

AN ASSESSMENT OF THE CONTRIBUTIONS OF WOMEN'S ORGANISATIONS TO THE SOCIO-ECONOMIC DEVELOPMENT OF WOMEN IN GHANA

**A thesis submitted to the Board of Postgraduate Studies, Kwame Nkrumah University of
Science and Technology, Kumasi, in partial fulfillment of the requirement for the degree of
Master of Science in Development Policy and Planning.**

By

NKRUMAH ULYSSES

JULY, 2002

SUPERVISOR

Signature:

Name: DR. RUDITH KING

Signature:

**Name: DR. S. N. BOAPEAH
Head, Department of Planning**

ABSTRACT

The study examines the activities of three women's organizations. The central focus of the research was to review the programmes of these organizations and assess how relevant they are to the socio-economic development of women. Women's organizations ranging from Political Wings, Self-Help Associations, and Ladies Associations to the Women's Wings of existing organizations have a long history in Ghana. Even though they all claim to be serving the interest of women in one way or the other, it is likely that some of their activities may stay clear from addressing the main issues affecting women. With the numerous challenges facing women, it is imperative that the programmes of these women's organizations are revitalized and geared towards the barriers that constraint women from achieving development and make them inferior to their men counterpart. This is the thrust of the study.

Information was collected from three women's organizations in the Ashanti Region. Key informants on women's issues were consulted for interviews. Questionnaires were administered to the leaders and members of the selected organizations. Focus group discussions were also employed. The selection of the organizations and the respondents was guided by purposive sampling and the snowball sampling method respectively. The data obtained from the stakeholders was taken through a careful analysis.

The findings revealed that women's organizations are playing a key role in addressing some of the identified problems. The indispensable role of these women's organizations are, however, being done within some limitations, which include finance, accommodation for service delivery, training materials and other logistics. Their major programmes include sensitization, training and female education.

It is suggested that when women mobilize and organize themselves they can become an institutional mechanism to achieve collective interest. By this means, they will be contributing to the development of women in particular and the nation in general. Achieving this objective is contingent on several interventions some of which have been recommended in the study.

ACKNOWLEDGEMENT

This work would not have been completed without the support of several people who deserve a special acknowledgement.

I wish first and foremost to thank my supervisor Dr. Rudith King of the Department of Housing and Planning Research at the Kwame Nkrumah University of Science and Technology, (KNUST) for showing enough concern and providing numerous assistance to enable me complete the work on schedule.

In a similar vein, I will like to express my sincere appreciation to Dr. K. D. Kessey (Former Director of Development Policy and Planning), Dr. S.N. Boapeah (Head, Department of Planning) and all the lecturers at the Department whose interaction with us during workshops gave me adequate insight to undertake such a study.

My special thanks also go to Miss Alice Botchway, Acting Regional Co-ordinator of the National Council on Women and Development (NCWD), Miss Beatrice Boakye, Head of the Business Advisory Centre, National Board for Small Scale Industries, (NBSSI), Miss Beatrice E. Nsafoah the Regional Co-ordinator of the Ladies Wing of the Ghana National Association of Teachers, (GNAT-LAS), Mrs Elizabeth Amoah, the District President of the GHACOE Women's Ministry and Miss Eudora C. Oppong, the Administrator, Federation of Women Lawyers, (FIDA), Ghana, all in the Ashanti Region, whose information provided useful inputs for this work.

I will also like to thank Miss Gladys Opoku, Mr E.K. Opoku and Mr. D. Osei Amankwah, all at the Reference section of the KNUST Library. They provided all the assistance that I needed whenever I consulted them.

Finally, I wish to acknowledge the efforts of Miss Selina Osei-Owusu who patiently typed the work.

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LIST OF ABBREVIATIONS

AIDS	-	Acquired Immune Deficiency Syndrome
CEDAW	-	Convention on the Elimination of all Forms of Discrimination Against Women and Children
CEDEP	-	Centre for the Development of People
CHRAJ	-	Human Rights and Administrative Justice
FIDA	-	Federation of Women Lawyers
GDP	-	Gross Domestic Product
GHACOE	-	Ghana Congress on Evangelisation
GNAT-LAS	-	Ghana National Association of Teachers-Ladies Association
GSS	-	Ghana Statistical Service
GNP	-	Gross National Product
ISSER	-	Institute of Statistical Social and Economic Research
KNUST	-	Kwame Nkrumah University of Science and Technology
MDA's	-	Ministries, Departments and Agencies
NBSSI	-	National Board for Small-Scale Industries
NCCE	-	National Commission on Civic Education
NGO	-	Non-Governmental Organisation
NCWD	-	National Council on Women and Development
SSS	-	Senior Secondary School
UNDP	-	United Nations Development Programme
UN	-	United Nations
UNICEF	-	United Nations Children's Fund
WAJU	-	Women and Juvenile Unit

CHAPTER ONE

GENERAL INTRODUCTION

1.1 Introduction

In this chapter, the author briefly discusses issues relating to women and development. These include some problems underpinning women's disadvantaged positions, efforts being made to chart the course of women and the need to integrate women into development process.

The need to recognise and integrate women into the mainstream of development process has been succinctly portrayed in several International Declarations. The United Nations (UN) has played a pivotal role in this advocacy work. This gender mainstreaming is necessary to bridge existing gaps between men and women to ensure gender equitable and sustainable development.

In the past, policy-making and planning had focused on men more than women. Kabeer, (1994:5) observed that mainstream development efforts were targeted mainly at the male population, while women were relegated to the more marginal welfare sector. She offered two explanations to the prioritisation of men's need over that of women's in policy making by observing that "*women are rarely treated as knowing what they need; rather agencies seek to think and act on their behalf*" (Ibid: 230). He again noted that;

"The problem could be attributed to the predominantly male headed household where because of their position as bread winners and financial controllers, take control over decision. While men entered the policy process as household heads and productive agents, women were viewed primarily in their capacity as housewives, mothers and 'at-risk reproducers' (Jacquette and standt, 1988, cited in Kabeer, ibid,:5)

The problem could also be blamed on traditional, socio-cultural, political and religious as well as economic factors, which have prescribed some norms, values and practices that are biased against women. This gender stereotyping and prejudices have culminated in the low status of women and their poor participation in the development process.

In recent times, however, there have been an increasing awareness that women's issues and concerns cannot be played down. Policies and planning at any level need a re-orientation to include women's concerns and ensure their active participation. According to Wallace, (1991) when this line of

reasoning eludes planners and policy-makers, the ultimate goal of development can hardly be achieved. She argues that:

“Women although the poorest and most powerless, may hold the key to our common future. They command our attention not simply out of a sense of justice or expediency but because unless their values, views and visions serve as a central focus for our policy-making, we cannot achieve the ultimate goal of peace” (Wallace, 1991: 311)

In the Third World Countries, where governments are constantly faced with socio-economic problems, little attention is given to women's issues and concerns.

Even though Newland's, (1979) observation appears remote; it is still relevant for today's analysis. She noted that when women's concerns are overlooked, because of the pre-occupation of other socio-economic and political problems, there could be no headway in solving the latter problems. She writes:

“Two major lines of reasoning support the case for women's rights: one is pragmatic based on the realisation that major socio-economic problems cannot be finally resolved without women's participation. Poor countries, it is argued can ill afford to give priority to women's problems when urgent issues such as hunger, unemployment and rapid population growth demand attention. These problems are not separate from women's problems, and it is futile to imagine that they can be resolved without women's active participation” (Newland, 1979:8).

As mentioned earlier, the UN are among the International bodies that have identified women as development partners. The body has played an advocacy role in the advancement of women. Through various Declarations, Instruments and Plan of Actions adopted at its conferences, the body has sought to enhance the status of women and ensure their active participation in the development process. (Nikoi, 1998: 11-18)

In the wake of the Declaration of the United Nations Women's Decade, several concerted efforts have been made by various governments to advance the course of women. In Kenya, Women's Bureau was established in 1975 as a government agency charged with dealing with women's issues in Kenya. (Wallace, 1991: 246 –247).

In recognition of Women's immense contribution to national development, the Ghana government established the National Council on Women and Development (NCWD) in 1975 to advise the government generally on all matters relating to the full integration of women in national

development. The council also takes an advocacy role of integrating gender considerations into national policies and co-ordination of women's programmes and projects (Tsikata, 2001:55).

The government of Ghana again established Women and Children's Ministry in 2001. According to the 2002 Ghana Budget statement, the ministry sought to champion the course of women and children. To achieve its vision, the new ministry hopes to establish a micro credit scheme to enhance the appropriation of financial resources for women. It also seeks to increase women's participation in decision-making processes using sensitisation seminars. The Ministry's strategy to promote the health of women shall be community-based awareness raising, durbars on HIV/AIDS as well as breast cancer and consultations with related health professional bodies on gender and children.

At its one year anniversary the ministry had organised consultative seminar and workshops to sensitise institutions, stakeholders and the public on the mission and programmes of the new ministry. A women's Development Fund in support of women, with an initial estimated capital of US \$ 3.0 million sourced from development partners, was launched in December 2001. HIV/AIDS awareness campaigns were undertaken in six (6) regions (*The Daily Graphic, February, 2002: 24*)

The establishment of the two national machinery namely; NCWD and the Ministry for Women and Children Affairs, the author thinks, should provide viable source for women to champion their own course. To achieve this, however, requires that women organise and mobilise themselves. The need for women's organisations has been indicated by Kabeer, (1994). She writes;

“Organisation and mobilisation are a key route by which women link up with the broader struggle for a more accountable development and start to challenge the allocation of resources at the policy level..” (Kabeer: *ibid*: 262)

She argues that women's organisations came to be a strong force for women's empowerment mostly at the grassroot level in the development process in Kenya. She cited many instances where women's organisations played vital role in nation building. Through these organisations there were greater policy commitment in terms of material, financial and information resources. The organisations have also helped to give women in Kenya an unparalleled visibility on social, cultural, political and national economic levels. She concluded that women's organisations are evidently seen as the principal vehicle for the involvement of women in the development process. The

organisations can empower women to participate in public life by giving them collective confidence, bargaining power and pooled resource.

Women in Ghana have had a long history of organisations. In the last two decades, many women's organisations have been formed. These comprise trade, service, professional, political and religious-based organisations, which are concerned with specific issues aimed at improving the situation of Ghanaian women.

The International concern for women issues, the establishment of national machinery to champion the cause of women and the continuous springing up of women's organisations and women-oriented advocacy groups underpin the fact that women are active players in the development process. However, women are faced with several challenges, which impede their development and limit their contribution to development. The authors concern in this study is to examine some of these challenges and investigate the activities of women's organisations and their viability towards addressing the identified problems and their effects on women's development and the nation at large.

1.2 Statement of the Problem

Women in general, have lagged behind in all development efforts. Even though several attempts have been made to develop them, the status quo has not seen any major transformation. The UN (1980) report indicated that the progress has been insufficient to bring about the desired quantitative or qualitative improvements in the status of women (UN 1980, cited in Kabeer, 1994:1)

Another dimension of women's problems is that attempts at developing women have not always achieved the desired result because planning and policy-making focus on meeting only the practical needs of women. Wallace, (1994) made the following observation:

“The problem in women's development is not primarily concerned with enabling women to be more productive more efficient or use their labour more effectively. These things may be important, especially in special situations. But the central issue of women's development is women's empowerment to enable women to take an equal place with men, and to participate equally in the development process in order to achieve control over the factors of production on an equal basis with men” (ibid : 150)

Kabeer, (1991) has made the following observation;

“Practical interests are usually a response to immediate perceived need, and they do not generally entail strategic goal such as women's emancipation or gender

equality. Thus, by virtue of their responsibility for family welfare within the domestic division of labour, women may be seen to have a practical gender interest in the provision of resources that meet basic welfare needs. (ibid:90)

This position presupposes that when policy and planning fail to appreciate the significance of women and hence, the need to champion their major concerns, the ultimate goal of our development efforts can hardly be attained. Traditional values, prejudices against women, gender stereotyping, cultural and socio-political structures and the overall institutional settings have served as assurances for the perpetuity and reinforcement of the stereotyped assumption about female domesticity. According to Klenkowski, (1976 cited in Schandorf, 1990), Ghanaian women show reluctance to provoke a confrontation with men because the woman is traditionally required to be subservient without such confrontation or resistance. For most women the struggle for economic development is a question of survival and this pushes strife for sexual equality to the background (Klenkowski, 1976, cited in Schandorf, 1990:17)

In most developing countries, where there is economic crisis leading to the adoption of austerity measures and the implementation of adjustment policies, women have to increase their workload to ensure the survival of the family. In most families women have no access to formal employment or have no control over their own income.

The problems of female marginalisation in the formal sector, high fertility rate, child labour, poor family nutritional status, high child maternal mortality, high illiteracy rates, reproductive health problems, low incomes, domestic violence, abuse of women's rights and the complete alienation from their own endowment are sources of great concern. Since policy makers have often neglected the strategic gender interests, it is imperative that women, by coming together as a unified force do not repeat the very predefined agenda, which are safer to implement and thus reinforce the subordination of women.

The long history of women's organisations notwithstanding, there is the likelihood for them to stay clear of the question of subordination of women. When this happens, their attempts at enhancing their own status can achieve little. The activities of women's organisations must be patterned along the line of Kabeer's (ibid) argument that;

"If there is a single important lesson for feminists to learn from the past decades of development, it is that the political will for taking on more politically controversial issues which address women's strategic gender

interest is contingent on women themselves organising to demand and promote change “ (ibid : 91)

For any meaningful impact, women's organisations ought to gear their activities to issues that have given women's disenfranchisement its intractable character. These include their exclusion from the main sources of power, privilege, prestige and the ideological construction of such exclusion as biologically determined, divinely ordained or rationally and voluntarily chosen. Such beliefs are deeply rooted in the consciousness of both women and men, since they are acquired along with their sense of selfhood and identity.

1.3 Objectives of the Study

The overall goal of this research is to promote women's organisations as the forerunner of the advancement of women. The objectives set to achieve this goal are:

- i. To identify and analyse from a woman's perspective, the reasons underlying the low status of women and their poor participation in policy issues.
- ii. To identify and evaluate the extent to which the activities and programmes of women's organisations address the issues and concerns of women at the local and national level.
- iii. To make appropriate recommendations in terms of ways and means to strengthen women's organisations and women in general.

1.4 Research Questions

The study wishes to address and seek solution to the following questions.

- Are the activities and programmes of women's organisations addressing the concerns and issue of women?
- Are women aware of the barriers to their disadvantaged positions in the society and low participation in public life? If they are aware, what steps do they think should be taken by all stakeholders to reverse the trend?
- What are the possible interventions that women's organisations must adopt to make them forces to reckon with in the liberation of women?

1.5 Justification of the Study

The research is justified on the following premises.

- Throughout the world, organisations and group representations have been found to be a potential source of championing the course of their members. In Ghana, the past two decades has witnessed the proliferation of several women's organisations which deal with specific issues affecting women. Despite the long history of the existence of these organisations, the position of women have not seen any major improvement. It is therefore imperative that a research is conducted into the activities of these organisations to ascertain whether they really address the challenges of women.
- The NCWD which is the government machinery and the mouth piece of women, uses women's organisations as a channel to reach out to the general women populace. According to the Acting Regional Co-ordinator of NCWD in Ashanti, the council meets women's organisations every month to discuss pertinent issues affecting women. This interaction between government machinery and women's organisations underscores the need for the latter organisations to be strengthened to make them a vehicle for women's empowerment.
- The research will provide information relating to the role of women's organisations in addressing the challenges facing women. Such information is expected to enrich the knowledge of students and researchers who have interest in women affairs.
- It has often been argued that socio-economic programmes aimed at enhancing the status of women often focus on the practical gender interests of women rather than their strategic needs. This study can therefore be used as a test case to prove the validity of this academic argument.

1.6 The Scope of the Study

The survey covers the following:

- It captures three (3) selected women's organisation in the Ashanti region which had registered with the National Council on Women and Development at the time of the research.
- The study looks at the activities of women's organisations to the development of women and the nation in general.
- Assessment is based on how women's organisations directly or indirectly address development indicators such as access to the factors of production, welfare, control,

participation and conscientisation. Others include level of coverage (intensity of activities), network and linkages.

1.7 Organisation of the Study

The study consists of four chapters. Chapter one focuses on the general introduction, the problem statement, objectives of the study, research questions, the scope of the survey, the methodology adopted, the organisation of the thesis and the limitations of the research.

Chapter two makes a review of the related literature which includes research papers, seminar papers, books, journals and media of mass communication. Chapter three deals with the analysis and findings from the field study. Chapter four is the conclusion where policy recommendations have been made.

1.8 Methodology

Purposive sampling technique was employed in the selection of three (3) organisations from the list of women's organisations that had registered with the National Council on Women and Development (NCWD) in the region at the time of the survey. These are the Federation of Women Lawyers (FIDA), Ghana, GHACOE Women's Ministry and the Ladies Wing of the Ghana National Association of Teachers (GNAT-LAS). This method of hand picking was used because it was realised that some of the organisations were not functioning and hence did not possess the required characteristics to enable them provide the required information.

Having identified the cases by this method, the author made a reconnaissance survey at the offices of the three (3) women's organisations. It was later discovered that identifying and locating the target population would not be easy. Some members were found to be more active than others and hence could provide the needed information. For this reason, the author found it convenient to employ the snowball sampling method to reach out to the accessible respondents.

1.8.1 Key informant Interview

The views of key informants such as personnel at the NCWD , Centre for the Development of People, CEDEP and the National Board for Small Scale Industries, (NBSSI) were sought to provide inputs for the study.

1.8.2 Data Collection

Both structured (close ended) and unstructured (open ended) questions were employed. However, most of the questionnaires took the latter form. The questionnaire were (1) self-administered, (11) Researcher-administered questionnaire in which the author had to read and interpret questions to the respondents. For the key informants, both informal and semi-structured interviews were used.

1.9 Limitation of the Study

The survey encountered several difficulties which include:

- Financial Constraints
- The survey was carried out within a limited time. The author had to work under great pressure to meet the deadline without sacrificing important issues
- Several visits had to be made to some respondents who, in most cases, were neither at their official workplaces nor residential areas.
- The most difficult challenge was how to identify and locate the members and offices of the organisations. The author sometimes depended on telephone calls and postal address to locate some respondents.
- The research recorded non-responses, but this problem did not affect the research as the sampling technique adopted permitted the author to reach any member who was available.

CHAPTER TWO

CONCEPTUAL FRAMEWORK

2.1 Introduction

In this chapter, the author reviews the concept of development and organisation with special emphasis on informal organisation. The chapter proceeds to highlight on the status of women in Ghana and outlines the measures that have been instituted in the country to advance the course of women and integrate them into the development process.

2.2 The Concept of Development

The word development is difficult to define because it has different meanings to different groups and classes of people. Several attempts have, however, been made to define the term.

The traditional definition of development has emphasised economic development with per capita GNP as major indicator. Griffin (1999) argues that development economics has largely been about material enrichment, that is expanding the volume of production of goods and services. It was usually assumed explicitly or implicitly, that an increase in output (that is, the growth of GDP per capita) would reduce poverty and improve the general well being of the people. Indeed the connection between increased output and decreased poverty was thought to be so strong that many economists believed that a concentration on growth alone would suffice to achieve the goal of development.

Another dimension of the traditional perspective of development is that principal economic measures of development have often been supplemented by casual reference to non-economic social indicators: gains in literacy, schooling, health conditions and services, and provision of housing, for instance. Todaro, (1997)

On the whole, development in the 1960's and 1970's was nearly always seen as an economic phenomenon, in which rapid gains in overall and per capita GNP growth would "*trickle down*" to the masses in the form of jobs and other economic and social benefits of growth. Problems of poverty,

unemployment, and income distribution were of secondary importance to “*getting the growth job done*” Todaro (ibid). It has been argued that although many Third World Countries achieved the overall UN growth targets, the levels of living of the masses of the people remained for the most part unchanged. This situation implied that something was wrong with this narrow definition of development.

An increasing number of economists and policy-makers now clamoured for the ‘dethronement’ of GNP and the elevation of direct attacks on widespread absolute poverty, increasingly inequitable income distribution, and rising unemployment.

One of the earliest academic theorists to recognise the need to expand the notion of development beyond its traditional focus on growth was the British development economist, Dudley Seers, (1989). Seers had questioned the definition of development understood as growth. The questions to ask about a country’s development, he says;

“are therefore what has been happening to poverty? What has been happening to inequality? What has been happening to unemployment? If all three of these have become less severe, then beyond doubt, this has been a period of development for the country. If one or two of these central problems have been growing worse, especially if all three have, it would be strange to call the result ‘development’ even if per capita income has soared “(Seers, 1989 cited in Todaro, ibid:14).

The new focus on the meaning of development lay emphasis on its multi-dimensional nature, its non-economic as well as economic components. Sen, (1983) claims that development must be seen as the expansion of the “*capabilities*” of people. That is, the objective of development is not to increase output but to enable people to increase their range of choice, to do more things, to live long life, to escape avoidable illness and to have access to the world’s stock of knowledge. According to (Schultz cited in Sen, ibid), development should emphasise the accumulation of human capital in the form of investment in education, basic health, nutrition, the generation of new knowledge and technology. In this regard, people are placed formally in the centre of the stage: they are simultaneously the object of policy and a major instrument of their own development.

The above analysis points to the fact that development should include meeting both material and non-material needs. In other words, both economic and social needs have to be met. Thus Leftwich, (2000) notes that development is a process of meeting basic human needs and that development should be measured in terms of meeting the primary needs of communities and individuals.

Todaro (1997) outlines three objectives of development by acknowledging that development in all societies must have at least three objectives, which include increased availability, and widening the distribution of basic life sustaining goods such as food, shelter, health and protection, raising levels of living including (in addition to higher incomes), the provision of more jobs, better education, and greater attention to cultural and humanistic values, all of which will serve not only to enhance material well-being but also to generate greater individual and national self-esteem. Finally, the expansion of the range of economic and social choices available to individuals and nations by freeing them from servitude and dependence not only in relation to other people and nation-states but also to the forces of ignorance and human misery.

According to Sen (1983), the new orientation to the concept of development was first recognised by the UN system in the 1988 Report of the Committee for Development Planning. The UN Development Programme (UNDP) endorsed the new approach, which is human-centred, and beginning in 1990 the UNDP issued an annual Human Development Report, which expanded the concept of development. According to the Human Development Report (1991), development of the people involves societal attempt to invest in education, health, nutrition and social being of its people so that they can play their full role in their country's economic, political and social life.

Todaro (ibid) again, identifies three basic components which should serve as a conceptual basis and practical guideline for understanding the inner meaning of development. These core values are life-sustenance, self-esteem, and freedom representing common goals sought by all individuals and societies. They relate to fundamental human needs and find their expression in almost all societies and cultures at all times.

2.3 The concept of organisation

Sandra (1996) defines organisation as collection of people joining together in some formal association in order to achieve group or individual objectives. Giddens (1989) also defines organisation as a large association of people run on impersonal lines, set up to achieve specific objectives. It is established with definite aims in view and housed in buildings or physical settings specifically constructed to help realise those aims.

The two definitions emphasise the bureaucratic form of organisation, which exists to achieve specific objectives. However, there are other forms of organisations that operate outside

bureaucratic principles. Giddens (ibid) notes the existence of such organisations, which influence most aspects of our lives. Such organisations include self-help groups/organisations, voluntary associations, and charities.

These groupings are mainly made up of people who are in a similar situation and who come together to assist one another in the pursuit of shared interest or cope with common problems. Such groups also come together with the view to helping some vulnerable categories in the society. They often have fluctuating membership. Such groups are normally dependent on money collected by members or on donations, rather than having fixed forms of income. If paid staff exists, they usually have low salaries compared to their counterparts in formal organisations. Usually, some kind of moral ideal binds the members of the group to each other. The group is characterised by sharing and project work consists of co-operative activities organised to achieve specific goals. They provide spheres outside bureaucratic organisations where individuals can meet in circumstances of co-operation and equity.

It has been argued that group representation implies institutional mechanisms and resources that support three specific features. These are self-organisation of group members to achieve collective experience and interest in the context of the society, group analysis and group generation of policy proposal in institutionalised contexts and group veto power regarding specific policies that affect a group directly, such as reproductive rights policy. (Young cited in Knights et al, 2001).

Wallace, (1991) shares the above thought when she argues that women groups came to be seen more and more as the key to empowering women particularly at the grass root level in the development process. She observed that such groups serve as basis to initiate a new orientation for women's involvement in development. She cited a case in Kenya where women groups were able to ensure the availability of material, financial and information resources to women through the women's Bureau established in 1975 to deal with women's issues.

The foregoing paragraphs outline the vital role, which informal organisations play in the society. In this study therefore, the focus is on the informal organisations with particular emphasis on women's organisation. For the purpose of this study, women's organisation is defined as *"group of people consisting mainly of women with common characteristics and challenges who have come together to achieve a common goal of seeking to enhance their own status and that of women who are outside their category"*

2.4 The Status of Women in Ghana

2.4.1 Historical and Cultural Explanation.

A review of the status of women in Ghana indicates an unequal status and disadvantaged position as compared to their male counterparts. The low status of women has its root in the policies adopted by the colonial government, tradition, and culture. Tsikata (2001), notes that the colonial governments did not make any attempt to address the position and status of women in traditional society. When modern work and civil society organisations emerged in Ghana under colonialism, Ghanaian women at first were virtually excluded from the new administrative and political systems, and only slowly admitted on very specific and limited terms (ISSER, 1992). The report further indicates that although Ghanaian women had traditionally combined reproductive and productive roles, the colonial government obliged them to choose either a career or marriage and children.

Tsikata (ibid) again argues that formally, educated persons took the job opportunities created in the newly established bureaucracy. Women, however, could not apply for clerical and administrative jobs as few women who had gone to school were trained in home making. Dolphyne (1991) identifies some traditional and cultural reasons, which reinforce the low profile of Ghanaian women. She argues that in the traditional society, a major role for a woman is to ensure the continuity of the lineage and she was expected to marry soon after puberty. She did not need formal education to perform this function. Moreover, a woman was expected to be provided for by her husband and since education became a means for entering highly paid jobs in the formal sector, it was considered more important for boys to have formal education since they were to be the breadwinners in the family.

Another dimension of the disadvantaged positions of women has to do with colonial authorities' agricultural policies. The colonial governments actively developed the cocoa industry by sponsoring men to develop the industry rather than women. The greater emphasis placed on the cocoa industry had implications for land relations. There was increasing commoditisation of land, especially agricultural land, which was also subject to various tenancy arrangements. The cocoa economy also had inherited gender divisions, which affected lineage and conjugal relations. Because cocoa

cultivation requires more labour than subsistence production, the conjugal family became an important source of labour. (Mikell 1989)

Under customary law, wives had the duty to labour on their husbands' farms without reciprocity. The practise of polygamy therefore ensured a source of labour for males on their cocoa farms than females did. But as Adjetei et al (1996) observed, polygamy, child marriage and marriage inheritance all go to strengthen the inferior status of women.

Thus the process of commoditisation promoted by cocoa deepened the social and economic implications of already existing inferior status of women. Also, the colonial states policy of directing agricultural training and extension services at male cocoa farmers guaranteed male dominance in cocoa production. Since independence, the socio-economic policies of various governments have centered on an over-dependence on primary production, especially cocoa. The colonial states pre-occupation with cocoa and other cash crops continued to the detriment of food production where women's involvement is quite high.

2.4.2 The Status of Women in Agriculture

According to the 2000 Ghana population census, women are a little over 50% of the total population. Their contribution to the agricultural sector is, however, limited to food crop production, agro-processing, as well as food storage. Adu (1999), identified the concentration of women's contribution to food production. He observes that women are the backbone in food production. They play a key role in the tilling of the land, sowing, harvesting, processing, preserving marketing and cooking.

According to the National Strategic Framework for Reducing Gender Inequalities, (1998), women are engaged in agro-processing such as oils, roots, tubers, vegetables, fish and meat. It is estimated that 80% of the work in food storage is done by women and also that 92% of operators engaged in traditional processing of foodstuffs and fish are women aged between 21 and 40 years and are predominantly non-literate (Nikoi,1998). Women therefore play a predominant role in the inter-connected activities in the food security chain of food storage, traditional food processing, marketing and transportation.

2.4.3 Women in the Informal Sector

According to Tsikata (2001), women are engaged in manufacturing and service industries where they make up 86% of wholesale and retail trading. Their small-scale manufacturing efforts are in both rural and urban areas. These include making of household utensils and items, decorative items like beads, pharmaceutical products, domestic work, market portorage, personal services including cooked foods, hair dressing, textiles and garments and decorative items for the tourist market. Nikoi (ibid) observes that women activities are small-scale, predominantly self-employed entities characterised by occupational multiplicity, sometimes seasonal, sometimes mobile and sometimes considered as extensions of their domestic work.

The Ghana Living Standard Survey, Statistical Service/GSS (1998) estimated that the self-employed formed by far, the largest proportion of the labour force in each sex group but the percentage was higher for women. The survey showed that 91.2% of the female labour force were recorded as self-employed while 7.8 were recorded as employees.

2.4.4 Women in the Formal Sector.

Few women are engaged in this sector for wage employment. The National Strategic Framework for Reducing Gender Inequalities (ibid), show that women are more heavily represented in the lower echelons of organisations. The report noted that women on the average, do not constitute more than 15% of senior management in most Ghanaian organisations. It noted that in the civil service, which is the single largest employer, women constitute about 12% of the administrative class and 33% of Junior Civil Servants.

Another feature of women in the formal sector is that they are also involved in sectors that reflect their traditional roles, such as nursing, teaching and nutrition where they make up more than 70% of the labour force in 1984 (GSS, 1987). Among clerical and related workers, women are employed as stenographers, typist, data entry clerks, bookkeepers and telegraph operators. In more masculine professions such as engineering and accountancy, women are made up of 1 percent. (Tsikata, 2001).

Patterns of women in formal employment show that they are more heavily represented in lower echelons of organisations. Adu (1999), acknowledges the marginal character of women's employment as a problem and comments that women are not viewed as human resources vital for

development but as an amorphous labour reserve to be used when necessary. Adu sees the low educational and training qualifications as a problem, which makes women uncompetitive in the job market and place them at lower level positions in their institutions.

Tsikata, (ibid) analyses women's constraints in the formal sector. These problems include their reproductive role, their position in the family and household and the sexual division of labour. Since women form the majority of unskilled workers, while the level of skill determines the wage, most women do not receive high salaries. Thus even though workers in Ghana, are assured of equal pay for equal work, their low participation rates in the formal employment gives this provision little meaning. The lower position which the majority of women occupy in the labour force is an aspect of their position in the wider society of female subordination and patriarchal male dominated structures.

2.4.5 Women and Access to Credit

Financial resources are very critical for improving women's socio-economic status. Generally, women's access to credit has been constraint by traditional prescriptions and customs. Traditionally, women did not own property, something that would enhance their access to finance. For the majority of women, financing of their small-scale business is mainly through their personal or family savings, which are often inadequate. Women's low level of education, lack of property to use as collateral and the small-scale nature of their business ventures and lack of proper book-keeping methods, all affect their ability to convince banks to give them loans. Nikoi (1998) identifies lack of assets as impediments to accessing finance. She argues that the activities of women are carried out with lack of knowledge of basic accounts, book-keeping and financial management procedures and thus do not lend themselves to the requirements needed by banks before credit is given.

2.4.6 Educational Status of Women

Education plays vital role in the life of every person. For women in particular, it is a pre-requisite for a greater social independence and improving the socio-economic status of the families. Level of women's education is also crucial to ensuring their mobility in the society. However, studies have indicated that female enrolment has always lagged behind that of males at all levels of educational ladder. The National Strategy Framework for Reducing Gender Inequalities, (1998) has shown that girls made up 47% of primary school pupils in 1994 and 35% and 26% of senior secondary and

tertiary school students respectively. The low status of women's education has been manifested in their high illiteracy rates. According to the National Population policy Report, 1994, only 26% of females could read, 24% of women could write while only 38% of women could do some arithmetical calculations. Another study has also shown that more than twice as many females as males have never been to school. In contrast, only half as many females as males have secondary or higher qualifications. The study indicated that fewer than 4 out of every 10 women, are literate. (GLSS, 2000)

2.4.7 Women and Health Status

The socio-economic development of a nation depends on the quality of life of its people and the quality of life of the people is also determined by the health status of the people. Despite the central role which women play in production and reproduction, their health status has not been favourable. The high rate of maternal mortality, low life expectancy and low nutritional status are indications of poor health condition.

Maternal mortality stood at 214/100,000 live births in 1990 (UNICEF, quoted in Tsikata, 2001). The figure rose to 220 deaths per 100, 000 live births in 1993. The life expectancy at birth for Ghanaian women was 56.8 years, Nikoi (1998). HIV/AIDS infection continues to constitute a growing threat. It would appear that there is higher prevalence for women than men. Tsikata (ibid) notes that the cumulative figures of infection between 1986 and 1995 for women between 20 and 29 years were three times more affected than their male counter parts.

2.4.8 Women in Power Sharing and Decision-Making

The constitution of Ghana provides equal rights for the individuals to participate in all aspects of life. In spite of this provision, traditional and cultural perceptions of women hinder their effective participation in all strata of life. Tsikata (2001) identifies that women's low status in employment has reinforced their insignificant role in the national decision-making process. According to the National Council on Women and Development Report (1994), only 6.4% of Boards and Councils members were women. Only 8% of Senior Civil Service posts were held by women and they were mainly administrative and relatively junior positions. Representation of women at all levels of political power and decision-making shows gender imbalances.

Wallace, (1991) observed that even though meeting the practical needs in the areas of employment, education, health and nutrition are important, these practical gains are easily eroded if women lack the power to protect them when resources are scarce. At the household level, headship continues to be male dominated although in recent times, female-headed households have been regarded as household heads and breadwinners and charged with the duty for the welfare of all household members. Under customary law, a husband is obliged to maintain his wives and children. In return, a wife and her children are to assist the husband in his chosen trade or profession, although they do not become joint owners of the resulting property acquired.

Another dimension of the household power relations is the control of the labour power of the woman. The labour power of the woman is not considered an endowment for her entitlement. Thus a woman has no control over her own power. In some households, the male members earn income while all other members do not. This places the former on a superior income level, which also has implications for decision-making at the household level. In analysing gender and household power relations, Kabeer (1994) makes this pathetic observation:

“Our discussion of the household division of labour for instance, highlighted the extent to which the assignment of domestic responsibilities to women is so deeply institutionalised in household rules and practices that it appears non-negotiable ... Similarly while women may successfully bargain over certain aspects of household expenditure, what remains non-negotiable is men’s overall control over household land, capital and other valued resources. However the household is by no means the only institutional arena in which male power is exercised through mobilisation of biased norms, rules and procedures. Public organisations are also implicated” (ibid:225)

2.5 Institutional framework for the enhancement of the status of women and their participation in the development process in Ghana.

In response to both local and International demands, Governments of Ghana have instituted a number of measures to ensure the greater participation of women in the development process.

These include;

- The National Council on women and Development (NCWD) established in 1975
- The Convention on the Elimination of all Forms of Discrimination Against Women and Children (CEDAW) ratified in 1986

- International Federation of Women Lawyers (FIDA), Ghana Chapter.
- Provision in the 4th Republican Constitution "The state shall afford equality of economic opportunity to all citizens, and in particular the state shall take all necessary steps so as to ensure the full integration of women into mainstream of the economic development of Ghana (The Constitution of the 4th Republic, 1992 Article 36 (6)).
- Ministry of Women and Children's Affairs established in 2001.

These institutions provide avenues through which the interest of women can be championed. Especially, the national machinery is a body responsible for the provision of policy and guidance to government and providing policy advice and technical support on the issues affecting women to government Ministries, Departments and Agencies (MDA's). The body is also responsible for information dissemination, coordination, monitoring and evaluation of activities in the area of concern. Some of these institutions by their nature are also exposed to measures such as lobbying and advocacy to ensure that the concerns of women are properly integrated into development process.

The long establishment of NCWD has not brought any major achievement in its objectives and goals owing to several constraints. However, the Ministry for Women and Children's Affairs' vision of championing the cause of women and children makes the new Ministry provides hope of rejuvenating the concerns of women and providing a more meaningful and clear-cut avenue through which all activities, programmes and projects aiming at women's advancement can be channelled.

2.6 Conclusion

The section has reviewed the earlier emphasis on growth of per capita GNP as an indicator for development at the expense of the actual socio-economic development of man. The recognition of this lapse has made it imperative for all development activities to be geared towards the overall improvement of the individual in terms of raising his self-esteem, increasing participation in decision-making and having equitable access to life-sustaining goods to enhance individuals welfare. The text has shown that development is about meeting the needs of those that are most in need, and about increasing participation and equality. Development is, therefore, also concerned with enabling people to take charge of their own lives, and escape from poverty, which arises not from lack of productivity but rather from oppression and exploitation. The section has also shown that in all

aspects of life, women are at a disadvantage. Several factors ranging from social, traditional, customary, economic to political have been identified as the causes. The chapter has established that women are a disadvantaged group, relative to men, in terms of their level of welfare and access to and control over the means of production, as well as participation in decision making at all levels. These problems are, in deed, the issues affecting women, which every programme or activities aiming at the development of women, in particular, should address. This position is in line with Kabeer's (1991) observation that a development project addresses women's concerns when it focuses on women's issues.

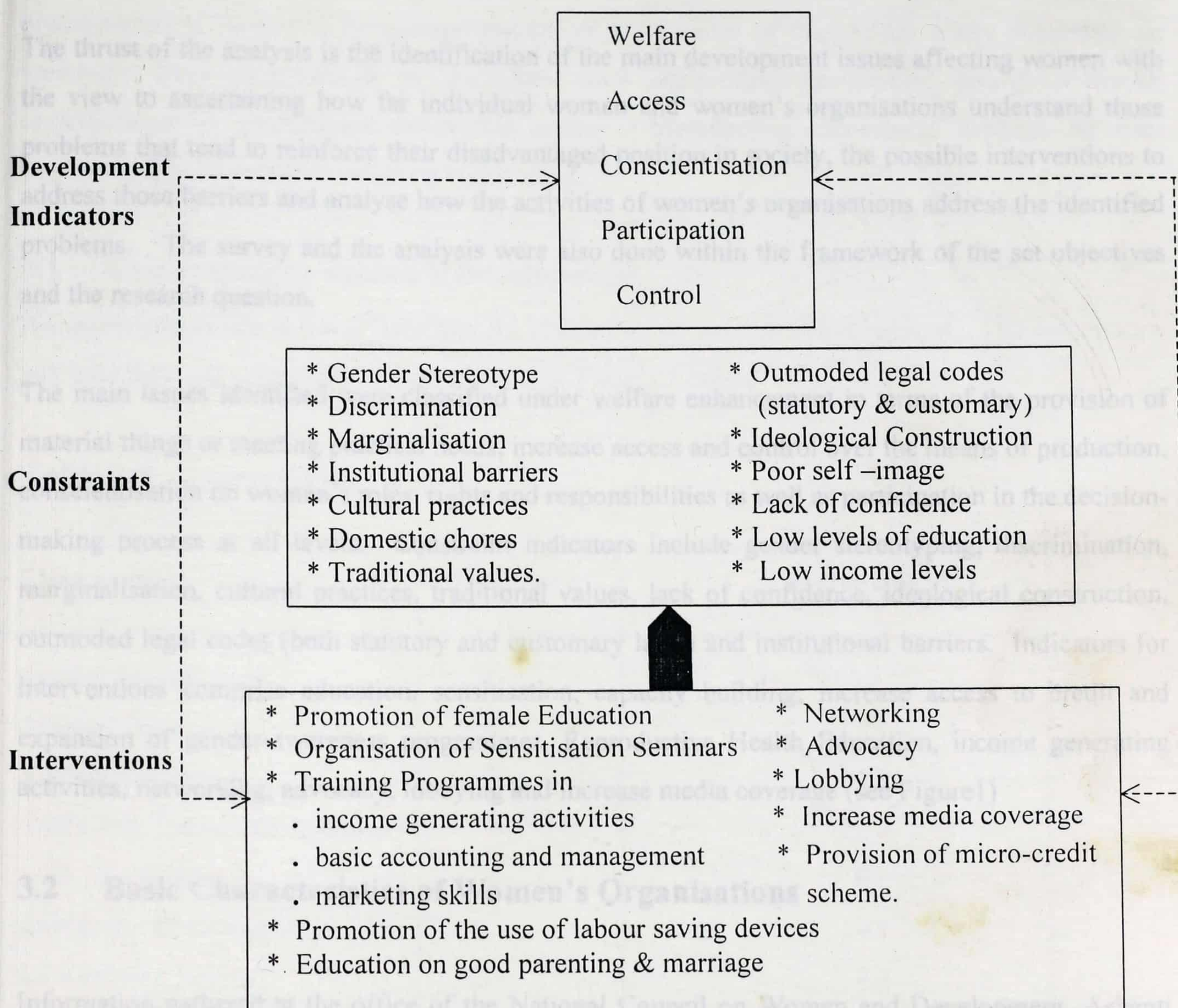
In this regard, all women oriented activities originating from government agencies, Non-governmental organisations, women's organisations, charitable groups or individuals and aiming at addressing women's problems and enhancing their status, must be re-oriented towards addressing the socio-economic issues, such as outlined in this section.

2.7 FRAMEWORK FOR ASSESSING THE ACTIVITIES OF WOMEN'S ORGANISATIONS.

The analytical framework was adopted from Wallace, (1991). In this framework, 5 different indicators, which according to Wallace should be the basis for criteria to assess the level of women's development in any area of social or economic life, have been identified. These indicators are welfare enhancement, increase access to the factors of production, conscientisation on the difference between sex roles and gender roles, women's needs, issues, rights and responsibilities, participation in the decision making process, policy making, planning, administration, project formulation, implementation, monitoring and evaluation as well as the control over the means of production and the distribution of benefits.

Since these development indicators are not achieved automatically, barriers that have alienated women from achieving them have to be identified and removed by appropriate interventions. Thus, assessment is based on an examination of the activities of women's organisations and how they address the barriers to achieving the outlined development indicators as illustrated in Figure 1

FIGURE 1 ; FRAMEWORK FOR ASSESSING THE ACTIVITIES OF WOMEN'S ORGANISATIONS.



Source: Author's Construct, 2002. Development Indicators Adopted from Wallace, (1991).

CHAPTER THREE

ANALYSIS AND FINDINGS

3.1 Introduction

The thrust of the analysis is the identification of the main development issues affecting women with the view to ascertaining how far individual women and women's organisations understand those problems that tend to reinforce their disadvantaged position in society, the possible interventions to address those barriers and analyse how the activities of women's organisations address the identified problems. The survey and the analysis were also done within the framework of the set objectives and the research question.

The main issues identified were classified under welfare enhancement in terms of the provision of material things or meeting practical needs, increase access and control over the means of production, conscientisation on women's roles, rights and responsibilities as well as participation in the decision-making process at all levels. Constraint indicators include gender stereotyping, discrimination, marginalisation, cultural practices, traditional values, lack of confidence, ideological construction, outmoded legal codes (both statutory and customary laws) and institutional barriers. Indicators for interventions comprise education, sensitisation, capacity building, increase access to credit and expansion of gender-awareness programmes, Reproductive Health Education, income generating activities, networking, advocacy, lobbying and increase media coverage (see Figure 1)

3.2 Basic Characteristics of Women's Organisations

Information gathered at the office of the National Council on Women and Development, Ashanti Region, showed that more than 50 women's organisations had registered at the time of the survey. These include the women's wings of existing organisations, ladies associations at workplaces, women's self-help associations, religions-based women's organisations as well as women's advocacy groups.

Almost all the organisations are affiliated with similar organisations at the national capital, Accra. The composition is solely women who have elected executives to manage the affairs of the organisations. Although their common target is women, each of them deal with specific issues affecting women with sometimes overlapping interests. These women's organisations can be

classified into two major group: that is, those set up to spearhead and protect the interest of their own members and those that are solely championing the course of women outside their own interest. All the organisations are non-partisan, non-profit and non-governmental. The services rendered by members to the organisations are virtually voluntary. Consequently, the paid staff in these organisations is limited to an average number of 5. Sources of finance are solely dependent on member's own contributions or donations from individuals, companies, non-governmental organisations or international benevolent bodies. Membership recruitment depends on ones professional background or religious background.

3.3 Constraints to women's Development

An investigation was made to ascertain the constraints to women's development. The information gathered from the respondents is summarised in Table 3.1 below.

Table 3:1 Constraints

Constraint	Frequency	Percentage (%)
Gender Stereotyping	5	14.3
Discrimination	6	17.1
Cultural Practices	5	14.3
Traditional Values (socialisation)	7	20.0
Lack of confidence	3	8.6
Low levels of Education	6	17.1
Low Income Levels	3	8.1
Total	35	100.0

Source: Authors: Field Survey, 2002

3.3.1 Traditional Values (Socialisation Process)

Traditional values or belief systems play vital role in the upbringing of every individual. It is these values and beliefs that are inculcated into the individual during the socialisation process and define his identity. Twenty per cent of the respondents held the view that traditional values which are transmitted into both boys and girls through socialisation process has contributed in no small

measure to the inferior status of women. Traditional values scored the highest of 20.0 per cent. One respondent and a key informant remarked that right from birth women are improperly socialised. A key informant from the NCWD, who made an input, argued that women are normally brought up to depend on men both socially and economically. Because of this, she remarked, women don't venture into large economic and commercial activities and therefore women are poor. This explanation shows how some women establish a linkage between the socialisation process and poverty by attributing the cause of the latter to the former. Some of the respondents also explained that when boys and girls wake up in the morning or close from school, the girls are told to do the house chores while the boys do their own thing. In this way, the perception of female domesticity is internalised in both the male and the female. The above position held by the respondents indicates that improper socialisation and traditional values remain the bedrock of the barriers to women's development. At the church place, home, workplace, school and everywhere, women have been socialised into paving the way for men to lead while they remain dependent on them.

3.3.2 Discrimination

This refers to the differential and unfavourable treatment given to women in all aspects of life. 17.1 per cent of the respondents agreed that discrimination against women has been a hindrance to the socio-economic development of women. They explained that discrimination takes the form of prescribing specific roles for women, promotion of male's education at the expense of females and giving opportunities and incentives to men at the workplace by playing down on the abilities of women.

3.3.3 Low Levels of Education

Low levels of education means either more women have had no education or the highest level of their education is mainly secondary school. Few women have, therefore, attained tertiary educational status. 17.1 per cent of the respondents held the view that low levels of education has contributed to the low status of women. One respondents from GHACOE reiterated that since there were traditional perception that girls would eventually end up in the kitchen, there was no need to give them the highest education. *"They were told to marry and procreate"*, she said. Thus particular subjects related to the home were considered appropriate for girls at school. The above observation underscores how traditional perception about women has influenced their education and hence development. This observation also confirms Dolyphyne, (1991) comments in the literature that a

major role for a woman was to ensure the continuity of the lineage and she was expected to marry soon after puberty. She did not need formal education to perform this function.

3.3.4 Gender Stereotyping

Gender stereotyping scored 14.3 per cent. This implies that the respondents regard the indicator as one of the main barriers to their development. In giving further explanation to her answer, one respondent recalled a common saying, which makes women restricted to a particular profession. She said that the popular saying that literally translated as *"a woman sells garden eggs but not gun powder"* has made women's profession appeared natural and restricted. That is it appears women are born naturally to undertake a particular trade while others are exclusively reserved for men. Some of the respondents also supported their position by arguing that men look at women with awe when they see them performing certain functions, which to them are naturally reserved for men. One woman concluded by remarking *"all these attitudes discourage women from doing other things"*.

3.3.5 Cultural Practices

Cultural practices include widowhood rites, Trokosi system, sending girls to the kitchen after school, giving less attention to women in decision-making, assigning specific roles to women among others. 14.3 per cent of the respondents agreed that practices such as outlined above, are hindrance to their development. The respondents shared the view that such practices define the identity of women and make them different and inferior to men.

The respondents view raises questions such as *"who are the perpetrators of these practices?"*. The fact that women themselves play vital role to ensure that these practices are performed, is an indication of their ignorance about their rights and the negative effect on their socio-economic development. It is, however, important to acknowledge that the recent sensitisation programmes by women's organisations and advocacy groups as well as the general public outcry against such practices throughout the country are reversing the trend.

3.3.6 Low levels of income

Low levels of income recorded a low response of 8.6 per cent. Some of the respondents remarked that women have been socialised to depend on men for their financial needs. Again, their low levels of education do not allow them into high wage employment. They agreed that some men prevent their wives from engaging in any economic activity. They also held the view that some women who have had the opportunity to be engaged in economic activity have no control over their incomes. Such control has been alienated from them.

The analysis presupposes that low levels of income are a result of a combination of factors. This position also raises a critical question as to whether a mere attempt to raise the income levels of women by giving them credits without addressing any of the identified issues, can really address the concerns of women. The opinion of the respondents is, indeed, a contradiction to National Policy, which exclusively focuses on creating employment with the view of raising the levels of incomes of the vulnerable groups including women. In the literature review, Wallace, (1991) held such a contrasted view. She argued that although meeting the practical needs are important, these needs are easily eroded if women lack the power to protect them. The view held here is that although economic empowerment is crucial such empowerment will not be sustainable when it is not extended to all dimensions of empowerment such as social and political empowerment.

3.3.7 Lack of Confidence

8.6 per cent of the respondents identified lack of confidence as a problem to women's socio-economic development. To reinforce her view on this constraint, the Ashanti Regional co-ordinator of the Ladies wing of the Ghana National Association of Teachers posed a question "*how many women are prepared to take up leadership position?*" She asked this question to support the notion that the negative self image that has been developed by some women makes it somewhat uneasy for them to take up leadership role even among their own category. The view held by the respondents is an indication that some women are not aware about their endowed potentialities. They have internalised the perception that their major role is reproduction and hence undermine their own ability to do any other work. This notion, perhaps, underscores the need for sensitisation programmes to enable women accept themselves as equally competent as their men counterpart.

3.4 The Contributions of Women's Organisations to the Socio-Economic Development of Women

Having identified the constraints to achieving the major development indicators as illustrated in Figure 1, the author went on to look at women's organisations and review their activities or contributions to ascertain the extent to which they deal with the identified constraints to women's development.

As indicated in the methodology the activities of three organisations were studied. These are the Federation of Women Lawyers, (FIDA), Ghana, GHACOE Womens Ministry and the Ladies Wing of the Ghana National Association of Teachers (GNAT-LAS). The findings of the survey on the activities of the three organisations are illustrated in Table 3.2 below.

Table 3.2 Activities (Contributions)

ORGANISATION	Female Education	Sensitisation	Income generating	Training programme	Advocacy	Lobbying	Maintenance	Networking
F I D A	+	+		+	+	+	+	+
GHACOE	+	+		+			+	
GNAT-LAS	+	+		+				

Source: Author's Field survey, 2002

3.4.1 Female Education

The survey indicated that female education is a major priority. As the Table 3.2 indicates, all the three organisations promote female education. The investigation, however, identified differences in the approach. For GHACOE, guidance and counselling are given to the teenage girls in the selection of subject to the Senior Secondary School (SSS). This guidance is very essential to getting the female to select subjects that will enhance their mobility and thus get them into leadership roles. Moreover, the type of profession that the teenagers may go into is contingent on their chosen subjects. GNAT-LAS' approach to the promotion of female education is also focused on professional development, encouraging female teachers to undertake further studies and the promotion of the government policy of the girl-child education through awareness creation in their schools. In the

case of FIDA, promotion of female education is linked to the interpretation and translation of various laws as well as the awareness creation on the rights of women. These rights include access to education. The Ashanti Regional Co-ordinator of GNAT-LAS held the view that female education would help them to take leadership roles. Another important observation is that the respondents in Table 3.1 had rated low levels of education among the first three constraints to women's socio-economic development. Therefore, it is justifiable that all the three organisations take female education as very crucial. The promotion of female education by these organisations agrees with the observation made in the literature review that women's education, in particular, is a pre-requisite for a greater social independent and improving the socio-economic status of the families. The review again noted that women's education is crucial to ensuring their mobility.

3.4.2 Sensitisation (Awareness-creation)

Sensitisation here aims at creating awareness among women of their needs and other issues that affect them such as discrimination, their capabilities, as well as rights and responsibilities. Even though the survey did not measure the indicator in quantitative terms, the information received from the three organisations indicated that FIDA is most actively involved in the awareness campaign. A respondent from FIDA told the investigator that *'since the inception of the programme, several women had been more enlightened about their rights and responsibilities'*. Sensitisation is very crucial to changing the traditional values held about women and the values and norms inculcated into the younger ones in the socialisation process which make women inferior to their men counterpart. When this is done the self-esteem of women will be enhanced and enable them to develop confidence in themselves.

3.4.3 Income generation

The survey noted that none of the three women's organisations is directly involved in any economic venture. One reason is, perhaps, that almost all the members are mainly engaged in either formal employment or self-employed activities. Each is committed to a full-time profession. For example, FIDA comprised full-time female lawyers who have come together to assist the vulnerable groups. GHACOE is made up of formal employees and the self-employed who have organised themselves to reach out to the disadvantaged, particularly women. GNAT-LAS whose focus differs in some way is all professional and full-time female teachers who have come together to spearhead their own interest.

3.4.4 Training Programmes

The survey discovered that all the three organisations are engaged in training programmes. The training however, takes diverse forms. The administrator at FIDA reiterated that her organisation embarked on training programme in politics to help women with planning and programming for the July 2002 District Assemblies Elections held in country. The survey also identified training in the form of legal literacy programme aimed at simplification, interpretation and translation of legislation that particularly affect women and children. This form of training is crucial to addressing discrimination against women, institutional barriers as well as cultural practices against women. When women become aware of their constitutional rights to equal opportunities and protection against any form of violence or torture, they will confidently fight for such rights when men infringe upon them.

In the case of GHACOE, the focus of the training is on income generating activities. The Kumasi District President of the organisation at the time of the survey outlined the training programme as: Textiles in the form of Batik, Tie & Dye and screen printing, processing industries comprising Body and hair cream, soap-making, spinning, bead work, food processing and preservation including gari making, fish canning and vegetable oil extraction, backyard farming including mushroom, snail, rabbit and fish farming and bee-keeping, catering services in the form of cookery, canteen and chop bar operation as well as basic sewing knowledge and skills.

Other areas of training involves nutrition, personal and environmental hygiene, First Aid, home management and child-care as well as Christian leadership training. The consensus at GHACOE was that training in income generating activities helps the beneficiaries who are usually unemployed to become self-employed after they had evangelized to them. The respondent indicated that the training activities are extended to prostitutes some of whom become properly rehabilitated. While the group admitted that some women have benefited from such training, they also conceded that others do not make use of the training programme. The group attributed this problem to lack of capital for the women to set-up their own enterprise. The scope of GNAT-LAS training programme was found to be limited. It mainly centred on professional training to acquire leadership skills.

3.4.5 Advocacy & Lobbying

The investigation discovered that two of the organisations, namely GHACOE and GNAT-LAS are neither an advocacy nor a lobbying group. The study, however, identified FIDA as a very strong advocacy and lobbying group. The leading role of FIDA in this area is perhaps explained by their positions as lawyers and their familiarisation with the legislation, which has therefore, sharpen their advocacy and lobbying skills. Information gathered from GHACOE, for instance, showed that their approach to dealing with women's issues is preceded by evangelisation, which is considered a priority to the organisation and women's spiritual and physical development. This spiritual development is then followed by the provision of income-generating skills to give them employable skills to start their own business.

3.4.6 Maintenance

This implies ensuring stability in marriage where necessary or to finding amicable settlement to a rather tense relationship or a relationship in which the husband in particular is found to be exploiting the wife. Two of the organisations, FIDA and GHACOE work in this area. Again, the reasons could be attributed to the backgrounds of the two organisations. GNAT-LAS does not however, directly deal with maintenance issues. The survey established that the two groups maintenance issues are dealt with from the spiritual and legal point of view respectively. This difference could simply be attributed to the background of the two organisations as mentioned earlier.

3.4.7 Networking.

Networking involves people and organisation coming together to realise a common goal. The organisations in this case become interdependent on each other.

The survey revealed that FIDA is linked with other institutions. The Regional Administrator mentioned these institutions as the Legal Aid Board, Women and Juvenile Unit of the Ghana Police (WAJU), Commission on Human Rights and Administrative Justice (CHRAJ), Social Welfare, Family Tribunal and the Ministry for Women and Children's Affairs. A former national executive

member of GNAT-LAS indicated that her organisation collaborates with the National Council for Civic Education, (NCCE).

In the case of GHACOE, the response indicated an evidence of collaborative activities. However, such collaboration was relatively weak. This collaboration was achieved in the form of inviting the National Council on Women and Development (NCWD). When a respondent from GHACOE was asked to explain the weak nature of the network, she attributed the cause to the dichotomy between her organisation and the others in terms of their background and approach to dealing with women's issues. GHACOE deals with issues from the religious point of view, while the others are secular and address issues from their professional point of view.

3.5 The Achievement of the three Organisations.

After a review of the contributions of the three organisations, the survey proceeded to review further the effects of these contributions and activities on the life of the beneficiaries. The results of the findings from the three organisations have been summarised below:

3.5.1 FIDA's Achievement

The success of the sensitisation programme organised by the organisation as the survey noted is shown by the number of women who troop to the office of FIDA to seek redress for the infringement on their marriage rights in particular and other issues affecting their life. At the time of the survey, the investigator had the opportunity to meet between 100 and 150 women who, according to the secretary, felt that their rights had been infringed upon and had therefore come to seek redress through the assistance of FIDA. The survey further established that on the average thirty women have their cases adjudicated or redressed daily.

The respondents at FIDA held the view that the training programme given to women on their rights to participate in politics has given an unspecified number of women to stand for the District Assembly Elections to be held in July 2002. This development re-affirms the fact that more women are becoming aware of their rights and responsibilities in the society.

The advocacy and lobbying the role of FIDA in collaborating with other organisations have played an active part in ensuring the passage of fundamental legislation as the Intestate Succession Law PNDCL III and The Customary Marriage and Divorce Law PNDCL 112. These laws are meant to

provide legal rights, and protection to women to seek redress when they feel cheated in their marriage relationships. The laws more especially, the Intestate Succession Law PNDCL III has brought a lot of relief to women who hitherto were being exploited by men. The respondents of FIDA were of the view that, the passage of the legislation has seen several women going to court to seek redress for property rights after the death of the husband.

3.5.2 GHACOE'S Achievement

At the office of GHACOE, several products comprising pomade, soap and textiles in the form of Tye and Dye had been displayed. The District President at the time of the survey, told the investigator that those were products that had been locally manufactured by hitherto unemployed women who had earlier benefited from their training in income generating activities. When asked to state the number of women who had benefited from their training programme, she responded that several women exceeding 4000 had benefited from the programme. Further question revealed that although several unemployed women had benefited from the programme only a few could establish their own business. She attributed the problem to lack of capital for these women to set-up their own business after undergoing the training. This explanation re-affirmed Nikoi(1998) assertion in the literature review that for the majority of women, financing of their small-scale business is mainly through their personal or family savings which are often inadequate.

The critical issue to be observed in this discussion is that, even though giving training skills to women to make them employable are very important; such training becomes fruitless where the beneficiaries lack the capital to start their own business. This deficiency also leads to waste of resources on the part of the trainers.

The findings from GHACOE also established that under a special programme dubbed "Ideal Womanhood Training Project (IWTP) in which 24 women first received training and later expanded to cover hundreds of women, the IWTP established gari factory, a training center in Batik/Tie and Dye, sewing and other handicrafts and a co-operative farm, which have enabled several women to own their own business or become self-employed, and hence, improve their income levels.

3.5.3 GNAT-LAS' Achievement

In the case of this organisation not much could be said about it. However, it was established that for the first time in the history of the Association, a woman was occupying the post of General Secretary. At the same time two women were holding executive positions at GNAT. The respondents were of the view that as they pursue their awareness programme, more women would rub shoulders with their men counterparts at the top hierarchy of the association. In this way, the respondents believed their concerns could gradually be addressed.

Again, the Regional Co-ordinator reiterated that more female teachers are now accessing distance education programmes while others have proceeded to take further studies at the tertiary institutions.

3.6 Problems, Constraints and Limitations.

Having identified the barriers to women's socio-economic development and the effort being made by women's organisations to address some of the problems, it became necessary to find out the possible constraints that impede the effective execution of the functions of these organisations. The problems identified from the three organizations have been analysed below.

3.6.1 Lack of Finance

All the respondents mentioned lack of finance as a major constraint. The major sources of finance as observed by the survey are through individual donations, companies, international benevolent bodies and religious-groups. The organisations have no regular source of finance, except the occasional sponsorship received from the donors. As has earlier been established in the discussion none of the organisations engage in any direct economic venture. Their detachment from involvement in direct economic activity provides explanation for the sole dependance on charities to perform their activities.

3.6.2 Lack of Material and Logistics

Lack of material resources ranges from equipment such as computers, typewriters, sewing machines, furniture to others like vehicles, training materials like chemicals, textiles as well as stationery for publicity and administrative purposes. The absence of logistics which are pre-requisites to ensuring

efficiency in service delivery by these organisations underscores the enormity of the problems facing them.

3.6.3 Limited Office Space and Housing Problems.

Accommodation for service delivery in the form of legal clinics, seminar, workshops, training for beneficiaries were found to be virtually absent or inadequate. The two offices visited, for instance, could accommodate not more than forty clients at a time. At one of the offices, for instance, the conference room where clients were supposed to be accommodated was the same as the office where administrative duties were performed.

3.6.4 Heavy Schedules

The survey identified women's excessive workload as hindering the effective performance of their organisational duties. Even though not all the respondents mentioned women's heavy schedules as a problem hindering the work of the organisations, more than 15% were of the view that women's heavy workload is a constraint not only to women's organisations but also the beneficiaries. When the respondents were asked to outline some of their workloads, they mentioned cleaning, cooking, shopping and looking after children and husbands.

3.6.5 Lack of human resources.

Lack of human resources was identified as a problem with regards to qualified personnel to train course participants. Some respondents at GHACOE explained that training programmes required qualified personnel who are not easily accessible. The administrator at the office of FIDA who mentioned manpower resources as a problem remarked " *virtually all the female lawyers are concentrated in the Greater Accra Region and to get them to relocate is a problem* "

3.6.6 Lack of Interest

Lack of interest as a problem was not popular with respondents. The regional Co-ordinator of GNAT-LAS who supported the view that lack of interest is a problem argued that some women have

much interest in their religious group activities and attend such meetings rather than responding to the organisational activities.

3.7 An Evaluation of Problems and their Effects on the Activities of Women's Organisations

Again, the respondents were asked to outline how the identified constraints affect the performance of their work. The respondents' answers have been illustrated in the Table 3.3 below.

Table 3.3 Problems and their Effect on the Organisations' Activities

Problem	Effect
Lack of funds, Training Material and Logistics	High Cost of training materials and Fees Limited programmes and inability to expand service delivery to more women. Low media coverage
Limited space for service delivery	Congestion at training and service delivery centres.
Heavy Schedules (workload of women)	Inability to access service delivery Inconvenient time schedules
Lack of Manpower resources	Low service delivery
Lack of interest	Poor attendance to meetings, seminars, and training programmes.

Source: Author's Field Survey, 2002

Table 3.3 illustrates how the identified problems affect the activities of the organisations. The major effect of the observed problems is the organisations inability to extend services to cover a higher per cent of their target group. For instance lack of resources in the form of finance, training materials, logistics, qualified personnel, as well as limited space implies that the organisations can provide services to few women. In the same vein, the rising cost of training fees resulting from lack of qualified personnel, as well as limited resources for training means only a few women can afford to

access the services of these organisations. Information gathered from GHACOE, for instance, indicated that the group needs sponsors for prospective participants who cannot afford to pay the training fees. The overall implications of the problems discussed are that the positive impact of the vital role of these organisations is felt by few women. When this happens, the most vulnerable groups are likely to be prevented from accessing the services of these organisations.

The study, noted that funds for payment of training programmes was limited to GHACOE. Perhaps the reason is that their engagement in the income generating activities in a diversified form of training requires lot of materials as well as qualified personnel who have to be paid for the services rendered. The services of FIDA is, however, rendered at no cost.

3.8 Steps (Measures) to Empower, Develop and Get Women into Active Participation in Public Life.

Against the background of the identified problems affecting the development of women, the author wanted to ascertain from the women's perspective, what can be done to enhance the socio-economic status of women. A general question was posed to find out what specific steps or measures should be generally undertaken to help empower, develop and get women into active participation in public life. The findings of the question is shown in Table 3.4 below:

Table 3.4 Measures to Empower, Develop and Get Women into Public Life

Measure	Frequency	Percentage (%)
Self-Confidence	4	11.4
Participation in Politics	3	8.6
Change in Traditional Perceptions	10	28.6
Education	7	20.0
Awareness-Creation	5	14.3
Encouragement	4	11.4
Involvement in Economic Ventures	2	5.7
Total	35	100.0

Source: Author's Field Survey, 2002

From Table 3.4, 28.6 per cent of the respondents were of the view that a change in traditional perceptions about women, which is ultimately incorporated into the socialisation process of women, is very crucial for the empowerment and development of women. The respondents however, agreed that such a change couldn't be achieved overnight. Much effort and time are required for such a change. This is an indication of the adverse effect of traditional perception on women's development. The effect of traditional beliefs and the socialisation process on the socio-economic life of women has been captured in chapter one, that such beliefs are deeply rooted in the consciousness of both women and men, since they are acquired along with their sense of selfhood and identity. This position is no different from the earlier one held by the respondent when they rated traditional values and the socialisation process as major constraints to women's development. (see Table 3.1).

Again, education was rated second by 20.0 per cent of the respondents. They see education for the female as very important. According to the respondents, female education will enhance their social, economic and political empowerment. This observation presupposes that female education is a prerequisite for women's advancement and full participation in public life.

For women to become competitive in the job market, move to the upper echelons of organisations, participate in the decision-making process and be able to articulate their concerns, they need to be educated to the highest level. Access to a mere basic education is not enough for any meaningful development and integration. The responses show that 11.4 per cent of the respondents mentioned self-confidence as a means to empower women. They argued that self-confidence is needed by women to accept themselves as development partners who possess the same potentials as their men counterparts.

Encouraging women is as important as self-confidence. The two indicators scored the same points, (that is, 11.4 per cent). As has been mentioned earlier, women's self-confidence requires encouragement from men. Indeed without such encouragement, it is still difficult for women to develop positive self-image. Perhaps, the linkage could be attributed to the fact that it is men's attitude towards women that has reinforced the development of low confidence in women. Men see women as incapable of doing anything.

Awareness-creation was rated 14.3 per cent to gain a higher priority over self-confidence and encouragement. Perhaps, this is necessary because women need to be made aware about their

potentials, constitutional and moral rights to be able to develop such potentials to the benefit of all. Again, because women have been socialised into thinking that their ultimate place is in the kitchen and that they are incapable of doing so many things, awareness-creation is needed to reverse such a false belief.

Participation in politics and involvement in economic ventures scored 8.6 per cent and 5.7 per cent, respectively. The low rating of the two indicators point to the fact that other factors must be given prior considerations before these indicators. For women to participate in politics, they need to have confidence in themselves, be aware that they can equally participate in public life, climb high on the educational ladder and receive encouragement from their men counterparts. In the same vein, before women can actively participate in economic ventures, traditional perception about their capabilities as well as the notion of female domesticity have to be reversed. Their domestic chores have to be reduced through sharing by their husbands and the use of labour saving devices. They need to be sensitised that women have the right to do any kind of work.

The following were the major findings:

The analysis therefore presupposes that even though the two indicators are very important, other things ought to be done first. Women's participation in politics and economic ventures cannot be achieved automatically. Interventions such as education, sensitisation, training and encouragement are very important to make them active in these two areas.

gender stereotyping and discrimination, which permeate every area of human life. Women are therefore increasingly becoming aware of such stumbling blocks for their overall development. In the church, home, workplace, institutions and in every human relation, there are evidences of gender stereotyping and discrimination.

- Female education is very crucial for social mobility and participation in public life. The identification of female education as very crucial for social mobility and active participation in public life is an indication of the low levels of female education in Ghana. As long as the females are made to remain in this low educational status, as the findings have noted, the struggle for empowerment can achieve little.

- Addressing the practical and immediate needs of women is not just enough for their development. Unfortunately, meeting the practical needs of women has been the major priority in almost all programmes that are particularly designed for women. This observation

CHAPTER FOUR

Findings, Recommendations, Policy Implications, Summary and Conclusion

4.1 Findings

The study has established that there are barriers to the socio-economic development of women and that women are aware of such barriers. It observed that women's organizations exist to deal with specific issues affecting women. It also observed that all women's organizations have the ultimate goal of championing the course of women but there are differences in scope, method and performance. Again, it has been noted that for women to be empowered socially, economically, and politically, there is the need for certain interventions to be considered.

The following were the major findings:

- Gender stereotyping and discrimination against women are among the major issues affecting women's advancement. Again, the traditional values and perceptions about women when transmitted into both boys and girls are later crystallised into major barriers in the form of gender stereotyping and discrimination, which permeate every area of human life. Women are therefore increasingly becoming aware of such stumbling blocks for their overall development. In the church, home, workplace, institutions and in every human relations, there are evidence of gender stereotyping and discrimination.
- Female education is very crucial for social mobility and participation in public life. The identification of female education as very crucial for social mobility and active participation in public life is an indication of the low levels of female education in Ghana. As long as the females are made to remain in this low educational status, as the findings have noted, the struggle for empowerment can achieve little.
- Meeting the practical and immediate needs of women is not just enough for their development. Unfortunately, meeting just the practical needs of women has been the major priority in almost all programmes that are particularly designed for women. This observation

presupposes that programmes and projects mainly designed to meet the needs of women must also incorporate in them issues that address their strategic needs.

- There are some kinds of linkages and interrelationships among the interventions for addressing women's issues. For example, training programmes in the form of income generating activities is linked with the provision of financial support for the beneficiaries to enable them start their own business. Female education, sensitisation programmes and a change in the traditional perception about women are needed to boost the confidence of women to accept leadership roles and participation in decision-making.
- When women mobilize and organize themselves they can be a strong force to advocate and lobby on behalf of the larger women populace for a reform in the outmoded legal codes, especially customary laws. This observation is very crucial against the background of the outmoded cultural practices that are perpetuated against women such as domestic violence, torture, undue infringements on the rights of women and the recent incidence of murder cases against women in the country.
- Women's organizations have the ability to champion the cause of women through education, training programmes and awareness-creation. For women to have access and control over the factors of production, participate in the development process, improve their status and be conscientised, they need education, training and sensitisation. Thus if women's organisations are able to focus and become active in these areas, they will be able to address the indispensable strategic needs of women.
- When the activities of women's organizations are collaborated and harmonized, they can deal with several issues affecting women. Collaboration and harmonisation of activities are important if the activities of women's organisations will have the required impact on the general women's populace and address the major issues affecting them. It became clear in the study that each women's organisation deals with specific issues affecting women. Therefore, such collaboration and harmonisation are necessary to ensure that several issues affecting women are addressed by this collective effort.
- When the activities of women's organizations are adequately financed or sponsored, the scope of their activities can be expanded to cover several women and this would have

positive impacts on women's development. As the findings have indicated, lack of adequate finance and sponsorship is a major constraint to these women's organisations. It is therefore implied that, if adequate support in the form of finance is given, their programmes and activities can be expanded to cover several women. Due to financial constraints, the activities of these organisations are mainly centred in the urban centres, although their services are opened to all women including those in the peripheries.

4.2 Recommendations

There is every indication that dealing with women's issues cannot be achieved overnight. However, it is expected that if the right and appropriate interventions are sought and implemented, there can be a great achievement. The inter-connected and entrenched nature of the problems affecting women make it imperative to adopt both short and long term strategies to address them. In this case all the stakeholders of development have a role to play in ensuring that women's organizations achieve the best for women.

Against this background, the under listed strategies are recommended:

a. Short term

- Women's Organisations should take advantage of their groups potential and exploit their own intellectual, human and material resources to help in the development of women. Those involved in the training of income generating activities, especially the religious-based organisations must also set up micro-credit schemes to provide capital for beneficiaries who lack the financial resources to set up their own businesses after training. These schemes, the author, thinks, will provide justification and facilitate their call for sponsorship and also make the beneficiaries profit from the training they receive from them.
- Since these organisations have no regular source of finance, it is required that benevolent organisations and individual philanthropists who have already supported the activities of some women's organisations increase such assistance, while new ones are also called upon to join hands with their counterparts to assist the work of women's organisations.

- Women's organisations have to revitalise their training programmes through increased activities and coverage of more women. Such programmes are indispensable for the integration of women into the development process. The training of women will enable them to identify their endowed potentials and develop their physical and intellectual skills needed to exploit such potentials. Even though the study observed that the training of women is a priority area among the activities of women's organisations, their efforts need to be intensified and expanded to enable more women benefit from such programmes. Moreover, their activities must be extended to rural women who are mostly uneducated and are bounded by tradition and custom to accept their status.
- Women's organizations need to intensify and publicize their activities and achievement and intensify their appeal for sponsorship. For these organisations to attract financial support, there is the need for the organisations to intensify and draw the attention of the public to their activities and achievements. This calls for a proper design of programmes, projects, and indicators for monitoring and evaluation, which are key ingredients for any successful programme and project implementation. By this way, they can be effectively monitor progress and make proper documentation of their success for public consumption. Indeed, it is only when these organisations are able to convince the individuals, groups, companies and international benevolent bodies about their potentials and capabilities of dealing with issues affecting women, that they can successfully benefit from any sponsorship.
- Women's organisations should continue to delegate and sponsor representatives to attend public fora, seminars and conferences that discuss social, economic and political issues. By virtue of the fact that such seminars and workshops are not gender sensitive, women's organisations should consider those conferences as a platform to share their views on pertinent development issues that are discussed. Besides the fact that their sensitisation drives will be boosted, this step will also provide them the opportunity to present major development issues and concerns of women. Their contributions could also provide inputs for the formulation of policies and project designs that are gender related.
- Women's organizations should press ahead with their training, education and sensitisation programmes to ensure that more women understand and appreciate their rights, responsibilities and potentials. They should also do outreach programmes in communities. Training, education and sensitisation programmes must be the concerns and major priorities

for all women's organisations. This is because these indicators are more likely to address the strategic needs of women and make any gains sustainable. This position makes the three issues very critical and indispensable if the contributions of these organisations are to make any positive impact on women.

- The Metropolitan, Municipal and District Assemblies have to give recognition to women's organizations in their communities and invite them to their for a, workshops and conferences. This is one way of encouraging women to be active participant in public life. The Assemblies can also relieve these organisations from the accommodation problems facing them, by providing offices and conference rooms for their administrative and service delivery functions. This appeal does not presuppose that all women's organisations should benefit from such assistance. The Assemblies have to investigate the activities of these organisations and provide such support to those that are viable but are constraint by accommodation problems.

b. Long term

- Women's organizations have to form a network to broaden their front and become institutional mechanism and resource that can be tapped to achieve their collective interest. This is because as long as women's organisations deal with specific issues affecting women and virtually work as independent bodies, the impact of their activities on women in the country whose population is above 50% of the total population, will be minimal. Since the challenges confronting women have become firmly entrenched in the society, much efforts and stronger force presented through networking is quite essential.
- Women's organizations should also lobby for inclusion or representation in project and policy formulation, implementation, monitoring and evaluation, especially where policies or projects are exclusively designed for women. Since development policies and projects designed for women are often done without the inclusion of women themselves, such policies and projects usually address the immediate practical needs of women. Therefore, for policies and projects to address the strategic needs of women, there is the need for inclusion and participation of women in policy formulation and project design. This is, however, contingent on women themselves fighting of such inclusion. It is against this background that women's organisations have to lobby and advocate for such inclusion and participation

in all development issues affecting women. Inclusion and participation is therefore, indispensable if women are to influence policies.

- To facilitate the networking of the women organisations, it is suggested that the more active ones like FIDA, Ghana, in conjunction with NCWD and other vibrant organisations should take a leading role in this exercise.
- While NCWD continues with its traditional role of training and sensitising women on issues affecting their welfare, it is equally important that it plays a more crucial role in working closely with other women's organisations. NCWD can also serve as a facilitator to collaborate the activities of these organisations.

4.3 Policy Implications

The findings in the study have the following policy implications:

- The Government should intensify its efforts at addressing the issues of the vulnerable groups of which women are included. Even though women's organisations have been contributing to the development of women, their activities can only serve to compliment efforts by the government. Unless the government intervenes and demonstrates absolute commitment to addressing the major concerns of women, all the gains that will be derived from their activities would not be sustained.
- For any meaningful achievement in the female education to be made, it is contingent on the Ministry of Education in general and the Minister responsible for girl-child education to pursue vigorously the government policy on the girl-child education by ensuring that female education is given priority at all levels of education. The Metropolitan, Municipal and District Assemblies can also compliment such efforts by providing scholarships and assistance to deserving and needy girls in their communities. This commitment is needed to ensure that a higher percentage of women in Ghana become educated.
- Women's organizations represent the larger women populace. It is therefore incumbent upon the government to recognize the existence and the role of these organizations and invite them to make inputs before policies affecting women are formulated. This calls for the Metropolitan, Municipal and District Assemblies in their capacities as planning authorities at

the local level to recognise the key role that these organisations are playing and ensure that the government's policy of inclusion and participatory democracy is extended to women's organisations who, at least, represent the larger women populace. Since it is unlikely for all women's organisations to be presented at their consultative meetings, that usually proceed policy formulation, it is incumbent on these Assemblies to ensure that the leadership of the viable women's organisations are represented at such meetings to ensure that views and concerns of women are given consideration when policies and projects are being formulated and designed respectively. The recent need for partnership in development of which civil society has become so important in fighting for their interest implies that women's organisations, which are a segment of civil society, cannot be easily dispensed of especially at a time when women are increasingly being sensitised and women's organisations and advocacy groups are growing stronger and stronger.

- The virtually defunct NCWD can be revitalized and be used as agents of the government. To interact with women's organizations at the grassroots. Since this institution was set up to be the mouthpiece of women in Ghana, the government should take advantage of the existence of the decentralised structures of NCWD at the regional and district capitals and provide the needed support to enable it play its assigned role. In the same vein, it is incumbent upon NCWD to be proactive and take pragmatic steps aimed at enhancing the development of women. Such a step is needed to justify the need for government and non-governmental organisations to come to their aid. The success of NCWD will go a long way to speed up socio-economic development through collaboration and effective interactions with women's organisations.
- Perhaps, the Ministry of Women and Children's Affairs has been established at a convenient time when government decentralised structures (NCWD) had already been established. The presence of these structures should rather be seen and used as facilitators and implementing agents of the policies of the new Ministry. By collaborating with women's organisations, NCWD, can also be a facilitator in information dissemination for the Ministry. The implication is that there should be a networking among the Ministry of Women and Children's Affairs, the decentralised structures of NCWD, women's organisations and all women advocacy groups if there should be any major improvement in the socio-economic status of women in Ghana.

4.5 Summary and Conclusion

The study has revealed that several factors have come into play to reinforce the low status of women. These problems have their roots in the pre-colonial era and have permeated through the post-independence era. This means that issues affecting women are firmly entrenched. However, efforts are still underway to address these problems. At the local or grassroots level, women's organizations are playing vital roles in dealing with the specific issues affecting them.

Against the background of the role of these women's organizations, the study sought to assess how far their contributions are helping to address the issues of women and enhance their development. The findings have also proven that these organizations could be reckoned as development partners when they are properly integrated into the development work of women. Before such integration can take place however, the pivotal role they are playing cannot be dispensed of.

It has been observed from the study that the issue of development must not be limited to just meeting the material and practical needs of women. Development efforts must also incorporate issues that address the strategic needs of women, which will help them to sustain the gains derived from such development efforts.

It has therefore been established that activities such as training, sensitisation and female education as well as a change in the traditional perception about women are key factors to bridge the existing gap between men and women to ensure gender equality and sustainable development.

The study observed that even though the organisations are playing vital roles in these areas, their activities and achievements are limited by problems such as finance, logistics and manpower.

For the activities of women's organisations to have positive impacts on a greater percentage of women in both the urban and rural areas, there is the need for networking, intensification and expansion of their activities as well as financial support to enable these organisations perform their activities. There is the urgent need for the government to increase its commitment to the

development of women, while all stakeholders contribute their quota to support efforts by the government.

There is every indication from the study that women need a united front to progress. Even though the activities of women's organisations are limited in terms of scope and achievements, they can still be regarded as development partners.

With the proven capabilities and potentials, women's organisations need much attention and support to enable them expand the scope of their activities and promote the socio-economic development of women and the nation at large.

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APPENDICES

DEPARTMENT OF PLANNING

FACULTY OF ENVIRONMENTAL AND DEVELOPMENT STUDIES

KWAME NKRUMAH UNIVERSITY OF SCIENCE AND TECHNOLOGY, KUMASI

QUESTIONNAIRE FOR THE ASSESSMENT OF THE ACTIVITIES OF WOMEN'S
ORGANISATION TO WOMEN'S DEVELOPMENT.

INTRODUCTION

This study is meant to collect information about the activities of women's organisation, particularly in Ashanti Region. The research will be beneficial to the Government, the Ministry of Women and Children Affairs, women, women's organisations, National Council on Women and Development, women advocates as well as students and researchers who will undertake studies on women.

The major objective for the survey is to fulfil an academic requirement. All information provided will therefore be treated strictly confidential.

INSTRUCTION

Your personal view is very much needed. As a result few answers have been provided. As much as possible, you are required to present your own views to most of the questions.

Name of Interviewer: Nkrumah Ulysses (M.Sc. Development Policy and Planning)

16th May 2002.

SECTION C: CHALLENGES TO WOMEN'S DEVELOPMENT

1. What in your opinion are the socio-economic problems women face?

APPENDIX 1

**KWAME NKRUMAH UNIVERSITY OF SCIENCE AND TECHNOLOGY
FACULTY OF ENVIRONMENTAL AND DEVELOPMENT STUDIES
DEPARTMENT OF PLANNING.**

**QUESTIONNAIRE FOR THE ASSESSMENT OF THE CONTRIBUTION OF
WOMEN'S ORGANIZATIONS TO THE SOCIO-ECONOMIC
DEVELOPMENT OF WOMEN.**

MEMBERS OF WOMEN'S ORGANIZATIONS

SECTION A: INTRODUCTION

1. Questionnaire Number
2. Name of Interviewer
3. Name of Interviewee
4. Position in Organisation
5. Name of Organisation
6. Number of years spent with organisation
7. Type of Organisation: 1. International 2. National 3. Regional
4. District 5. Community

SECTION B: DEMOGRAPHIC PROFILE

1. Age:
2. Occupation:
3. Educational Status: 1. No Education (illiterate) 2. Non-Formal Education
3. Primary/Middle/ J.S.S 4. S.S.S/Vocational / Technical
5. Training College/ Polytechnic/ University 6. Any other, specify
4. Marital Status: 1. Married 2. Single 3. Divorced 4. Separated 5. Widowed

SECTION C: CHALLENGES TO WOMEN'S DEVELOPMENT

1. What in your opinion are the socio-economic problems women face
-
-

2. What in your opinion are the reasons for the low status of women?

.....

3. What are the barriers to women's full participation in public life (employment, politics, administrative positions etc).

.....

SECTION D: ACTIVITIES, PROBLEMS AND INTERVENTIONS

1. What do you think your organisation should do to help remove some of the problems mentioned in section c.

.....

2. What activities (economic, social, health, environmental etc) does your organisation undertake to improve the status of women?

.....

.....

Other (s) Specify

.....

3. How do you assess the performance of your organisation?

1. Excellent 2. V. Good 3. Good 4. Not adequate 5. Poor

3b. Please, give reasons for your choice in question 3.

.....

4. What are some of the issues affecting women that your organisation deals with?

.....

5. What specific problems does your organisation face?

(Please list them)

5b. Mention any other problem apart from the ones you have mentioned in question 5.

6. How do the problems you have mentioned above affect the performance of the organisation?

7. Does your organisation work with any other organisation? Yes No.

7b. If Yes or No, give reasons.

8. What role do you expect women's organisations to play to address the socio-economic problems facing women?

9. Does your organisation make the problems facing women known to the government?

Yes No

9b. If yes, explain how the problems are made known to the government.

c. If No, give reasons

10. What steps (measures) do you think, can best empower, develop and make women take active part in public life?

(Please list them).

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QUESTIONNAIRE FOR THE ASSESSMENT OF THE CONTRIBUTION OF WOMEN'S ORGANIZATIONS TO THE SOCIO-ECONOMIC DEVELOPMENT OF WOMEN.

LEADERS OF ORGANIZATIONS

SECTION A: INTRODUCTION

1. Questionnaire number
2. Name of Interviewer
3. Name of Interviewee
4. Position in organisation
5. Name of Organisation
6. Number of years spent with organisation
7. Type of organisation: 1. International 2. National 3. Regional
4. District 5. Community

SECTION B: DEMOGRAPHIC PROFILE

1. Age: 2. Occupation:
3. Educational Status:
1. No Education (illiterate) 2. Non-Formal Education
3. Primary/Middle/ J.S.S 4. S.S.S/Vocational / Technical
5. Training College/ Polytechnic/ University
6. Any other, specify
4. Marital Status: 1. Married 2. Single 3. Divorced 4. Separated 5. Widowed

SECTION C

1. What are the objectives of the organisation?

2. What does the organisation do?

3. Has the organisation achieved its objectives? Yes No.

3b. If yes, which of the objectives has the organisation achieved successfully?

4. Who is your target group?

4b. Give reasons for targeting the group

5. How do you identify the need of your target group?

1. Through prayers
2. Through general knowledge
3. Through the general public
4. Through personal contact
5. Through counselling
6. Other, Specify

SECTION D: ACTIVITIES AND ACHIEVEMENTS

1. What activities do your organisation undertake to improve the status of women?

Other(s) Specify

2. What are the achievements of your organisation?

.....

.....

.....

3. How many people from your target group have benefited from your organisation (estimate)

.....

.....

3b. In what form is the benefit?

.....

.....

4. How do you assess the performance of your organisation to the socio-economic development of women?

1. Excellent 2. V. Good 3. Good 4. Not adequate 5. Poor

4a. Explain your choice in question 6.

.....

.....

SECTION E: CHALLENGES AND INTERVENTIONS

1. What specific problems does your organisation face?

.....

.....

1b. What other problems, apart from the above, does the organisation face?

.....

.....

2. How do these problems hinder the performance of your work?

.....

.....

3. How do you overcome these problems?

.....

.....

4. Does your organisation make women's problems known to the government?

Yes No

4b. If yes, how is this done?

.....

.....

4c. If no, give reasons

.....

.....

.....

5. What, in your opinion, are the reasons for the low status of women?

.....

.....

7. What does your organisation do to address the above problems?

.....

.....

8. What are some of the issues affecting women that your organisation deals with?

.....

.....

9. Does your organisation have linkage with any other organisation(s)?

Yes No.

.....

.....

9b. If yes, name them

.....

.....

9c. What benefit does your organisation derive from linking with the organisation(s)?

.....

.....

10. What steps (measures), do you think can best empower, develop and make women take active part in public life?

(Please list them)

.....

.....
QUESTIONNAIRE FOR THE ASSESSMENT OF THE CONTRIBUTION OF
WOMEN'S ORGANIZATIONS TO THE SOCIO-ECONOMIC
DEVELOPMENT OF WOMEN.
.....

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KEY INFORMANTS OF ORGANIZATIONS

APPENDIX 3

KWAME NKRUMAH UNIVERSITY OF SCIENCE AND TECHNOLOGY FACULTY OF ENVIRONMENTAL AND DEVELOPMENT STUDIES DEPARTMENT OF PLANNING.

QUESTIONNAIRE FOR THE ASSESSMENT OF THE CONTRIBUTION OF WOMEN'S ORGANIZATIONS TO THE SOCIO-ECONOMIC DEVELOPMENT OF WOMEN.

KEY INFORMANTS OF ORGANIZATIONS

SECTION A: INTRODUCTION

1. Questionnaire Number
2. Name of Interviewer
3. Name of Interviewee
4. Position in Organisation
5. Name of Organisation
6. Number of years spent with organisation
7. Type of organisation: 1. International 2. National 3. Regional
4. District 5. Community

SECTION B: DEMOGRAPHIC PROFILE

1. Age: 2. Occupation:
3. Educational Status: 1. No Education (illiterate) 2. Non-Formal Education
3. Primary/Middle/ J.S.S 4. S.S.S/Vocational / Technical
5. Training College/ Polytechnic/ University
6. Any other, specify

4. Marital Status: 1. Married 2. Single 3. Divorced 4. Separated 5. Widowed

SECTION C: PROBLEMS AND INTERVENTIONS

1. What in your opinion, are the socio-economic problems facing women?

2. What reasons, do you think, have led to the low status of women?

3. What are the barriers to women's full participation in public life (employment, politics, administrative position etc).

4. Do you think women can solve their own problems as single entities?

Yes No.....

4b. If yes or No, give reasons.

4c. If the answer is No, again what steps do they have to take to address their problems?

5. What do you think women can do to improve their status and get involved in public life?

SECTION D: WOMEN ORGANIZING THEMSELVES

1. Do you think women have to form an exclusive women organisations to champion their own course?

Yes No

1b. If yes or No, give reasons:

1. What steps (measures) can be taken to improve, develop and make women actively participate in

2. What in your opinion have women organisations been doing to help in the socio-economic development of women?

3. How do you assess the contributions of women's organisations to the socio-economic development of women?

1. Excellent 2. V. Good 3. Good 4. Not adequate 5. Poor

3b. Please, give reasons for your choice in questions 3.

.....

4. Will you advocate the formation of more women's organisations? Yes No

5. What specific role do you expect women's organisations to play to remove the barriers that prevent women's from full participation in public life?

6. Are the activities of women's organisations helping to develop women? Yes No.

6a. If yes, how are women being developed?

7. Do you think it is necessary for women's organisations to make the problems facing women known to the government? Yes No

8. What are the issues affecting women that women's organisations should address?

9. What steps (measures) can best empower, develop and make women actively participate in public life?

(Please list them)

10. Please, add any comments you think are necessary for the study.

APPENDIX 4

**KWAME NKRUMAH UNIVERSITY OF SCIENCE AND TECHNOLOGY
FACULTY OF ENVIRONMENTAL AND DEVELOPMENT STUDIES
DEPARTMENT OF PLANNING.**

**QUESTIONNAIRE FOR THE ASSESSMENT OF THE CONTRIBUTION OF
WOMEN'S ORGANIZATIONS TO THE SOCIO-ECONOMIC
DEVELOPMENT OF WOMEN.**

KEY INFORMANTS (NCWD)

SECTION A: INTRODUCTION

1. Questionnaire Number
2. Name of Interviewer
3. Name of Interviewee
4. Position in Organisation
5. Name of Organisation
6. Number of years spent with organisation
7. Type of organisation: 1. International 2. National 3. Regional 4. District
5. Community

SECTION B: ACTIVITIES OF NCWD

1. How many women's organisations have registered with your organisation?
.....
.....
2. What does your organisation do to address the socio-economic problems of women?
.....
.....
3. How do women's organisations benefit from NCWD?
.....
.....
4. What problems, do you think, women's organisation face?
.....
.....
5. Do you think the activities of women's organisations address women's issues?
Yes No.

SECTION 1: PROBLEMS AND INTERVENTIONS

5b. If yes or No, give reasons.
.....
.....

6. What are the issues affecting women which you want women's organisations to address?
.....
.....

7. Will you advocate the formation of more women's organisations?
Yes No

7b. Please give reasons for either answer in 7
.....
.....

8. What activities does NCWD undertake to improve the status of women? Please specify.
.....
.....

Other(s) Specify
.....
.....

9. What specific problems does NCWD face?
.....
.....

10. How do you assess the performance of NCWD to the empowerment of women?
.....
.....

SECTION C: PROBLEMS AND INTERVENTIONS

1. What in your opinion are the socio-economic problems facing women?
.....
.....
2. What in your opinion are the reasons for the low status of women?
.....
.....
3. What are the barriers to women's full participation in public life (employment, politics, administrative positions, etc)
.....
.....
4. What steps (measures) do you think, can best empower, develop and make women actively participate in public life?
(Please list them)
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.....
.....
5. Add any comments if necessary?
.....
.....