lower than for men in terms of years of experience, in order to promote their presence in managerial positions in both services as a mechanism for reducing men's hegemony in public life (see Tables 17 and 18). Until recently the compulsory retirement age for women was 55 whilst that of men was 60. However, the 1992 Constitution of Ghana introduced compulsory retirement at 60 year for both men and women. Thirdly, extra-statal organizations like political parties could also create the necessary conditions for women to stand on their tickets during general elections. This move may promote women's presence at the legislative centres of power; a presence which currently appears to be at an early and undeveloped stage. Finally, the creation of female role models for girls would serve as a moral boost for their self-esteem.

7. The study also recommends that donors and development co-operation actors should opt for the GAD instead of the WID paradigm to forestall any cultural backlash, and expand the scope of participation. As noted previously, GAD, as a development paradigm, has a greater impact on both sexes and therefore increases opportunities for a wider constituency. This study notes that men's involvement in WID projects like WCDP could also be beneficial, especially when it comes to the performance of strenuous physical tasks. However, in the absence of GAD gaining acceptance among donors and WID protagonists, the study further suggests a quota system whereby both sexes could be represented in a WID group. Under this arrangement a group's composition could probably be 70 percent women, to ensure their majority and control, and 30 percent men. Any other better arrangement to reduce patriarchal tendencies or control would also be acceptable. This may ensure the viability, cultural acceptability, and sustainability of such projects.

8. The modernization paradigm could be desirable, since society is dynamic and not static. The author is, however, of the view that the accompanying input emanating from the modernization ethos should be fused with the local culture to produce a ‘cultural hybrid’. The ‘hybridization of culture(s)’ is likely to mitigate any local resistance as most local resistance originates on the cultural front. This promotes the viability and autonomy of indigenous cultures while allowing space for change within them. In this connection, externally funded projects should ascertain the ‘cultural red lines’ of the communities in order to minimize infringing on cultural norms which will enhance local acceptance and promote the success of projects. Apart from this it may also help galvanize not only the beneficiaries (women’s groups) but also the larger community for example, traditional rulers to participate in the implementation process. The effect would facilitate development as an outcome; but anything short of the above may result in the non-participation of the beneficiaries (women’s groups) and undermine development as an outcome; which regrettably appears to be the study’s conclusion.

7.5. Further Areas of Research

1. To make participation of the beneficiaries a reality in project implementation further areas of studies could be undertaken of the following:
 - a. ‘From Lip Service to Action: the Role of Government Implementing Agencies (GIAs) in Adopting to Local Realities within the Participatory Implementation Paradigm’. The intermediary role of the GIAs is crucial in achieving outcomes because of their extensive involvement with donors, in preliminary discussions on project formulation and with beneficiaries in terms of implementation. What is required from the GIAs is to move from a position of inaction and become ‘action-oriented’, which may facilitate the achievement of development as an anticipated outcome.
 - b. ‘Moving Beyond the Traditional Routines to the Provision of Local Level Social Services: the Role of Chieftaincy’. This research would investigate how the closeness of both the Chiefs and the Queen Mothers to their subjects could be used for the provision of local level social services.

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- 12 What is the proportional representation of men and women at such forums ?
- (a) more men than women
 - (b) equal number
 - (c) more women than men.
- 13 Are you allowed to express your views freely during such forums on community issues?
- Yes
- No
- 14 If yes, do you think women's needs are adequately catered for in your community?
- 15 If no, does it mean you accept whatever is decided by men on your behalf?
- 16 Why did you select this particular project? because
- (a) it is our feltneed
 - (b) selected on our behalf by community leaders
 - (c) selected on our behalf by government officials
- 17 In what practical ways have you benefited from the project?
- (a) increased productivity
 - (b) more organized than before
 - (c) increased income
 - (d) gained access to, and control of, resources.
- 18 How is the project administered?
- (a) by an implementation committee
 - (b) by the Queen Mother on her own
 - (c) by the community leaders

- 19 If the answer to question 18 is (a); what is the composition of the committee in terms of sex, age and profession?
- 20 Were you asked to make a local contribution towards the project either in cash or in kind?
- 21 How did you come by such a contribution?
- 22 Did your contribution affect the project in terms of?
(a) commencement
(b) completion
(c) membership
- 23 Who normally initiates most of the decisions affecting the administration of the project?
(a) government officials
(b) beneficiaries
(c) through consensus
(d) donors
- 24 Were you then involved in estimating the cost and the benefit of the project?
- 25 How do you receive materials?
(a) just-in-time (JIT)
(b) always delivered late
(c) not at all.
- 26 Who owns the project?
(a) the community
(b) the government officials
(c) the leaders of the various women's organizations

- (d) the donors.
- 27 What kind of benefits do members get?
- 28 Are you satisfied with the benefits you receive from the group?
- 29 How do you raise your problems with the authorities and what are the available communication channels ?
- 30 Have you received any training in the past?
Yes
No
If yes, please state:
(a) Nature of training
(b) Duration
(c) Place of training
- 31 How many people participated?
- 32 Which departments supplied the resources and trainer?
- 33 Has that training benefited you in anyway?
Yes
No
- 34 How do you keep the records of the group?
- 35 Are you satisfied with the working of your group?
Yes
No

- 36 If no, what measures do you suggest for its improvement?
- 37 Who qualifies to be a member?
- 38 What are the major problems facing the group?
- 39 Have you made any attempt to solve them?
- 40 How many times does the group meet a month?
- (a) One
 - (b) Two
 - (c) Three
- 41 To what extent have your aspirations been fulfilled by your membership of the group?
- (a) To a great extent
 - (b) To some extent
 - (c) Not at all

Appendix II Regional and District Committee on Pamscad Projects

- 1 How many projects were approved by the Pamscad Secretariat during the implementation period for the region/ district?
- 2 Have all the projects been completed?
If no, give reasons
- 3 What kinds of assistance does the committee receive from the Pamscad Secretariat?
- 4 How many times does the committee meet a month?
- 5 Please mention the coordination instruments being used by your committee?
 - (a) Committee.....
 - (b) Liaison Officer.....
 - (c) Task force (composed of different departments).....
 - (d) Personal contact.....
 - (e) Hierarchy communication.....
 - (f) Meeting (Scheduled/Unscheduled)
 - (g) Any others.
- 6 Please mention the name of the departments whose coordination is normally required by your committee in order of importance. Are you satisfied with the existing coordination mechanism?
- 7 If no, what are the problems the committee face in connection with coordination?

- 8 Is the attitude of the committee members (civil servants and others) towards co-ordination influenced by:
- a Directive of Higher Authority.....
 - b Personal Motive/Interests.....
 - c Political Pressures.....
 - d Inter-departmental Relationships.....
 - e Personal Relationships.....
 - f Any other.....
- 9 What has been the working relationship between the committee and the National Secretariat in respect of the project's cycles?
- 10 What change would you suggest in the existing coordination mechanism at the regional and district level?
- 11 Does the committee enjoy the maximum support of the regional administration and the district assemblies in the implementing of the Pamscad?
- Yes
 - No
- 12 At Present, the district assemblies are entrusted with the responsibility of coordinating development activities in their respective areas of jurisdiction. What is your opinion about how the system works?
- Fully effective
 - Partially effective
 - Not effective
- 13 What is the composition/structure of the district implementation committee?

14. Is your committee working effectively?
 - Yes
 - No

15. If no, give reasons

16. How many times a month do members visit the project sites?
 - a One
 - b Two
 - c Three

17. Has your membership on the committee been in conflict with your official schedule/duties?

18. What kind of incentives do members of the committee get?

Appendix III: National Enowid Secretariat of Pamscad and Enowid Foundation

Name	Title	Departmental Affiliation
1	What problem is Enowid and WCDP supposed to address?	
2	From question 1 assuming the projects were planned to improve the socio-economic and political status of women (i.e. through increased productivity); has this been achieved?	
3	To what extent have women gained access to, and control of, resources since the inception of the programme?	

- 4 Were the project personnel sympathetic towards women's needs?
- 5 How is your service delivery organized?
- 6 Were the women's groups given an opportunity to participate in management positions?
- 7 What is the nature of the Enowid organizational structure?
- 8 Would you say that the beneficiaries participated effectively in the project cycle; for example, identification, planning, design, implementation, and monitoring at all levels?
- 9 WCDP and Enowid were meant, among other things, to encourage women to organize themselves into groups to enhance their economic leverage. What about women's political participation?
- 10 Were the rules of the game difficult in terms of the Donors policies on the disbursement of the project's funds?
- 11 If yes, to what extent did it affect the implementation process?
- 12 Were the Donors interested in ensuring that the gender dimension of the Pamscad was being followed?
- 13 If yes, what were some of the practical attempts made to ensure this?
- 14 What were the criteria for the women's groups to qualify for assistance?

- 15 Organizational capacity is the institution's ability to take purposeful action, which is a function of personnel, resources etc.
what could you say about the following?
- (a) calibre of personnel
 - (b) level of motivation
 - (c) commitment/ interest
 - (d) environment i.e. economic, political, official, social etc.
- 16 How in your opinion will you rank the whole implementation process of Pamscad?
- 17 What kind of advice could you give (positive or negative) to guide future leaders of similar projects?

Appendix IV. Enowid Foundation Loan Agreement

This Agreement is made on the.....day ofbetween ENOWID Foundation (hereinafter referred to as the Lender) andCCC (hereinafter referred to as the Borrower).WHEREAS the Borrower is a group ofmembers operating a business in thesector AND WHEREAS the leader has agreed to provide such assistance to the borrower on the terms and conditions contained herein;

NOW THEREFORE, the parties hereto covenant and agree as follows;

1. The Lender agrees to lend to the borrower and the Borrower agrees to borrow from the Lender the sum of.....C..... (hereinafter known as the loan).
2. The Borrower shall pay interest at the rate of% on the principal amount of the loan.
3. The Borrower shall repay the loan and the interest thereon amounting to C..... to the Lender in approximately.....equal weekly instalments commencing onand ending on
4. If the Borrower fails to pay any instalment on the due date, the past due balance at the end of the month shall attract an additional penalty interest rate of 10 % per month from the date of default.
5. If the Borrower shall utilise the loan exclusively for the purpose for which it was requested.
6. The lender hereby acknowledges receipt of the amount of C.....from the Borrower, being the mandatory deposit.
7. That if the total sum of the loan including interest has not been settled within one week from the expiry date, the Lender shall have the power to:
 - a. place a lien on the borrower's deposit with the Lender
 - b. hold the Borrower and its members jointly and severally liable for the amount outstanding

Appendix IV continues.

8. This agreement shall continue in force until all monies payable hereunder shall have been fully paid.

IN WITNESS, the parties hereto acting through their duly authorised representative, have caused this Agreement to be signed in their respective names and delivered inas of the day and year first above written.

NAME & SIGNATURE/THUMBPRINT

.....
(Chairperson)

.....
(Credit Officer)

.....
(Secretary)

(For the Lender)

.....

1st WITNESS

.....
(Treasurer)
(For the Borrower)

.....

2nd WITNESS

After the contents hereof had first been read and interpreted and explained to them in the ...language by ...when they seemed perfectly to have understood same before making their thumbprint and mark hereto in the presence of the entire membership on.....

Address of Interpreter

Signature of Interpreter.....

Appendix V. The Enrolment of Public Secondary Schools and Tertiary Institutions during 1981/82-1998/99

<i>Year</i>	<i>NO.OF.SCHOOLS</i>	<i>ENROLMENT</i>		
		BOYS	GIRLS	TOTAL
1981/82	206	81,061	35,999	117,060
1982/83	221	85,240	38,469	123,709
1983/84	226	86,789	38,851	125,640
1984/85	230	88,836	39,851	128,687
1985/86	231	89,223	40,792	130,015
1986/87	235	92,887	43,754	136,641
1987/88	240	99,119	47,066	146,185
1988/89	245	103,991	50,486	154,477
1989/90	250	112,542	55,458	168,000
1990/91	404	133,581	65,679	199,260
1991/92	413	150,740	74,537	225,277
1992/93	438	164,623	82,873	247,496
1993/94	452	154,927	81,603	236,530
1994/95	452	130,446	71,367	201,813
1995/96	453	122,070	72,015	194,085
1996/97	456	115,881	73,027	188,908

Appendix V continues.

Year and Institution	1996-1997			1997-1998			1998-1999		
	M	F	T	M	F	T	M	F	T
Univ. of Ghana	5,853	2,642	8,495	6,383	2,223	8,606	6,986	2,953	9,939
K.N.Univ. of Sc & Tech	4,791	1,288	6,079	5,496	1,380	6,876	6,843	1,730	8,573
Univ. of Cape Coast	3,904	1,438	5,342	5,341	1,923	7,264	5,821	2,061	7,882
Univ. College. of Education.	2,223	732	2,955	2,597	957	3,554	3,155	1,450	4,605
Univ. of Dev. Studies	222	33	255	332	52	384	430	72	502
Total	16,993	6,133	23,126	20,149	6,535	26,684	23,235	8,266	31,501

Universities Statistics

Source: Ministry of Education, Ghana.

Univ. of Ghana
 K.N.Univ. of Sc & Tech
 Univ. of Cape Coast
 Univ. College of Education
 Univ. of Dev. Studies

University of Ghana
 Kwame Nkrumah University of Science and Technology
 University of Cape Coast
 University College of Education
 University of Development Studies

Appendix V continues.

Year and Institution	1996-1997			1997-1998			1998-1999		
	M	F	T	M	F	T	M	F	T
Accra Poly.	1,926	496	2,422	2,168	690	2,858	2,062	651	2,713
Kumasi Poly.	1,530	340	1,870	1,723	430	2,153	1,904	541	2,445
Takoradi Poly.	914	214	1,128	1,397	313	1,710	1,724	374	2,098
Ho Poly.	774	410	1,184	1,105	377	1,482	1,167	415	1,582
C. Coast Poly	370	60	430	539	103	632	964	169	1,133
Tamale Poly	245	24	269	403	30	433	596	56	652
Sunyani Poly	63	4	67	314	52	366	868	353	1,221
K.dua Poly	45	5	50	264	44	308	899	183	1,082
Total	5,867	1,553	7,420	7,903	2,039	9,942	10,184	2,742	12,926

Polytechnics Statistics

Source: Ministry of Education, Ghana.

C. Coast Poly Cape Coast Polytechnic
 K.dua Poly Koforidua Polytechnic

Appendix V continues.

Public											
Region	Ashanti	B/Ahafo	Central	Eastern	GT.Accra	Northern	U. East	U. West	Volta	Western	Total
Total	31,257	12,623	23,060	28,556	26,644	15,530	8,896	6,004	23,503	12,834	188,908
Boys	19,034	8,378	12,514	16,079	14,993	11,751	5,920	4,087	15,263	7,862	115,881
Girls	12,223	4,246	10,546	12,477	11,651	3,779	2,976	1,917	8,240	4,972	73,027
No.of Sch	78	51	47	73	35	31	19	14	66	42	456
Private											
Total	1,590	210	435	1,007	1,076	237	0	655	589	78	5,877
Boys	718	26	290	481	389	237	0	494	398	34	3,067
Girls	872	184	145	526	687	0	0	161	191	44	2,810
No. of Sch	13	2	4	7	8	1	0	3	9	1	48

Public and Private Senior Secondary Schools 1996-1997 Enrolment and Number of Schools by Region

Source: Ministry of Education, Ghana.

B/Ahafo Brong Ahafo
 GT.Accra Greater Accra
 No. of Sch Number of Schools
 U. East Upper East
 U. West Upper West

Appendix VI. Sensitivity Analysis

Model Summary

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	26.907(a)	.228	.304

a Estimation terminated at iteration number 5 because parameter estimates changed by less than .001.

Variables in the Equation

	Regression coefficient	Standard error	Risk level
WESTREG	1.723	.976	.078
LOWAGE	-.129	.078	.098
EST YEAR	.063	.140	.653
Constant	-122.229	278.165	.660

a Variable (s) entered on step 1: WESTREG, LOWAGE, ESTYEAR.

Western region projects have better chance of being active at the significant level of .078 vis-à-vis lower ages at significant level of .098

Low age does deviate significantly from zero at 10 percent risk level but low age does not deviate significantly from zero at 5 percent level.

Model Summary

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	23.704(a)	.324	.433

a Estimation terminated at iteration number 6 because parameter estimates changed by less than .001.

Variables in the Equation

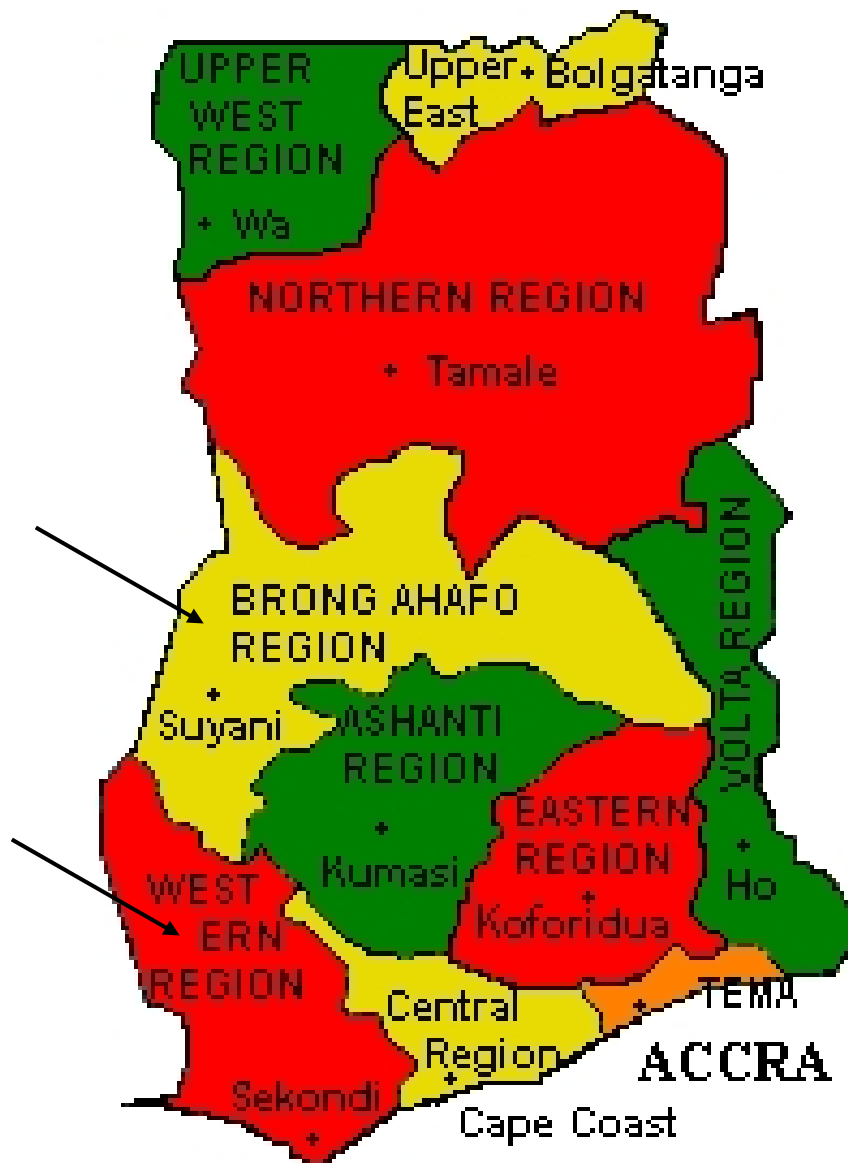
	Regression coefficient	Standard error	Risk level
WESTREG	2.697	1.354	.046
HIGHAGE	-.201	.097	.039
ESTYEAR	-.111	.176	.529
Constant	230.185	351.789	.513

a Variable (s) entered on step 1: WESTREG, HIGHAGE, ESTYEAR.

Western region projects have better chance of being active at the significant level of .046 vis-à-vis higher ages at significant level of .039

High age does deviate significantly from zero at 5 percent risk level.

Appendix VII. Map of Ghana.



Appendix VIII: The Socio-Economic Impact of the Structural Adjustment Programme (SAP)

A.1. Neo Liberalism as the Theoretical Basis for SAP

The neo-liberal school stems from Adam Smith's laissez-faire principle that was outlined in his influential work, *The Wealth of Nations* (1776). He developed it in reaction to eighteenth-century mercantilism, which held that the exercise of strict state controls over key economic activities such as international trade and investment maximize a country's wealth. Smith's laissez-faire principle calls for the minimization of state intervention in economic transactions (Brohman 1996). Liberal arguments against state intervention were further reinforced by David Ricardo's (1817) theory of Comparative Advantage⁵⁶, which maintains that countries have a common interest in the free flow of goods, services, and capital across borders. It further calls for the elimination of tariffs, quotas, and other forms of state interference in trade. Ricardo's idea seems to be the bedrock of the current globalization thinking⁵⁷. The economic malaise or the debt crisis of the 1980's in Ghana and, indeed, in most Third World countries, in the 1980s moved neo-liberalism from the fringes to the centre of development, thereby displacing Keynesianism as the dominant development orthodoxy paradigm (Dixon, 1999, 448).

Two reasons accounted for the movement of neo-liberalism to centre stage. First and foremost was the perceived failure of the previous political economic paradigms of inward orientation. Secondly, it had the support of almost all the powerful international financial institutions such as the International Monetary Fund (IMF) and the World Bank as well as United States economic officials, hence, it was dubbed the 'Washington Consensus' (Williamson 1993; Stiglitz 1998). But the neo-liberal approach appears to have overlooked many endogenous problems of Third World countries; hence it is not an effective or useful alternative for solving Third World economic problems. In other

⁵⁶ Comparative Advantage according to David Ricardo is when trade becomes advantageous if the cost of production of a particular item differs as for instance between one country and another.

words, the neo-liberal model completely opens up national economies to global markets without state mediation. It therefore seems willing to sacrifice uncompetitive sectors (most notably in industry) to foreign competition (Gwynne and Kay 1999, 12).

The neo-liberalist rejects the neo-classical emphasis on market forces and outward-oriented growth as inadequate for the special Third World needs of rapid development (Kiely 1998, 65). Key problems of Third World development, according to the liberals, were dynamic in nature and, therefore, not amenable to a solution based on “static” neo-classical models of market directed resource allocation. Again the neo-liberals believe in monetarism⁵⁸ which is one of the pillars of the structural adjustment programme. Irving Fisher, a proponent of monetarism, believes that the mechanism of interest-rate adjustments basically sustains economic equilibrium; high rates reduce growth whilst low rates increase it (Preston, 1986). The growing macroeconomic problems such as inflationary pressure and indebtedness of many countries are, therefore, viewed basically as monetary phenomena the reasons for which being excessive government spending and other demands that have driven up the quantity of money in their economies to unsustainable levels. When this occurs, among the corrective measures is the operation of the ‘invisible hand of the market’, which allocates resources optimally. When government or outside agencies try to make the market work better, they introduce distortions which make it work worse. The free market produces an optimum allocation of resources (Cooper and Packard 1997; Baumol and Blinder 1982).

Neo-liberals think Keynesian state interventions in Third World economies should be held responsible for the series of interrelated problems of stagnation of production, rent-seeking and inefficiencies in the state sector, inflationary pressure, indebtedness, and others. To this end, developing countries cannot resume growth and development until

⁵⁷ Globalisation according to O'Brien (1992) refers to operations with an integral whole, since a truly globalised service knows no internal boundaries, can be offered throughout the globe and pays scant attention to national aspects.

⁵⁸ Monetarism is an economic theory stressing the relationship between the rate of growth of the money supply and the level of output and price.

they reject Keynesian state interventionism in favour of *the invisible hand* restoring equilibrium in the economy. To stimulate growth governments should reduce expenditure. A difficulty for the above argument is represented by the *Tiger economies* (Newly Industrialized Countries-NICs). The laws of the market did operate in Singapore, Taiwan and, South Korea, but under the constraints or guidance imposed by the state elites, with a reasonable degree of success before the economic crisis in the mid 1990s (Wade 1990). To this end, the operation of the invisible hand in the restoration of market equilibrium is debatable.

A.2. The Genesis of the Structural Adjustment Programme as a Economic Antidote

The process of structural adjustment was initiated in the industrialized countries and then 'exported to developing countries. The dominant view was that the economic problems of the 1970s, after the first petrol shock in 1973, were characterized in most the Organisation for Economic Cooperation and Development (OECD) countries by falling growth rates, rising unemployment, increasing inflation, and declining investment and profit rates. For instance, annual output growth fell from 4.9 percent over the period 1960-1973 to 2.7 percent over 1974-1979. Inflation more than doubled from 4.1 to 9.7 percent per annum over the two periods. Investment expansion tumbled from 7.6 to 2.3 per cent per annum. The rate of unemployment rose from 3.1 to 4.3 percent and the expansion in trade fell from 9.1 to 4.3 percent. This adverse performance generated wide-ranging enquires into the state of the economy and analyses of previous policies and the way out of stagflation. The dominant view was that the economic policies of the 1970s were characterized by high aggregate demand, full employment, high rates of taxation, generous social welfare benefits and growing state intervention (OECD 1987; Britton 1991).

To restore economic growth in the medium term required more radical measures to promote market forces and curb the role of the state. To this end, the 1980s and 1990s can be described as 'decades of policy reform' with the institutionalization of structural adjustment programmes which were meant to address the economic stagnation

experienced by many developing countries (Cornia 1999, 1). Most of the Third World countries, found they were more vulnerable than at any time since they were first colonized. Primary commodity exports, other than oil, became steadily less significant (Dixon 1995). The overall share of the Third World in world trade dramatically declined. Faced with stagnating economies and with per capita income declining from levels at which many people could barely survive, the governments responded by increased borrowing abroad until servicing the debt led to balance of payment difficulties so acute that they were forced to turn to the IMF. This was also accelerated by the problem of good governance as noted in the World Bank's study: 'Sub-Sahara Africa from Crisis to Sustainable Growth'. Good governance in simplistic terms stresses political pluralism, accountability, and the rule of law. Good governance is said to be the political dimension of the structural adjustment programme. In other words, the state institutions, within which structural adjustment policies take place, should be seen to enhance the success and safety of capital flows (World Bank 1989; 1992).

The insistence of the World Bank on good governance was to create an enabling environment for the implementation of the SAP. As a condition for support, the World Bank and IMF advised developing countries to cut back government intervention in their economies, and leave the economies to be revived by the freer play of 'market forces' within a neo-liberal paradigm (World Bank 1996). In the terminology of international financial institutions (IFIs), the economies should be liberalized. Liberalization here means opening up the economy to the market forces of demand and supply in order to achieve the efficient allocation of investment resources. In this regard, the state should be rolled back for the private sector to take a leading or prominent role in the running of the economy, because governments were perceived to be part of the problem, not part of the solution; they were inefficient and often corrupt and, hence, parasitic and not stimulators of growth.

The author is of the view however, that the above proposition falls short in considering the exogenous factors leading to such economic decline. The role of IFIs by the imposition of high interest rates which led to high debt servicing payments, and unfair

terms of trade through the externally pricing mechanism of the agricultural exports in crippling the economies of developing countries cannot be overemphasized. This aspect is most often played down.

A.3. The Pre-Structural Adjustment Economic Situation

In the 1950s and 1960s the economy of Ghana had been growing vigorously and industrialization had proceeded at pace. However, both adverse external developments and prolonged inappropriate domestic policies caused an extended deterioration in Ghana's economy. The effects of worsening external terms of trade such as the fall of the international cocoa price in the mid 1960s coupled with price fluctuations for gold marked the beginning of Ghana's economic downturn. The country, therefore, became wholly dependent on international official assistance (Hoogvelt, 2001). This compelled the post-independence government of Ghana led by Kwame Nkrumah to approach IMF for financial assistance in 1965. The conditionalities laid down by both the IMF and the World Bank were unacceptable to the government for fear of compromising its socialist ideology. After his overthrow on 24th February 1966, the defacto government of the National Liberation Council satisfied the Fund's conditions within three months thus qualifying Ghana for a standby credit (Boafo-Arthur 1998).

The next civilian government led by Dr K.A. Busiah in 1970 continued with the austere policies of the IMF and World Bank, which finally culminated in his overthrow on 13th January 1972. The legacy of this political backlash haunted subsequent governments and made them cautious about implementing austerity measures. Rawlings, unlike Nkrumah, started as a leader with socialist rhetoric but the internal economic situation compelled him to abandon his social rhetoric and return to the IMF and World Bank for assistance. Ghana's 'economic miracle' under the PNDC, led by Flt. Lt. J.J. Rawlings received a lot of praise in many circles. The downward trend of the economy bottomed out in the 1980s when the PNDC government came to power, which was a decisive time for the government to act as seen by the detailed description of the economic indicators. The period witnessed the economic indicators of the economy showing an almost negative

trend. To be precise, Gross Domestic Product (GDP) growth was negative (-1.1 %) between 1981 and 1982. Poor fiscal management compounded by the erosion in the resource base, generated large budgetary deficits that fuelled inflation.

The country's infrastructure suffered severe neglect, causing a marked deterioration in the volume and quality of economic and social services. More fundamentally, the human infrastructure also underwent a severe strain, with over two million Ghanaians leaving the country for Nigeria. The opportunities offered by the oil boom to the economy of Nigeria in the 1970s provided one of the major attractions for the young men and women for whom the Ghanaian economy no longer had much to offer (Tsikata, 1990). But in the early 1980s Ghanaians in Nigeria were repatriated. The same period also witnessed a severe drought. The external terms of trade sharply deteriorated following the increase in petroleum prices and a softening in price for Ghana's major exports cocoa and gold.

The cumulative effect of the downward economic spiral can be seen in the performance of key economic indicators between 1970 and 1982: per capita real income declined by 30 percent; import volumes fell by a third; real export earnings fell 52 percent; domestic savings and investment declined from 12 and 14 percent of GDP respectively in 1970, to almost insignificant levels and inflation averaged 44 percent per annum over the same period. A nutritional status survey conducted during the period suggests that from 2 to 7 percent of children of pre-school age were severely malnourished, with upwards of 50 percent being moderately malnourished. The infant mortality rate which had fallen to about 80 per 1000 in the mid 1970s was 101 per thousand in 1980 and had risen to between 107 and 120 per thousand in 1983-84. The combination of evidence from social indicators during this period, therefore, suggests that a considerable decline in living standards for a majority of Ghanaians took place prior to the implementation of the SAP.⁵⁹

⁵⁹ Data cited from PAMSCAD Document (1987, 5).

The SAP was preceded by the Economic Recovery Programme (ERP) in 1983, where the following economic measures of devaluation, the removal of exchange rate controls, and internal and external trade liberalization were all put in place. In 1987, ERP 11 was launched with the view to restructuring and privatizing financial, parastatal and agricultural marketing sectors and was accompanied by reforms in education and the civil service (Hutchful, 1997: 2). All the above measures meant to liberalize the economy, were introduced.

A.4. The Economic Impact of the SAP

The economic impact of the SAP may be difficult to assess thoroughly in view of the lack of reliable economic data, especially at the micro level of the economy. In this respect, the study used mostly macro level economic indicators such as GDP, investment, consumer prices, foreign trade, and debt-servicing figures.

Since the implementation of SAP in 1983, the economy has grown consistently as shown in Table 21.

Year	GDP Growth
1999	4.4
2000	3.7
2001	4.2
2002	4.5

Table 21 GDP (Gross Domestic Product) Growth between 1999 and 2002
Source: Ghanaian government's budget Statements between 1999 and 2002.

By 2002, the share of industry in GDP was 27.5 percent, that of agriculture was 39.5 percent whilst the service sector share stood at 33.0 percent. This has, therefore, triggered a modest economic performance in other sectors of the economy compared with the previous two decades. However, the numbers show that the structure of the Ghanaian economy has not changed very much over the years remaining, basically, agrarian. The average GDP growth is around 4 percent within the period under review and with a

population growth rate of about 3 percent, there is only a 1 percent increase in per capita income each year; a figure, which is so small that it's overall impact, is not felt among the larger populace. To further boost and sustain the pace of the Economic Recovery Process, the government had to put in place certain economic measures or create an enabling environment with new investment laws or codes to stimulate growth.

A.6. Investment

To facilitate investment, an attractive climate or enabling environment had to be created. To this end, the Ghana Investment Promotion Council (GIPC) Act (478) was passed in 1994, which ostensibly aimed at attracting capital from investors both at home and abroad. The investment drive was a complementary programme to the SAP aimed at hastening overall economic growth through the liberalization of imports and foreign exchange transactions, as well as the easy remittance of dividend, profits, and fees. An array of income tax incentives, import duty exemptions, and investment guarantees, were all designed to improve corporate profitability. Investments have been both public and private. From September 1994 to December 2002, over US\$ 1.8 billion of investment in a total of 1,393 projects was recorded and these investments are expected to create about 77,036 jobs. The GIPC recorded 138 projects in 2002 at an investment cost of about US\$ 65.13 million. This amount confirmed the declining trend in investment since its peak level in 1997, when the country recorded 218 projects at an investment cost of US\$ 631.60 million.

In addition to the GIPC Act, the Free Zone Act 504 (1995) was also passed for investors interested in developing and operating free zone enclaves and single-factory free zones in Ghana. In other words the Ghana Free Zones Scheme is an integrated programme aimed at promoting the processing and manufacturing of goods and services that are not hazardous to the environment through the establishment of Export Processing Zones (EPZs), and encouraging the development of commercial and service activities at ports and airports. The Ghana Free Zone Board registered 25 firms created over 6,400 jobs in 2002 (ISSER 2002). The largest investments have generally gone to the private sector, in

line with the tenets of SAP. The mining sub-sector, between 1990 and 2000, had an average annual investment of US\$ 55 million (ISSER 2002). In this regard, the mining sector, especially gold, has consistently outstripped cocoa as the country's leading export. For example the export value of cocoa in 2001 totalled US\$ 381 million compared with the gold export value of US\$ 617 million in the same year (ISSER 2002).

To further encourage private sector involvement in the economy, the divestiture programme was launched in 1988 by the government with the subsequent establishment of the Divestiture Implementation Committee (DIC). The committee was to implement and execute all government policies in respect of the divestiture programme. In 1993, the government passed the Divestiture of State Interests (Implementation) Law, (PNDC Law 326). The law set-up the mechanism to restructure state-owned enterprises (SOEs) through private sector involvement. In other words the government divested itself completely or relinquished some, of its responsibility to the private sector which was generally referred to as 'load shedding' (Gyimah-Boadi 1990). Such reforms became imperative as decision-making was at times, paralyzed by excessive bureaucracy, a laissez-faire attitude towards state businesses, a lack of technical expertise, the absence of commitment and entrepreneurial direction that private investors bring to business, low incentives for management and inadequate working capital and investment in new plants and machinery, leading to the low capacity utilization which characterized the SOEs. To sum up, the reforms aimed to ease government fiscal burden, achieve efficiency in public services, and act as a catalyst for growth (Divestiture Implementation Committee, 1999).

Before the divestiture programme, Ghana had about 300 SOEs operating in all sectors of the economy. A large number of them were in the manufacturing, mining, hotel, and timber sectors under the import substitution industrialization (ISI) policy of the First Republic.⁶⁰ This made the state dominant virtually all manufacturing, commerce, and service sectors. The DIC over the years has used a variety of strategies and methods to divest nearly 233 SOEs which was authorized by the President's Office, which has the

⁶⁰ The First Republic was the political administration in Ghana between 1st July 1960 and 24th February 1966 under the leadership of Dr Kwame Nkrumah.

power and right to decide which SOE should be on the divestiture list. Table 22, shows the number and nature of the divestitures. The overall rationale of privatization is to improve the performance of SOEs by mobilizing private sector management and capital.

Mode	1991	1992	1993	1994	1995	1996	1997	1998	1999	Total
S o A	16	4	3	30	19	18	15	7	15	127
S o S	11	5	2	2	6	1	2	2	4	35
Joint Vent	6	3	1	4	0	4	1	2	0	21
Lease	3	1	0	1	0	0	1	0	1	7
Liquidation	24	2	5	5	6	0	0	0	1	43
Total	60	15	11	42	31	23	19	11	21	233

Table 22. List of Divestiture SOEs during, 1991-1999

Source: Divestiture Implementation Committee, 1999.

SoA Sale of Assets
 SoS Sale of Shares
 Joint Vent Joint Venture

The divestiture programme has in some areas been successful in terms of full capacity utilization and a modest increase in employment. For instance the West Africa Mills Company Limited, Takoradi, was sold to German entrepreneurs. The mills underwent rehabilitation at a cost of 30 million German marks. This has increased the production of cocoa butter from 10,000 to 20,387 metric tonnes a year and the processing of cocoa beans from 10,000 to 53,351 metric tonnes a year. The total number of employees has also increased from 170 to 450 or about 267 percent. Secondly, a joint venture known as Ghana Agro-Food Company Limited (GAFCO) was created out of the Tema Food Complex Corporation. The Government has 25 percent shareholdings with the rest held by Industry Abu Nod AG, a Swiss company. The number of employees has increased from the pre-divestiture level of 494 to 1,600 an increase of 329 percent. Capacity utilization has gone up 45 percent to 85 percent (see Table 23). The rate of the privatization programme affecting major State-owned companies aims to “unlock the economic potential of the country” (Ghana Divestiture Implementation Committee 1999).

Company	Pre-divest	Post-divest	Difference
G.T.Hotel	116	347	231
GAFCO	494	1600	1106
C.C. B	372	636	264
T S Comp	130	584	454
WAMC	170	450	280
Total	1282	3617	2335

Table 23. Sample of Jobs Created through the Divestiture

Source: Divestiture Implementation Committee, 1999-Accra.

Pre-divest	Pre-divestiture
Post-divest	Post-divestiture
G.T.Hotel	Golden Tulip Hotel
GAFCO	Ghana Agro-Food Company Limited
C.C. B	Coca Cola Bottling
T S Comp	Tema Steel Company
WAMC	West Africa Mills Company.

This shows that some job creation took place but there was a massive number of workers laid off from the manufacturing sector, which in 1987 had 78,000 workers and in 1993 had 28,000, according to Lall (1995. 2025).

A. 7. Non-Traditional Export

To diversify the economy in order to forestall any external shocks in the form of price fluctuations for Ghana's traditional exports, namely, cocoa and minerals, greater attention has now been focused on non-traditional exports.⁶¹ Non-traditional exports are, mainly, fruits and vegetables, kola, salt, fish and fisheries' products and artifacts. The sector also employs the bulk of indigenous craftsmen, farmers, as well as workers in commercial concerns. Earnings from non-traditional exports have been increasing since 1994, as depicted in Table 24. In 1999 alone, about 262 commodities were exported comprising both agricultural and non-agricultural goods. By implication, Ghana has the potential to diversify its economy on a profitable basis provided the capital and expertise required are obtained and applied judiciously.

⁶¹ Non-Traditional Exports are all exports apart from cocoa, timber, and minerals.

Year	Amount in US \$ Million
1994	119.3
1995	159.7
1996	275.6
1997	329.1
1998	401.7
1999	404.4

Table 24. Foreign Exchange Earned by non-traditional Commodities between 1994 and 1999 (US\$).

Source. Ghana Exports Promotion Council, 1999-Accra.

Looking at the current trend, the sector is projected to earn about US\$ 11.9 billion by the end of 2020. The development of this sector is likely to halt the rural-urban drift and bridge income inequalities. Furthermore, tourism, which was not so popular in the past has recently grown fairly steadily in terms of numbers of tourists and earnings (see Table 25).

Year	Number	Earnings (US\$M)	% of Increase.
1994	271, 310	227, 60	5.7
1995	286, 000	233, 20	5.41
1996	304, 860	248, 80	6.59
1997	325, 438	265, 59	6.75
1998	347, 952	301, 44	6.92
1999	372, 000	304, 12	7.1
2000*	399, 000	386, 00	7.1
2001*	438, 833	447, 83	10.1
2002*	482, 643	519, 57	10.1

Table 26. The Growth of Tourism in Ghana

Source: Ghana Tourist Board-Accra/ISSER, 2002.

*Provisional.

A. 8. Communication

Good communications are a vital ingredient for business transactions, therefore, frantic efforts have been made to improve the sector. In this case, the government established the National Communication Authority by an Act of Parliament in 1996 as part of its policy reform drive. The sector now has about 19 radio and 3 television stations whereas it only had 3 state owned radio and a single television station during the pre-adjustment era. Ghana Telecommunication has now increased its telephone lines from 179,594 in 1998 to 259,958 in 1999, a 44.7 percent increase. The number of paid phones increased from 3,800 in 1998 to about 5,000 in 1999, an increase of about 31 percent. By the end of 1999 the National Communication Authority (NCA) had been able to license and regulate over fifty communication service providers as shown in Table 26.

Type of Provider	Number of Provider
National Network Operators	3
Mobile Cellular Operator	3
Internet Provider	3
Pagers	5
Public Data Provider	4
Free on Air Station	4
Pay per view Cable/Satellite	7
Dispute Resolution	2
Private-Owned Radio Station	25

Table 26. Communications Service Provider
Source: Ministry of Communication, 1999.

Notwithstanding the above success stories, and what appears to be a good investment climate, general investment seems to be on the decline. The reasons for this could be the small size of the domestic market with a population of 18 million, or a lack of general interest or appetite by the North to invest in Africa owing to political instability, among others things. For instance, there were about four major military interventions in Ghana

between 1966 and 1981. Secondly, the lack of adequate infrastructure such as good communications and an efficient transportation network is limiting the opportunities for subcontracting, which operates on the principle of 'just-in-time' delivery services. For instance, in Ghana there is one phone line for every 220 people, and one mobile phone per thousand people (World Bank, World Development Report, 1999). To attract and sustain investment policy makers should increase the slow pace of developing a good infrastructure. Thirdly, Western governments appear to be in a dilemma regarding capital flight; hence, the discouragement of investments to forestall any domestic job losses, which impacts on foreign direct investment (FDI). Foreign direct investment has plummeted from 237 million US dollars in 1997 to only 58.9 million in 2002, which is undermining self-sustaining growth (ISSER 2002).

A. 9. Consumer Prices

Prices for commodities and services are generally high because of high inflation. Inflation was running at an average annual rate of over 50 percent, and surged to 123 percent between the 1970s and 1983 and then fell appreciably in the mid 1980s (see Figure 15). The trend in inflation is influenced by the depreciation of the cedi against foreign currencies, particularly the United States dollar. In September 2000, when the author was in Ghana, the exchange rate had moved from \$1 equalling C 2.75 in the 1970s and 80s to C 6200, in September 2000. The fluctuations in the exchange rate has been reflected in domestic prices on an almost daily basis. In this regard, goods like agricultural inputs such as inorganic fertilizers and machetes have become expensive as the bulk of rural women, whose livelihoods depends on the agricultural sector, have a low purchasing power (Kesse 1997). For instance, the consumer price index (CPI) for food rose 38.7 points in 2002 after which followed a 23.1 points rise in 2001. But the slowing down of inflation from 21.3 percent at the end of 2001 to 15.2 percent at the end of 2002, if it continues, may improve the purchasing power of rural women, who are mostly engaged in the informal sector of the economy with irregular income patterns.

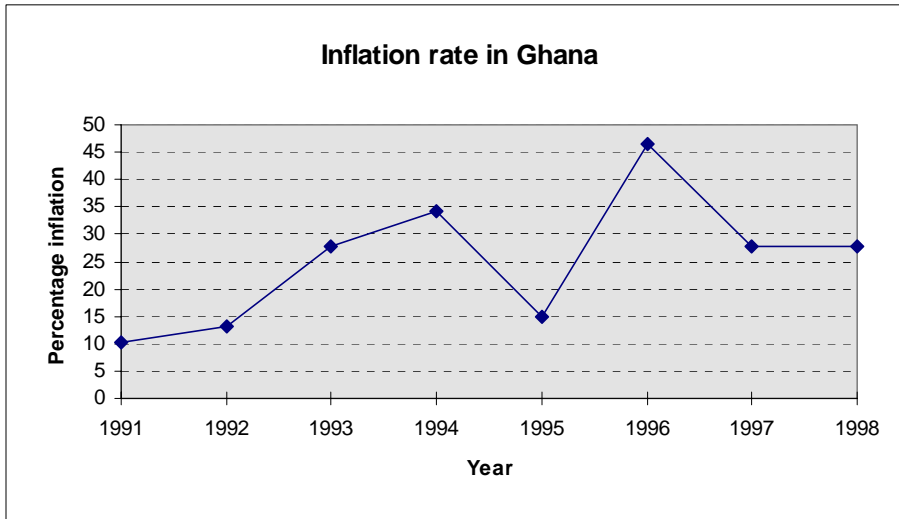


Figure 13. Annual Inflation in Percentage.
Source: Ministry of Finance and Economic Planning, 1999-Accra.

A.10. Foreign Trade

Foreign trade was at its lowest ebb in the 1980s during the disastrous years of economic collapse. During most of the 1970s and the early 1980s, Ghana suffered from an economic crisis marked by shrinking output, high and accelerating inflation, and growing external imbalances (Commander, Howell, and Sein 1989). By 1983, foreign reserves were very depleted and the country had incurred large external payment arrears. Foreign trade showed an upward trend after the IMF made its first one-year stand-by credit of \$252.3 million in 1983 (Heller, Bovenberg, Catsambas, Chu and Shome 1988). The reason for the upturn of foreign trade was the huge amount of capital that was injected into the mining sector to step-up production as shown in Table 27. This injection of capital continues today. Earnings from cocoa dropped from US\$ 437.1 million in 2000 to US\$ 381.1 million in 2001 as a result of smuggling to a neighbouring country, black pod disease affecting the cocoa pods, and, of course, the jitteriness of the world cocoa market and the price fluctuations that followed (ISSER, 2002).

Item	1994	1995	1996	1997	1998	1999	2000	2001	2002*
Gold	548.6	647.3	612.4	579.2	687.8	710.82	702.0	617.8	698.1
Diamond	20.4	14.8	13.4	11.4	10.4	8.95	11.82	20.5	21.1
Cocoa	320.2	389.5	552.1	470	617.4	552	437.1	381.1	463.4
Timber	165	190.6	146.8	171.01	171	174.0	175.2	169.2	182.7

Table 27. Exports from 1994 to 2002 in Volume and Value in US\$ Million

Source: Bank of Ghana/Ghana Exports Promotion Council/ISSER, 2002.

*Provisional

The depreciation of the local currency, the *cedi*, from a rate of C2.75 to the dollar in the 1970s and 1980s, during the pre-SAP period to C 6,200 to the dollar by the end of September 2000, should have made exports internationally competitive and made imported items more expensive. Unfortunately, this has not been the case and imports have consistently exceeded exports throughout the 1990s (see Figure 14).

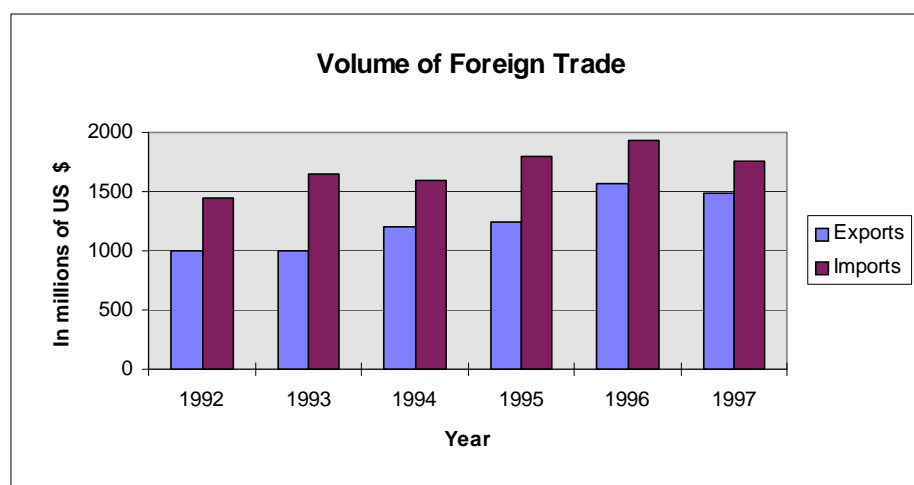


Figure 14. Trade in Millions of US Dollars

Source: Ministry of Finance and Economic Planning Ghana, 1999.

This trend has continued since 2000. For instance, in 2001 exports stood at US\$ 1,867.1 million whilst imports rocketed to US\$ 2,968.5 million, thereby putting the overall trade balance in the red (US\$ -1101.4) (ISSER 2002). The importation of foreign goods (food and luxury goods) is on the increase notwithstanding high prices simply because some class of people have acquired a taste for luxury goods thereby making the demand for them inelastic. This, coupled with the inelastic nature of the exportable agricultural produce, is working against the improvement of the balance of trade deficit. For example,

the main agricultural export cocoa has enjoyed high domestic prices since the late 1980s, when output was 295.1 metric tonnes in 1989/90 ostensibly to create incentives for farmers. But significant output was achieved only in the 1999/2000 cocoa season when it reached 436.6 metric tonnes after more than 10 years (see Table 28), hence, the permanent nature of the trade deficit.

The elastic nature of cocoa as the main agricultural export coupled with the import liberalization⁶² policy has eroded the gains of the currency depreciation, thereby worsening the government's budget deficit and further undermining the anticipated long-term benefit of the SAP, which, is a return to successful economic development. This deficit has continued over many years as depicted by Figure 15.

Year	Output Metric Tons	Nominal Price per Metric Tons in Cedis
1995/96	403.9	840,000
1996/97	317.0	1,200,000
1997/98	409.0	1,800,000
1998/99	420.00	2,250,000
1999/2000	436.6	2,250,000
2000/01 October	389.8	4,384,000
2001/02 October	340.6	8,500,000

Table 28. Ghana's Cocoa Output.
Source: Ghana Cocoa Board /ISSER, 2002.

⁶² Liberalisation policy aims at transmitting exchange rate movement through the economy, improving incentives and encouraging a more efficient resource allocation mechanism.

The elastic nature of cocoa as the main agricultural export coupled with import liberalisation⁶³ policy has eroded the ultimate gains of the currency depreciation, thereby worsening the government's budget deficit and further undermining the anticipated long-term benefit of the SAP. This deficit has remained over many years, as depicted by Figure, 15.

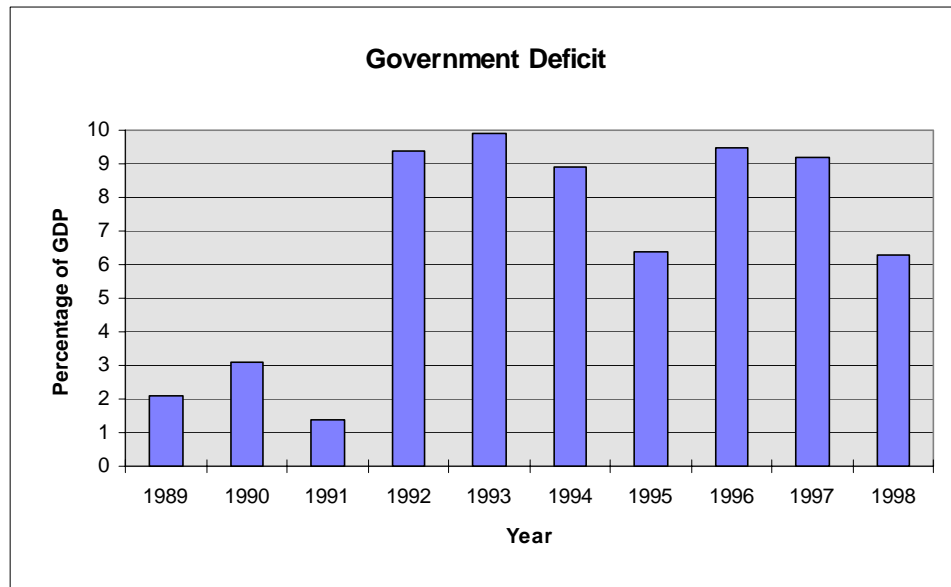


Figure 15. Government Deficit as Percentage of GDP.

Source: Bank of Ghana, 1999.

Furthermore, the liberalization of foreign trade has also left many domestic industries vulnerable to unfair competition from imported manufactured goods. Therefore, the manufacturing sub-sector is not as attractive for local and foreign investors as it ought to be. This scenario is succinctly summarised by Engberg-Perdersen:

[because] industry has shown no marked increase in output and no increase in investment some industries are bound to suffer from devaluation as essential imports become more expensive and trade liberalisation can have disastrous consequences through the encouragement of cheaper imports (Engberg-Perdersen et al. 1996, 42).

⁶³ Liberalisation policy aims at transmitting exchange rate movement through the economy, improving incentive and encouraging a more efficient resource allocation mechanism.

A.11. Debt Servicing

Table 30 below shows Ghana's foreign public debts between 1995 and 2002, which have increased on a yearly basis.

YEAR	1995	1996	1997	1998	1999	2000	2001	2002*
External Public Debt US\$ Million	5,074.26	5,346.95	5,651.40	5,921.58	5,867.91	6,062.00	6,376.77	6,585.33

Table 29. External Public Debt during 1995-2002

Source: Bank of Ghana/ISSER 2002.

* Provisional

Debt servicing is an important pre-requisite for obtaining further loans. It also demonstrates the creditworthiness of the recipient country. The high level of public debt and its servicing continue to be one of the most serious policy constraints on the transition from SAP to sustainable development. Ironically, loans contracted and aid were used to refinance debt repayments rather than investment (Killick 1995; Harrigan and Younger 2000). The total foreign debt continued to rise in 2002, reaching an estimated US\$ 6,585.3 million at the end of the year; an increase of 3.3 percent on the previous year-end figure of US\$ 6,376.77 million (see Table 30). Long term loans increased from US\$ 5,600,53 million in 2001 to US\$ 5,697,03 million in 2002, a growth of 1.7 percent whilst medium term debts in 2001 were US\$ 476.24 million and increased to US\$ 528,30 million, which represented a 10.9 percent rise. Equally, short term loans rose from US\$ 300 million in 2001 to US\$ 360 million 2002, which is a 20 percent increase (ISSER 2002). However, Ghana realized significant benefits after reaching the highly indebted poor countries (HIPC) decision point. In 2002, the slow down in debt repayments, as a result of having a portion of eligible debt rescheduled, as long-term concessional loans, continued. Total debt payments (excluding the IMF) between 2000 and 2001 declined by 52 percent. The annual payments, both principal and interest, are depicted in Table, 30.

YEAR	1998	1999	2000	2001	2002*
Total Payments (excluding IMF, US\$)	644.14	504.50	503.70	238.21	188.50
Principal	492.36	384.90	400.80	170.90	138.30
Interest	151.78	119.60	102.90	67.31	50.20

Table 30. Debt Service Payments between 1998 and 2002

Source Bank of Ghana/ISSER, 2002.

*Provisional.

This is explained by the fact that a substantial amount of the income from exports is diverted to loan-servicing. In 1999, about US\$ 460.4 million was spent on principal repayments and US\$ 123.80 million on interest payments which obviously brought in its wake a lot of hardships for the population in terms the acquisition of essential necessities such as drugs, spare parts, school materials, and other items. Hence, the downward trend from 2000 is a positive development, the impact of which is yet to trickle down. But before this happens the burden of debt servicing and loan conditions, according to Taylor (1998: 42) will drastically constrain the government's ability to respond to the basic needs of the people. To meet these local needs more loans are contracted from both local and external sources.

The net result is that the budget deficit actually becomes worse because governments are not allowed under SAP rules, to print money; they therefore end up borrowing more from the IFI's and the private financial markets (Hoogvelt 2001). The subsequent impact on the poor is quite obvious. The impact of debt servicing was candidly summarized in a speech delivered by His Excellency President Olusegun Obasanjo of the Federal Republic of Nigeria and the Chairman of the G-77⁶⁴ on the 12th April 2000, at the Havana-Cuba summit when he said that:

the heavy external debt burden and large unsustainable debt service obligations constitute a major obstacle to social and economic development, the fight against poverty, human security, and stable democratic governance. Heavy debts undermine the capacity of our countries to make positive adjustment. It is clearly unacceptable that the external debt burden should continue to constrain our ability to channel public investment to physical and social infrastructure and human resource development.

⁶⁴ The G-77 was formed in 1964, by leaders of the South, in response to the challenges of poverty and underdevelopment.

A.12. Social Impact of SAP

The implementation of SAP resulted in unanticipated severe socio-economic problems with women and children the most vulnerable groups as indicated in the UNICEF Report *Adjustment with a Human Face* (Cornia et al. 1987). The report stresses the need to bring about the required adjustment with the minimum of harm to the most vulnerable groups. The adjustment with a human face became imperative as the anticipated resumption of growth was to take longer than expected. Therefore, the poverty or social hardships imposed, by adjustment, on vulnerable groups needed to be addressed in order to enhance the political viability of the reforms (World Bank 1986). According to Cornia, '1987 saw the introduction of a semi-autonomous and fast-disbursing social fund aimed at compensating the 'adjustment poor' by means of anticyclical income maintenance and social programmes'(1999, 1). In Ghana the government, in conjunction with the donor community, instituted the Programme of Action to Mitigate the Social Cost of Adjustment (PAMSCAD) as a social emergency fund or safety net. The programme meant to address the 'adjustment poor' also took on board the 'chronic poor', as the two groups may be regarded as two sides of the same coin. The Ghanaian government assured the public that:

the structural adjustment programme is being pursued in the context of policies and strategies that would vigorously address the social dimension of the adjustment process by systematically meeting the needs especially of the poorest and most vulnerable groups, for it is in our firm belief that growth and stability should be evidenced by real visible improvement in the living standards of the working people. PAMSCAD has been designed to address the short-run, transitional problems of the vulnerable groups and enhance the social benefit of the recovery.⁶⁵

⁶⁵ Kwesi Botchwey (as cited in *Courier* newspaper 111, September-October, 1988, pp.85-86) was then the Finance and Economic Secretary/Minister of the former Provincial National Defence Council (PNDC) government of Ghana which initiated the SAP.

The economic adjustment, which impacted on the social front prior to the introduction of the Pamscad, is discussed under the following headings: civil service retrenchment, urbanization, income distribution and education.

A.13. Civil Service Retrenchment

The World Bank and the other donors realized that the success of the SAP depended partly on efficient public administration. One of the considerations was to reduce and restructure the public sector to ensure a more effective public administrative system (Republic of Ghana 1990; Engberg-Pedersen et al. 1996; Adamolekun 1999). The pre-SAP era witnessed a sharp decline in the quality of the civil service at practically every level and demoralization and insecurity within the service due to poor pay, erosion of tenure, and frequent changes in regime and policy direction, all of which contributed to a situation where the civil service was either unable or unwilling to provide the expertise and initiative (Hutchful 1996). Officials, therefore, devoted much of their official time to other unofficial activities such as farming or ‘moonlighting’⁶⁶ and ‘rent seeking’ in order to supplement their meagre incomes, hence, the need for the restructuring of the service.⁶⁷ Restructuring meant, among other things, enhancing the civil servants, efficiency in the formulation, implementation, monitoring, and evaluation of government policies and programmes. Hence, the service needed to be well-trained, well-motivated and well-managed to be able to fulfil this role. To achieve this, the numerical strength of both the civil and public services needed to be pruned back in order to retain only the most qualified members. Apart from ensuring an efficient and well-motivated civil service, the policy also aimed at reducing the government's huge budget deficit. Before the inception of the restructuring exercise, the civil service had about 300,000 names on its payroll in 1980. Between 70 and 90 percent of the civil service budget went to recurrent expenditure or payment of salaries. The redeployment exercise aimed at reducing the size

⁶⁶ Moonlighting is a term used to indicate the practice of having a secondary (unofficial) form of employment.

⁶⁷ According to Geoffrey Fry, the civil Service in the context of the British Parliamentary system is described as "that body of men and women who work for ministers held accountable in parliament", but are a "small part of those paid out of public money."

of the public service by 15 percent per year for three years starting from 1987 and by specified targets in the years thereafter (Hutchful 1997, 19). This was to be preceded by a civil service data collection or 'head count' by the Public Administration, Restructuring, Implementation, and Decentralization Committee (PARDIC), of which the author was the Brong Ahafo Regional Coordinator. The aim was to gain an accurate idea of the actual size of the civil service and to ascertain where labour should be retrenched or systematically deployed (Adofo 1990; Hutchful 1996).

To this end, the Secretary for the Ministry of, Mobilization and Social Welfare, announced that 45,000 employees were going to be laid off in three years between 1987 and 1989.⁶⁸ Unfortunately, this exercise was taken over by the National Mobilization Programme (NMP),⁶⁹ which is a department under the ministry. The NMP retrenched many workers, both qualified and unqualified, at short notice in an uncoordinated manner. This situation gave birth to a variety of unanticipated consequences. Firstly, about 78 percent of the civil servants redeployed as part of the programme were above the poverty line (Hutchful 1994; UNCTAD 1994). Secondly, the high cost of the redeployment was exacerbated by inconsistencies in the reported number of civil servants affected by the exercise due to a poor management information system (MIS). According to Rothchild (1991), about 53,000 civil servants were made redundant between 1983 and 1989. According to the World Bank's Report (1994, 164), 55,546 public sector employees were dismissed between 1987 and 1992. The Office of the Head of the Civil Service (1993) indicated that civil service employment was reduced from 143,237 employees in 1986 to about 79,000 in 1997. Finally, the Overseas Development Administration (ODA 1993) gives a redeployment figure of 44,838 personnel. The official 300,000 workers on the payroll were also reduced to 132,000, after the elimination of ghost names⁷⁰ from the payroll of the service. The discrepancies in these figures show the haphazard way the whole exercise was undertaken by the NMP. These

⁶⁸ See *West Africa* 8 August 1988, p. 1433.

⁶⁹ The National Mobilization Programme was initially set up by the Provisional National Defence Council (PNDC) government as a task force to mobilize both human and material resources for development.

⁷⁰ Ghost names were the name of non-existent workers whose salaries were being collected by anonymous officials, which was part of the general culture of corruption.

cost considerable human suffering as the whole exercise lacked coordination and direction.

The exercise basically targeted the lowest ranks of the civil service, especially women, who constituted the bulk of the least qualified workers (the army of office typists, clerks, ward assistants and the like). The exercise barely touched the administrative class. Even though there are no figures to support this claim it is, nevertheless, credible. It has also been noted by Appleton, Hoddinott, and Krishnan (1999) that women may lose more in terms of employment and wages than men, especially in relation to public sector downsizing.

Secondly, certain individuals join the public service and are prepared to receive a lower remuneration, because it provides job security. Retrenchment shattered this belief, and created a sense of insecurity, especially, because of the 'stop-and-go' manner in which many African countries carried out their retrenchment exercise. Apart from the fact that some departmental heads used it to settle personal squabbles, a feeling was created among those not retrenched that lightning does not strike twice in the same place, which led to psychological panic among unretrenched workers, which resulted in a drop in productivity (Nti 1987, 126). Because of the Ghanaian 'extended family system'⁷¹ the effect of retrenchment went far beyond the person who was retrenched. Members of the extended family, for whom the retrenched worker may be the sole breadwinner, also felt it.

A.14. Urbanisation

The SAP triggered urbanization. The SAP was intended, among other things, to make all the sectors of the economy buoyant. But it appears that the prices for agricultural inputs were extremely high owing to the removal of all subsidies. This appears to have killed off the interest of rural dwellers in farming beyond subsistence levels. In addition, rural areas

⁷¹ Extended Family System pushes the frontiers of the family system beyond the nuclear type of family to include other relations.

are devoid of adequate social amenities. Statistically only 21 percent of health facilities are located in rural areas, only 2 percent have access to electricity, and only 6 percent have piped-water. The economic decline in the 1980s affected the provision of social amenities throughout the country with rural areas the worst affected. The above statistics show that the population who live in rural areas are deprived of basic social amenities (Ghana Living Standards Survey [GLSS] 1995). Attempts were made in the 1990s to improve the situation by connecting 480 communities to the national grid by the end of 1999. This was known as the second phase of the Self-help Electrification Project (SHEP) under the national electrification scheme. But despite this, the chairman of the board of the Electricity Corporation of Ghana admitted that about 70 percent of Ghanaians are still without electricity.⁷²

In another development, 660 new boreholes, 350 new hand-dug wells, and 40 mechanized community pipe systems were completed under the Community Sanitation and Rural Water Programme. In addition, 1,000 bore holes and 5,000 hand dug wells were also rehabilitated nationwide. The rural population has been asked to pay a minimal tariff to take care of maintenance. This appears to be an improvement for the rural areas. However, such places are still less attractive to the youth, in particular because of the exorbitant user fees for these amenities for a poverty stricken population, which has led to the closure of most of the water facilities.⁷³ In other words, the withdrawal of the state in the provision of basic utilities such as water, electricity, and medical supplies has affected Ghana's urban poor and its rural communities disproportionately. (Konadu-Agyemang 1998). This situation, coupled with the lack of employment opportunities, with the exception of farming, has forced most of the youth, who constitute the labour force for the older rural farmers, to migrate to the urban centres as itinerant petty traders or street vendors. Urbanization has affected the rural economy as rural labour costs locally known as 'by day' have risen to virtually unaffordable levels. One woman farmer at Acherensua in the Brong Ahafo reported that, 'I can not expand my farm as I used to some years back'. The obvious impact of this is a reduction in income for the rural

⁷² See *Ghanaian Daily Graphic* August 7, 2000 Issue.

⁷³ See *Ghanaian Daily Graphic* July 13, 2000 Issue.

population thereby making the vicious cycle of poverty ever more entrenched. The author may not deny isolated cases of economic success stories by women at the local level. The migration of the youth can best be interpreted in terms of the centre-periphery theory, where the *periphery* (rural area) lacks the necessary surplus for development, available to the *centre* (urban). Therefore, the development of the centre causes the underdevelopment of the periphery because of the local dependency relationship between them.

Another factor exacerbating the urbanization drive is that neo liberal reform has normally tended to accentuate the economic importance of the core region or main city(ies) where basic infrastructure already exist. In Ghana about 766 projects are located in the Greater Accra region alone, which has the nation’s capital, followed by the Ashanti region as depicted in Table 31. The core (urban centres) is, therefore, attracting all the young people ostensibly in search of greener pastures. In other words, the uneven distribution of projects as per Table 31 is also serving as a stimulus in attracting an army of unemployed youth to the urban centres. It therefore came as no surprise that the 2000 Population Census identified the Ashanti and Greater Accra regions as the most populated regions. The population of the former increased from 1,431,099 in 1984 to 2,909,643 whilst in the latter it rose from 2,090,100 in 1984 to 3,187,601, because the two regions have the highest number of projects (Ghana Population Census 2000). This has therefore, led to extreme poverty in Accra declining from 11.5 percent to 2.5 percent between 1990 and 2000 (Aryeetey et al. 2000). On the other hand it has also led to a dramatic increase in all the vices associated with urbanization.

Region	Number of Projects
Greater Accra	766
Ashanti	77
Western	45
Central	28
Eastern	27
Upper East	2
Upper West	1

Table 31. The distribution Projects under the Structural Adjustment Programme by Regions.
Source: ISSER, 1999.

A.15. Income Distribution

The agricultural sector is very important to the Ghanaian economy. It contributes 40 percent of the GDP, accounts for 65 to 70 percent of the labour force, provides 40 percent of Ghana's foreign exchange earnings, and supplies 91 percent of total (domestic) food consumption. The cocoa sector employs about 24 percent out of the total workforce engaged in agriculture (*West Africa* 1986). In this regard, SAP targeted it to serve as a focal point for addressing rural poverty and to serve as a lever to pull other sectors out of the economic doldrums. In others words, the liberalization of prices is aimed at transmitting exchange rate movement throughout the economy, improving incentives and encouraging a more efficient resource allocation (Heller, Bovenberg, Catsambas, Chu and Shome 1988, 17). Unfortunately, that assumption has proved counterproductive because cocoa faces an inelastic supply.⁷⁴ For this reason, the incentive package earmarked for the cocoa industry could not increase supply dramatically in the short-run in order to reverse rural poverty (see Table 29). The rural population, the majority of which are women is still suffering from the effects of the SAP simply because of the high commodity prices, in an inflationary era. The improvement of agricultural prices may be a necessary condition for enhancing the earning capabilities of poor farmers but such policies need to be complemented with measures to ensure that farmers are in a position to take advantage of improved price incentives (Heller, Bovenberg, Catsambas, Chu and Shome 1988). In the Ghana cocoa farmers are already an elderly group. This is coupled with the scarcity of land and an increasing population. This has made it impossible for farmers to increase their output immediately to take advantage of the government's incentive package mentioned earlier.

In short, the SAP has gradually forced women out of business because the cost of agricultural inputs has risen considerably, as noted previously. There has been a noticeable movement of women to non-farming employment activities and at a faster rate than with men (Newman and Canagarajah, 1999). The movement to non-farming activities was again observed during the fieldtrip where an overwhelming number of

⁷⁴ Inelastic supply is where less quantity is supplied in response to changes in price during a given period of time.

women were roaming about the market and commercial areas in the big cities, such as Accra and Kumasi, as shopping assistants, who are locally called 'Kaya'. They render carriage services to shoppers and travellers for a token fee. Offering such assistance brings them quicker returns to mitigate the high incidence of poverty than remaining in the countryside and farming. According to Taylor:

one of the consequences of SAP and liberalisation is the creation of a perverse class structure. Currency devaluation and inflation has led to the squeezing out and increasing impoverishment of the middles class with the flip side of increasing concentrations of wealth in the hands of a few nationals representing either political or economic elite (Taylor 1988, 43).

Even though the economy has grown on average between 4 and 5 percent per annum for some time now, per capita income, particularly, of urban inhabitants and non-cocoa farmers has continued to fall (Commander, Howell and Seini 1989).

The average daily wage was less than one US dollar in 1999. This shows the gravity of the situation. Secondly, the advent of the SAP saw reductions in subsidies which drove up the prices of food and other consumer goods, thereby forcing women to spend more time looking for bargains or to cut back on purchases. Generally, the short-run stabilization measures decreased public expenditure on health and education. The introduction of user fees may reduce the relative access of females to basic services (Sen and Grown 1987). To this end, economic liberalization, which is supposed to empower women or allow them to effectively take advantage of the new forms of economic order associated with it, has not been as successful as anticipated. The situation in Ghana now seems to suggest that the process of economic empowerment of the majority has not manifested itself tangibly, as an intended outcome of SAP. This scenario seems to reinforce what Gwynne and Kay noted :

The strongest criticism against the neo liberal model has been its inability to tackle poverty. Indeed there has normally been a substantial increase in poverty as structural adjustment policies (the shock treatment) have been enforced (Gwynne and Kay 1999, 24).

A.16. Discussion

From these discussions one wonders if SAP is, in fact, the right antidote for the negative growth of Ghana and, indeed, other developing economies. After many years in pursuance of SAP, the high economic growth which was supposed to improve the living standards of Ghanaians has been an illusion. The stagnant economic growth has compelled the current government to ask for HIPC membership, which means the situation has slipped from bad to worse. To this end, SAP could be a problem rather than the solution to the economic problems experienced in the Third World. The withdrawal of the state led economic policies is rapidly leading to the impoverishment of low-income groups (Chossudovsky 1991). This has again been confirmed by the World Bank (1999a), which found that between 1990 and 1998 the number of poor people in Sub-Saharan Africa had increased from an already high 242 million to 291 million, representing almost half of the continent's population. Again investment rates have not increased in Sub-Saharan Africa (World Bank 1994). In a long-term analysis of economic trends in Sub-Sahara Africa, it was found that adjustment situations had made little positive difference to growth or poverty alleviation (Engberg-Pedersen et al. 1996). This honest admission of the World Bank throws into doubt the efficacy of SAP as a credible alternative to the economic problems of Ghana and, indeed of developing countries in general. Kevin Watkins of Oxfam (Great Britain) succinctly sums up the whole impact of SAP:

the application of stringent monetary policies, designed to reduce inflation through high interest rates has undermined investment and employment. At the same time, poorly planned trade liberalization measures have exposed local industries to extreme competition..... Women have suffered in extreme form. The erosion of health expenditure has increased the burdens they carry as carers while falling real wages and rising unemployment have forced women into multiple low-wage employment in the informal sector (1994, 126).

The liberalization of the Ghanaian economy has led to the uncompetitiveness of local industries in an environment of unrestricted international competition. Trade liberalization has now become part of the general conditionalities for both multilateral and bilateral development aid, thereby re-enforcing the SAP as a rule rather than an

exception for developing nations. As part of the liberalization, countries like Ghana have granted open-ended access, or have been compelled to throw their economies wide open to external goods whilst they face various restrictions in accessing other well-developed marketing blocs.

Therefore, we may be witnessing more organized international competitors taking over the economies of developing countries to the detriment of weak and disorganized local economic forces or infantile indigenous entrepreneurs. This is, naturally, killing off the development of indigenous entrepreneurship. This is what Harcourt and Escobar (2002, 13) call 'globalization', which means how 'global forces are permitting transnational capital to take over localities'. The wholesale opening up of any country's economy in its early development when there are no formidable local economic forces or organizations to effectively compete with more organized competitors is not the best option. Aryeh⁷⁵ also noted, with regret, the degree of penetration of both the economic and political structure of Ghana and, indeed, other developing countries by IFIs. He noted that:

the Third World economic management has descended to the level where it is feared that Finance Ministers might soon read budgets they can neither explain nor understand because the budgets were drawn up by foreign experts who neither consulted the minister nor sought his approval.⁷⁶

The privatization of State Owned Enterprises (SOEs) in Ghana was started on the understanding that it might enhance greater economic efficiency, stimulate economic growth and create employment. But this aspect has not been very feasible. The reason is that the privatization process was not handled as efficiently as anticipated. Buyers, especially local ones, were chosen without regard to their creditworthiness and rather depending on how they are placed in the political system.

The author is of the view that the much-publicized safety net programmes agreed between the Ghanaian government and donors to mitigate hardships or to give structural

⁷⁵ Aryeh, Josiaah N. "Globalisation and Economic Realities in Ghana" Ghanaian Daily Graphic August 2, 2000 Issue.

⁷⁶ See, *World Development Report*- World Bank, 1998/9.

adjustment a human face are cosmetic because they did not go far enough. The duration of the Pamscad itself was too short (3 years) and insistence by donors on the government adhering to the conditionalities altogether aggravated the situation. In other words, the World Bank and IMF wanted the government to maintain the momentum of the SAP implementation to secure international creditworthiness, which should qualify the government for further loans. The social fund or Pamscad focused more on ‘face saving’ rather than on giving a ‘human face’ to the adjustment process (Hutchful 1994). Ghana’s pre-adjusted external debt of US 1.4 billion dollars in the 1980s has soared to 6.5 billion dollars in 2002, culminating in her HIPIC membership (ISSER, 2002).

The unending socio-economic hardships occasioned partly by the SAP and the accumulated debt burden have attracted what the author calls an ‘International Coalition of Civil Societies’ to advocate for a change. In recent times, civil society organizations in the South, such as the Jubilee South,⁷⁷ acting in concert with similar organizations in the North have backed their advocacy with a series of protests. Protests were held during the World Trade Organization’s (WTO) Ministerial Conference in Seattle, United States (November 1999) and at the following one in Davos, Switzerland (January 2000) and the Spring Meeting of the World Bank and IMF in Washington (March 2000) to mention but a few. It is therefore, gratifying to note that citizens and governments in the North are increasingly becoming aware that they cannot live in splendid isolation whilst the majority of the world’s population live in abject poverty hence, a call to world leaders to act to ameliorate poverty. Having said this, it would also be unfair to lay all the blame at the door of the international community without mentioning the role played by the leaders in the South in aggravating the plight of their own people. All too often large sums of money ended up in the building of vast palaces, in secret overseas accounts or in unethical capital flight and ethnic-based politics leading to wanton destruction of life and property. If all these endogenous problems are addressed it could serve as a home grown therapy for tackling chronic poverty in developing countries.

⁷⁷ Jubilee South is the conglomeration of diverse social movements, popular, religious, professional and political organizations and debt coalitions from 35 countries of Africa, Asia, the Pacific, Latin America, and the Caribbean.