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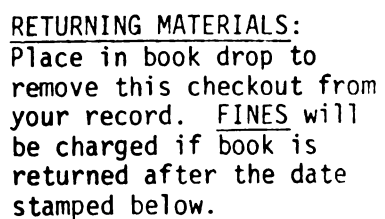
Naana Agyemang-Mensah

has been accepted towards fulfillment
of the requirements for

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Kenneth L. Harding, Professor
Major professor

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AN EXAMINATION OF THE NATURE AND EXTENT
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By

Naana Agyemang-Mensah

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ABSTRACT

AN EXAMINATION OF THE NATURE AND EXTENT OF RURAL WOMEN'S PARTICIPATION IN INCOME-GENERATING PROJECTS IN GHANA

By

Naana Agyemang-Mensah

Problem Statement. The increasing attention to marginalized women's needs led the Ghana government to set up the National Council on Women and Development (NCWD) to help to integrate women in development.

The aim of this study was to examine selected NCWD sponsored projects to determine: (1) the degree to which women are allowed to make their own decisions about their projects; and (2) the ways in which their participation affects their operations and the success of the projects. The purpose was to determine how much these previously neglected clientele have been equipped with capabilities to manage their projects both now and in the future.

Methodology. Six food-processing projects were selected from the Central Region of Ghana. Primary data was obtained through interviews and discussions, and supplemented with documented information on the projects.

Four phases of project participation were examined, namely: (1) decision-making, (2) implementation, (3) contribution of resources, and (4) share in project benefits. Answers were sought as to "who" was involved in "what" activities and "how" such activities were carried out.

Results. The findings were: (1) projects with high participatory levels were the most successful; (2) positions involving leadership and the making of external contracts with credit institutions and government officials were generally avoided, and in most cases, delegated to male members or to husbands; (3) there was over-reliance on the NCWD regional officer who was too immobile to monitor projects effectively; and (4) lack of resources, education and training seemed to account for low participation.

Conclusions. For effective participation, recommendations include education and training in: (1) entrepreneurship; (2) organization skills; and (3) human development; plus the provision of supportive services such as: (1) monitoring; (2) access to credit; (3) time and labor saving technology; and (4) publicity.

DEDICATED

To all the women who helped to make this possible ...

To Maa Akosua Aso, who started it
To Maa Afua Baah, who continued it
To the PEO Sisterhood, which completed it!

To Kwaku, my dear husband, for his unflinching support,
which goaded me on ...

To my darlings, Maame Serwaa and Nana Sarpong
for their patience and understanding,
all those times, when mommy was
constantly busy!

To my beloved babies, Nana Nyarko and Nana Ama,
who did not live to enjoy this with me!
May the good Lord keep them in peace!

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CHAPTER ONE

IDENTIFICATION OF THE PROBLEM

Background to the Problem

"...discrimination against women is incompatible with human dignity and with the welfare of the family and of society, prevents their participation, on equal terms with men, in the political, social, economic and cultural life of their countries and is an obstacle to the full development of the potentialities of women in the service of their countries and of humanity;..."

"...the full and complete development of a country, the welfare of the world, and the cause of peace require the maximum participation of women as well as men in all fields."

(Preamble to the Declaration on the Elimination of Discrimination against women. November 7th 1967.)

In considering the plight of poor countries, women stand out as the most disadvantaged. In most parts of the world, women are more likely than men to be malnourished. In certain cultures, they feed their husbands and sons before they eat the scraps with their daughters. In almost all cases, female education and literacy rates are lower than that of men (UNESCO, 1980). Even in agriculture, where their labor supplies the bulk of food produced for consumption (UNICEF, 1970), technology is made available primarily to men, and sex equity is a non-issue. In Ghana, for instance, Rourke (1971, 1974) asserts that female labor

is a stabilizing factor in farm employment. The 1970 census indicated that women formed 70.3% of the agricultural labor force. Despite women's hard work, often under harsh conditions, their labor is not counted as contributing to the economy even though it is the nutrition, health care, and socialization they give to their families that sustains the labor force that continually feeds into the public sector. Women's work activities are integral to rural life and development, yet they are not integral to all development programs, either as participants or as beneficiaries (Boserup, 1970). Both men and women are socialized in a manner which prescribes the public and economic sphere as the male sphere and regards the domestic as the non-productive female sphere.

Most rural women are marginalized because of cultural traditions which delegate most decision-making prerogatives to males and neither adequately addresses their issues in terms of their contributions nor their problems (Hoskins, 1980). In addition, husbands keep proceeds from farm produce (cash crops) even though wives are at once financiers (secure funds from relatives), producers, and sometimes marketers of such produce (Andah, 1978).

As if these misfortunes were not enough, most development programs have left rural women more disadvantaged than they were before. Examples are many -- cash cropping has reduced the amount of land available to

women for subsistence farming; traditional methods of bush-fallow farming are no longer practicable, thus making it more difficult to farm without technology and also reducing the amount of food produced. Modern machinery has taken away women's farm jobs and, with its quality products, has rendered rural women's traditionally produced crafts etc. less desirable, to former consumers. The result is that these women now operate in a cash economy without the requisite cash necessary to make ends meet. In Ghana, however, the tradition of women working to support themselves and their families has been strong (Kumekpor, 1973).

Participation in income-generating activities, therefore, has become of vital interest to rural women throughout the developing world. An evaluation by Dixon (1980) indicated that of all AID's various types of projects, those activities that brought increased income, specifically money, attracted the greatest interest among women (see also Huston, 1979). In Ghana, findings from the National Council on Women and Development (NCWD)-sponsored studies on women in 1978 identified access to capital as a major constraint on women's economic advancement. According to Karl (1984), it is important for women to earn income considering the fact that changes in economic policies and projects have eroded women's traditional sources of income, leaving them deficient in food production and other needs.

The Problem and Its Setting

"To re-frame our approach to development by eliminating our own cultural barriers, and by actually applying at a project level what we have learned about the barriers Third World women face, is a major job. It will require hard work, and tenacity, as well as an ability to see mistakes as learning, and an ability to repliate success."

(Extract from Development: Seeds of Change 1984 by Margaret Catley-Carlson, President, Canadian International Development Agency, (CIDA)).

Over the last decade, the issues regarding the integral involvement of women in national and international development processes have gradually crept into the agendas of national and international development agencies (Food and Agricultural Organization (FAO), 1979; International Labor Organization (ILO), 1976; United Nations (UN), 1975). With this realization, came the declaration of 1975 as the International Women's Year (IWY) and the subsequent world conference to determine strategies for the integration of women in the development of their countries.

Following this Mexico Conference, the government of Ghana, like other governments in the developing world, set up the National Council on Women and Development (NCWD) as an advisory body to the government on all matters relating to women. The Council drew up a ten-year Plan of Action 1976-1985, to ensure the elimination of all forms of discrimination against women, and their full integration in development.

Among other activities, the NCWD aimed at raising the standard of living of women and, subsequently, special emphasis was placed on the promotion of "viable economic projects" (NCWD Annual Report 1977/79, p. 3). The Council pledged to give women an opportunity to "formulate their own plans of action" (Annual Report 1977/79, p. 3) and to encourage a "greater participation of women in policy-making positions at the local, national and international levels....," as well as provide for their "full participation in the exercise of civic and economic rights..." (Annual Report 1975/76, pp. 11-12).

There are few who would disagree with the statement that participation of beneficiaries is essential for any development program to succeed. Such ideas about participation converge in a concern for giving the poor an opportunity in development decisions, to have access to productive assets, and to have a share in development benefits (Oakley, 1984). Participation that leads to capacity-building through skill acquisition is a necessity for the promotion of development.

Purpose of the Study

The study aimed at examining the nature and extent (precisely, "who" was involved in "what" activities and the "how" of such involvement) of rural women's participation in

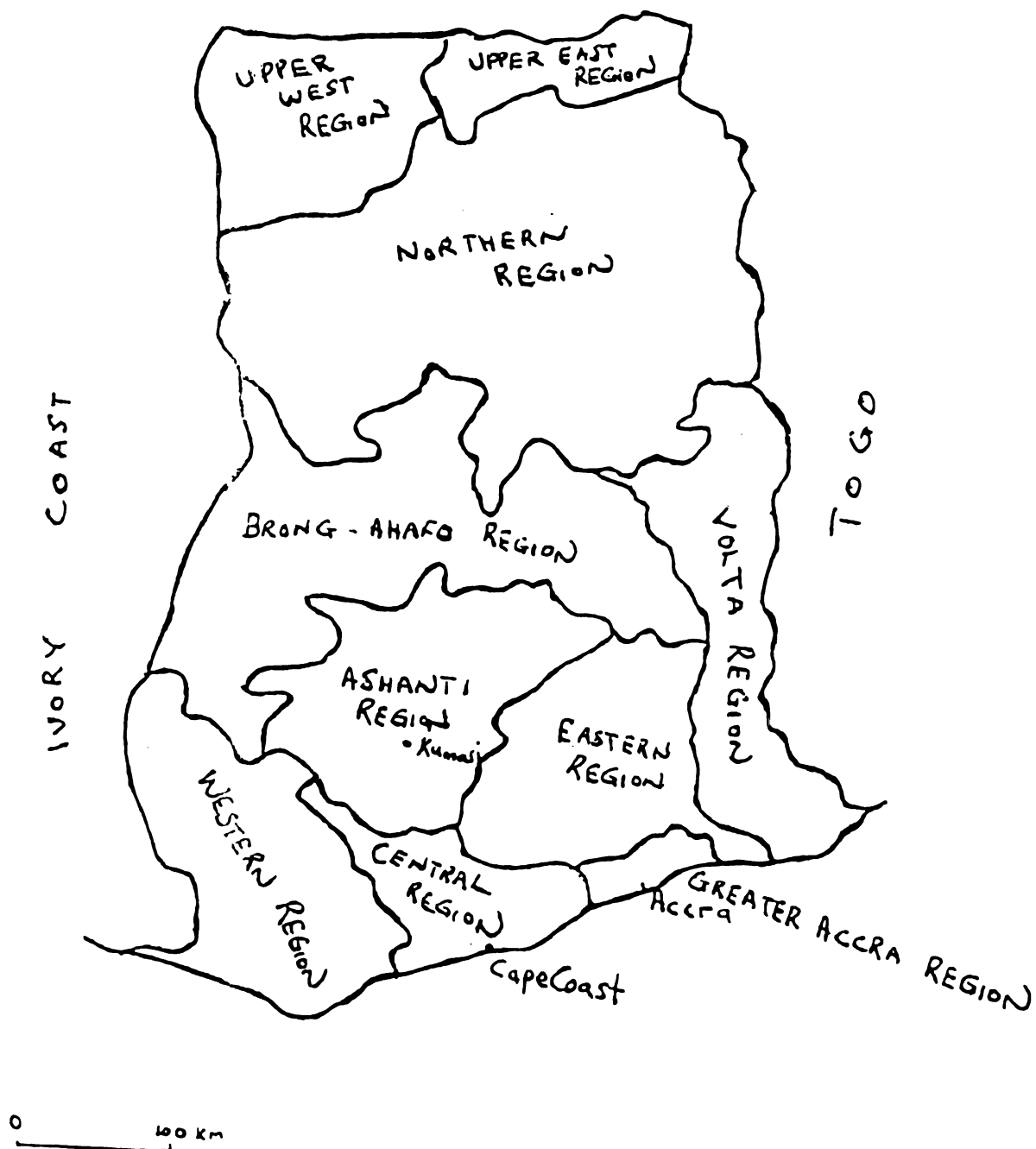


Figure 1.1 Political Map of Ghana

the NCWD sponsored income-generating projects¹ in the Central Region of Ghana.

Although the primary focus was on the project members' activities, there was also an assessment of their involvement vis-a-vis the NCWD project staff--to determine the extent to which the organization had kept to its pledge of allowing these women to formulate their own plans of action.

The essence of the above was to permit an examination of the process of participation in these projects and to determine ways of improving or eliminating participation to make for project effectiveness/success. It is hoped that effective involvement will enable women to give direction to well-meaning but often misguided programs while at the same time, they gain useful skills.

Importance of the Study

This study is significant for the following reasons:

- (1) It focuses on rural women who have been identified as a viable productive force that needs recognition for its contribution to development. In Ghana, women form over 50 percent of the population. The majority of this number live in the rural areas and, as usual, are preoccupied with their indispensable contribution to subsistence farming. In a recent TV documentary, Monty Yudelman of the World Bank testified that of all

development funding, only one half of one percent (1/2 of 1%) goes to women's projects. Mary Tadesse of the African Women's Training Center (AWTC) explained that the reason for this may be due to the preconceived notion of women's place being in the home. Since she noted that there are not enough studies to prove to policy makers that women's projects do make a difference. It is expected that this study will not only add to research on participation, but also help to publicize women's economic contributions and, thereby, elicit some attention from policy planners and donor agencies alike.

- (2) Although rural women are the focus here, any solutions in their favor lead to the alleviation of most urban problems. This is because: (a) Increases in rural income opportunities will lead to a reduction in the current rural-urban migration which tends to heighten urban over-population problems. (b) Increases in rural small businesses may not only lead to job opportunities and a possible reverse in the rural-urban exodus, but will also lead to a redistribution of income. According to Steel (1981), productive absorption of women into the industrial sector, depends on expanding demand for products of small scale enterprises. (c) Increase in farmer's incomes (in this case women's) has been known to lead to improvement and expansion of

farms. This will lead to increases in food production and thus to a decrease in food prices. Urban food supply will not only increase but will also be offered at lower prices, thus eliminating urban food scarcity. (d) The baseline data on women's group activities, to be generated by this study, will favor both rural and urban women in the long run. Because women's groups operate along the same lines, policy makers can use the information thus generated, to plan for the benefit of women in general.

- (3) This study focuses on food-processing projects. With the present preoccupation with the food crisis all over the world, any study that seeks to improve the efficiency of food processing projects with the aim of solving the often widespread post-harvest wastages of valuable processable crops is worthwhile.
- (4) Income-generation as a major theme in the study was chosen for its current importance in the development field. UN resolutions and other studies on women have identified the persistent demands by women for income-generating projects, to help them cope with the many financial obligations which they need to fulfill.

Other studies have demonstrated the importance of female income contributions to family resources for

survival, especially now that female-headed households have increased worldwide to 33 percent (UN, 1980).

Still other studies have shown that the income-level of a family is related to their food consumption patterns. They have also shown the importance of off-farm enterprises on increases in farm production, through increases in funds for the acquisition of farm labor and farming implements.

- (5) The concept of participation, which is currently being stressed in development circles as a key element in poverty-alleviating development, runs through this study. A review of the literature on women's participation in development has shown that most of the emphasis has been on participation in terms of equal access to resources and in the share of benefits (Boserup, 1970; Tinker and Bramsen, 1976, Staudt, 1979; Hoskins, 1980). The fact that this study focuses on the "process" aspect and therefore on skill acquisition (in management, leadership, etc.) provides an opportunity for a discussion of another important aspect of the concept of participation, and thereby contributes to research in the area of participation.
- (6) Since its inception in 1976, very little work has been done to evaluate the activities of the NCWD, and since

1985 is the end of its ten-year Plan of Action, such a study seemed appropriate.

- (7) Finally, this study forms a base for replication in other regions of the country. It should also provide the necessary baseline data needed for future studies on women's economic and other activities. It will also provide valuable reference information for policy planning.

Conceptual Framework

"Participation is a basic need by itself of men and women, and must be included as a critical consideration in any development strategy. The objective of development cannot be merely to meet the material needs of the people by any system, irrespective of whether or not the people's reflections are a fundamental input in the designing and operation of the system.

It is through the integration of reflection and action that men and women give expression to their creative faculties and develop them, and a process of self-transformation is generated through which they develop as human beings. It is for this reason that participation is a basic need."

(Md. Anisur Rahman, 1981, p. 3.)

In his address at a recent conference organized by the Association for Women in Development (AWID), (April 25-27, 1985), John Mellor observed that, despite development efforts in the past decade, the problems in the Third World had increased instead of decreasing. The failure of development projects can be attributed to a number of factors, but the chief factors can be identified as those

associated with the procedures employed by development agencies and national governments in the rural areas where most of the development activities take place.

Capital-intensive projects, so often associated with timed bureaucratic procedures, have had little effect in terms of sustained improvement in the lives of the poor. It is now increasingly accepted that any meaningful development should aim at empowering those who are entangled in, what Chambers (1983) calls, the "vicious cycle of poverty." This, according to Wignaraja (1984), implies the promotion of initiative and leadership qualities in the poor so that they may devise and implement their own development strategies instead of passively accepting whatever inputs are supplied by outsiders in a paternalistic and tranquilizing fashion. He goes on to say that there is sufficient evidence from the United Nations, World Bank, and other studies to confirm that, by any standards, that the quantum of aid, its quality, and the kind of technology transferred from developed to developing nations, have been sufficient or appropriate (Wignaraja, 1984). Besides, according to Bunch (1982), neither giving things nor doing things for people is of long-term benefit. Wolfe (1982) adds to this when he argues that it is dangerous for change agents to assume that they know the real needs of the poor better than the poor themselves. Excerpts presented in Development (1981) quote the poor of the Bhoomi Sena project

as saying "we need outside help for analysis of our situation and experiences, not for telling us what we should do...He alone is our friend who helps us to think about our problems on our own", p. 8).

There is no doubt about the inability of centralized patterns of development decision-making to accommodate local socio-cultural variations or to mobilize needed local resources. Poor people with little time are more likely to organize around issues and activities they understand and deem important to their welfare. Frequently, therefore, highly centralized strategies have resulted in marginal mobilization of local economic resources, little improvement in local planning and management skills, and limited incorporation of indigenous experiences and knowledge into development programming. When consideration is given to the potential of participation to involve a significant number of people or their representatives in situations and actions that enhance their well-being, such as their income, security or self-esteem, it cannot help but be promoted, when appropriate and capable of effectiveness.

This study proposes that, if the essence of development is self-reliance and not dependency, then, the supposed beneficiaries of every project should be given the opportunity to acquire skills that enable them to help themselves now and in the future.

This framework presumes the importance of women's direct involvement with all rural development programs as individuals, through one or several women's groups, in partnership with men, or through participation in mixed-sex groups. The underlying idea is to build on, and create, active involvement--including access to staff and program support--and contact with, and recruitment into, a more representative bureaucracy.

The author views the participation of women should be viewed as being: (1) a right in itself, (2) important for human resource development, (3) important for economic development, and (4) important for social and physical health.

Participation as a Right

Women have the rights, as community members, to be involved in activities that affect them. There is a need to guard against the negative effects of projects on women. It is now clear that some development projects, in fact, increase the volume of women's work in agriculture because fertilizer use enhances weed growth, and women generally do weeding on family farms. In a project in West Africa, a building project led to women having to do the added task of fetching large volumes of water (which entailed walking long distances to and from rivers) for the men to do the construction. This not only wore them out, but also took

away almost all the time they needed to carry out daily chores (Palmer, 1979).

Women confront legal, cultural, institutional, and educational barriers that restrict their access to, as well as their control of, resources. This is often overlooked, and they have thus been deprived of benefits which should accrue to both men and women.

There is a need for this to be changed, and a first step towards this end is the inclusion of women in all forms of activities in society. Decisions can no longer be made for them; benefits can no longer be collected in their behalf. It is time for them to act for themselves, make mistakes if they will, and learn from them. It will lead, in the long run, to proper planning for them as well.

Participation for Human Resource Development

"Release not Relief" is the motto of the International Institute for Research and Reconstruction (IIRR). The meaning of this is explained by Wignaraja's comment that:

development is seen as a process of human development, a process of social transformation in which people are seen as both subjects and objects and in which they participate at all levels of decision-making. Self-reliance is both a means and an end in this process which serves to release the creative energies of people, assures equal access of all to resources, tends to eliminate the difference between mental and manual labor and uses technology appropriate to these goals (Wignaraja, 1984, p. 7).

Any attempt at human resource development that ignores half of the population is bound to fail. According to Bryant and White (1982), it is assumed that reasons of acceptability and non-acceptability of development programs by rural women are to be found in ignorance and conservatism, and that they are believed to be backward and fatalistic. What people forget is that without awareness, there is no interest. Without interest, there is neither trial nor adoption. They continue that poor people are too smart to risk the little that they have for something they do not understand. When it comes to women, the time to spare for such "frivolities" is almost non-existent (Bryant & White, 1982).

Participation in group activities provide a valuable training ground and a framework for the acquisition of skills in leadership, organization, and communication. Women do exercise authority and make decisions at home but transferring this capacity to the public arena requires courage and skill, which most rural women do not have. If women are to be effective in policy-making, there is a need for an increase in women leaders. Leadership is the key to action. Thus, forums need to be created in which women can demonstrate their capabilities without fear or embarrassment. Training is of vital importance.

Participation for Economic Development

USAID argues that "the key issue underlying women's role in development is ultimately an economic one:

if one ignores or misunderstands the role women play as income earners, then the design and planning of projects will not be as effective, leading to diminished returns on investment (USAID Policy Paper, 1982).

Underlying the findings of much of the research that emerged during the past decade, is the assertion that women's productive and economic activities are, in fact, vital for improving the quality of life in developing countries. As producers of goods and services, they contribute directly to national, social, and economic progress; as farmers and food processors, they perform sometimes up to 80% of agricultural work (Karl, 1984).

In agriculture, the need to make farming technology, education, and other inputs accessible to women cannot be overemphasized if production is to be increased. It has already been demonstrated how farming innovations are introduced to males instead of the females who really need it.

Studies in Japan² demonstrate the link between increase in farmer income and farm expansion. It is further indicated that such income is often derived from off-farm activities. These activities can be likened to income-generating activities currently undertaken by rural women in

developing countries. The need to encourage and improve women's participation in these activities becomes important for general agricultural expansion.

The detrimental effect of mining and mono-cropping on developing nations need no further mention. Women's participation in economic activities helps to diversify the economic and production base because they are involved in a wide array of activities, including food processing, livestock raising, and small-scale manufacturing. Improvement in these areas will mean increases in national earnings from these sectors through taxation and possibly export income. Women need to be given the training and other resources, such as credit, that make for proper operation of such businesses. For, indeed, the "ultimate benefit to families of increases in women's income is greater than when there is increase in the income of men" (SECID Conference Report, 1982, p. 32).

Participation for Social and Physical Health

Women's activities, which have been viewed as non-economic, are, in fact, very necessary for the development and preservation of human capital. Women are responsible for the nutrition, socialization, and health of their families. Education of women is known to impact on the educational achievements of their children (UNESCO, 1980). It also has effect on health care at home and thus reduces

child mortality rates. Nutrition education has also led to better eating habits. A correlation has also been found between women's labor force participation and the decrease in birth rates (UN, 1977).

Participation as Conceived in the Study

For the purpose of this study, participation is conceived as an over-arching framework composed of three dimensions (Cohen & Uphoff, 1975) that permit answers to the questions: (1) Who were the participants? (2) In what kinds of activities did they participate? and (3) How did they participate?

The "Who" Dimension

This dimension differentiates between: (a) the NCWD project staff and project members, and (b) the project members themselves, in relation to selected characteristics.

The "What" Dimension

Participation is examined with regard to: (a) decision-making, i.e., choice, design and control of project; (b) implementation, i.e., contribution and control of resources, enlistment in activities, and inclusion in project administration; and (c) benefits, i.e., material, social and intrinsic.

The "How" Dimension

This dimension examines the nature of activities carried out in terms of: (a) access to, and (b) channels available, (c) inducements/motivations generated, (d) frequency, and (e) duration of actions, (f) relative power of members, and (g) forms of participation, direct or indirect, individual or group.

Overview of the National Council on Women and Development

On the 20th of February 1975, the National Redemption Council issued Decree 322, which established the National Council on Women and Development. It was a follow-up of the United Nations resolution co-sponsored in 1974 by Ghana calling on member states to establish, if they had not already done so, as a priority measure for International Women's Year, appropriate government machinery to accelerate the integration of women in development and the elimination of discrimination against women on grounds of sex.

Functions and Aims

Among the major functions of the Council as specified by the Decree establishing the NCWD are:

- (a) to advise the Government generally on all matters relating to full integration of women in national development at all levels;

- (b) to serve as the official national body for cooperating and liaising with national and international organizations on matters relating to the status of women;
- (c) to examine and evaluate the contribution of women in the economic, social and cultural fields, and to advise Government as to the specific areas where participation by women may be strengthened or initiated;
- (d) to study the effect of customary beliefs, prejudices and practices on advancement of women in the educational, political and economic fields, and to report to Government from time to time;
- (e) to devise a program for the establishment of machinery and procedures to make possible the continuous review and evaluation of women's integration in the total development effort at local, regional and national levels;
- (f) to study plans and proposals for the establishment of large-scale non-formal education and training for the purpose of raising living standards in the rural and urban communities and eradicating illiteracy.

The Council has, therefore, set itself the task of:

1. raising the consciousness of Ghanaian women so that they may attain their full potential intellectually, morally and physically, and thereby developing

- themselves. That way they can contribute to the development of their nation through their active participation in all aspects of national life, and
2. raising the standard of living on a broad national basis by bringing into the productive sector of the economy the unskilled, the majority of whom unfortunately, are women.

Organizational Structure

The National Council on Women and Development is composed of fifteen women and five men specially selected on a nation-wide basis to serve in their personal capacities. The selection is based on proven qualities of leadership in public life. There are also ten Principal Secretaries representing the following Ministries: Foreign Affairs; Finance; Economic Planning; Education; Health; Labor, Social Welfare and Cooperatives; Agriculture; Information; Office of the Head of the Civil Service; and the Attorney-General's Department. After coming into being the Council set up seven specialized committees. Each committee had responsibility for a specific area of concern:

1. The Education Committee was responsible for formal and non-formal education of women and also for vocational training and other related issues.
2. The Home Committee considered issues concerning housing--women as mothers and home makers, the home in

rural areas and urban centers--maternal and childcare services, etc.

3. The Committee on Women in Society had responsibility for issues relating to women in economic and political life; participation of women in policy decision-making; the patrilineal and matrilineal family systems; marriage, divorce, inheritance and succession; cultural activities; and customs and traditions that impede or enhance the progress of women.
4. The Committee on Women in Employment dealt with factors affecting the employment and promotion of women in the public and private sectors--women who are self-employed; women in agriculture, their training facilities, labor-saving devices and improved implements; women in trade, industry and the professions, promotion of employment opportunities for women.
5. The Legal Committee considered legislation affecting women with a view to initiating new ones or reviewing old ones for amendments, the study of customary laws and traditions detrimental to the progress and advancement of women as one of the functions of this Committee which also dealt with regulations and administrative instructions that affect women and legal aid.

6. The Projects Committee main function was to enhance the earning capacity of women with a view to raising the standard living of the family. This Committee was to assist individuals and women's groups to start or expand simple manufacturing enterprises, and where appropriate, to teach new skills making use of available local raw materials, improve methods of agriculture and preservation of foodstuffs. This committee was to make a country-wide search for appropriate technology for the benefit of women.

All the various committees mentioned identified areas requiring research and submitted recommendations to the Council. A comprehensive Research Program was drawn up by the Council based primarily on the recommendations from these various committees and also the objectives of the Council.

The Council

National Secretariat



Regional Secretariats

Figure 1.2: NCWD Organizational Structure

National Secretariat

As shown in the above figure, the National Secretariat is the executive arm of the Council and its Committees. It is headed by the Executive Secretary with the rank of a Government Minister (People's National Defense Council Secretary). She is appointed by the Government. The National Secretariat is organized around six administrative units.

The Research Unit

The Research Unit is charged with the responsibility of organizing and coordinating research into various aspects of the status of women in society in accordance with the decisions of the Council. It services the Specialized Committees of the Council by conducting research into specified areas assigned to it by the Council--collecting, collating and analyzing background information required by the Committee for deliberation both at the Committee and Council levels. The unit is also expected to devise and apply such methods as may be necessary for conducting surveys to assess the present situation of women in education, etc. and for coordinating and evaluating the effectiveness of the Council's program for achieving its objectives.

Counselling Unit

Among other things, this unit provides guidance for girls and women with respect to available opportunities in education, training, and employment. The Unit also offers counselling in marriage, child-care and matters relating to the family, and organizes one-day schools and seminars for women's groups.

Information/Public Relations Unit

The Unit publicizes the activities of the Council, explains to the public matters affecting the Council. It

disseminates information about the situation of women in Ghana as compared with that of men in the economic, social and political fields. The Unit is also responsible for the library and is the repository for all research data and reports; it serves as a central source of information on women, providing readily available facts and figures. It will be responsible for the proposed women's paper in four Ghanaian languages.

Administration Unit

The Unit is responsible for administrative matters of the Secretariat, providing and supporting clerical, secretarial, and other auxiliary staff for servicing all units within the Secretariat. It is responsible for personnel matters, including employment and training development.

Accounts Unit

The Unit is responsible for all financial aspects of the Secretariat's operations and preparations of the Council's budget estimates, indenting and purchasing of stationery.

Technical Unit

The Technical Unit works through existing relevant governmental and non-governmental organizations to motivate and encourage women's groups and individuals in rural areas

and urban centers of stress. It encourages the setting up of viable small-scale industries, producing labor saving devices, and giving technical training in skills. The Unit advises on the siting of projects, offers guidance in marketing and ensures the distribution of finished goods to identified craft shops.

Regional Secretariats

Each Region has a Secretariat. In terms of staffing, each Regional Secretariat consists of a Secretary, field officers and other supporting staff. The Regional Secretariat can recommend to the Council the establishment of a task force of suitably qualified local personnel from the community carrying out specific projects. The Regional Secretariats are the frontline agents of the National Council on Women and Development. They are directly in touch with women and women's groups in their regions. They also work with relevant governmental and non-governmental agencies and organizations concerned with the advancement of women. The Regional Secretariats provide the National Council with information relating to the welfare and advancement of women as well as feedback from women throughout the country. On the basis of such information, the National Council will then formulate policies and programs for execution in the regions, and/or makes specific recommendations to the government.

Strategy for the Development of Small Scale (Village
and Cottage) Industries

The program involved the revival of interest of the people in some of the traditional crafts and cottage industries whose products were still valuable in the society. The need to develop new skills and techniques in production of some articles from local raw materials cannot be overemphasized. The Council aimed at assisting women's groups and individuals to start or expand simple manufacturing enterprises which had hitherto been practiced as hobbies into real businesses in order to increase the earning power of women and also to create employment avenues for more people especially in the rural areas.

The Council sought to work with all governmental and non-governmental organizations then operating in the country who were trying to assist in the development of women and the people. It sought to coordinate their economic activities under this program to have their desired effects on the lives of the people. Some of these organizations were: (1) The Department of Social Welfare and Community Development, (2) Ministry of Agriculture Extension Services, (3) Ministry of Health, (4) Department of Rural Development, (5) Young Women Christian Association, (6) The Church Women's Organizations, (7) Muslim Women's Organizations, (8) Traditional Women's Group, (9)

Enterprising Private Individuals, and (1) The Ghana Youth Council.

The Technical Unit within the National Council on Women and Development which is in charge of the Village and Cottage Industries Program, was to work hand in hand with these organizations and even with some private individuals to carry out feasibility studies, market research, and training of group leaders and other personnel for the effective running of projects selected by the people. It would advise the Council and the people on the viability of a project in a particular area before it is started in order to avoid waste of resources.

Before a project was adopted by the Council, it must have received a formal application from the groups or individuals concerned, stating the type of projects and help needed. Upon receipt of this application, the Technical Unit would conduct a feasibility study on the project to submit a report to the Projects Committee of the National Council on Women and Development for its assessment. If the project was accepted, an agreement was signed between the group and the National Council on Women and Development for the full commitment of the two parties in the project (the group and the National Council on Women and Development).

The National Council on Women and Development would then give financial assistance, technical advice, arrange bank loans and other credit facilities for the approved

projects. The governmental and non-governmental organizations sponsoring the groups were also expected to contribute some capital and other things needed for the running of the projects and also to ensure full supervision of personnel for an effective operation. All group members must be involved right from the processing stage of a project through to the establishment stages in order to make each member feel committed to the development of the project in their own interest and must therefore work to protect its interest. Group members could be requested in some cases to contribute share capitals for the development of a project as an element of self-help.

The National Council on Women and Development was determined to develop a strong cooperative spirit among all women's groups and also to make the groups acceptable for small bank loans in the development of the Village and Cottage Industries. For these reasons, the Regional Advisory Committees were advised to co-opt the Regional or District Cooperative Officer and a local bank manager to their projects advisory committees. These officers were to be involved in the planning and development of projects selected. With their rich experiences, a lot more could be achieved in the economic fields. The National Council on Women and Development would supervise and urge its adopted groups to be regular in paying back loans received in

connection with projects in order to be credit worthy and set some good examples in the running of business.

Production and marketing of goods would be the sole responsibility of the individual groups but the National Council on Women and Development would establish craft shops at centers to assist in the sale of such goods locally. It would also arrange foreign markets for some items needed in other countries to boost up the trade. In this regard, the council would place emphasis on good quality products and finishing of crafts. To achieve perfection in this field, production units were to be encouraged to carry out experiments on their own and also try new methods passed on to them by the Technical Unit staff. As much as possible and as a matter of policy, projects could only be developed upon availability of raw materials to keep the projects in production for very long time or indefinitely. The program was based on self-reliance and self-help for the development of the individual and the community in general. Common Service Centers where various skills and techniques can be tried in the manufacture of articles have been set up in some regions, with more planning for the other regions.

Information gathered in these centers will be passed on to the women's groups engaged in the production of goods in the regions. Producers will be invited to attend refresher courses from time to time in order to review their techniques in the manufacturing process to acquire new

knowledge and skills in their various fields (NCWD Annual Report 1977-79, pp. 45-46).

Tools, Credit, Training, Organization

The National Council helped various communities and groups to improve on their economic activities. Simple labor-saving devices and appropriate technology were introduced to the women in the rural areas, avenues for credit with the banks and other lending institutions were opened for them.

The NCWD gave its active backing to the establishment of a Women's World Banking (Ghana Ltd.). This idea was born in Mexico, its originators included two prominent Ghanaians, Mrs. Justice Annie Jiaggie and Mrs. Esther Ocloo. In 1983, Women's World Banking (Ghana Ltd.) was incorporated as a guarantee bank for women in Ghana. The Ghana Business and Professional Women's Association is expected to provide a back-up to the bank. The National Council is actively working to get the government to make it a policy to earmark an amount of money for each region, to be applied to projects aimed at the advancement of women. It is expected that such funds will be placed in the budget estimates for the NCWD without prejudice to its normal annual vote.

One of the services provided by the NCWD is capital generation. Through its small loans scheme, the Council has helped women in various enterprises to start, expand or

simply maintain their small-scale business. Each Regional Secretariat was to have a revolving loan of 2,000 from which small loans of up to 500 at a time are given to women's groups to help them undertake a project where a group of women need a much higher capital, the Council's staff would help them process loan applications at the banks. (At the time of the study, these revolving loans were no longer existent.)

Action-oriented research has made it possible to introduce women to improved methods of food-processing, fish-processing, oil extraction and dry season vegetable gardening. A break-through was the introduction of mechanical cassava graters and press in the production of gari. Work on the construction of a gari factory in Mafi-Kumase in the Volta Region was started in 1979 and the factory was commissioned in 1980. It has been in active production since.

The National Council through its coordinating or liaison roles made it possible for groups or communities to obtain grants of land from local, traditional chiefs for their farming activities as well as donations of equipment or technical expertise from international donor agencies (a point which the writer will elaborate later).

All the projects which were undertaken belong to the women's associations, cooperatives or groups and the profits go to them and not to the NCWD. Some of these projects were

selected by the NCWD as pilot (model) projects to demonstrate to women what they can do with the resources at their disposal.

Organization of the Study

The second chapter presents the various perspectives on participation, a review of research literature on the subject of participation, and discusses the importance of women's participation in development.

Chapter three discusses the research design, objectives, research questions, and also provides a description of the data collection procedures followed in the study.

In chapter four, the analysis of the study is presented. The levels of rural women's participation are compared for the six projects in the Central Region of Ghana.

Chapter five presents a summary of the findings together with recommendations for improving women's participation in projects, to insure their maximum effectiveness.

CHAPTER TWO

REVIEW OF THE LITERATURE

Introduction

The increasing popularity of participation as an important element in development thinking cannot be over-emphasized. The fact still remains, however, that there are several interpretations of the concept of participation. In this chapter, the evolution of participation will be traced. A number of conceptualizations of the approach will be presented, as well as the dominant perspectives that emerge from the literature. Research reports on the practice of participation will be described with the objective of determining both its advantages and disadvantages.

Finally, an attempt will be made to justify the need for women's participation in the development process.

Evolution of Participation

It is now clear that the injection of capital resources from the already industrialized countries into developing countries neither resulted in the expected "take-off" nor the eventual spread of benefits throughout their systems. Such approaches were by their very nature paternalistic,

thus, creating the same attitudes and tendencies within the countries in which they were applied. Within the developing countries, urban elites began to see rural people as lagging behind and, thus, needing a few infrastructural facilities to function properly. Too often, the importance of rural areas as the backbone of the developing countries was not considered (Seers, 1969).

Inequalities developed between the urban and rural people and, with a subsequent emphasis on community development, further inequalities developed within the rural areas. It was not foreseen that there is seldom a situation of total homogeneity of interests or of people. The few rich rural people were benefiting at the expense of the massive poor (UNDP, 1980; Bryant & White, 1982; Pearse & Stiefel, 1982).

The failure of community development led to a consideration of the human factor which had hitherto been neglected. A Basic Needs Approach was born. It seems appropriate to state that most planning is done by economists who tend to measure primarily in economic terms. Goals of this approach were met in terms of increased production; but these products were controlled by only a few people, with the majority still unaffected by the changes. The colonial tendencies were still in force under a different guise. The rural areas were as subordinate and exploited by the urban areas, as the whole nation was,

subordinated and exploited by the industrialized nations. The subordination and exploitation chain looked like this: the industrialized against the developing nations, the urban against the rural, the rural elite against the masses, the local land owners against the landless peasants; and among the landless peasants, the men against the women (Wolfe, 1982; Boserup, 1980; Boulding, 1980).

Although the focuses of the exploitation differed, the processes were the same. There are no more international, national or community interests to be served. Different people have different interests which must be isolated and served so that some people are not continually overlooked in the process of serving so called "common interests" (Bryant & White, 1982).

Logically, a new philosophy became prominent, one which stressed the qualitative and the unmeasurable, but which gave a sense of fulfillment. Participation connoted self-reliance and, thus, self-respect apart from its capability of bridging the consciousness gap between the elites and the masses in society. It presupposed a people-based instead of a capital-based approach, which stressed a bottom-up instead of a top-down chain of command. In sum, it stressed power sharing between the agents of development and the beneficiaries. Participation points to the breaking down of the traditional relations of submission and

dependency; from subject/object, to a subject/subject framework (Wignaraja, 1984; Rahman, 1981, ILO, 1977).

The International Foundation for Development Alternatives (IFDA) has mobilized considerable support for this approach to development. Key theses in the analysis towards these alternatives have been the Latin American Dependency thesis, the African Center-Periphery thesis, and the Cultural and Historical schools of thought in both industrialized and Third World Countries (Development, 1985:3).

Altogether, they stress the need for pluralism and geo-cultural specificity, as against predetermined universality in development approaches.

Some Views on Participation

White (1981) views the need for participation in terms of planning and implementation of community water supply and sanitation schemes. He suggests ten reasons to support his viewpoint. He believes: (1) more will be accomplished; (2) services can be provided at a lower cost; (3) participation has an intrinsic value for certain groups; (4) it can be a catalyst for further development efforts; (5) participation leads to a sense of responsibility for a project; (6) participation guarantees that a felt need is involved; (7) participation ensures that things are done the right way; (8) it uses indigenous knowledge and expertise; (9) it frees

populations from dependence on professionals; and (10) It is a starting point for conscientization.

This view is supported by Rondinelli and Ruddle (1977) who suggest that the probability that local needs will be addressed in the design and administration of rural development projects is enhanced through local participation. Another advantage is the facilitation of a wider dissemination and use of project results.

In Encouraging Popular Participation: UN Recommendations (The Urban Edge, Vol. 4, 7, 1980), participation is viewed as three modes: local elite decision-making; people as advisors; people controlling or sharing in the control of decisions. A different interpretation is offered by Kindervatter. She views participation as one of several empowering processes and argues that participation can enable individuals to exercise some control over planned change. She suggests that the only levels of real participation are partnership, delegated power, and control. She views "informing, consulting and placation" as degrees of tokenism, and therapy and manipulation as non-participation (Kindervatter, 1980).

Yet, another echo is sounded by the International Labor Organization (1977), which suggests that popular participation is necessary for effective decentralization and integration. It, therefore, advocates for the inclusion

of local people in basic needs-oriented policy-making situations.

Juilius Nyerere of Tanzania, asserts that people cannot be developed, but can develop themselves, through participation in decision making and cooperative activities which affect them (Nyerere, 1977).

A similar view is expressed by Vansant and Gow (1983) when they argue that participation is based on learning and capacity building suited to self-sustaining development. To Wolfe (1982), it is dangerous or self defeating for reformers to assume that they know the real needs of the masses better than the masses themselves.

In the learning process, however, Orlando Fals-Borda (1985) stresses the need for a catalyst. One who is both potentially redundant (dispensable) and non-vanguardistic (non-bureaucratic). He also suggests the need to realize that different political contexts favor different kinds of participation. For participation to work, he suggests the need to break down information to the level of language of the masses. This view is shared by Aziz (1985) and Bryant and White (1982).

Dominant Perspectives on Participation

Participation may occur voluntarily as a result of reasoned enthusiasm for a development project or it may

result from various kinds of ulterior motives or coercive pressures.

The literature on participation reflects four basic perspectives: administrative, community development, economic, and political.

According to the United Nations, participation from the administrative perspective refers to "active and meaningful involvement of the masses of people" at different levels: (a) in the decision-making process for the determination of societal goals and the allocation of resources to achieve them; and (b) in the voluntary execution of resulting programs and projects (UN, 1975). The subject of control appears important in this viewpoint. Cunningham (1972) collaborates this by arguing that "true" development is impossible without insistence on widespread participation in the setting up, and implementation of, development policy. Lele (1975) describes participation as an attempt to sensitize people and, thus, to increase the receptivity and ability of rural people to respond to development programs, as well as to encourage local initiatives.

From the community development perspective, participation is conceived as the process by which a community's "felt needs" are identified and catered to. With the help of village-level workers, the villagers participate in identifying their needs and the means to fulfill them (Holdcroft, 1978). It has also been described as the

process by which people, who have both the right and the duty to participate in solving their own health problems, have greater responsibilities in assessing the health needs, mobilizing local resources and suggesting new solutions as well as creating and monitoring local organizations (World Health Organization (WHO), 1982).

The economic perspective sees participation in terms of resource transfers. Participation is considered as a voluntary contribution by the people to programs supposed to contribute to national development but the people are not expected to take part in shaping the program or criticizing the content (Economic Commission for Latin America, 1973). In Mellor's (1976) work on a rural employment oriented program for development, participation was seen mainly as sharing in the benefits of economic growth. This theme runs through the literature on women's participation. See, for example, Boserup (1970); Tinker and Bramsen (1976); Staudt (1979); and Hoskins (1980). In the same vein, the Development Alternatives Inc. (DAI) research team viewed contributions as part of the local action variable in the study of small farmer development projects (Morss et al., 1975).

Participation from the political perspective refers to access to and use of demand-making channels to government bodies. Langton (1978) identifies four kinds of citizen participation: (1) Citizen action, which refers to

activities initiated and controlled by citizens for some purpose; (2) citizen involvement, which refers to activities initiated and controlled by government for administrative purposes; (3) electoral participation, which refers to activities to nominate and elect representatives or to vote on pertinent issues on a regularly scheduled basis; and (4) obligatory participation, which refers to activities in which participation is compulsory according to the law. The last type bears resemblance to current kinds of political participation aimed at influencing the working of government (Montgomery and Esman, 1971).

The popularity of this trend in political participation can be observed in the United Nations Research Institute for Social Development (UNRISD's) (an organization devoted to the study and promotion of participation) interpretation of participation as presented by Fortin (1985). He identifies six kinds: (1) Participation as sharing in economic growth and in the fruits of social labor; (2) participation as sharing in the ownership and control over given resources, notably, means of production; (3) participation as self management; (4) participation as involvement in collective activities, such as national education programs; (5) participation as intervention in decision making; and (6) participation as significant presence in the power structure. In its projects, the UNRISD define participation as "collective efforts to decrease control over regulative

institutions and decision-making processes on the part of groups and movements hitherto excluded from such control" (Fortin, 1985:75). His study focused on the powerless and on outcomes of struggles in terms of changes in institutional or power arrangement.

Following interviews with agency representatives, Oakley and Marsden (1984) sum up their interpretations of participation in four broad categories, which are similar to those presented earlier:

1. Collaboration - Input - Sponsorship:

Under this, government personnel are the chief agents who see participation as equalling "informing" the masses about decisions already taken. The essential point being that their support, although sought, makes no difference to the decision made. Participation in these circumstances is thus, basically, in the process of production or in established legal institutions -- very passive.

2. Community Development:

In this situation, participation is promoted because the input of the masses is necessary for a particular project to continue. Local councils are created and involved in some kind of decision making often related to how they will organize work already decided upon. The fact that this method sometimes involves the supply of food as incentive to participate, is often criticized. However, it

is viewed as being better than the former in so far as some skills are learned in the process.

3. Organization:

This insists on the need for local people to form organizations through which they come up with their own decisions about their lives. It offers a switch from incoming organizers to local organizers. There is the argument that in sponsored organizations, such as cooperatives and other unions, benefits often accrue only to a few. In fact, a study by Food and Agricultural Organization-Rural Organizations Action Program (FAO/ROAP) (1979) confirms this. Bureaucratic constraints reduce the success of such unions since some members are made more equal than others.

Thus, in the search for authentic peoples' organizations, two perspectives emerge: (a) the liberal one, which suggests reforms within the existing socio-political framework; and (b) the radical one, which presents no model but stresses the need for people's organizations to emerge as a result of their own deliberations (rather than through imposition from outside).

4. Empowering:

Recent interpretations of participation have been equated with power in terms of access to, and control of, resources necessary for survival. Illustrative statements of this interpretation are:

. . . power is the central theme of participation and . . . participatory social action entails widely shared, collective power by those who are considered beneficiaries. The people become agents of social action and the power differentials between those who control and need resources is reduced through participation (Fernandes a Tandon, 1981, p. 5).

. . . the promotion of popular participation implies a redistribution of power (basically a conflictual process) and this calls for a scientific analysis which gives due recognition to political factors, social forces and the role of class in historical processes of social change (UNRISD, 1981, p. 3).

. . . participation is concerned with the distribution of power in society, for it is power which enables groups to determine which needs, and whose needs will be met through the distribution of resources (Curtis et al. 1978, p. 6).

They imply the identification and structuring of discrete socio-economic groups as the basic social unit; a process of nonformal education and consciousness raising; and some form of outside assistance, which is instrumental in initiating and accompanying the process of empowering.

5. Means and Ends:

This discussion will be incomplete without touching on participation as "means" or "end." In fact, the above perspectives have presented participation either as a means for realizing objectives or as the main objective sought. As "means," participation is utilized by existing institutions to get people to undertake projects, while as "end," participation implies the achievement of exercisable power; one that aims at changing current institutions that

have hithertho wielded the power. There is argument for a reconciliation of the two. Whether or not this is possible is debatable in view of their divergence in meaning.

The above views do not represent all the views on participation. Needleman and Needleman in Guerrillas in Bureaucracy (1974) and Boyle in Planning Better Programs (1981) express their objections to participation in programs. They see it as unnecessary and a waste of time. A more outspoken view is a recent paper by Esteva (1985) which discourses at length the misuse of participation for manipulative purposes and therefore cautions against its application, especially when there is an "outside" leader guiding the group. A milder note of warning is, however, sounded by Uphoff et al. (1981) when they caution that more participation is not always better and suggest that prior situational analysis is necessary before the application of participatory methods.

Research on Participation

To help give some form and meaning to the above conceptualizations, the following studies and reports on the practice of participation will be presented as a way of learning from them.

The Small Farmers Development Program SFDP-Nepal (1975) represents the FAO's major commitment to the implementation of participation at the program level. The project was

aimed at poor small farmers with the aim of providing institutional support to them. The premise was that participation depends on strong support and commitment by government. The original project sought to encourage the poor to organize around income-generating activities based on group work; and the necessary staff and credit support was provided. It turned out to be a success and was expanded to other areas.

However, the project has been criticized (1) for over-reliance on credit as the basis for organizing, such that in the absence of credit, it is feared that the people will not organize; (2) that there is over-dependence on the organization; (3) that farmers' participation is limited to their groups; and (4) that the groups are not self-propelling, limited by existing institutions (Evaluation Commission, 1979).

A major criticism is the neutral effect of the project on women due to a lack of prior research into the real needs of rural Nepalese women (ILO, 1982). However, in another study, Ghai and Rahman (1981) argue that, on the basis of their group strength, the peasants are gradually coming out of their so-called "culture of silence." They have a voice now to demand various services; they are becoming members of local cooperatives in increasing numbers and some have been elected to local Panchayat bodies (Ghai and Rahman, 1981).

With few resources to establish widespread rural health services, as well as the existence of traditional health structures and practices, the active participation of people in health care programs is seen as a necessity. The aim has been to make community, financial and human resource contributions available to government for health care programs; improve communication on health matters, and incorporate traditional health values, beliefs and structures into modern practice. According to the World Health Organization (WHO) (1981) "community involvement for health development is understood to refer to a process to establish participation between government and local communities in planning, implementation and use of services in order to increase local self-reliance and social control over health care."

It is argued that the equation of participation with mobilization has been prominent in health care programs. There is more consultation and discussion but not enough direct responsibility for maintaining health facilities. There is more need for "how to" rather than "what to do" (Oakley & Marsden, 1984).

Studies in Asia provide examples of how traditional philosophies that embrace participation have been incorporated into development strategies. Compton's (1982) study of the Sarvodaya Shramadana movement of Sri Lanka exemplifies how participatory approaches have been used to

"awaken" villagers so that they may recognize their own immense potential, and develop it and fulfill themselves by improving the welfare of one another. Self-realization has been the focus and requires participation in actions that enable participants to become more aware of themselves. Rather than wait for the government and other organizations to initiate local projects for them, these Sri Lankan villagers do so themselves and only rely on the government for support.

The Bhoomi Sena (Land Army) of India present another widespread movement (Rahman, 1981). In the context of this movement, participation has been defined as a process of creative social involvement by those concerned in defining and fulfilling their needs. It is not a passive taking part in activities designed by others, nor an act of merely consuming the fruits of economic and social activity. It is the taking of action to decide what is to be done and how to do it. Power, by and for the people, is an essential element in this context, as well as self-reliance through group activity. "Conscientization" is another key element in their method of operation, which has been described as follows:

. . . to stimulate processes of collective reflection in which individuals are encouraged to articulate their own experiences, perceptions and thoughts, followed by collective discussion of what has been expressed, with a particular effort to understand the structural features of the experiences narrated that

generate a commodity of individual perceptions" (G.V.S. de Silva et al. 1979).

Among the achievements of this movement have been its ability to spread to over 120 villages in a matter of three years, its ability to gain enough strength to seek candidacy in the State Assembly in 1978 and above all, its positive effect on the position of women in areas of its operation. It is reported that tribal women have been radicalized, resulting in a cessation of molestation, forced labor, and a gaining of a sense of self importance and self possession. Bhoomi Sena has been concerned with groups who hiterhto had no access to any kind of development assistance. They had come together to resist exploitation of the rich and through their actions, asserted themselves and successfully managed their own affairs (Rahman, 1981).

The Fisher-Women of Brazil's study is a unique example of women and participation. It is a report of women's emancipation from a doubly marginalized situation, into one of self-assertion. Galjart (1981) describes the work of an "animateur" as an approach which entailed intervention to facilitate the efforts of relatively small local groups, in achieving their development goals, and thus enhancing their life chances, in spite of and in opposition to negative societal mechanisms and processes meant to thwart their efforts.

Features of the animateur's approach were: (1) a lengthy process of contact and building up of mutual confidence, (2) group meetings, and (3) identification of issues-discussions on particular topics. Achievements of these women can be deduced from the following descriptions: In 1975, they were not allowed to fish in the rivers, or were they allowed participation in local "colonies" set up by the government to represent fisherfolk. They were "condemned to a life in the swamps, the sticky mud. They left early in the morning with a basket, comb and a bit of water and food ... It was a life of work, struggle, some hope and a few jokes." In 1981, their movement had begun to get the women registered with the "colonies" and to gain legal documentation. Progressive involvement in the colonies' affairs culminated in the election of two women's representatives to the Board. Their most notable achievement has been solicitation of federal legislation to control the pollution that poisons the rivers in which they fish.

Jacques Bugnicourt (1985), using case studies from Environment and Development in the Third World (ENDA), illustrates the obstacles faced by the masses when they are alienated from projects because their views are contrary to those of the bourgeoisie. He also describes how once they have identified a problem or need, they are able to determine ways of solving or meeting the need. In one

particular case, he describes how a group in a Central African community managed to reduce the costs of a project which had been rejected by government officials for its high cost, to one-fifth of the original cost and thus were able to have it funded.

In an analysis of 50 rural development projects, Lance and McKenna (1975) concluded that 29 of the projects were partial or total failures. Most of the successful ones had a participatory element.

In Uma Lele's (1975) study of 17 rural projects in Sub-Saharan Africa, she examined the relationship between a large number of factors and the potential of projects to enhance rural development. Lele discovered many different combinations of participation in the rural development projects surveyed and concluded that:

Local participation may mean involvement in planning, including assessment of local needs. Even if local people do not participate in planning, at the very minimum, they should be informed of the plans designed for their areas if they are expected to consent to and to cooperate with program implementation. Participation in planning and implementation of programs can develop the self-reliance necessary among rural people for accelerated development.

This study exemplifies an operationally-oriented investigation that treats questions of participation and rural development strategy effectiveness. However, the study's lack of clarity as to what participation is, and how

It is manifested in each project, limits the value of the study for this purpose.

A more specific and operational study is perhaps the Development Alternatives Inc. (DAI) study of 36 small farmer development projects. The following determinants of project success were formulated by DAI:

1. The ratio of income gained by beneficiaries to costs paid by project sponsors.
2. An index of new agricultural practices adopted by farmers.
3. Project contribution to farmer's capacity for self help.
4. An index of the probability that project benefits will become self-sustaining (Morss et al., 1975).

DAI assessed the above determinants and concluded that the best prediction of success was the amount of local action present in a given project.

This assessment was based on questionnaire and case study data. The team scored each project on the four success criteria and the components of local action. The local action was composed of four elements: (1) small farmer involvement in project decision-making during the design stage; (2) small farmer involvement in project decision-making during the implementation stage; (3) small farmer labor commitment to the development project; and (4) small farmer money commitment to the development project.

The comprehensive local action factor accounted for 49 percent of the variation in the overall project success rankings. It is to be noted, however, that within the components of local action variables, there exist much room for variation, especially in the first two components of involvement in decision-making. Although this study represents a big step forward, the results are not conclusive.

Uphoff et al. (1974), in their study of sixteen Asian nations, define participation in terms of voting, control over local bureaucrats, influence upon rural development policy, and influence upon resource allocation. A correlation analysis which they did among these variables and various macro indicators of rural welfare, agricultural productivity and level of organization, revealed the following:

- a. Little association was found between participation and agricultural productivity;
- b. Participation accounted for 33 percent of the variance of rural welfare; and
- c. Networks linking participatory local organizational and national centers were strongly correlated, with high scores on the macro indicators.

The point to note here is that, because their study excluded from its definition of participation the sharing of

development benefits, agricultural productivity and participation were not found to be significantly related. Correlations, as a matter of fact, do not constitute a basis for statements of causality. And the authors are cautious in interpreting data, considering them more suggestive than definitive.

What has been presented thus far serves to illustrate the range of perspectives on participant's relationship to the implementation of the rural development strategy. This presentation also shows some of the problems with the participation concept.

Women and Participation

Studies show that development has had detrimental effects on some groups in society, specifically women (Boserup, 1970; Tinker, 1976; United Nations Development Program (UNDP), 1980, 1985). Again, because urban areas have generally been favored over the rural areas, in the allocation of resources, the rural populations have suffered some negative effects (Lipton, 1976; Rhoda, 1980). The result is an intensified dichotomization of the relationship between rural men and women, which has left women relatively worse off than men, even though both sexes have been hard hit by the impoverization of the rural population (Hafkin & Bay, 1976; Jacobs, 1984). Women themselves thus develop negative attitudes toward participation in the social,

economic and political life of their country (FAO, 1975). Another result is that women's social worth has been decreased by comparison with men (United Nations, 1976; Staudt, 1979; Boulding, 1981).

According to Palmer (1976), in the process of agricultural modernization, three elements work to women's detriment: (1) monetization of production (rural women's labor is not monetized); (2) market incorporation of production (the domestic unit experiences a decline in subsistence labor in a shift toward production for sale where men have greater access to means of higher productivity, making women more dependent on men); and (3) the creation of supporting institutions (where preference is given to the male head of household). The regularity of exchange produces a "North-South" situation between men and women, as well as among countries. From a study on the economic participation of women in 21 developing countries, Boulding (1976) made the following conclusions: (a) In all countries examined, women were excluded from policy-making planning roles that would enable them to promote the integration of labor and capital resources of the women's sector into the larger society; (b) the imbalance created by the invisibility of the women's sector and the domination of a class of urbanized male clerics and decision makers is dangerous; (c) policies need to be developed that would short-circuit the dynamics of gender-based dualism and allow

the productivity of both women and men to contribute to the economy as a whole.

With the above revelations, the issue of the need for women's integration in the development process was given some attention in the Food and Agricultural Organization's (FAO) (1977) guidelines for the integration of women in development. The involvement of women was identified as a necessary element to assist officials and missions in the formulation, implementation and evaluation of country projects. It was also noted that national self-interest should encourage countries to devote their resources toward improving the conditions and status of women and giving them equality with men.

In 1978, the Percy Amendment to the U.S. Foreign Assistance Act stipulated that bilateral assistance programs must "give particular attention to those programs, projects and activities which tend to integrate women into the national economics of foreign countries, thus improving their status and assisting the total development process" (USAID, 1981, p. 1). The World Bank set up full-time advisors who were to monitor and advise on the effects of projects on women (World Bank, 1979).

In spite of these efforts, the situation still seems hopeless, since most of the projects initiated to help women have not made any significant changes in women's conditions (UNDP, 1985; Monson & Kelb, 1985; Were, 1985;

Dixon, 1980). Some of the arguments have been that women are not going to be successful in attaining goals until they possess skills in negotiating, lobbying and in the preparation of resolutions and until they gain a thorough understanding of the working of the system (Reid, 1977; Shah, 1986; International Women's Information and Communication Service, 1984; Karl, 1983). Even in the area of income-generation, where most attention has been focused by agency projects there have been criticisms that they paint the picture of women engaged in small-time activities marginal to the major processes of economic development (Okeyo, 1981). This is in support of Daughler's (1976) warning that there is a need to be aware of small-scale ameliorations when radical changes are called for.

Maguire summarizes the obstacles to women's increased participation, as presented by development agencies as the following:

- traditions, attitudes and prejudices against women's participation;
- legal barriers;
- limited access to, and use of, formal education resulting in high female illiteracy;
- limited access to labor force and preparatory vocational, technical or agricultural training due to illiteracy;
- time consuming nature of women's choices;
- lack of access to land, credit, modern agricultural equipment, techniques and extension services;

- health burden of frequent pregnancies and malnutrition;
- undermining of women's traditional position as economically contributing partners;
- inadequate research and information on women which limited ability of development planners to create projects relevant to women (Maguire, 1984, p. 13).

(Please see Appendices A-D) for illustrative data on women's situation.)

The above indicate that the problems involved in women's participation are numerous. One solution to the problem as Maguire (1984) sees it is to simultaneously promote increases in men's contribution to household work since she sees the inequity in the division of labor within the household as a major source of women's problems. Staudt's (1979) views are that it is in the clients' interest to become aware of and participate in development choices so as to obtain information, goods and services to which they are entitled, and the staff must have a clear stake in interacting with clientele in ways that equalize the opportunity structure. The development of women's skills is key to any meaningful participation (Charlton, 1984; Kandiyoti, 1985). This, Staudt contends, demands effectiveness in staff interaction with formerly neglected clientele. She suggests two approaches.

- an internal solution, which involves more effective management (requiring that management be thoroughly aware of past neglect) and

- an external solution which includes giving project members some share in authority and decision-making. The latter enhances member participation in administration while the former requires more effective recruitment, management, and monitoring of job performance (of project staff) (Staudt, 1979).

Summary

In this chapter, the dominant perspectives on participation have been presented from the administrative, the economic, the political, and the community development viewpoints. Examples have been cited from the literature to illustrate these points. In addition, research studies on participation have been presented with examples from Asia, Africa and Latin America, to illustrate the various modes in which these perspectives are applied in the field.

From the above, it is clear that the concept of participation means different things to different people and this determines its application. Participation may either be used for the benefit of participants or it may be used to facilitate the smooth operation of a project, for the benefit of the project initiator. These refer respectively to situations where participants either share directly in project benefits or get empowered for later action; and to situations where participant input, support, labor or material contributions is critical to project success.

Thus, participation is either used as a means to an end, or as an end in itself. While criticisms have been made against the concept for the waste of time involved and of its possible use for manipulation, there is evidence, that when sincerely applied, it has the capacity of leading to self-reliance on the part of participants.

For the latter reason, a case is made for the proper integration of marginal rural women in the development processes of their nations.

CHAPTER THREE

RESEARCH METHODOLOGY

Introduction

This section presents a discussion of the research design, objectives, and questions. The mode of population selection is also presented. The instruments, methods for data collection and data analysis used in the study are also discussed together with the limitations of the study.

Research Design

This is an exploratory study. Due to the lack of data on the economic activities of rural women, it was necessary to generate some baseline data. It is a descriptive study which uses the case study approach. There is only one variable--participation--which is not under the control of the researcher. The subjects have been involved in the projects for some time. Thus, the researcher could only investigate the nature of the process. The units of analysis were groups of women involved in food-processing projects in selected localities.

Specific Research Objectives

- . To investigate the production activities of selected rural women's projects.

- . To determine the decision-making procedures within the various projects.
- . To determine the extent of project members' relative control over projects, vis a vis the NCWD staff.
- . To investigate factors that limit or enhance women's participation in projects.

Research Questions

1. Who are the targets of the NCWD sponsored projects?
2. What is the nature of NCWD involvement in these projects?
3. Who participates in what kinds of activities?
4. Between the project staff and project members, who has more control over the projects?
5. Within projects, do members participate equally?
6. Do all members participate in decision-making, implementation, contribution of resources and in project benefits?
7. How are project activities carried out within projects?
8. What patterns of participation exist across projects?
9. How does the NCWD enhance participation in these projects?
10. Does participation in decision making enhance success?
11. Does participation in project implementation enhance project success?

12. Does participation in project benefits enhance project continuity?
13. Does participation in the contribution of resources enhance project success?
14. Does participation in decision making, implementation, contribution of resources, and in project benefits enhance project continuity?

Operational Definitions

1. Income-generating project: This refers to any economic activity that results in increased or sustained incomes for the participants.
2. Nature of participation: This refers to the kinds or types of activity being carried out by members. Is it based on coercion or is it voluntary? Is it individual or collective?
3. Extent of participation: This refers to the duration and scope of activities. Is participation intermittent or continuous throughout the duration of the project, on a daily, weekly or monthly basis?
4. Success: This refers to the achievement of project and individual goals. In this case, increased or sustained incomes.
5. Project continuity: This refers to the desire by members to remain with a group. (The projects were all relatively new.)

Approval of the Study

Upon arrival in Ghana, the researcher arranged an interview with the [?]Chairman of the NCWD, Dr. Florence Dolphyne, to obtain formal approval of the study. At this meeting, the researcher presented a letter of introduction (See Appendix G) and described the nature of her study. She was then given an overview of the NCWD's activities with women's associations and organizations in the country. Major funding agencies were also listed. Permission was granted and the researcher was directed to further consult the Executive Secretary of the NCWD at the office headquarters.

At the headquarters, after introduction with the Executive Secretary, the project was again described and the researcher was asked to talk further with the Deputy Secretary who was assigned to assist the researcher from then on. Again, an overview of the NCWD was given with a focus on NCWD sponsored projects all over the country. (It is important to mention here that it was from this discussion that the researcher decided to switch from a study of the Ashanti Region to the Central Region, by virtue of the latter's numerous variety of food processing projects. This change was not problematic because both areas are similar in culture, language and economic activities.)

The researcher asked for and received copies of research publications, annual reports and other documents on the organization, specifically those on their project activities. These documents were studied later on by the researcher as supplementary information for what was to be collected in the field.

The researcher was again introduced to the heads of the research, projects and counseling departments. A series of interviews were scheduled throughout the study period, with the research and project heads and once with the counseling head.

The researcher was then permitted to contact the Central Regional Secretary of the NCWD to begin the study. By the time the researcher got to the Region, the Secretary had already been notified. After introductions and further description of the study, the Secretary gave a list of projects as well as descriptions of their activities. Sample selections were determined, and dates for project site visitations were set.

Research Sample

This study examines the nature and extent of rural women's involvement in income-generating food-processing projects in the Central Region of Ghana (one of ten regions) (see Figure 3.1).

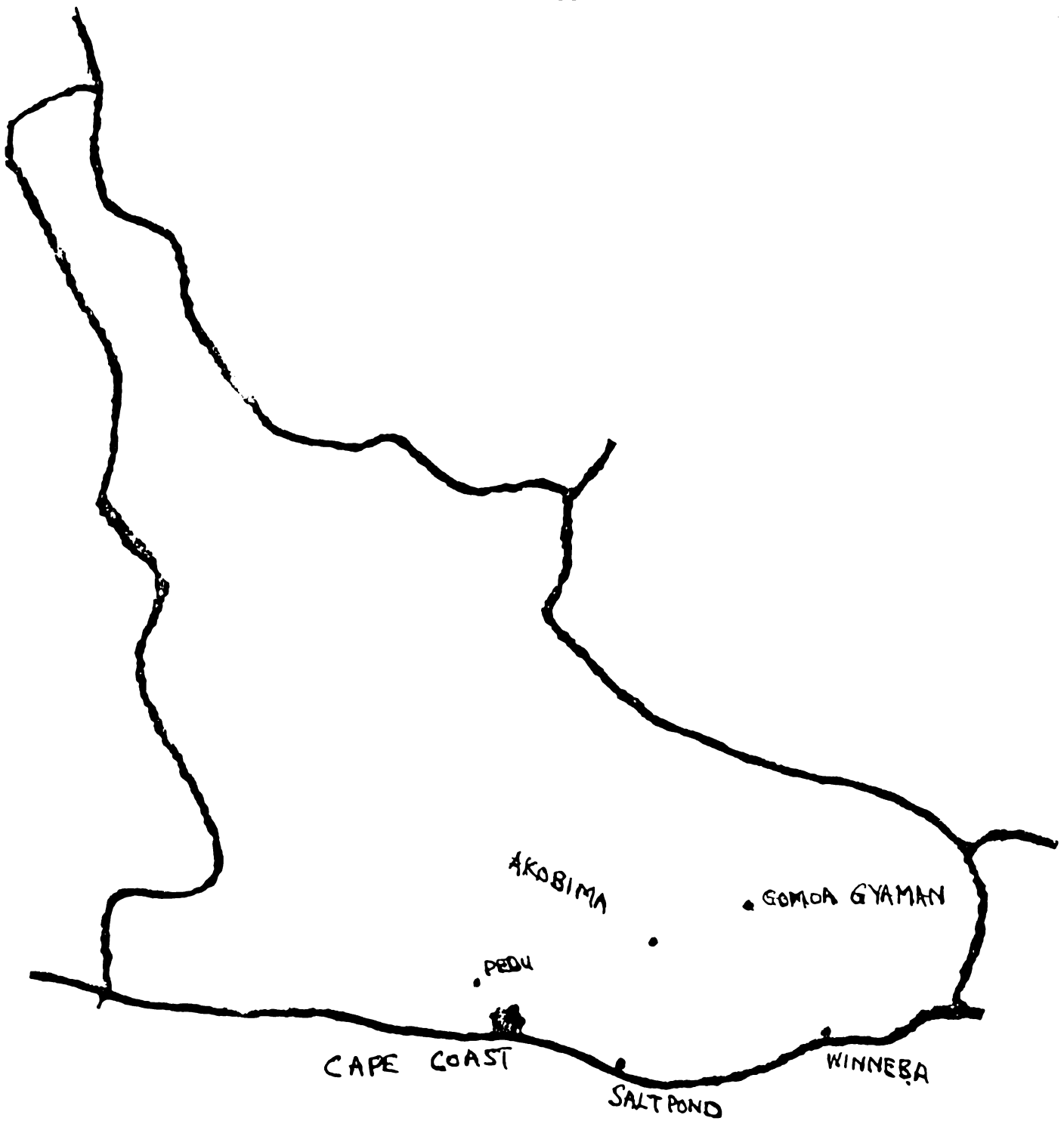


Figure 3.1 Map of Central Region

Rural women were focused on (due to current recognition of their contributions to development and of the need to improve their situations through assessments of their present activities) as a way of determining how best to help them to contribute more effectively. A total of 270 women and men were interviewed in both individual and group sessions.

Income-generating projects were chosen because they have been identified as vital, because they have the potential of opening up income-earning opportunities for the poorest among the population, and thereby, of creating jobs and thus improving the life situations of those involved.

Food-processing projects were of significant interest considering the world-wide food crisis and the resultant need to reduce post-harvest food wastages, which tend to exacerbate the already terrible situation. The more these projects are studied, the more development workers and policy makers alike will be able to increase their numbers and enhance their effectiveness.

The Central region was chosen for the following reasons:

- (1) It had the most varied combination of projects, from which random samples could be selected for the study.
- (2) The women in the region are ethnically homogeneous and have the same cultural practices and customs.

- (3) A majority of the women are illiterate and so it was necessary for the researcher to be able to communicate in the local language with the respondents during interviews and discussions. This was possible as a result of the researcher having studied in the area for three years, in addition to having language fluency.

Six projects were chosen to represent each of the different types of food-processing projects in the region. These were oil extraction, fish-smoking, baking, garri-processing and a multi-purpose project that sold cooked food in a canteen in addition to other activities on the side. It should be pointed out that two projects were selected from the oil extraction group for the following reasons: (1) there were two kinds of oil extraction, i.e., palm oil and palm kernel oil; and (2) there was a need to have at least two similar groups to determine whether project type had an effect on participation.

Selection of Sample

Interviewees comprised NCWD officials at both regional and national levels, and project members. At the national level, the heads of the project's research and counseling departments were interviewed to obtain general information about projects and about project members. At the regional level, the Regional Secretary was to be interviewed with her staff. Unfortunately, however, she only had a typist on her

staff. Financial constraints had not permitted the employment of field workers. Thus, indepth interviews with staff members were limited to the three heads mentioned above, and the Regional Secretary.

Projects were first selected according to type. When the various types of projects were identified, they were then selected according to location. For ease of transportation, it was decided to select projects closest to the main trunk road, leading from Accra (the capital city)-- to Cape Coast (the regional capital of the Central Region).

Members in all projects were interviewed in both group and individual stations. The Regional Secretary indicated that the women had very little time to spare so it was necessary to consider that in the number of people selected, and for the time spent with them. Since it was not possible to interview all members individually, subjects were randomly selected on the following basis: for each project with a membership of 1-25, two members were selected; for membership of 26-50, four members were selected; for membership of 51-75, six members were selected; for membership of 76-100, eight members were selected. Membership lists were consulted on each site and selection was made of every fifth person until each predetermined number of interviewees was selected from each group. In two situations, the selected persons were unavailable and so they had to be replaced by following the

same procedure. Fortunately, this happened with the larger groups and so it was possible to follow the procedure for selection without running out of names. In all, 26 members were selected for individual interviews.

Selected Member Characteristics

The following characteristics were selected and observed for their possible effects on members' participation. These were: (1) age; (2) marital/family status; (3) number of dependents; (4) educational background; (5) capital contribution (cash or kind); (6) political affiliation; and (7) household leadership.

In Ghana, as in most developing nations, old age is much respected and is often synonymous with wisdom. Thus, the age of a person determines what privileges are given one, when decisions are being made, such as in a group situation. However, this is also linked to whether or not one has children, a factor which also determines one's respectability in the society. A seeming negation of the above statements. However, in some instances, younger, but well-to-do people without children, may also be respected for their money. For the purpose of this study, all these categories of people are likely to be found in a group situation; it is important to consider them because they are likely to individually affect the participation of project members.

Marital and family background data are considered because some women derive social recognition and respect from their relationships with respectable people in their societies (such as the sisters or wives of local head-teachers, pastors, chiefs, etc.).

"Dependents" is included since it is assumed that women with familial responsibilities are more likely to seek more income to facilitate their obligations by joining a project.

In most rural areas, a lot of respect is accorded educated people and their opinions are sought frequently. It is also possible for project staff to have a bias towards involving the educated members more often than the uneducated ones. Thus, education was considered as an important characteristic.

It is accepted that richer people have more influence in society than the poor, when it comes to making decisions. Thus, capital, (contribution in cash or in kind), was included on the list.

Political affiliation is considered since the NCWD is a government-sponsored agency. In most villages, it is common for people to know each other's political leanings; and thus, it is important to determine how that affects members' participation.

Whether or not a person is head of a household is important considering that 35.9 percent of households had women as heads (Eastern Region Budget Survey, 1969).

Moreover, the number may possibly have increased considering that the recent economic crisis and drought situation led many men to leave the country for other countries to look for greener pastures, leaving the women in charge of their families (NCWD Annual Report, 1980/84).

Research Instruments

Two sets of questionnaires were developed for the NCWD officials and the project members (See Appendices E and F).

The NCWD questionnaire sought information about their activities with women's groups in general and in rural areas in particular. Emphasis was placed on their role in project development, leadership selection and project operation. Problem areas were also investigated.

The questionnaire for the project members was developed to elicit information in seven major areas of investigation, namely: (1) demographic data; (2) project development; (3) project decision making; (4) project operation; (5) member reactions to project operation, i.e., satisfaction, dissatisfaction, goal attainment; (6) access to training; and (7) problem areas. (See Appendix E.)

The questions were necessarily open-ended. This was meant to allow for open discussion during which the researcher could pick up cues and other information that would otherwise not come up in "yes" or "no" answers. Besides, it seemed to be the most comfortable in both the

group and individual situations for the respondents. It afforded the opportunity for respondents to express feelings and issues sometimes unrelated to the study, but yet relevant to the compilation of baseline data.

Following the pilot study (discussed below), one question was reformulated and another dropped in the set on demographic data. It was also decided that the questions with asterisks were to be omitted in group discussions because they were either unapplicable or difficult to answer in a group situation. (See Appendix E.)

Question set (4) was found to be applicable only to some groups. In this case, the pilot group, and to two sample groups, the Akobima and the Winneba multi-purpose projects, due to their modes of operation.

The NCWD personnel questionnaire was administered in English, except for the interview session with the Regional Secretary, which was conducted in the local dialect. The circumstances indicated that it was more appropriate and less official for the Secretary to express herself in the local language. It enabled more information and feelings to be expressed.

The project members' questionnaire was, however, necessarily translated into "Fanti" (a dialect of the Akan language) which is spoken in the selected areas.

Data Collection Procedures

The study was based on primary data that were supplemented with documentary data. The reasons were: (1) it was necessary to obtain first-hand information from the target population and project staff; and (2) documented information about the NCWD's activities with women was needed to complement the oral information obtained from the women. These documents together with those obtained from other sources, were needed to shed more light on the women's situation.

More importantly, the difficulty in securing the audience of NCWD officials (headquarters) for interviews, made such documents very handy. These were obtained from the following sources:

- (1) Offices of the NCWD in Accra and Cape Coast
- (2) USAID, Accra, Ghana
- (3) ILO (through UNDP, Accra, Ghana)
- (4) Technology Consultancy Centre (University of Science and Technology, Kumasi, Ghana)
- (5) Bureau of Statistics, Accra, Ghana

The data were contained in annual reports, field research reports, statistical bulletins, and local newspapers.

Data collection was begun on January 8, 1986 and ended on April 14 of the same year. The study began with interviews at the NCWD headquarters and also with document

collection and study during the first week, between the 8th and 16th of January. The review of the NCWD and other documents went on throughout the study period, with trips to Kumasi and Accra from time to time.

The field work started with the pilot study. On all project site visits, the researcher was assisted by a trained rural sociologist (the researcher's husband), who attended all group interviews to take notes and to observe respondents' behavior. As this was a subjective study, it was necessary to at least have a second person corroborate the findings of the researcher. This was done at the end of each group interview.

The questionnaire was tested in a pilot study during the first week of January 1986 (16th and 17th) in the Eastern region of Ghana. Since the dialect spoken in both regions are derived from the Akan language, it was easy for the researcher who speaks both to translate the questionnaire into the Eastern region dialect during the pilot study. The Eastern region also has cultural traditions similar to that of the Central region.

The Essam project, chosen for the study, had been highly recommended by all the NCWD officials that the researcher had spoken to, as their number one project that should be visited. It had started as a palm oil producing project and had advanced to become a bar soap manufacturing

enterprise. They still produce palm oil both for food and for soap-making.

Following the pilot study, the project member questionnaire was reformulated and other decisions made with regards to the subsequent data collection, as mentioned above.

With the exception of the trip to Winneba, the researcher was accompanied by the Regional Secretary to all project sites. First, there were introductions usually at the worksites, and then members around would call up all other members who were available. (They often lived not too far away from each other.) At the general meeting, further introductions were made, followed by an explanation of the study and its purpose. In addition, consent forms (See Appendix G) were read to the participants, although they did not sign them. They were assured of the confidentiality of their responses, especially in the individual sessions. No names were taken and they were asked to agree or disagree to being recorded. Then the researchers would take pictures of the group at work and in a group. This was followed by a request for the membership list and, subsequently, a random selection of the sample for individual interviews. This was normally followed by the interviews, while the rest dispersed or stayed to talk to the Regional Secretary who took these opportunities to do her work with the groups.

With the projects with small memberships (15-50), individual interviews were followed by group sessions on the same day. In the larger groups, interviews were divided into two groups although not equally, with one set of individual interviews on the first day and the second set of interviews and the group interview set for the next visit. At Akobima, five people were interviewed on the first day, and the remaining three were interviewed on the second visit, followed by the group interview. At Gomoa Gyaman, the four interviews were followed by the group session on the same day. At Saltpond, four interviews were held on the first day, and the remaining two and the group session were held on a later date. With the Winneba Fish Smokers and Multipurpose groups, the researcher introduced herself with a note from the Regional Secretary, first to the coordinator of the two projects (described in Chapter four) and the coordinator, in turn, introduced the researcher first to the Multipurpose group and later to the Fish-Smokers group (both of which she was a member). The procedure for data collection, however, was the same as for the others.

At Pedu, however, there was no opportunity for a proper sample selection for the individual interviews. The initial opposition by the miller (described in Chapter four) and the fear of the women, made it impossible to follow the predetermined routine. However, the group was so interesting that the researcher decided to retain it in the

study. Two women were interviewed simultaneously as they sat together picking cracked palm-kernel. One was interviewed alone, as she fried her kernel. The group interview evolved as the commotion died down and other members came to the site to see what was happening. At this site, the researcher took no notes. It seemed better to just tape-record and observe reactions. Notes were written later on.

All sessions were tape recorded with approval from respondents and notes were taken when necessary. That is, with facts that would not show on tape (e.g. hand counting during votes). It was important to appear attentive and observe nonverbal cues so that follow-up questions could be asked when necessary.

A lot of importance was attached to the group sessions because time did not permit for a larger sample to be taken. The procedure was that questions were asked of the group, and they were encouraged to join in with additions or subtractions where necessary. Respondents answered questions informally. At the end of each question, members were asked whether or not they agreed to the answers given. There was often general consensus though it was difficult for the researcher to request voting after each answer (to avoid redundancy). It was easy to determine the sway of the consensus, because most answers were given almost in unison. The researcher made sure, however, to request for

opposing opinions or corrections always. Where it was difficult to determine the general consensus, or members did not agree, a vote was always taken and both views recorded.

In the case of demographic data, the researcher obtained the membership list from the secretaries of the groups. After counting the number of members, the researcher made her own list of members with numbers instead of names. After each name was called out, the set of questions were asked of that person and the researcher filled in the information against the person's number, or her chart. In the case of absentee members, such information was easily provided and corrected where necessary by other members present. This was not difficult because they seemed to know each other very well. The only problem area was age, where approximations were given most of the time, even with members present. Most of them were uneducated and so did not know their birth dates.

Interviews were held in different places according to the choice of the respondents. Group sessions were held on the work sites; one was in the court yard of a queen mother, and in the homes of three project workers.

After the interviews were all completed, the researcher thanked all members for their time and efforts.

The interview with the Regional Secretary was the final stage of the data collection. It was held in her office at the Central Regional Administration complex which houses

almost all the regional offices of the government departments in the region.

Analysis

The data are presented in a series of tables in which the levels of participation in the various phases of the development process are presented and compared for the six projects already mentioned.

A modified version of UNICEF's (1982) suggested checklist for identifying participatory components of projects is utilized in assessing participation in project planning, project operating, contribution and share in benefits. The assigned levels of participation are based on interviews with the informants and documents compiled.

Limitations

The study was undertaken to generate baseline data on the economic activities of rural women in Ghana. It also sought to describe the nature of participation existing in these projects. It has done that. However, in the process, there was also an attempt to identify the effects of participation on project success. Findings in that sphere were inconclusive due to the following:

1. The number of individual respondents was too small to allow for any generalizations to the rest of the women's projects.

2. The need to select varied projects made it necessary to include Winneba which is not typically rural. However, the fact that the two projects there (the Fish-smoking and Multipurpose) came up with different results indicates that the semi-urban nature of the place may not have affected the projects.
3. The study lacks a strong conclusion as to the relationship between the achievement of project goals and project success. The latter was to be measured by income before and income after joining a group; however, members were reluctant to disclose their incomes.
4. Again, solid conclusions cannot be made about the effects of participation, because only one variable was investigated. It is possible that other factors may very well have accounted for project success or failure. All the same, the study did not set out to establish causality because it was basically a descriptive study. Participation was seen as an important process due to its potential for liberation and education.
5. It was difficult to determine the truth in responses, especially in the area of income. It is possible that in the group sessions some members may have just avoided confrontation.

6. Cultural differences in particularly matrilineal and patrilineal groups is very likely to affect responses of women from different groups. This study was conducted among matrilineal groups.
7. Findings were based mainly on members' responses. It is possible that observations over a long period of time could have yielded additional or conflicting information from what respondents gave.

Summary

In this chapter, the research design, objectives, and guiding questions have been presented. Significant terms have been defined and the procedures followed for the data collection have also been described. The limitations of the study are presented, as well as the method of data analysis.

CHAPTER FOUR

ANALYSIS OF DATA

Introduction

In the preceding chapter, participation of the NCWD at the regional, national and international levels was presented.

In this chapter, data on participation within selected NCWD sponsored projects will be presented to answer the research questions in an attempt to find support for hypotheses that: (1) target group participation in decision making and implementation of a project positively affects the achievement of project goals; (2) the more a target group participates and achieves project goals, the greater the possibility of project continuity.

First, to answer questions as to "what" kinds of participation were carried out as well as "how" such participation is effected, projects will be presented to illustrate members' involvement in four major phases of participation. These are: (1) project planning; (2) project implementation; (3) contribution of resources; and (4) share in project benefit.

Next, to answer the question as to "who" are involved in these projects, a profile of members in each project will be presented based on selected characteristics.

Finally, a summary will be made of the participation data to allow for some conclusions to be drawn. An attempt will also be made to evaluate the relative success or failure of the projects based on members' expressed perceptions of increases in their incomes.

The Akobima Palm Oil Project

Introduction

The Akobima village is located 20 miles from the regional capital, Cape Coast. The road is impassable during the rainy season, thus leaving the village completely cut off, because there is no bridge spanning the river leading to the village. Because of the determination of the villagers to help themselves in generating income and making their village more accessible, the village has attracted the attention of outside bodies like the National Council on Women and Development, the Netherlands Embassy in Ghana, and the German Volunteers Organization in Ghana. The German Volunteers are assisting in the construction of a bridge and improving the road leading to the village. The National Council on Women and Development and the Netherlands Embassy are assisting in getting the machinery for processing the oil palm fruits and a shed in which to store the machinery.

The oil palm project was started in 1976 and is in active operation. It is one of the model projects of the NCWD in terms of the members' independence in the planning and implementation of the project, and likewise for their involvement in community development.

The aim here will be to describe the project in its phases of project planning, project implementation, contribution of resources, and share in project benefits.

Project Planning

In 1976 the head teacher of the local primary school observed that should the individual palm oil producers be brought together to form a cooperative, it would be easier to attract assistance from outside agencies leading to production increases. This would not only benefit the individual producers but the village as a whole. The women accepted the idea and thus the Akobima Palm Oil Cooperative came into being.

Clearly in the area of project planning (i.e. identification of need, design and feasibility issues and establishing priorities and goal setting), the beneficiary group was clearly in control. They made all the decisions by themselves. In addition to the individual members bringing in palm fruits from their own farms, the cooperative purchases palm fruits from local farmers in order to assure a steady supply of palm fruits which are then processed into edible palm oil for sale.

Project Implementation

In terms of project operating activities, i.e. where to locate activities, organizing and staffing, membership and choice of leaders, and financial decisions, the Cooperative is fully in charge of making all the vital decisions without any dictation from the National Council on Women and Development. The cooperative members, by a consensus chose a site, which the local chief made available to them, where all the processing activities would take place. They were primarily farmers, while two male members held paid jobs as teachers in the local school. Only two of the women were educated. The major role performed by the male members was in writing letters to outside agencies for financial or material assistance, and travelling to the regional capital to seek assistance from the regional administration office and the NCWD Regional Secretariat. They were also arranging for a bank loan during the period under study.

There is an executive body of seven selected among the members themselves on the basis of age, eloquence, literacy and mobility. This executive body is in charge of day-to-day operations of the society. Generally, decisions are made at weekly Thursday meetings in which the old and young members of the group are given the opportunity to air their views and to make suggestions. At the weekly meetings, production activities for the coming week are planned.

Contribution of Resources

The production process is communal with everybody playing a part. A male is normally selected to supervise each day's activities. All members agreed to excuse the queen mother, also a member of the group, from labor contribution.

In terms of finance, the cooperative society started with a loan from the head teacher with an additional 100 cedis⁴ each pooled by the initial six members (In 1976 the exchange rate was C 1.15 to US \$1). Because the idea was to expand, there were no criteria for joining except for weekly contributions of C 20 (approximately \$17.39). A new system is in place now. New applicants are expected to pay a fee of C 1000 (now approximately US \$7); and membership is open to all.

At the time of the interview, the group had received an oil palm processing machine provided by the International Labor Organization office in Ghana through the assistance of the National Council on Women and Development. The Central Regional Administration Office is assisting the society by making cement available to them at the official price; while the Department of Rural Housing and Cottage Industries has provided personnel to assist them in the construction of a new work area to house their machinery. Land for the activities of the society was donated by the local chief.

Share in Benefits

The society members claimed they had not made huge profits but, with the aim towards savings, their practice was to divide each periodic income into thirds. Two parts were placed in the group savings account, and the remaining one part was divided equally among all members. The group had a major interest in their community's development. In fact, it had helped to build the local school and a library.

Winneba Multi-Purpose Group

Introduction

This multi-purpose project came into being in 1984 through the initiative of NCWD officials who visited the area and urged the women to form groups to help themselves. At the meeting, people with skills in certain areas of production were identified and organized to teach those without skills. The goal here was income generation through self-help and cooperation.

The group had started initially to produce miscellaneous items, such as baked goods, from all kinds of flour; and face creams and metshylated ointments/balms, from local products. Due to the lack of ready market and the unavailability of some raw materials, there had been the need to create another component which was the worker's canteen. The canteen was to sell cooked food to workers in the area. It was hoped that the canteen would bring in

regular income, by virtue of the steady demand of cooked food by workers in the area.

Project Planning

The group is led by a coordinator selected by the NCWD Regional Secretary. The coordinator presents the problems of members periodically to the NCWD official at the regional capital. Her education and mobility make her a very able leader. She is in charge of all negotiations outside of the community, and all transactions with the local banking institutions. Decisions regarding feasibility questions, identification of needs, establishing priorities and goal setting, location of group activities, group membership, are made through group discussions followed by voting, with each member being involved.

Implementation

The group hired laborers to prepare the food and maintain the rented premises for the canteen. The original agreement is for one member to coordinate and supervise the canteen workers each month in turn. Such a supervisor has free access to food for the period of supervision. The same person takes charge of raw material provision and the accounts for the month. She is expected to give an account of her stewardship to the group at the monthly meeting.

Contribution of Resources

All members had initially contributed specified sums of money to begin the project. Some of the returns from the project are used to pay for rent for the building which the NCWD official negotiated on their behalf. With the monthly rotation of supervisors, each member is expected to contribute her labor to the operation of the project.

Share in Benefits

The baking component of the cooperative's project had not been able to break even, let alone, make any substantial profit. This had been due to the inability of the group to retrieve payments for their products purchased at the two fairs at which they exhibited their wares. According to the women, most of the items had been taken by some government officials with the aim of purchasing them; but because payment had not been effected, they had been unable to retrieve the payments later. They had also given some to them as gifts. They had thus, on the whole, operated at a loss.

However, with regard to the canteen operations, some profits have been realized, but not enough to be shared among members. They have, therefore, agreed to reinvest these amounts with the intention of increasing production, and possibly, profits later. The aim is to save enough to start an account with the local bank so that they would be

able to borrow against it and fund the bakery component from which they expected to reap more profits.

An area of apparent concern, but which was not well articulated, was the monopoly of the chairperson of the group who tended to overstay her one month supervisory period. At the time of the interview, she had been supervisor for four consecutive months, thus depriving others from having an input into the canteen's operation; and thus, was enjoying the free access to food which, at that moment, seemed to be the only benefit that members could enjoy.

The Gomoa Gyaman Gari Project

Introduction

This gari (cassava flour) project was started informally with five women sharing a common workplace, but working on their own. However, in 1984 they were approached by an official of the National Council on Women and Development who, in a lengthy discussion with the women, explained to them the benefits that would accrue should they form a cooperative. The women responded positively and a cooperative was formed. At the time of the interview (Winter/Spring 1986), the women had communal ownership of modern machinery obtained through the assistance of the National Council. Here was a situation where the women realized that it was impossible for the individual to own

the equipment and that the only way out was for them to come together, purchase the equipment, and then arrange it in such a way that all of them could have access to it in an organized manner.

Project Planning

Here, the women are fully in charge without having to refer to the official of the National Council on Women and Development stationed some 42 miles away.

The Gari project has a seven-person executive committee selected by the group on the basis of age and eloquence. The committee expected to lead group meetings which are held once a month. The committee is composed of a chairperson and vice-chairperson; a secretary and vice; a treasurer and vice; and a public relations officer. Decision-making is by the group at monthly meetings except in emergency situations when the executive committee decides and then reports to the whole group.

Implementation

Decisions concerning production are the exclusive preserve of the individual member. However, because the machinery (cassava grater and press) used for processing cassava into gari is communally owned, a roster has been devised specifying who uses the machine at a particular time in order to avoid any friction--a phenomenon quite

common in situations where individuals are expected to share the use of a common product.

The worksite where the machinery is housed was unanimously selected by the group--actually most of the members of the group, prior to the acquisition of the machinery, had been working at that site processing their cassava into gari using the traditional method. Decisions governing the use of the machinery, and other matters affecting the group, are normally preceded by the introduction of issues by the executive and/or by other members, followed by a general discussion, and then a vote for or against the acceptance of the issue introduced.

Contribution of Resources

The members of the group are all contributing towards meeting the full cost of the machinery (cassava grater and press) procured for them by the National Council on Women and Development. Predetermined amounts of money are paid by each member at the end of each week toward the full payment of the equipment. In addition, monthly membership dues are paid regularly. The members have a roster for the cleaning and maintenance of the machinery and the work-site. New rosters are made at each monthly meeting and followed accordingly. Thus, labor for cleaning and maintenance of the machinery is donated by all members. The individual members are responsible for purchasing raw materials (here

cassava), processing and marketing their own end products. The worksite was donated by the local chief.

Share in Benefits

Because production is on an individual basis, each individual pockets the money realized from sale of her commodity. However, communally-owned funds in the form of monthly dues are accumulated, used and accounted for by the group, and the treasurers keep good records. They are assisted with the accounts by the local head teacher who is the husband of one of the members. Members do claim that they have seen a lot of changes in their families' living conditions since they joined the group. Although, they, at the time of the survey, were reluctant to specify how much difference in terms of income.

The Pedu Palm Kernel Oil Group

This was the most interesting group among the groups studied. It was a case of an individual who, taking advantage of his ownership of a kernel processing machine--a mill--was over-reaping benefits to the disadvantage of a group of women. The man owned the mill that cracked and ground the palm kernel which is used in making the oil. The mill owner claimed to be the leader of the group and refused vehemently to let the researcher talk to the women. He preferred the researcher to talk to him instead, even though he was assured that he could join in the group discussion.

None of the women openly opposed him. However, the women told the researcher under their breaths that he was no leader, and that they paid him fees for milling their nuts. They claimed that he tried to convince them against forming a group under the auspices of the National Council on Women and Development. He was afraid that should the NCWD supply the women with the promised mill, it would dramatically affect the operation of his mill--he would be losing his regular customers. The women, on the other hand, could not be sure of how soon the NCWD mill would arrive; thus the women dared not offend the mill owner by showing interest in a group formation. They feared being refused the use of the mill, which was the only one within a 10-mile radius, and the closest to the road leading to the areas where kernels are purchased. According to the women, the mill owner had told them that if they formed a group, they would be taxed. Again, once they accepted the NCWD mill, they would fall into debt which they would be unable to pay back.

These women claimed that they were not a group, but that they worked on their own, and had done so for almost three years. They claimed to be farmers, but worked on the kernel oil in the dry season when farming activities were at a low level. They pointed out that in the rainy season, farming was far more lucrative; and besides, the abundance of palm kernel at that time made it less lucrative.

All decisions are made individually. Each woman buys her own nuts, takes it to the mill for cracking and grinding, and then processes and sells the end product (oil) herself. However, the researcher observed that some women were picking cracked nuts together in twos and threes. When they were questioned, they said they were helping their friends.

Another observation was that they had one open work site, used the same huge cauldron in turns, and had a huge pile of cracked nut shells which was their main source of fuel for processing the oil.

Contribution of Resources

Resources were communally owned to some extent (e.g. the cauldrons for boiling, and arrangements for their use was well understood). However, even though the members could purchase any amount of palm nuts, when it got to the point of milling, the miller could refuse to mill the amount requested by some women, even though milling fees were being paid.

Control over resources was not participatory, as far as the major resource item--the mill--was concerned; and that affected individual production and profits.

Share in Benefits

The women had to pay a certain percentage of their incomes to the mill owner after payment had already been

made for the milling. Thus, share in benefits was skewed against the women.

The Winneba Fish Smokers' Project

This fish making project was the most impressive to the researcher. In spite of the fact that it had been in existence for a little over a year, it had made a lot of progress. The project had been initiated by the NCWD Regional Secretary who, during a tour of the area, met a group of fish smokers and explained to them the advantages of a fish smokers' cooperative. As a policy, the National Council only seeks loans and improved technology for individuals who get together as a cooperative. After the meeting, those present held a meeting during which the cooperative society was born. At the time of the study, it was revealed that the women themselves were effectively in charge. They made their own decisions without having to refer to the Regional Secretary of the NCWD. Design and feasibility questions, establishment of priorities and goal setting, were all being handled by the cooperative. The women agreed that their major problem was the acquisition of loans to purchase fish and/or equipment for fish smoking. This, they realized, could only be obtained through membership in a cooperative. Local banks were prepared and ready to deal with groups, rather than with individuals. Since they were already in the business, they decided to

continue on their own, but to pay C 1000 (cedis) an equivalent of US \$12 per recruited member. The amount collected was deposited in the local bank. The money served as collateral to enable the cooperative society to obtain loans from the bank for the members. When the group started, it was open to all fish smokers in the area who were interested and prepared to abide by the rules.

Implementation

The society has an executive committee of seven, who were chosen by the whole group. There is also another group of seven (made up of the very "active" within the group) which has the sole responsibility of securing loans for the members. The executive committee is made up of older women in the group who have decision-making powers when the whole group cannot be assembled. However, their decisions are always reported to the group, which are almost always accepted after some discussion. Of the 70 members, only one had been voted out from the group due to lack of regular attendance at scheduled meetings. At the time of the survey, membership had been closed. The women informed the researcher that there had been a replacement in the leadership when they found the former executive committee chairperson to be inactive. They claimed it was a mutual agreement, and that she was still retaining her membership with the group. Matters affecting the cooperative are

discussed at group meetings under the guidance of the executive committee. The loan committee and the executives, however, guide the deliberations on group finances. The loan committee members are responsible for seeing to the repayment of loans. The husband of the treasurer assists with the keeping of records and financial transactions. Financial decisions about production and sale of products are, however, made by individuals on their own.

With the help of the NCWD officials, the group was introduced to an ILO team which demonstrated (and later donated) a fish smoking technology to the group. The women were impressed with this more efficient technology, the Chorkor/Kagan Smoker. They had seen the local chief, and were given a piece of land close to the beach (where they purchased their fish) to use as their work site.

Contribution of Resources

The women built their new smokers by themselves after the demonstration. They hired labor for the carting of sand and clay. They also hired carpenters to make the new fish trays. Every member pays C 20 (approximately US 13 cents) anytime that one uses the oven to smoke fish. Nonmembers are allowed to use the cooperatives' facilities for a specified fee. These sums of money are used for repairs on fish trays; and the rest is deposited into the group account.

This group had, in fact, within its first year of operation, hosted and taught these new technologies to a team of women from Togo, a neighboring country.

At the time of the study, the group expressed the desire to settle all outstanding individual loans within a two-month period so that they could go for a group loan to purchase an outboard motor and a fishing net. They pointed out that their major problem was the unavailability of a regular supply of fish in appreciable quantities for smoking. The explanation was that not many of them had relatives who owned boats; and the rural practice was that fishermen would sell their fish to their relatives and friends. Thus, most of the members were buying fish from "middle men" which made the price paid for fresh fish very high. That, in turn, affected the prices of the smoked fish.

Share in Benefits

Since all members work individually, they have access to full benefits. However, benefits are also shared through group accounts which enable members access to loans to boost their production.

The Saltpond Bakers Group

This group, whose main preoccupation is the baking of bread from flour, dates back to the 1960s. Flour was, and still is, a scarce commodity due to a lot of reasons. The

wheat has to be imported. Sometimes, foreign exchange scarcity can lead to irregular supplies of wheat to the two mills operating in the country. Even when there is enough wheat, the capacities of the two mills are such that they are unable to satisfy the huge demand. Thus, successive governments have always insisted on and encouraged the allocation of flour to registered groups, rather than to individuals. Groups receive the flour at the government's controlled price (which was and still is lower than the price in the open market).

Project Planning

The bakers group had a leader who had been democratically elected for the district's bakers group, although she had apparently been nominated and subsequently elected by virtue of her wealth and political affiliation to the dominant party in the 1960s. She had been elected over and over again to this date. There is a seven-person executive committee, but it is the leader who dominates the proceedings of the committee. It was apparent during the group interview session that the other members held her in awe and gave her the right to speak for them, even though the researcher encouraged them to air their views. They even referred to her as "mama" (meaning mother). It was, therefore, not surprising that it was this same woman who made arrangements for flour (the major resource), except

where she elected to go with some members. For other important decision-making functions at the Regional level, however, the secretary, whom they agreed was more mobile, represented their views. He was also in charge of their accounts, even though they had two educated members.

Implementation

The method for flour acquisition was that the leader would collect all their monies and then pay for the flour. The flour would then be delivered to her house by the district administration personnel. Each member was then expected to pick up her allocation from the leader's house. Each baker then made her own decisions regarding production and sale of the product (bread). However, what was normally the case was that the individual members did not know whether flour had been supplied to the group or not. When supplied, they knew the quantity supplied through the leader. The result was that the leader often kept their money for prolonged periods without supplying the flour to the group. This had caused a decrease in interest in the group, but members did not seem to have any choice. The group had a committee which organized social activities. Examples are: trips to funerals in times of a member's bereavement; when representatives had to attend baker's meetings at the district administration level; or conventions that were held elsewhere. For such activities,

they had a special fund into which every member paid a specified amount which they called "levy."

Meetings were normally held monthly except when they received information of the arrival of flour at the district administration office. At such times, emergency meetings were held to collect funds for the flour purchase. The leader's house was the venue for all group meetings. The leader normally gave suggestions and indicated where she stood, thereby indirectly "pressuring" members to fall in line. Meetings were, therefore, not fully attended by the group members. A member would send her money occasionally through a friend for the purchase of flour on her behalf.

A major problem was flour acquisition. Sometimes, members had to go for three months without it. To offset the periods of inactivity, the NCWD official had suggested the use of corn flour in place of wheat flour; but the women explained that they did not want it because consumers disliked bread made from corn flour.

Contribution of Resources

With the exception of flour which they acquired together, individuals procured their own resources. However, for group exhibitions at conventions and other fairs, members elected those who would bake special items, and would allocate flour to them for this purpose. As already discussed, levies are paid by all members, as well

as monthly dues which are all put in the group account. Occasionally, some members are selected by the leader to accompany her to make arrangements for the purchase of their flour, or, to go on trips to represent the group.

Share in Benefits

Members generally make their own profits on their own; however, everyone benefits from group funds which are normally used for social activities.

Summary of Projects Participation

The following tables present results of individual interviews held with members selected from all six groups. They show the extent of participation at the various levels examined. To avoid redundancy, comments in this section are limited to significant responses only. A more complete discussion is presented with the Summary Table 4.5.

In Table 4.1, it is important to point out that the results for the Multipurpose and Saltpond respondents, in column 1 (frequently), represent responses from the coordinator in the former group and that of the leader in the latter group.

Table 4.1 Participation in Project Planning.

Project	Frequently	Occasionally	Never	Total
Akobima Palm Oil	6	2	0	8
Pedu Palm Kernel	0	2	0	2
Multipurpose	1	1	0	2
Saltpond Bakers	1	3	0	4
Gomoa Gyaman	4	0	0	4
Winneba Fish	4	2	0	6
Total	12	14	0	26

In Table 4.2, the Pedu respondents indicated that the influence of the miller made them doubt if they were in full control of their businesses.

Table 4.2 Participation in Implementation.

Project	Frequently	Occasionally	Never	Total
Akobima Palm Oil	6	2	0	8
Pedu Palm Kernel	0	2	0	2
Multipurpose	1	1	0	2
Saltpond Bakers	3	1	0	4
Gomoa Gyaman	4	0	0	4
Winneba Fish	6	0	0	6
Total	20	6	0	26

In Table 4.3, the responses refer only to labor and cash contributions. This is because it was only in the Bakers' group that individual members owned major resources. In the other projects they were owned jointly or shared.

Table 4.3. Resource Contribution.

Project	Always	Sometimes	Never	Total
Akobima Palm Oil	8	0	0	8
Pedu Palm Kernel	2	0	0	2
Multipurpose	2	0	0	2
Saltpond Bakers	4	0	0	4
Gomoa Gyaman	4	0	0	4
Winneba Fish	6	0	0	6
Total	26	0	0	26

Table 4.4 indicates that even though some project members may have been earning more benefits than others, every one generally shared in both material and social benefits within the groups.

Table 4.4 Participation in Benefits.

Project	Material Only	Social Only	Both
Akobima Palm Oil	0	0	8
Pedu Palm Kernel	0	0	2
Multipurpose	0	0	2
Saltpond Bakers	0	0	4
Gomoa Gyaman	0	0	4
Winneba Fish	0	0	6
Total	0	0	26

Project Planning

A look at Table 4.5 shows that, generally, members were highly involved in the planning of the project. Even though the NCWD official had initiated the formation of most of the projects, decisions about the design of the project, including the establishment of priorities and goals, had all been done by members. The only negation regarding members setting their own priorities and goals were the cases of the Pedu Palm Kernel group in which the miller tended to sometimes dictate how much kernel was to be processed by some of the women. The projects with the highest levels of participation in the planning phase appear to be the Akobima Palm Oil project, the Gomoa Gyaman Gari project, and the Winneba Fish Smokers project.

Table 4.5 Summary of Project(s) Participation in Phases of Project Planning, Program Implementation, and Contribution of Resources

	Akobima Palm Oil	Winneba Multi- Purpose	Gomoa- Gyaman	Pedu Palm Kernel	Winneba Fish	Salt- Pond Bakers
PROJECT PLANNING						
Identification of Need	P	NP	NP	P	NP	NP
Design and Feasibility Questions	HP	NP	HP	P	HP	P
Establishing Priorities and Goal Setting	HP	HP	HP	A	HP	P
PROJECT IMPLEMENTATION						
Where to Locate Activities	HP	NP	HP	HP	HP	HP
Organizing and Staffing	HP	P	HP	P	HP	NP
Membership, Choice of Leaders	HP	NP	HP	A	HP	NP
Financial Decisions	P	P	P	HP	P	HP
CONTRIBUTION OF RESOURCES						
Labor	HP	P	HP	HP	HP	HP
Money	HP	HP	HP	HP	HP	HP
Materials (Equip- ment, cement, etc.)	NP	NP	NP	A	NP	NP
Information	NP	NP	P	A	P	P
Land	NP	NP	NP	A	NP	HP
SHARE IN BENEFIT						
Material	HP	P	HP	P	HP	P
Social	HP	HP	HP	HP	HP	HP

- A = Authoritative (individual member acting in absolute disregard of member's wishes)
 NP = Non-Participative (NCWD/outside person or agency takes decision or provides resources)
 P = Participative (project leaders acting on behalf of members)
 HP = Highly Participative (all or selected members, acting together in concert)

Program Implementation

Members' participation appears to be highest at the operating level. With the exception of the Pedu group whose members did not operate any kind of a joint account, it seems that all the group accounts were handled by the executive committees within each project. A minor exception was the fish-smoking group in which the loans committee worked together with the Executive Committee on financial matters.

The Saltpond group leader also was instrumental in the executive committee members' selection. She had been nominated already at the district level and imposed on most of the bakers in the town. In the Multi-purpose group, the coordinator selected by the NCWD still appeared to be leading the group, in spite of the existence of an elected executive committee. Also, the nature of the operation of the job made it impossible for all members to have input in project activities since they usually took turns in supervising the canteen which explains the seemingly low participation levels. Some members, however, tended to overstay their turns (refer to project description).

In the Pedu project, the choice of location was not planned; it just seemed most convenient, considering its closeness to the mill. However, it was disadvantageous since it made it easy for the miller to control their

activities. Even though there had been no election, the miller called himself the leader of the group.

It is evident, therefore, that with the exception of the Saltpond, Pedu and Winneba multi-purpose projects, members' involvement in project implementation was, on the whole, very high.

Contribution of Resources

With the exception of the Winneba multi-purpose group, labor contribution was high in all projects. This difference is due to the explanation above, which is stated as being due to the nature of the canteen operation.

Money contribution had the highest participation level. It ran high throughout all projects.

Although members procured most of their utensils and other equipment, major production resources, such as the palm oil machine (Akobima), the canteen building (Winneba multi-purpose), the flour (Saltpond bakers), the grater and press (Gomoa Gyaman), and the fish trays and improved ovens (in this case the initial consignment to the Winneba Fish Smokers), had all been arranged/supplied by the NCWD Regional Secretary. The only exception was the Pedu case in which the mill was owned by one person who was paid for his services. In effect, therefore, all major equipment items were contributed by non-members.

Information was generally contributed by individuals; but normally the most mobile individuals in the groups had the most information concerning project activities. They seemed to have the most contact with the outside world, and thus came by useful information. In the Bakers, Garl and Fish smokers groups, the leader, the executive, and the loan committee members respectively, made such contributions. In the Akobima project, the male members had the most input; while in the multi-purpose group, the coordinator had the most input. In the Pedu group, only the miller had information to give to the women.

With the exception of the Saltpond group, which operated in their own homes, all the other groups received access to worksite through an outsider. In most cases, this person was the chief of the village; and in the case of the multi-purpose group, it was the District Council. Again, it was the miller who owned the land in the Pedu project.

Share in Project Benefits

Members generally participated in the sharing of project cash benefits even though in different ways. However, in the Pedu and Saltpond projects, there were anomalies. In the Pedu project, members were not receiving full benefits since they were not always producing as much as they would have liked to produce. In addition, the extortions made by the miller reduced their overall profits.

In the Saltpond project, the leader was not always sharing the flour obtained with the rest of the group (in cases where the group was allocated less bags of flour than could go around). This tended to affect overall profits that could have accrued to members.

Benefits accruing from leadership in the projects' management was not mentioned by any of the members. In fact, they did not consider it as a benefit since they seemed to enjoy the delegation of authority to others. Such executive positions, therefore, were never rotated. Replacement had only been made in the fish smokers project; but even then, it had only been made because of inefficiency. Members also enjoyed social benefits such as help with funerals and birth celebrations, although these did not account for membership as found in studies by Hustan (1979) and Small (1983).

Project Member Characteristics

In order to answer questions as to "who" were involved in these projects, Table 4.6 is presented below. Those factors relevant to group process and outcome are discussed where necessary.

Membership

Membership in the project groups ranged between 15 and 80 members, with four groups having at least 40 members. By virtue of the reasons for the setting up of the Baker's

Table 4.6 Characteristics of the Projects' Population

	Akobia Palm Oil	Winneba Multi- Purpose	Gomoa- Gyaman	Pedu Palm Kernel Group	Winneba Fish	Salt- pond Bakers	Aver- age
MEMBERSHIP #	80	15	40	15	70	50	45
SEX							
Male	5	0	0	0	0	0	1.9%
Female	75	15	40	15	70	50	98.1%
AGE							
Under 20	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
21-30	6.2%	0.0%	0.0%	13.3%	0.0%	0.0%	3.2%
31-40	18.8%	0.0%	12.5%	20.0%	28.5%	0.0%	13.3%
41-50	43.8%	40.0%	50.0%	46.6%	42.8%	40.0%	44.0%
51 over	31.2%	60.0%	37.5%	20.0%	28.5%	60.0%	39.5%
MARITAL STATUS							
Single	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Married	96.2%	66.6%	62.5%	53.3%	88.5%	60.0%	71.2%
Divorced	0.0%	6.6%	27.5%	40.0%	2.8%	20.0%	16.2%
Widowed	3.7%	26.6%	10.0%	6.6%	8.6%	20.0%	12.6%
MEMBERS WITH DEPENDENTS							
0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
1-3	25.0%	33.3%	37.5%	33.3%	37.1%	20.0%	31.1%
4-6	53.7%	46.6%	50.0%	66.6%	41.4%	50.0%	51.4%
7 or more	21.2%	20.0%	12.5%	0.0%	21.4%	30.0%	17.5%
HOUSEHOLD HEADSHIP							
female relative	12.5%	0.0%	7.5%	13.4%	5.8%	6.0%	7.5%
husband	37.5%	46.6%	50.0%	33.3%	50.0%	50.0%	44.6%
male relative	25.0%	0.0%	5.0%	20.0%	1.4%	2.0%	8.9%
interviewee	25.0%	53.4%	37.5%	33.3%	42.8%	42.0%	39.0%
EDUCATION							
none	91.3%	80.0%	90.0%	100.0%	92.8%	96.0%	91.6%
elementary	2.5%	13.4%	10.0%	0.0%	5.8%	4.0%	6.0%
post elementary	6.2%	6.6%	0.0%	0.0%	1.4%	0.0%	2.4%

group, membership could not be withheld from any baker. With the exception of the Winneba fish smokers group and the Gomoa Gyaman groups, which had closed their memberships, all the others were still open to the public.

Sex

The majority of people in the groups was female. Out of 270 members in all, only the Akobima group had 5 (1.9%) male members. However, in the Saltpond group, the secretary was a male who had been employed by the group to take care of the accounts. In the Gomoa Gyaman and Winneba fish groups, the husbands of two members (one for each group) were helping their wives with the record books of their groups. The miller in the Pedu group did not produce kernel oil, but claimed to be a member and actually benefitted from the production of the women, as already described. It is important to note that all the males mentioned in these groups played important roles in decision-making or other areas whether they were members or not.

Age

The ages of the members ranged between 25 and 75 years, with a concentration between ages 41 and 65 years (83.5%). None of the groups had members below age 25. Altogether, there were only 3.2% of the members between ages 25 and 30. Age was very significant and accounted for the selection of almost all the top executive positions in the groups. The

only exception to this rule was in the selection of secretaries and treasurers, where the relatively more educated women were chosen. In the case of Akobima the situation was also different since men held those two positions. There also was the chairperson and the vice, who were older women (in this case one was a queen mother).

Marital Status

Of all project members, 71.2% were married. In each group, the married outnumbered the combined totals of those divorced and widowed (28.8%). None of the group members was single (never married).

Dependents

Over 50% (51.4%) had between 4-6 dependents living with them or attending school outside the village (some villages only have primary schools). It must be explained that not all of these dependents were children of the members. Children may live with grandparents, uncles, aunts, sisters or brothers, for different reasons. Thus, even though some of the women claimed they had no children, they still had dependents to care for. The presence of these dependents, especially young ones, accounted for the lack of time and immobility of most of the members, which further impacted on their participation. Having dependents, however, was a personal factor for initial participation (membership).

Household Headship

Even though more than two-thirds of the women were married, only 44.6% of their families were headed by their husbands. While some claimed their husbands lived and worked outside the village, others lived in their parents' homes while their husbands lived in their nuclear (family of origin) homes. This explains the figures for those living with female or male relatives. The percentage of members who were heads of their households was 39%. This is related to the above in the sense that a person's financial responsibilities often dictated their involvement in all kinds of economic activities. It should be mentioned that most of these members were involved in more than one economic activity.

Education

Of all the project members, 91.6% had no formal education, while 6% had received some schooling at the elementary level. Of the 7 members (2.4%) that had post-elementary education, 5 were the males in the Akobima project. The remaining 2 actually represents one person (selected by the coordinator to organize the Winneba projects) who happened to belong to two projects.

Education accounted for the selection of secretaries and treasurers as already mentioned. This was particularly clear in the case of Akobima, where all five male members

held important positions and attended executive meetings even though they were not all executive members.

In other projects husbands of wives who were treasurers helped their wives with accounts while the Saltpond group had a paid male financial secretary who was in charge of their general funds and also conducted other official transactions on behalf of the group. Thus, within the group with male membership, female members' actual participation in decision making was very limited.

It must be noted, therefore, that the high participation in the Akobima project is not necessarily that of women but that of "members," who, in this case, comprised all the men and some women.

The lack of education or training on the women's part affected their desire to take on negotiating and networking roles with official banks and businesses outside their projects. One could sense a morbid fear/nervousness with offices on their part through their utterances and facial expressions when the topic was raised.

In Table 4.7, items listed by respondents as obstructing participation are presented. In this context, participation is used broadly to include active involvement in projects (such as that regarding taking leadership positions, networking on behalf of the project, travelling for official negotiations, etc.), as well as the ability to produce at the optimum level.

Table 4.7 Obstacles to Participation

	Number of Respondents	Lack of Education/ Training	Lack of Time	Lack of Credit	Immobility	Lack of Resources	Age
Akobi ma	8	8	7	8	6	8	2
Pedu	2	2	2	2	2	2	0
Winneba	2	1	1	2	1	2	0
Saltpond	4	4	4	0	3	4	0
Gomoa/Gyaman	4	4	4	4	3	3	1
Winneba Fish	6	6	5	6	5	6	2
Total	26	25	23	22	20	25	5

In the Multipurpose group, the project coordinator, who happened to be one of the respondents, did not find most of the above relevant to her since she was educated and also retired. She thus had more time to herself inspite of her involvement in the Fish Smoking group, because she did not have small children at home to care for. She appeared to be the most mobile of all the women in the study. She was also the most educated.

Although the Saltpond group had problems with credit like the rest, at the time of the study, the lack of material resources (flour) was a major concern. That explains their responses with regards to credit.

The respondents who indicated age as an obstacle were younger members in those groups. It should be noted, however, that they expressed this only to explain why they were not involved in leadership positions.

All these responses were corroborated by the Regional Secretary.

Table 4.8 represents project members' perception of power distribution across projects. The relative control of project members over their projects vis a vis that of NCWD staff is obvious. Among members, however, there is indication that the power of some individuals over the projects is quite significant. The reasons for these influences have already been explained under project descriptions.

Table 4.8 Project Participation

Projects	Participants	Project Design		Implementation		Benefits		Resource	
		Choice	Control	Choice	Control	Choice	Access	Choice	Control
Akobima Palm Oil	Individuals Members Staff	1 M	1 M	M	M	M	M	M	M
Pedu Palm Kernel	Individuals Members Staff			1 M	1 M		M	1	1
Gomoa Gyaman	Individuals Members Staff	M	M	M	M	M	M	S	M
Multi- Purpose	Individuals Members	S	1 M	M	1 M	S	S	1 S	M
Winneba Fish Staff	Individuals Members Staff	1 S	M	M	M	M	M	S S	M
Saltpond Bakers	Individuals Members	M	M	M	M	M	1	M	1 S

Individual members (influentials in the group) = 1

Members (members of a group acting together) = M

Staff (NCWD/government personnel) = S

With the exception of the two Winneba projects which were initiated by the NCWD, the incidence of "staff" activity shows mainly in the choice of major resources. The only exceptions to this rule of resource provision are in the cases of the Pedu and Saltpond projects.

One significant feature is the indicator of staff access to benefits in the multipurpose group. Even though this is not a regular occurrence, the fact that members timidly decline from asking officials for the payment of sale items and, thus, lose money during fairs, makes its noteworthy.

Members' Perception of Increases in Incomes

Table 4.9 represents the estimates of income increases, as reported by project members, during discussions with the groups. Declaration of incomes seemed to be "taboo" among the members. They tended to give approximate sums of money contributed to the group accounts, but shied away from questions related to their own incomes. When figures about personal incomes were provided, it was readily apparent that these figures were inaccurate. The figures, as such, were therefore disregarded, for two reasons: first, the figures were believed to be inaccurate; and secondly, not everyone was willing to share income information--accurate or inaccurate.

Table 4.9 Members' Perception of Increase in Incomes.

Project	Member- Ship	Percentage Responding		
		Not all all	Some	Fair Amount
Akobima Palm Oil	80		12.5%	87.5%
Pedu Palm Kernel Group	15	53.3%	46.6%	
Winneba Multi- Purpose	15	66.7%	33.3%	
Saltpond Bakers	50	20.0%	80.0%	
Gomoa- Gyaman	40		20.0%	80.0%
Winneba Fish	70		14.3%	85.7%

While recognizing the fact that this was information they considered to be very private, their apparent reluctance could also be explained, thus: (1) not many of these women were literate, thus making record keeping, at most, non-existent, or perhaps, impossible for them to recollect accurately their incomes; (2) some women were involved in other trades, on the side, and did not keep separate accounts for each income source; or (3) besides using their money freely for all kinds of purposes, they did not necessarily keep business income and savings separately.

On the whole, however, the members did indicate whether or not they had seen changes in their income levels. The table shows a summary of such declarations.

The Pedu, Saltpond and Winneba multi-purpose group members were the most dissatisfied with their perceptions of their income levels. As has been explained already, the Pedu members felt they could have earned more without interference and extortions from the miller. More than 50% of them had noticed no increases in their incomes.

The Saltpond members indicated that the inadequacy of flour supply was affecting their income flow. At least 80% of them indicated some increases, while the newer members (20%) declared no increases. This group appeared to be richer than all the others. Their emphasis was not on credit facilities but on resource (flour) availability. It is well known that the baking business is a very lucrative one in Ghana. Their income stagnation should be recognized as a temporary situation that occurs only occasionally through lack of supply and also through poor leadership.

The Winneba multi-purpose group indicated that the small amount they started with affected their profits. This group had the highest percentage reporting no increases (66.7%). This is not surprising considering that most of their income in the canteen had been either reinvested in the project, or saved towards the acquisition of a group loan (for future collateral).

However, in the Akobima, Winneba Fishsmokers and the Gomoa-Gyaman projects, more than 80% of the members in all these projects indicated that they had perceived fairly high increases in their incomes. None of the members in these projects reported having seen no increase in their incomes since they joined their groups.

Summary

In this chapter, data on members' involvement in four phases of participation have been presented.

It was found that participation was high at the planning and implementation levels in all the projects, except for slight deviations in three projects which had leaders who, by virtue of their positions, sometimes imposed some decisions on members.

With the exception of the Saltpond project, in which members used their own homes and resources in production, almost all the other projects used common resources. Another exception is the Pedu project in which a miller owned the major means of production. The other projects obtained major resources through help from NCWD. Cash contributions had the highest level of participation across projects.

On the whole, all members shared in benefits in one way or the other, depending on project goals. The amount of benefits, however, were affected in some projects because of

leadership problems. But benefits from leadership did not appear important to those members who tended to leave responsibility to others whenever possible, or, to the nearest male. Social benefits were high in non-project related activities.

A presentation of project member characteristics revealed that the NCWD projects tended to cater most frequently to women between the ages of 25-65 and above. Membership ranged from as low as 15 to as many as 80 members. The majority of the women involved in the projects were married (71.2%); yet only 44.6% of the homes were headed by husbands. The percentage of members who were heads of their households was 39%. Over 50% of the members had dependents, numbering 4-6. These dependents were not necessarily members' own children. With the exception of 8.4%, the female members were illiterate.

The significance of characteristics such as education and age of members is also discussed.

Finally, a summary of members' reported income increases was presented in an attempt to determine project success. However, since precise figures were unavailable, or impossible to verify, relative to accuracy, definitive conclusions cannot be drawn from them.

CHAPTER FIVE

SUMMARY, DISCUSSION AND RECOMMENDATIONS

Introduction

This chapter is divided into three parts. The first part is a summary of the previous chapters and ends with a discussion of the findings. The second part discusses the findings in relation to other studies on participation. Particular reference is made to studies whose findings support or agree with this study and to those that are in disagreement with it. The last part, leading from the discussion in the second part, emphasizes the fact that member participation leading to successful projects is a function of several factors. With particular reference to projects studied, these factors are identified and recommendations are presented as possible solutions for the improvement of member capacity for effective participation. Other suggestions are made for the enhancement of the overall action in the area of food security maintenance.

Summary

The emerging attention to women's marginalization has led to the development of programs to help relieve their burdens. In this paper, we have seen how the Ghana government set out to attend to rural women's needs through

the establishment of the National Council on Women and Development (NCWD). This body, after having identified the major need of Ghanaian women as access to cash income, helped to teach new skills and to improve old skills while organizing women into income-generating groups. Although the groups differ in operational modes, their basic objectives have been to generate increased incomes to alleviate their economic burdens.

A major objective of the study was to determine the extent to which the NCWD had kept to its pledge of allowing women to formulate and carry out their own plans of action. The reasons being that:

1. Previous neglect of women's importance had led to their isolation which had further stripped them of access to resources such as education, technology and job opportunities and therefore relegated them to "dependence" on their male counterparts.
2. This dependence was particularly in terms of subservience to male superiority leading to a lack of belief in their own (women's) capabilities, in spite of their having sufficient potentials and responsibilities. Such a trend is counter productive considering that females form over half of the Ghanaian population (1984 Census).

3. The need to acknowledge and develop the potentials of the total population for the development process cannot be over-emphasized.

Findings from the study indicated that the women in all the projects were involved in one way or the other, depending on the mode of operation, in decision-making, project operation, contribution of resources and sharing in project benefits. The degree of group involvement in these phases of participation differed from group to group, and in some cases, from member to member. In sum, while some groups had high levels of participation, other groups showed lower levels. (See Figures 4.2 and 4.3.) In the case of one project, however, high participation was not that of female members necessarily but that of all the male members and a few older women. On the whole, results based on the major reason for cooperating (income generation) showed three groups as being most successful. Members of these groups had generally showed higher levels of involvement in all phases of participation, and seemed to have earned higher incomes (even though specific sums were not indicated). These groups were eager to continue and discussed plans for the future of their projects. It is possible to hypothesize that:

1. Greater member participation in decision-making positively affects the achievement of project goals.

2. Greater member participation in project implementation positively affects the achievement of project goals.
3. The more a target group participates and achieves project goals, the greater the possibility of project continuity.

Findings

While there is yet to be a definitive statement on the issue of whether or not client participation is crucial to program success, evidence from this study indicates that client participation is an important factor. This finds support from the Development Alternatives Incorporated (DAI) study by Morss et al. (1975) in which they found that local action was a significant determinant of project success. Specifically, 49% of the variation in overall project success scores was accounted for by differences in local action. Also, in agreement is Guran's 1983 study of USAID's programs in which he concluded that the only way to ensure the success of the programs was to have the target population take part in the planning and implementation of the programs. Other similar results include those of Galjart (1981), Bugnicourt (1985), and Lance and McKenna (1975).

While other studies such as those of Brinkerhoff (1980), Montgomery (1979) and Uphoff et al. (1974) found that client participation was not critical in program

success, no evidence was presented to suggest that the impact of participation was negative. In fact, conclusions from these studies while disagreeing to some extent with conclusions from this study, at the same time do support upcoming discussions, concerning possible causes for weaknesses in projects. The argument being that the extent to which participation contributes to project success is a function of a host of factors.

Participation by itself does not result in development. In fact, some critics of the approach either argue about it as being a waste of time (Boyle, 1980) or suggest that it can be used to manipulate project beneficiaries. Yet, this approach needs to be viewed from its capacity to develop human potential and enhance skill acquisition. If these elements are focused on and implemented in a project, the reader will agree that it will be an effort worth its while. Special efforts need to be applied to enable members of any project to participate effectively. People cannot just be asked to participate without first permitting them to learn how. The work of an external catalyst is vital for this process.

Table 4.1 shows that there was some participation in all the projects, yet that alone was not enough. Increases had been made in incomes but the development of member potentials was lacking. According to Mayfield (1986) it is not possible to effectively address only one aspect of

development. "Health, education, income, leadership, production, organization, and marketing are all inter-related. The status of one affects the other" (p. 43).

Problems were noticed in almost all the projects. These problems related basically to the lack of education and training necessary for proper participation in entrepreneurship, as well as to the lack of supportive services necessary for the proper functioning of these projects. Inherent weaknesses in projects, concerning the "extent" of participation, demands that special attention be given to each project, to isolate problems that may have accounted for the low participation levels. Specifically, problems were related to leadership (misuse of power), lack of record-keeping, disinterest in opportunities for networking and learning, lack of assertiveness, lack of management skills, unwillingness to cooperate (which was also related to lack of knowledge about the activities of the NCWD), lack of resources/credit, lack of proper monitoring of projects, and lack of child care and time-saving facilities to relieve the double-burden of the women. Solutions to the above will not only enhance member participation but will also improve members' personal development, which is, in fact, vital for overall national development to take place.

Other Findings

None of the members indicated social factors such as companionship, as accounting for their membership in the groups. This is contrary to findings by Small (1985), by Huston (1979) in Kenya, and other studies in East Africa. In those studies, the women indicated that although they did not increase their incomes substantially through the projects, the forum fulfilled a social need. On the contrary, the women in Ghana basically joined groups for financial purposes and tended to quit when those needs were not met.

It is important for researchers and development workers alike to make prescriptions only for specific people and to avoid generalizations in recommendations. Whereas a study by Tabibian (1985) found training in crafts irrelevant to women's needs, this study in Ghana recommends training. The issue is whether or not training is based on a needs assessment and, therefore, the type of training and its relevance to the women's activity. In Tabibian's study, she found that the women tended to produce crafts which they could not market due to the lack of marketing expertise, and also, due to the lack of available markets for the goods within the immediate community. This, therefore, cautions on the importance of studying each environment and also including clientele in development program planning.

Interference or opposition from husbands has been a problem with other studies by Huston (1979) in Eastern and Southern Africa, and by Callejas and Gladwin (1985) in Honduras and other parts of Latin America. However, this was not a problem in the present study. Husbands were generally supportive of their wives' activities. Again, this may apply only in matrilineal societies where women generally assume undue responsibility for their children's education and general upkeep.

Even though members indicated that age often accounted for executive member selection, there was interestingly no expression of ill feelings about it. It appeared to be an accepted norm. This finding corroborates similar findings by Reddy (1987) in India.

Recommendations

For the purpose of clarity, initial recommendations will be categorized according to those related to (1) entrepreneurship, (2) organization, and (3) human development.

Training is essential to economic advancement, although it definitely presents a problem related to time constraints, considering women's double burden. Yet, it is with education and training that women can hope to become productive enough to meet their dual responsibilities effectively. The long-run benefits surely outweigh the

short-run demands. If such training is to be undertaken, however, attention should be paid to finances, child care, timing, duration, mobility and autonomy issues (Staudt, 1976). The relevance of the training should be made very explicit for it to make sense, considering constraints and women's perceptions of themselves and their limited expectations. To curtail time constraints, training can be integrated into the production process through radio broadcasts, while women work. Activities should be broken down to simple step-by-step procedures appropriate to the levels of the participants. Development is a slow but rewarding process. It is not a game for the impatient who demand quick and dramatic results.

Entrepreneurship

According to Harris (1971), an entrepreneur is a key decision maker. The larger the supply of such decision makers, other things being equal, the better a country's other scarce resources can be combined for productive purposes and consequently, the larger will be the output (Liedholm & Chuta, 1976).

1. Management skills are critical for all project members. Since its inception, only one such workshop has been organized by the NCWD. Even then, it was organized in the Nation's capital at the largest conference center in the country. Obviously, there was a lot of room; but how many

poor rural women could attend? More workshops have to be held and the location should not even be in the regional capitals, but in the districts where more project members can attend. Management, record and bookkeeping procedures are among the most needed training areas for most of the African business women studied (NANBPWC, 1977).

2. Record keeping seemed to be a major problem with all the projects studied. This was basically due to the women's illiteracy. Even though they were adept at computation (such as adding and subtracting), they tended to do so mentally, and thus, retention of such information was, at best, negligible. The inability of such record keeping not only prevents members from keeping track of their incomes and expenditures, but also prevents the incentive to separate business money from other cash-at-hand. This may have partially accounted for the women's inability to disclose income figures to the researcher.

3. Marketing and distribution of products is another area of importance. Although this was not expressed as a problem area, training in this area can help to expand markets so that production can be increased to serve new markets. If expansion is to become a future goal of these projects, members need to learn the skills for locating, contacting, and negotiating with larger markets for wholesaling, rather than the current practice of limiting sales to individuals or market mummies,⁵ who end up with all the profits.

Considering the fluctuations in availability of raw materials, such as fish, cassava or flour, members need to be taught to diversify so that other products may be substituted in times of need, or else, develop side-projects to be switched to when the main projects cannot be carried out.

4. Forecasting is also important in this aspect, especially where bulk buying and storage may be necessary to offset team seasons. Unfortunately, the Baker's group, which had the most serious problem with resource availability, cannot do this, even if flour became abundant, because it would be against the law (hoarding).

5. In spite of the help from the NCWD official with financial issues, the latter's lack of mobility from project to project was a major problem. Even if her assistance was available, however, it would not be the right solution. There is a need to expose members to all the key persons in the local lending institutions, and then equip them with the skills to make negotiations on their own. It was pathetic to observe that inspite of the fact that credit has been identified as a major problem with most women's projects (Carr, 1984, Clark, 1979; Huston, 1979), almost all financial arrangements in the projects were either carried out by men alone, or led by men with the actual (female) members in the background. If access to credit is to be improved, there is a need to awaken women to their situation

and to insist on their taking action in this area by themselves.

6. Leadership skills are important for all entrepreneurs, be they in a group or alone. The observation with all female members was an apparent disinterest in positions of power and decision-making. Incidentally, in the three less successful projects, poor leadership appeared to be the source of their problems. It is important to give training to at least all chosen leaders and to make such leaders retrain their group members. At best, however, training should be given to all members if all members are to be able to work together and make decisions together in their groups or communities.

Organizing

According to Ledesma et al. (1980), active participation of the poor can only be brought about by adequate people's organizations at the local level.

Charlton (1984) adds to this when she states that "both the development of individual organizational skills and the collective building of organizations are slow, but ultimately, they are the only ways to sustain self-reliant development" (p. 178).

Existing women's organizations, be they social, religious or traditional groups, can be approached to organize economic activities. Huston (1979) testified that

all the women in her study indicated their trust in the ability of women's organizations to help them. More importantly, it is in such organizations that women have any chance of gaining organizational and decision-making skills necessary for managing their lives. Besides, it is only through group action that women can gain access to previously denied resources, particularly business loans.

The NCWD officials cited women's reluctance to form cooperatives as a major problem. A vivid example was the Pedu case where the women declared their mistrust of other women and of government involvement as reasons for not cooperating. It is important to paint a picture of the possible incentives that can accrue from cooperating to such women. Experience with the Pedu group showed that extra care and tact is needed during contacts with such women because independence is a luxury that is hard to give up; and working in a group is not the easiest thing to do. Cooperatives are important, considering the odds against single businesses.

Besides, according to Carl Liedholm⁶ in a series of studies on small scale businesses which he conducted for the US Agency for International Development (USAID), he found that one-person businesses were the most unsuccessful.

Human Development

According to Mayfield (1986), technical and capital inputs aimed at increasing production and income are only one of the major components of the development process. Equally important is the process of stimulating long-term changes in attitudes and behavior. While women are usually aware of their problems, few have the opportunity to reflect on these in a way which can lead to analysis and action.

1. Conscientization, a concept that refers both to heightened consciousness (awareness) and deepened conscience (concern) of the learner for him/herself, can help in this area. By now, all women are vaguely aware that they do not just make babies; they also provide for their economic needs. Yet, it seems necessary to bring this to their attention more forcefully, to permit proper reflection. As one Akobima woman said, "As for a man, he is called a man. What they can do, we women cannot do." (This was in response to a question about why only men were delegated to work with banks and government officials.) This response indicates that she did not see herself as being as capable as any man, considering her responsibilities. (She was a widower with six dependents.) Women need to realize their contributions and potential for advancement, especially with reference to the potential of their enterprises for expansion into large scale projects. They need to be able to believe in themselves in order to be able

to think positively and anticipate their ability to become whatever they set their minds on becoming. Women need to develop personal commitments to the achievement of their goals and aspirations.

2. Assertiveness training can be incorporated into these activities. Such training will allow women to seek redress in cases where they are dissatisfied with events such as leadership problems encountered in the Saltpond, Winneba Multi-purpose and Pedu projects. Rather than withdrawal, women need to learn skills that are needed for problem-solving and survival.

Women's groups should be linked to other groups both in the nation and outside through movies, posters, letters, etc. so as to learn about their activities. This may prove more inspiring than other methods to inspire them.

3. According to Boserup (1970), the participation of women in modern trade is restricted by their low levels of literacy. Although very few men were members in the projects studied, it so happened that they were all very influential in their project because of their education. One woman explained, when they asked why they allow the men to make all the contacts, that "if I go and they say something, I will not understand. I won't even know my name if I saw it," to which all the others laughed in agreement. In the Saltpond, Gomoa-Gyaman and Winneba Fish Smokers groups, it was men who operated accounts (for payment) or

helped wives with accounts. Thus, important skills and networks were in the hands of men even when they did not belong to the groups.

If women are to have power beyond the immediate household through decision-making that affects their well-being, they must have access to information. Such access in large part (but not exclusively) is dependent on literacy, i.e. competence in numerical skills, reading and writing (Paolucci, Bubolz, & Rainey, 1976). Women need to be made proficient in all areas of business operation. Besides, to enter the formal sector through these operations, literacy is a must for participation in large scale industries where the need for reading may be a prerequisite.

Such literacy programs should be properly planned to cover areas such as bank transactions, letter writing, work-oriented information, and other general skills for social survival.

4. Rogers (1980) criticizes nutrition, sanitation and health education for being avenues for domestication in women's programs. However, it is when these are offered in isolation that they can rightly be condemned. If they are ignored altogether in any program, negative consequences are bound to appear. This is because the development of women's basic health and other household skills are related to improvement in the economic dimensions of family life, which

in turn leads to the more adequate satisfaction of basic needs (Clark, 1979, Paolucci, 1976).

Considering that these women are involved in food production, both at home and at work, knowledge of food values, foods, balanced diet, use and preparation of local foods is definitely necessary to enhance nutritional levels of foods. They also need training in preservation, processing and storage of other foods, so as to be able to get the most from their food purchases.

5. Lack of child care facilities was also a problem. It affected women's mobility and also endangered their children's health and safety. It was common to find children strapped to their mother's backs or hanging onto their legs while the mothers worked near steam and fire, or other dangerous conditions. In the Pedu project, the whole work site was covered by sharp kernel shells.

Such facilities can be organized by training local older or young women to provide such care for income. Another alternative is for some project members to be selected for training to undertake such responsibilities for the group.

The NCWD: Enhancing Its Effectiveness

The NCWD has done its best to pursue the objectives it set for itself. This organization, being the first of its kind in the nation, has had to undertake its activities

with much struggle. Even though it initially had government support, after the then military government decreed its establishment, that in itself was its chief misfortune. The lack of permanence of governments in Ghana has caused the Council to suffer, because each new government always sees it as having been allied to the previous government. Its natural links with women's organizations all over the country causes it to be a powerful tool for winning women's support. It is, thus, viewed more as a political unit, rather than the neutral body that it should be, if it is to see to women's needs.

Discussions with some NCWD personnel showed that even national women's organizations that existed before the NCWD was established view it as a rival body. All these add up to thwart the activities of the NCWD.

Major problems cited included the lack of resources, both human and material, to be made available to the projects. The Regional Secretary supervised the whole region with over 20 projects without any field workers. She did not have transportation of her own, and her office had no government vehicle for her use. Some of the roads were very poor and some were totally inaccessible by car and necessitated her walking for at least two miles in some cases, in order to reach some project areas.

The revolving loan scheme that provided the most accessible source of funding for women's projects had been discontinued due to the lack of funds available to the NCWD.

For the NCWD to succeed in its efforts, it will need to become more autonomous than it is right now. Ideally, it may be necessary for it to become independent of government control through funding. As it is presently, the absence of government commitment and support can have negative effects on the projects, because the latter are heavily reliant on help from the NCWD.

It is important for the NCWD to increase pressure on the government, if possible, to obtain help to provide the following much needed supportive services for the projects.

Monitoring

It was observed that the NCWD Regional Secretary was managing the region alone with her typist. The problems within the projects indicated that monitoring of the projects was almost nil (especially since the secretary had no vehicle and the projects were sited miles away from her office, some as far as 70 miles). Considering that project members had received no training in their work, it was imperative that more frequent visits be made to ensure that members functioned properly.

There is need for the appointment of district officers and sub-district officers to help the Regional Secretary to

effectively deal with the projects' problems. For this purpose, National Service personnel (who now serve for two years), can be trained and stationed at or near all project areas.

Considering its lack of personnel and resources, it is necessary for the NCWD to establish linkages with other governmental organizations at the regional and district levels. Examples are the Departments of Community Development, and Rural Housing and Cottage Industries. Proper networks can lead to a maximization of resources for the enhancement of each unit's effectiveness.

Access to Credit

According to Carr (1984), access to credit is a major problem with most women's projects. This assertion supports the findings of this study. With the exception of the Saltpond group, all the other project members indicated a need for loans to either expand or improve their projects. While one problem was due to an over-reliance on the overwhelmed NCWD official for help with banks, a major problem was the need for collateral, which most women did not have.

To solve this problem, there is a need for the arrangement of links between projects and credit unions in the country. Such membership can afford access to loans from their unions.

Another way out will be to negotiate with credit institutions to accept valuables as collateral (e.g. Jewelry, etc.) instead of cash.

It is important that these institutions accompany loans with training to ensure better management of money, and thus increase the possibility of repayment.

Appropriate Technology

Income generation for women means additional work. In most cases, children's input is needed, and especially that of girls. This has implications for the already high dropout rates and the low literacy rates for females in general.

The promotion of technology to lessen women's burden is of vital importance. "Boosting income in a rural area does not in itself guarantee improvement in the quality of life for the residents in that area, there is a need for social services and family amenities" (Coombs & Ahmed, 1974, p. 90). Simple time and labor-saving devices to minimize physical hardships and to increase productivity are important both at home and at work.

Food chain activities, which are common to all households, can be developed into commercial activities and transferred from the home to the market place. Although, care should be taken first to ensure that it is the kind that will be acceptable to the women.

The lack of interest of female project members to visit and meet with government officials or banking institutions were also attributed to time constraints.

Publicity

If women's issues are to be redressed, attention should be given to publicity aimed at changing the attitudes of both policy makers and the public at large. A first step will be to ensure disaggregation of all data by sex, and then to publicize these data to reveal the situation of women (especially that of household spending). Gender should be made a factor in determining objectives and procedures to guide national and regional programs.

There should be a conscious attempt to eradicate negative stereotypes that have plagued women to this date, to the extent that some women have come to believe them. It can be hoped that awareness about women's problems may stir up some concern, especially among husbands, in the area of housework sharing.

One other area that needs publicity is the NCWD itself. It was apparent from the Pedu project members that knowledge about the NCWD and its activities, prior to the Regional Secretary's visit to their project was, nil. Such information is important so that women can contact the NCWD themselves. It will also help to facilitate trust during NCWD contacts with women's groups.

Other Suggestions

The above recommendations have been made specifically to improve effectiveness in members' participation so as to improve the productive functions of the projects. The following recommendations are made to broaden the base of these projects so as to enhance over-all developmental efforts.

It was observed that girls and young women below the ages of 25 were not involved in the projects studied. Yet, there are great numbers in this age group who either flock to the urban centers or remain in the rural areas. These are often primary school graduates or dropouts who are either married or single, but often have one or two children. This population also needs income, to supplement their nuclear families' resources. Besides, it is necessary to equip them with these skills before they begin to have their own families. Since this population often has some formal education and a degree of literacy, providing them with training in extension work (which is needed in the rural areas) related to health care, agriculture business management, etc. will be easy and useful.

It was also observed that the variety of food-processing projects was limited only to the kinds in which the women were already involved. It is important to link these projects to national efforts to solve the post-harvest food wastage situation that plagues the country yearly. It

may thus be necessary to diversify and expand the activities of both rural and urban unemployed into new areas of food-processing. There is need for emphasis on the preservation of staples and vegetables, which are the most perishable, and yet, hardly focused upon. More research into the processing of these foods is needed. Also needed is the provision of production machinery suited to the rural expertise and knowledge levels related to food-processing. An attempt can also be made to increase protein intake, which is generally reported to be low among the poor, by focusing on fish-farming, rabbit-rearing, goat-keeping, piggeries or duck-keeping. These are all viable areas that can both provide sources of nourishment, or income, are easy to learn, and can improve the food situation.

Considering the amount of production carried out by the projects studied, it would be a fallacy to assume that serious attempts are being made to preserve food for lean seasons. In fact, what is being done now hardly makes a dent in the overall quest for food security in the country. Serious measures and attention need to be taken and applied to these projects to make them capable of helping to solve the food problem in Ghana. Presently, the projects are, at best, only helping the women to meet, to some extent, their own economic needs. Indeed, the projects and their members do have the potentials, given the right conditions, to help improve the situation in the country.

These actions, if taken, will not only solve the food problem, but will, at the same time, provide employment opportunities in the rural areas, and may possibly curtail the influx of rural-urban migration.

Recommendations for Further Research

Further research on this topic is necessary in view of some of the limitations of the present study. Although different findings may not be necessarily obtained, the validity of the present study can be strengthened through the following:

1. Enlargement of the individual respondent sample, and inclusion of projects from patrilineal societies to afford a comparison of findings so that results can be generalized to Ghanaian women's projects.
2. A comparison of participation and other variables, such as access to credit, technology, staff monitoring, etc. to permit a stronger conclusion about the effects of participation on project success or failure.
3. More emphasis on observation of members' activities over a long period of time will yield more valid evidence on members' participation than the information from interviews. Besides, both will complement each other to solidify findings.

Other studies could be:

1. A study which examines and compares "women only" projects with "mixed sex" projects, to find the nature of women's participation.
2. A study of the effects of participation on personal development through an examination of women from one person businesses and group projects.

FOOTNOTES

¹In this paper the term refers to economic activities involving production or sales which increase incomes. It does not refer to wage employment.

²Calculated from data in Japan, Ministry of Agriculture and Forestry. Abstract of Statistics on Agriculture Forestry and Fisheries, Japan Tokyo (various years).

³This is a form of grits made from grated cassava (yucca), pressed of sap, fermented and dehydrated by roasting.

⁴The Ghanaian currency is made up of cedis and pesewas (100 pesewas equals one cedi). Inflation and devaluations due to IMF currency adjustment regulations have led the cedi to be reduced in value over the years from 1 cedi = 1 US dollar in 1975, to 200 cedis = 1 US dollar currently. Between 1981 and 1987, the cedi has reduced from 2.75 cedis = 1 US dollar to 200 cedis = 1 US dollar or less. This explains the lack of consistency in cedi equivalents to the dollar which are reported in the text.

⁵The term refers to rich female wholesale traders who dominate the petty trading sector in Ghana.

⁶This report was given at a recent Brown Bag Seminar on "Small Scale Business in Developing Countries" at Michigan State University.

APPENDICES

APPENDIX A

Male/Female Farming Responsibilities in Sub-Saharan Africa

Responsibility	Percentage of Responsibility Versus Males
Food production	70
Domestic food storage	50
Food processing	100
Animal husbandry	50
Marketing	60
Brewing	90
Water supply	90
Fuel supply	80

Source: FAO/ECA Documents, 1974.

APPENDIX B

Time Allocation Study on Lime-Farmer Households.

	Females Hours Per Month	Males Hours Per Month
Household	171.5	64.2
Leisure	40.2	103.2
Rest	40.5	59.3
Farming Activities:		82-7
Nonfarming) 141.8	30-40
Marketing)	5.85

Source: Social Studies Project Research Report
Series #7, University of Cape Coast, Ghana, 1972.

APPENDIX C

Comparison of Multi-Person Households in Ghana.

	Household Heads	
	Men	Women
Size of household in urban areas	5.28	4.13
Size of household in rural areas	4.74	3.54
Number of children in rural areas	2.96	2.77
Number of children in urban areas	2.3	2.21

Source: The Eastern Region Budget Survey, 1969.

APPENDIX D

Male/Female Access to Non-Formal Education in Africa.

Areas of Access to nonformal education	Percentage access versus males
Agriculture	15
Animal husbandry	20
Cooperatives	10
Nutrition	50
Home economics	90

Source: FAO/ECA Documents, 1974.

APPENDIX E

Project Members' Questionnaire

1. Can you tell me about yourself?
 - a) Are you married? Divorced? Single? Widowed?
 - b) How many dependents do you have?
 - c) Tell me about your family.
 - d) What is your husband's occupation.
 - e) What is your occupation?
 - f) Have you been to school before? For how long?
2. How did your project begin?
 - a) Who selected the project?
 - b) Was there an existing group?
 - c) How did you join? What is the criteria for joining?
 - d) Have some people been refused admission before? Why?
3. How does your project operate?
 - a) Who financed the project initially?
 - b) Do members contribute funds? How much?
 - c) Who plans your activities?
 - d) Describe the process of project selection.
 - e) Who makes financial decisions?
 - f) Who selects the staff that works with you?
- 4.* Describe a typical day on the job.
 - a)* What do you do when you arrive?
 - b)* Does someone give instructions on what is to be done? Who?
 - c)* When you have a problem, what do you do? (with work)
 - d)* Is there a general supervisor? Who? Is he/she a member or NCWD staff?

5. Please tell me about your meetings.

- a) Do you have meetings often? How many times in a month?
- b) Who decides when to have meetings?
- c) What do you often meet to discuss?
- d) Who leads these discussions?
- e) Do you contribute to discussions? If no, why not?
- f) How often do you contribute?
- g) Do you feel that what you say is well considered even if it is not accepted?
- h)* Do you feel that some people have more say than you do? Who? Optional.

6. Please tell me about your leaders.

- a) Who selects your leaders and how?
- b) Who are they?
- c) Do you feel the selection was to your satisfaction? Optional.
- d)* Would you have liked to become a leader? Why?
- e)* Did you offer yourself for selection? If no, why not? Optional.
- f)* Do your leaders represent your interests? Why?
- g)* Do you think there is a need for change in leadership? Why? Optional.

7. What goals did you set for yourself in this project?

- a) In what ways has this project helped you?
- b) Do you have enough interest in it to make you stay in it for the next ten years? Give reasons.
- c) How would you say you have contributed to this project? List all.
- d) Do you serve on any committees? Which one? If no, would you like to serve on any? Which one and why?
- e) Would you say you have achieved your goals? Give reasons.

8. What do you think of this project?

- a) What were the original goals of the group?
- b) Would you say they are still the same? Give reasons.
- c) Who decides what should be changed? Does the group normally agree?
- d) How frequently do you make changes?

- e) Are there any changes that you feel need to be made? If so, what are they and how would you go about it?
 - f) Do you feel like you can effect this change? Give reasons.
9. Have you received any kind of training from the NCWD or other agencies? If yes, what kinds of training?
- 10a) What kinds of problems do you encounter in your projects?
- b) What are the most difficult to deal with?
- c) How do you think some of these problems can be alleviated?
11. Would you say that your project has been successful? Give reasons.
- a) How much would you say you make in a month?
 - b) Has your income increased with your participation? If so, by how much?
 - c) What hopes do you have for this project for the future?
 - d) What is your idea of success?
 - e) Would you say that this project has helped you to achieve success?

APPENDIX F

NCWD Personnel Questionnaire

1. What is the nature of NCWD involvement with women's projects?
2. How many projects do you have in this region?
3. Which are the most successful ones? Why?
4. Which are the least successful ones? Explain.
5. How did these projects begin?
6. How do these projects operate?
7. How are they financed?
8. Do you assist in the selection of leaders?
9. Do you assist in the planning of projects? Please explain.
10. Do you attend project meetings? If so, what is your role during such meetings?
11. In your opinion, in what ways have the women's participation in those projects helped them?
12. How else do you help the women achieve their goals?
13. What resources do you make available to projects and how often?
14. What kinds of training programs have you or others held for the women? How often, if any?
15. What do you like or dislike about the operation of each project? Why?
16. What would you like to change or have members change in these projects?

- 17a. How frequently do you visit projects?
- 17b. What do you do on such visits?
- 18. What are the major problems faced by these projects?
How can they be helped?
- 19. What problems do you encounter in your work with these projects?
- 20. How do you think these problems can be alleviated?

APPENDIX G

CONSENT FORM

1. I have freely consented to take part in a scientific study being conducted by: NAANA AGYEMANG-MENSAH under the supervision of: Dr. KENNETH HARDING
Academic Title: PROFESSOR
2. The purpose of the study has been explained to me (it is meant to examine my involvement in the activities carried out here. It is the researcher's hope that what she finds out will help the NCWD to help us plan better projects for our benefit).
3. The study has been explained to me and I understand the explanation that has been given and what my participation will involve.
4. I understand that the expected length of my participation is 3 hours -- 1 hour by myself, and 2 hours in a group.
5. I understand that I am free to discontinue my participation in the study at any time without penalty.
6. I understand that the results of the study will be treated in strict confidence and that I will remain anonymous. Within these restrictions, results of the study will be made available to me at my request.
7. I understand that my participation in the study does not guarantee any beneficial results to me.
8. I understand that, at my request, I can receive additional explanation of the study after my participation is completed.

Signed: _____

Title of Exper. _____

Date: _____

MICHIGAN STATE UNIVERSITY

COLLEGE OF EDUCATION
DEPARTMENT OF EDUCATIONAL ADMINISTRATION
ERICKSON HALL

EAST LANSING • MICHIGAN • 48824-1034

December 5, 1985.

The Chairperson
National Council on Women and Development
The Headquarters, Accra, Ghana
WEST AFRICA

Dear Sir/Madam:

REQUEST FOR PERMISSION TO CONDUCT A STUDY ON THE
NCWD INCOME GENERATING PROJECTS IN THE ASHANTI REGION

The bearer of this letter, Ms. Naana Agyemang-Mensah, is a doctoral candidate in Adult and Continuing Education, College of Education, Michigan State University.

As the chairperson of her doctoral dissertation committee, I wish to request your permission to allow Ms. Agyemang-Mensah to conduct the above-named study on your organization.

The study cited above is to be completed in partial fulfillment of the requirements for Ms. Agyemang-Mensah's doctoral degree at Michigan State University.

I will be most grateful for any help, or assistance, that your staff may be able to provide, relative to providing Ms. Agyemang-Mensah access to documents on the cases that she wishes to study, as well as any interviews or discussions she may need to have with you, or your staff and project participants.

Sincerely,



Dr. Kenneth L. Harding, Professor and Coordinator
Adult and Continuing Education Programs
416 Erickson Hall, Michigan State University
East Lansing, Michigan 48824, U.S.A.

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