



WOMEN IN AGRICULTURE IN GHANA

BY BEATRICE AKUA DUNCAN

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AGRICULTURE
IN GHANA**

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Beatrice Akua Duncan

Second Edition

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ISBN:- 9988 - 572 - 85 - 9

Printed by Printright,
P. O. Box OS 049, Osu - Accra
Tel.: (778207)

Courtesy (Pictures)
Department of Community Development,
Tamale Northern Region, Ghana

*This book is **dedicated** to all
Ghanaian women farmers.*

END NOTES

- i. Latin phrase referring to a decision of the court as a whole in contrast to the opinion of a single judge.
- ii. Pito is a locally brewed drink made out of fermented corn.
- iii. Information was not available to update the data for the revision.
- iv. Accurate data on the situation as at 2004 does not exist presently.
- v. The thematic areas are: Macro economic stability, Production and gainful employment, Human resource development and provision of basic services, Specific programmes for the vulnerable and excluded and good governance.
- vi. Stool is the traditional symbol of authority of chieftaincy in Ghana. In most parts of Northern Ghana it is represented by the Skin.
- vii. FIDA and FES salute Madam Abena Maboia for winning the National Best Farmer Award for Cocoa production in 2003.
- viii. See case of Owusu vrs. Nyarko in chapter one for instance where the court made an exception.
- ix. Except the type which deprives a child of the rights to education, health and general well-being.
- x. This step has already been taken up by the judiciary.

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5. Investment Code, PNDC Law 116 (1985)
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6. Declaration on the Establishment of a New International Economic Order GA Res. 3201, 1974.
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11. Platform of Action and the Beijing Declaration, 1995
12. Programme of Action of the United Nations Population and Development Conference, 1994.
13. The Convention on the Rights of the Child, UN Res. 1386, 1989.
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68. IF NO EXPLAIN WHY.....
69. ARE YOU EMPLOYED YOURSELF AS A FARM LABOURER?.....
70. IF YES DESCRIBE THE WORK THAT YOU DO.....
71. INDICATE THE TYPE OF FARMER THAT YOU WORK FOR:
 1. LOCAL FARMER
 2. ABSENTEE FARMER
 3. STATE FARMS
 4. FOREIGN INVESTOR
72. HOWMUCH ARE YOU PAID?
73. ARE YOUR PAID DIFFERENTLY FROM THE MEN WHO WORK WITH YOU?..
74. WHAT ARE YOUR NORMAL AGRICULTURAL TOOLS?.....
75. DO YOU HAVE ANY SAVINGS IN A BANK?.....
76. DO YOU MAKE SOCIAL SECURITY CONTRIBUTIONS?.....
77. DO YOU HAVE ANY PHYSICAL DISABILITIES?.....
78. IF YES SPECIFY AND STATE HOW IT AFFECTS YOUR WORK.....
79. AT WHAT AGE DO WOMEN IN YOUR AREA STOP GOING TO THE FARM?...
80. DO YOU KNOW ABOUT THE BEST FARMER AWARD?.....
81. IF YES, WHAT KIND OF CHANGES WOULD YOU LIKE TO SEE MADE IN THE AWARD CRITERIA?
82. HOW WOULD THE DEATH OF YOUR HUSBAND AND DIVORCE AFFECTS YOUR OCCUPATION AS A FARMER?
83. ARE YOU AWARE THAT CUSTOMARY LAW MARRIAGES CAN BE DISSOLVED BY THE COURTS? (TICK) YES/NO...
84. HOW FAR IS THE NEAREST COURT FROM YOUR VILLAGE?
85. DO YOU THINK THAT GOING TO COURT WOULD BE THE MOST CONVENIENT WAY OF DISSOLVING A MARRIAGE?
86. IF NO STATE WHY?
87. DESCRIBE THE KIND OF SETTLEMENT MADE FOR A WOMAN UPON DIVORCE IN YOUR AREA.
88. DO YOU FIND THE SYSTEM OF PROPERTY SETTLEMENT ACCEPTABLE?
89. ARE YOU AWARE OF THE INTESSTATE SUCCESSION LAW, PNDCL 111?...
90. LIST THE IMPROVEMENTS YOU WOULD LIKE TO SEE MADE FOR WOMEN FARMERS...
91. ANY OTHER VITAL INFORMATION.

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FOREWORD

FIDA GHANA is the Ghana chapter of the International Federation of Women Lawyers (Federacion Internacional de Abogadas). The vision of the organization is to enhance and promote the welfare of women and children through strategies such as law reform, legal literacy and research. In furtherance of this aim, FIDA GHANA organises seminars, workshops and public lectures aimed at educating women on their legal, social, political and economic rights with assistance from donor agencies such as the Friedrich Ebert Foundation (FES).

The study on “Women in Agriculture” is part of a FIDA/FES research project intended to provide information on women in some selected sectors of the economy. One may be tempted to ask why FIDA GHANA and FES would be interested in a study of this kind? In Ghana women contribute substantially to the economic development of the country. According to the study, they form an estimated 52% of the agricultural labour force and produce 70% of food crops. Women also constitute 90% of the labour force in the marketing of farm produce.

In spite of this significant contribution of women to agriculture in Ghana, problems associated with land ownership, access to credit and agricultural extension services among others place constraints in the way of their ability to increase their productivity and thus their incomes. Such women remain very poor and their welfare as well as that of their children suffer. The study analyses the level of discrimination against Ghanaian women in agriculture and makes recommendations for the improvement in their status and welfare. Any study which helps to alleviate poverty of women in Ghana is most welcome by FIDA and FES.

FIDA GHANA is most grateful to Mrs. Beatrice Akua Duncan a member of FIDA for diligently conducting the study on “Women in Agriculture”. FIDA GHANA is also extremely grateful to FES for its sponsorship of this study and its support for its programmes in general. It is our fervent hope that the problems highlighted in this study and the recommendations made for solving them will be taken into account by policy makers in the development of policies and programmes affecting Ghanaian Women in Agriculture.

Accra, May 2004.

Mr. Jorg Bergstermann
Resident Director
Friedrich Ebert Foundation
Ghana Office
Accra.

Mrs. Chris Dadzie
President
FIDA Ghana
Accra.

48. ARE YOU ENGAGED IN THE GROWTH OF CASH CROPS SUCH AS COCOA?
IF YES STATE WHICH KIND AND THE ACREAGE.....
49. IF YOU ARE NOT ENGAGED IN CASH CROPS CAN YOU EXPLAIN YOUR
EXCLUSION FROM THIS AREA?.....
50. DO YOU HAVE OTHER PROPERTIES OF YOUR OWN SUCH AS LAND OR HOUSE
WHICH YOU COULD USE AS COLLATERAL IN YOUR CREDIT APPLICATIONS? IF
YES DESCRIBE WHAT KIND.....
INDICATE WHETHER THE FOLLOWING ACTIVITIES ARE CARRIED OUT BY MEN
OR WOMEN IN YOUR AREA:
CLEARING OF LAND M/F
SOWING M/F
HARVESTING M/F
WEEDING M/F
STORAGE M/F
TRANSPORTING OF PRODUCE TO THE MARKET M/F
ARE ANY OF THESE ROLES CONTROLLED BY CUSTOM? IF YES DESCRIBE THAT
CUSTOM OR CUSTOMS.....
DO YOU HAVE ACCESS TO STORAGE FACILITIES? IF NO, DESCRIBE HOW THIS
AFFECTS YOUR WORK.....
54. DO YOU HAVE ACCESS TO EXTENSION SERVICES?.....
55. IF YES, HOW OFTEN DO EXTENSION OFFICERS VISIT YOU?.....
56. LIST THE BENEFITS YOU DERIVE FROM EXTENSION SERVICES?.....
57. DOES THE SEX OF THE EXTENSION OFFICER AFFECT YOUR WORK? IF YES IN
WHAT WAY?...
58. ARE THERE ANY TABOOS IN YOUR AREA WHICH PREVENT YOU FROM MEETING
WITH A MALE OR FEMALE EXTENSION OFFICER?...
59. IN YOUR VIEW, WOULD A MALE OR FEMALE EXTENSION OFFICER BE MORE
USEFUL TO YOU?...
60. STATE THE REASONS FOR YOUR CHOICE?...
61. HOW WOULD YOUR HUSBAND REACT TO A MALE EXTENSION OFFICER
ASSISTING YOU?...
62. SHOULD YOUR HUSBAND FORBID YOU FROM SEEKING THE SERVICE OF A MALE
EXTENSION OFFICER, WHAT WOULD YOU DO?...
63. CAN YOU AFFORD THE USE OF THE FOLLOWING (TICK):
1. TRACTORS Y/N
2. QUALITY SEEDS Y/N
3. FERTILIZER Y/N
64. HOW CLOSE IS YOUR SOURCE OF WATER SUPPLY:...
65. DO YOU HAVE ACCESS TO IRRIGATION SERVICES?...
66. DO YOU ENGAGE FARM LABOUR?...
67. IF YES HOW MUCH DOES IT COST?....

29. INDICATE WHERE YOU NORMALLY DELIVER YOUR CHILDREN (TICK)
 HOSPITAL
 CLINIC
 TBA
 HOME
 FARM
 OTHER (STATE)

30. AT WHAT TIME OF THE DAY DO YOU GET TO THE FARM?.....
31. LIST YOUR MAJOR DOMESTIC CHORES BEFORE YOU ATTEND THE FARM AND HOW DOES THIS AFFECTS YOUR WORK AS A FARMER?.....
32. DO THE MEN OF YOUR VILLAGE ASSIST IN THE HOME?.....
33. IF NO STATE WHY.....
34. LIST THE CROPS THAT YOU GROW ON YOUR FARM.....
35. WHO DECIDES WHAT YOU SHOULD GROW?.....
36. INDICATE THE TYPE OF INTEREST THAT YOU HAVE IN THE LAND YOU PRESENTLY USE (TICK)
 SHARECROPPING
 FULL OWNERSHIP
 USER RIGHTS
 TENANCY
 LICENCE
 OTHER
37. DO YOU FIND THE VARIOUS MODES OF LAND ACQUISITION SATISFACTORY.....
38. DO YOU THINK YOU ARE IN A POSITION TO BUY LAND.....
39. DO YOU DERIVE A SATISFACTORY INCOME FROM YOUR FARM?.....
40. HOW DID YOU OBTAIN INITIAL CAPITAL TO BEGIN FARMING?.....
41. DO YOU HAVE ACCESS TO CREDIT? IF SO FROM WHERE?.....
42. HAVE YOU EVER OBTAINED CREDIT FROM A BANK? IF SO DESCRIBE THE PROCESS.....
43. DO YOU FIND THE PROCESS TOO CUMBERSOME? IF YES WHY?.....
44. HAVE YOU EVER NEEDED TO SEEK YOUR HUSBAND'S CONSENT TO OBTAIN CREDIT FORM THE BANK.....
45. IF YES HOW OFTEN AND IF NO STATE WHY.....
47. DO YOU BELONG TO ANY COOPERATIVES, SUSU GROUPS OR OTHER GROUPINGS? NAME THEM AND DESCRIBE HOW BENEFICIAL THEY HAVE BEEN.....

ACKNOWLEDGEMENTS

This study could not have materialized without the thought and vision of the Friedrich Ebert Foundation (FES), which has demonstrated an unmatched interest in gender issues in Ghana. I am particularly grateful to both its past and present staff: The previous Resident Director Dr. Peter Mayer, the current Resident Director Mr. Jorg Bergstermann and Mr. Buadu (Programme Officer) for their deep-seated interest in the welfare of the Ghanaian women and who for this reason supported this study and further proffered valuable suggestions during its preparation.

I also wish to thank FIDA Ghana for its unflinching support for this study. I am especially thankful to Mrs. Betty Mould-Iddrisu who at the time of preparing the first edition was the President of FIDA and to the current President Mrs. Christine Dadzie for their leadership and instrumentality in initiating the research, in addition to their encouragement while it was being conducted. Warmest thanks to Mrs. Celeste Kraahene-Williams who took valuable time off to co-ordinate all the related studies.

FIDA members who directly participated in the research including field work must be acknowledged. Many thanks to Lisa Quarshie (nee Poku), Abla Masoperh (nee Ametewee), Aku Shika Dadzie, Mariam Edusie (FIDA Kumasi) and Alimah Mahama (now Minister of State).

I acknowledge the support of Koshi Adams Agbetor and Lawrence Akosen both students of the University of Ghana who assisted with the collection of secondary data and Mr. Samuel Effah, lecturer of the Institute of Local Government Studies for his invaluable technical support.

Many thanks to Mr. Samuel Oku, Deputy Director and Mr. James Ayithey, Assistant Agricultural Economist, both of the Ministry of Food and Agriculture for their invaluable assistance during the revision of the book.

I thank my family especially Lois, Timothy and Chelsea for their encouragement.

I accept personal responsibility for any shortcomings in this research.

LIST OF ABBREVIATIONS

| | |
|-----------------|--|
| ADB | Agricultural Development Bank |
| AAGDS | Accelerated Agricultural Growth and Development Strategy |
| AFRC | Armed Forces Revolutionary Council Decree |
| AHPC | Animal Husbandry Production College |
| AU | African Union |
| BFA | Best Farmer Award |
| BRIDGE | Briefings On Development And Gender |
| CEDAW | Convention On The Elimination Of All Forms Of Discrimination Against Women |
| COCOBOD | Ghana Cocoa Board |
| COSD | Cocoa Services Division |
| CPC | Cocoa Processing Company |
| CRI | Crop Research Institute |
| CRIG | Cocoa Research Institute of Ghana |
| CSD | Crop Services Division |
| ECA | Economic Commission for Africa |
| ECOSOC | Economic And Social Council |
| ENOWIA | Enhancing Opportunities For Women In Agriculture |
| EPI | Expanded Programme Of Immunization |
| ERP | Economic Recovery Programme |
| ESD | Extension Services Division |
| FASDEP | Food and Agriculture Sector Development Policy |
| FAO | Food And Agriculture Organization |
| F-CUBE | Free Compulsory, Universal Basic Education |
| FHH | Female Headed Household |
| FIDA | International Federation Of Women Lawyers |
| GADS | Gender and Agricultural Development Strategy |
| GDP | Gross Domestic Product |
| GLR | Ghana Law Report |
| GLRD | Ghana Law Report Digest |
| GLSS | Ghana Living Standards Survey |
| GoG | Government of Ghana |
| HDR | Human Development Report |
| HIV/AIDS | Human Immuno-Deficiency Virus/Acquired Immune Deficiency Syndrome |
| IFAD | International Fund For Agricultural Development |
| INSTRAW | International Research and Training Institute for the Advancement of Women |
| JSS | Junior Secondary School |
| MOFA | Ministry of Food And Agriculture |
| MTADS | Medium Term Agricultural Development Strategy |
| NCWD | National Council On Women And Development |
| NFLC | National Functional Literacy Campaign |
| NGOs | Non-Governmental Organisations |
| NLCD | National Liberation Council Decree |
| NPK | Nitrogen Phosphorus and Potassium |
| NPPD | National Population Policy Document |
| NSI | North-South Institute |
| OPT | Occupational Preference Test |

APPENDIX A: Sample Questionnaire

QUESTIONNAIRE ON THE FES/FIDA SPONSORED PROJECT ON THE LEVEL OF DISCRIMINATION AGAINST WOMEN IN AGRICULTURE

1. NAME:.....
2. REGION AND VILLAGE.....
3. OCCUPATION.....
4. AGE.....
5. EDUCATIONAL BACKGROUND.....
6. MARITAL STATUS.....
7. TYPE OF MARRIAGE: POLYGAMOUS/MONOGAMOUS.....
8. NUMBER OF CHILDREN AND AGES.....
9. DO YOU HOPE TO HAVE MORE? IF YES WHY.....
10. DO YOU KNOW ABOUT FAMILY PLANNING METHODS?.....
11. IF YES, DO YOU USE ANY FORM OF CONTRACEPTION?.....
12. ARE THERE ANY TABOOS IN YOUR AREA WHICH PREVENT OR DISCOURAGE YOU FROM USING CONTRACEPTIVES? IF YES DESCRIBE.
13. DO YOU FIND THE USE OF CONTRACEPTIVES CONVENIENT?.....
14. DO YOU FIND THE USE OF CONTRACEPTIVES EXPENSIVE?.....
15. DOES YOUR HUSBAND CO-OPERATE AND AGREE TO THE USE OF CONTRACEPTIVES?.....
16. IF YOU HAD THE CHANCE, WOULD YOU CONSIDER ENGAGING IN AN-OTHER OCCUPATION?.....
17. DESCRIBE HOW YOUR MARRIAGE INFLUENCES YOUR WORK AS A FARMER?..
18. WHERE DO YOU LEAVE YOUR CHILDREN DURING THE DAY?..
19. DO YOU TAKE ANY OF THEM TO THE FARM?.....
20. IF YES, HOW DOES THAT AFFECT YOUR WORK ON THE FARM?.....
21. ARE THERE ANY DAY CARE CENTRES IN YOUR AREA?.....
22. STATE WHO IS THE BREADWINNER IN YOUR FAMILY.....
23. WHO IS THE HEAD OF YOUR HOUSEHOLD?.....
24. WHAT ARE THE MAJOR HEALTH PROBLEMS IN YOUR FAMILY?.....
25. HOW FAR MUST YOU TRAVEL TO ATTEND THE NEAREST CLINIC OR HOSPITAL?.....
26. DO YOU ATTEND THE FARM DURING PREGNANCY?.....
27. AT WHAT STAGE OF YOUR PREGNANCY DO YOU STOP GOING?.....
28. IS MATERNITY LEAVE GENERALLY KNOWN AMONG WOMEN FARMERS IN YOUR VILLAGE?.....

3. The Extension Service Division of the MOFA should provide the extension staff with adequate income and transport facilities so that the provision of extension services ceases to depend on the capacity of farmers to pay for their travel costs, a practice that works against cash-poor women.

Improving the Prestige level of Agriculture as an Occupation

As part of measures to maintain agriculture as the bedrock of the Ghanaian economy, it would be necessary to raise its occupational prestige and preference levels. This could begin from the JSS level from where students could be exposed to the diverse benefits of being a farmer. This process could be facilitated by successful agriculturists who could serve as role models. Other forms of educational packages through the media could be created to present the potentials of agriculture as a modern occupation. Similar to schemes existing for cocoa producers, various forms of incentive packages for producers of food crops could be created. These may include the occasional supply of essential items such as kerosene and soap either for free or at subsidized prices.

Rural and Urban Differentials

Steps must be taken to address the socio-economic imbalances in development at rural and urban levels and between regions. The basic needs approach to development requires that people must be empowered to access basic services such as health, education, sanitation and potable drinking water. The WIA survey confirmed that the Northern Region is the most deprived and the least endowed with such basic services. It also suffers low school enrolment compared to the other regions studied. The girl child as the future woman in agriculture suffers most from this trend because of the general belief that she is not worth educating. As a matter of urgency, this study proposes the setting up of community task forces that would ensure regular school attendance among children in general and girls in particular. Unless drastic measures are deployed to promote education at the community level, Ghana will continue to grapple with the low literacy of its female farming population.

Implementation of GADS

The preparation of the Gender and Agricultural Development Strategy is to be commended as a bold step towards developing gender sensitive programming in the agriculture sector. For its effectiveness, the document should be widely disseminated among staff and strategies and work plans designed to integrate the document into the work force agenda. Additionally, yearly reviews and evaluations should be conducted to ascertain its effectiveness and the opportunity used to fill in gaps due to unforeseen developments. The HIV/AIDS component of the strategy must be given equal attention and visibility with a view to ensuring the protection of both staff and women farmers.

| | |
|----------------|---|
| PAMSCAD | Programme Of Action To Mitigate The Social Cost Of Adjustment |
| PID | Produce Inspection Division |
| PIP | Public Investment Programme |
| PNDCL | Provisional National Defence Council Law |
| GPRS | Ghana Poverty Reduction Strategy |
| QCD | Quality Control Division |
| SAP | Structural Adjustment Programme |
| SNV | Netherlands Development Agency |
| SPSS | The Statistical Package for Social Sciences |
| SSNIT | Social Security And National Insurance Trust |
| TBA | Traditional Birth Attendant |
| UNICEF | United Nations Children's Fund |
| UoG | University of Ghana |
| WIAD | Women In Agriculture Department |
| WIA | Women In Agriculture |
| WILDAF | Women in Law And Development |

THE RESEARCH AT A GLANCE

This study was first commissioned by the Friedrich Erbert Foundation (FES) and the Federation of International Women Lawyers (FIDA) in 1997. In 2004 a revision was undertaken to reflect key changes in the agriculture sector. Both exercises had the broad goal of assessing the role and status of Ghanaian women in Agriculture with specific objectives being to analyse the impact of the land tenure system on women farmers, access to and control over productive resources, the impact of the legal environment and the participation of women within formal agro-related structures such as the Ministry of Food and Agriculture and academic institutions. The research estimates that women form 52% of the total agricultural labour force and produce 70% of the bulk of food crops. Women however account for only 15% of the work force within the Ministry of Food and Agriculture and are also vastly under represented in research and tertiary institutions at both student and teaching levels. **The low prestige level of agriculture** as an occupation has contributed in no small measure to the corresponding low participation of women in both the formal and informal divisions of the sector.

It discusses the role of women in agriculture from a **historical perspective** using pre colonial, colonial and post colonial experiences as land marks. These breakdowns show that gender inequalities in the agricultural sector were heightened by the introduction of a cash crop economy during colonial rule. During this period the stage was deliberately set for men to play the central role in the production of cash crops for export whereas women were relegated to the production of food crops. This dichotomy in gender patterns of production was in itself discriminatory as it determined matters such as ownership of land, control and distribution of income and access to other productive resources such as extension services.

The situation of agrarian women has been made further precarious by **poverty** and the long standing **rural-urban dichotomy** in development. Rural communities are generally under-serviced in terms of access to health care, education, sanitation, potable water, roads, markets and other infrastructure. Disparities in access and control over productive resources have led to a high incidence of rural poverty especially among women. Women and children have borne the brunt of imbalances in national development as seen from specific indicators such as the high maternal and child mortality rates within such areas compared to urban blocks.

Social factors such as marriage and divorce have been identified as important determinants of property rights of women in agriculture. While marriage may have an initial positive impact on women's agricultural activities because of access to lands belonging to their husbands, this tends to dissipate upon the demise of the marriage either upon death or divorce as women are at risk of being dispossessed of lands they had worked on for many years.

Conclusions and Recommendations

poor. This has led in some cases to lower acreage cultivation and therefore, lower yields and incomes. This is particularly the case for time-burdened and cash-poor women who cannot afford to cultivate as much land and therefore earn lower incomes and face a declining food supply (NSI, supra). The MOFA must therefore examine this problem and arrive at a mechanism that would ensure cheaper input supply at the door steps of the rural poor.

The NSI has observed that among the significant factors which have accounted for an increase in the cost of inputs is the devaluation of the cedi, removal of subsidies and the proliferation of a number of actors involved in the provision of inputs and in extension services. The appearance of an active private sector has driven prices higher since the parastatals were dissolved in 1989. Their services are however, not linked with those of the ESD of the MOFA. Given the private sector's increasing role in the provision of inputs as well as the marketing of cash crops, linkages with farmers are essential and should be explicitly facilitated by the extension agents.

Improving the Technical Capacity and Gender Balance of MOFA and its Sub Divisions

This study has revealed the limited technical and manpower capacity of MOFA and the visibly low participation of females at professional, sub professional and technical levels.

The important link between extension services and farm improvement has been underscored. It is therefore quite clear that women cannot improve upon their status as farmers unless steps are taken to address gender imbalances in the existing extension service delivery system. The NSI(id.) attributes part of the problem to the fact that, extension services are currently male-dominated and male-oriented. The first observation is that the high educational requirements needed by extension staff have meant that the majority are men; and second, the focus of research and of extension services towards production of high yielding cash crops, largely the domain of male farmers, has marginalized women's work. As a result, other aspects of agricultural activity dominated by women such as vegetable production and other female-dominated activities have been severely neglected.

The following recommendations have been formulated among others by the NSI as matters to consider in the formulation of gender-specific changes in the extension service delivery system:

1. Efforts should be made to recruit and train female extension officers, by responding to the gender distribution of male and female farmers.
2. Given the integral role that the extension officers play in training farmers in agricultural production and processing and forging links with credit and input suppliers (private and NGOs), they must be trained to recognize gender-specific needs.

The Nutritional Status of Women in the North

Despite the vast amounts of protein products grown in the North: Legumes, Sorghum, Millet, Groundnuts and other vegetables, women (and children) in this area nevertheless suffer from severe forms of malnutrition which ironically suggests high levels of protein deficiency. The proposed study on this subject must be carried out by the MOH and should sufficiently spell out the links between women's productivity, food security and health.

The Gender Dimensions of HIV/AIDS and Agriculture

The emergence of HIV/AIDS as a developmental threat must be studied comprehensively within the context of agriculture. Efforts should be made at this level to gender disaggregate the various concerns and issues with a view to finding the most appropriate solutions to the problems of both men and women on the ground.

Policy Reforms

Recognition of non-monetized Contributions of Women

As a matter of economic urgency, policy makers must take account of the non-monetized areas of women's work, such as domestic chores, head-loading of farm produce and sale of farm produce. These activities are generally exclusive to women, acting as severe time burdens on their productivity. The opportunity cost of spending more time on these chores is high and affect both the household and the nation. Computation of such contributions in economic terms would significantly lead to an appreciation of the contributions that women make to both the rural and national economy.

Collection of Disaggregated Data

Until very recently, modest attempts were made to collect gender disaggregated data on the situation of women in development. Lack of gender disaggregated statistical data seriously hampers appropriate planning of sustainable agricultural development (FAO, 1995). The international concern about the need for adequate data on the situation of women was first expressed in 1975 in the World Plan of Action adopted by the World Conference of International Women's Year. As a matter of urgency, all institutions involved in research and policy must be mandated by the government to integrate gender into their data collection systems to foster gender-sensitive planning.

Removing Disparities in Cost of Agricultural Inputs

Current price indices on agricultural input prices demonstrate that they are cheaper and sometimes more readily available in urban areas. This poses a threat to agricultural development which is known to be concentrated in rural areas and among the rural

The system of customary law divorce in Ghana does not always guarantee property settlement especially for women who initiate it. While greater protection is afforded under the Matrimonial Causes Act, 1970 (Act 367), the study showed that rural women are generally reluctant to take advantage of the formal judicial process and also lack knowledge about the institutions and laws that support them in this process.

An important inroad into this research is the link between poverty, gender, agriculture and **HIV/AIDS**. Research conducted in other countries have shown that the sector could suffer loss of potential able-bodied adult labour, loss of labour quality, diverted time from agricultural activities to care giving and/or attending funerals and decrease financial capital to hire casual labour when needed. In these instances women farmers suffer disproportionately.

The research proposes some **recommendations**: Concrete steps to improve upon the occupation prestige level of agriculture, instilling confidence in the judicial process among rural women, an intensified campaign for law reform in the area of property rights of women to remove inequities in property distribution upon death and divorce of a spouse, a conscious effort to increase financial and technical support to the food crop sector which has over the years suffered low attention and accelerated implementation of the Gender and Agricultural Development Strategy (MOFA, 2001) which also includes a component on HIV/AIDS prevention within the agriculture sector.

EXECUTIVE SUMMARY

Introduction

Agriculture is the main pillar of Ghana's development, the largest contributor to Gross Domestic Product (GDP), accounting for about 51%, providing 45% of all export earnings, 12% of tax revenue, the main employer of the Ghanaian population, supporting at least 80% of the total population economically through farming, distribution of farm produce and provision of other services to the agricultural sector. Agriculture further contributes to the development of industry through the supply of raw materials. Fifty five percent (55%) of the total population is engaged in agriculture and just under half (48.7%) of the total female population is self-employed in the same sector. Further more, women account for about 70% of total food production in Ghana. Under the current macro economic framework of the government, agriculture is expected to play a lead role in achieving the target of 5% GDP growth rate by 2005. In more specific terms growth in the sector is expected to rise from 4.1% per annum in 2002 to 4.8% by 2005 (Ghana Poverty Reduction Strategy (GPRS) (2003-2005)).

Women are the most important actors in the food chain which begins from farm production, market and intra household distribution of food. They play a lead role in post harvest activities such as shelling of grains, storage, processing and marketing. They are also becoming increasingly visible in farm tasks which traditionally have been designated as male preserves, thus breaking ground in typical male dominated areas such as land clearance and growth of cash crops. Women therefore remain the centre-piece of food security and hold the key to a sound and healthy economy. Despite the central role of women in the economic development of the country, they have much more limited access to resources than their male counterparts especially in the areas of education, land, agricultural extension and access to credit, all of which combine to restrain their ability to increase their productivity and incomes.

The research is aimed at assessing the role and status of Ghanaian women in Agriculture with specific reference to the impact of the land tenure system, access to and control over other productive resources such as credit and extension services, the impact of the legal environment on their property rights and their participation within formal agro-related structures such as the Ministry of Food and Agriculture and academic institutions. It is intended to inform policy makers of the need to address the challenges confronting women as key actors in the production of food with a view to improving upon the household and national food security situation in the country.

The Methodology

The findings of this survey (Women in Agriculture (WIA) Survey) are based on a qualitative and quantitative assessment of the situation of women farmers located in four regions of Ghana namely the Northern, Volta, Brong Ahafo and Ashanti Regions. The selection was based on the importance of drawing on the experiences of two predominantly patrilineal and matrilineal communities, given the profound implications that family and inheritance systems have on social status and agricultural development in Ghana (Nukunya, 1992).

regarded as male reserves. Research must be undertaken to ascertain the prevalence of this situation in addition to determining whether women are given an opportunity to make a choice as to which tasks they want to engage in to enable them earn more money. This particular area should be spearheaded by the TUC in collaboration with the Ministry of Women and Children's Affairs.

Fertilizer Use

The WIA survey recorded low fertilizer use among the majority of farmers. This was accounted for by the contention of most farmers that fertilizer could change the nature and taste of the produce even though scientific evidence exists to the contrary to show that fertilizer can improve upon the quality of soil and crops. The findings from a national survey on this subject as summarized in the Ghana Living Standards Survey indicates that fertilizer forms an essential component of agriculture inputs among rural dwellers. Of an amount of 358 billion cedis spent on crop inputs in the 12 months preceding the survey, a total of 41 billion cedis (11.3%) was spent on both organic and inorganic fertilizer use. Higher input costs were invested in hired labour (166 billion cedis), representing almost half of this total cost. These findings do not focus on the actual extent of fertilizer use in the country. Another limitation is the lack of gender disaggregation of the data in a manner that would inform policy makers of its use among male and female farmers. A separate study is therefore required through the MOFA to determine the general prevalence of the WIA findings in all regions of the country. If these findings are confirmed it would follow that women engaged in agriculture must be encouraged and educated on the usefulness of fertilizer as a yield-improvement component of their work with accompanying efforts to make the commodity readily accessible at affordable prices.

Changing Trends in Polygamy

One interesting finding of the WIA survey was the diminishing rate of multiple unions within polygamous marriages, which served as an important source of farm labour in traditional society. If it can be shown that men are taking on less wives, then the implications are that individual women within potentially polygamous unions may be assuming multiple tasks previously undertaken by many women. This study, to be carried out by the Ministry of Women and Children's Affairs and the Moslem Women Association of Ghana, must determine the extent of the decline in traditional forms of polygamy and its over all impact on women in agriculture.

Maternal Health

Under the survey, separate enquiries were made into the prevalence of home births and TBA assisted births. The results show that most women deliver at home unaided by TBA's. This research area must determine the prevalence of this occurrence and in addition assess the extent of on-farm deliveries and their prevalence in Ghana. The Ministry of Health (MOH) which is to carry out this study, must provide a detailed analysis of the impact of these two occurrences on maternal, child health and ultimately on female agricultural productivity.

make claims to properties of their partners especially where they have made substantial contributions. At the WIA workshop in 1997, a few participants anticipated that such a debate may be premature, considering that the Ghanaian society is still grappling with other issues such as polygamy, bigamy and illegitimacy even within regular unions. As a reaction to this, others were of the view that it was time for the Ghanaian society to face realities and deal with the situation as an existing challenge.

Review of Article 27 of the Constitution

The title of article 27 “**Women's Rights**” must be amended to read “**The Rights of Working Mothers**” since it does not address issues affecting women in general and it also fails to find any importance among the peculiar and special circumstances of rural women. In addition, the portion which reads; “**women who have the traditional care for children, realise their full potential**”, must be deleted because it perpetuates the notion that women are the sole actors in the care of children. As noted this notion was overturned at the 1994 Cairo Conference on Population and Development.

Recommendations for Further Research

At the WIA workshop, it was agreed that the following areas of operational research could be carried out by students of research at the various universities or under the auspices of appropriate departments or sector ministries.

The Gender Dimensions of Extension Service Delivery

Research must be carried out by the MOFA to ascertain the extent to which rural women benefit from extension services in the country. An enquiry must be made into whether women have less contact with extension officers even where the latter are stationed within the community. This area must also examine the gender preferences of women and must further determine whether they are actually influenced by the sex of the extension officer. If the findings show that women are influenced by the sex of the extension officer, the solution to this problem should not lie in allowing them to make a choice between male or female extension officers. This is because such an approach would intensify gender-based stereotypes and distinctions based upon the idea of the superiority or inferiority of either of the sexes (CEDAW article 5(a)). To resolve the issue, both male and female extension officers must be informed of this problem with a view to exercising sensitivity to the needs of women farmers.

Wage Differentials

By article 24(1) of the 1992 Constitution, every person has the right to receive equal pay for equal work done. Under the WIA survey, it became apparent that women agricultural labourers were receiving less pay than men in the same category. The explanation given by the women was that the men engaged in the more strenuous tasks such as clearing of land. At the same time however, these women also attested to the fact that they were capable of engaging (on their own farms) in these same areas

Four hundred questionnaires were administered equally within five rural communities across each of the 4 regions (100 per region) identified, with questions cutting across issues such as educational background of respondents, type of marriage, reproductive health, household and farm based decision making, access to productive resources such as land and knowledge and opinion of the Best Farmer Award Scheme. The data was enriched through focus group discussions, in-depth interviews and extensive reference to secondary sources especially government official sources. The Statistical Package for Social Sciences (SPSS) was used to process and analyse the collected data.

Key Findings and Recommendations

Key Findings

Women farmers belong to an occupation with a low occupation prestige level and therefore stand at double risk of being discriminated against or marginalised on the basis of both gender and low perceptions of their status as farmers. The previous human development plan of the Government of Ghana (GoG) known as *Vision 2020: The First Step: (1996-2000, 1995)* admitted that agriculture has had a less significant value in society hence the need to take steps “to remove the poor image of agriculture as a viable economic activity option for the more educated youth in Ghana”. This policy direction is replicated under the current Agricultural Development Framework known as the Food and Agriculture Sector Development Policy (FASDEP, 2002) and the GPRS in which emphasis is placed on the modernisation of agriculture and agro business.

Rural women engage in many “invisible” activities that affect their productive lives. Reproductive and domestic activities such as fetching water, cooking, collection of fire wood, sale of cooked food and child care fall disproportionately on women who are required to combine these activities with their regular work. Another often overlooked farm-related activity of women is the sale of their farm produce along the highways on their way home. Generally speaking, women are also responsible for transporting farm produce to the market centres, often done by head-loading which is also not computed as an economic activity. It is estimated that women carry up to two head loads of 30kg over an average of 5km a day. Food processing in selected farm produce such as palm oil, gari, sheanut and groundnut oil are prevalent off-farm activities among women farmers. According to Roncoli (1985), Ghanaian women tend to be more heavily burdened than their male counterparts across most socio-economic groupings. This study demonstrates that the allocation of domestic duties to women forms part of an existing pattern of division of labour based upon traditional sex roles. These activities result in less allocation of time for farm activities.

There is however a general tendency on the part of economists and policy makers to overlook domestic and other related services that women render at the expense of their productive lives. It has been stated that if women's unpaid work were properly valued, it is quite possible that they would emerge as the major breadwinners or at least equal breadwinners since they put in longer hours of work than men. The blindness associated with the value of women's non economic activities has led to an under-estimation of their contribution to economic development. This has been aggravated by the paucity of information, including disaggregated data on the dimensions of female domestic roles

and activities and the opportunity cost to their productivity. According to Katubi (1991) “making women visible in statistics is a first and critical step towards designing policies and projects that take into account the value of women's unpaid work and its contribution to national income.”

The rights of women in agriculture can be appreciated more clearly from a historical perspective. The conditions and experiences of women farmers have differed under pre-colonial, colonial and post-colonial phases of Ghana's political and economic history.

Under the pre-colonial era, agriculture was principally a subsistent activity, under which families grew just enough to meet domestic needs. Male and female stool subjects and lineage members had access to stool and lineage lands for farming although in practice, women tended not to benefit fully from this privilege on equal terms with men. Upon marriage they became encumbered with domestic chores and with the customary law obligation which required them to assist their husbands with the cultivation of his farms. Nevertheless, Ghanaian women possessed a status which was distinguishable from their British counterpart: Customary law permitted women to maintain their separate identities in addition to the right to own property. Among most ethnic groups in Ghana, women also took part in the political governance of their respective communities through the institution of the office of the Queen Mother who served as an advisor to the chief and played a vital role in the election and subsequent enstoolment or destoolment of chiefs.

Under colonial rule, the legal status of Ghanaian women was watered down with the imposition of English law which in both theory and practice did not recognize any of the rights mentioned above. The effect of colonial rule on women could also be seen from the colonial agricultural policy which emphasised the growth of cash crops to feed British industry abroad. This resulted in the emergence of a new gender pattern of production in which men were given the sole prerogative to cultivate cash crops while women were relegated to the production of food crops. The favour given by the colonial power to the growth of cash crops was also seen in terms of the significant level of attention given to it in the area of extension services, research and technology. Farming improvements were concentrated in the male cash crop sector, while the female food crop sector continued with traditional low-productivity methods. This situation resulted in marginalization of women within the agriculture sector of the economy.

The post colonial agriculture sector remains characterised by gender patterns of division of labour in which men continue to control the cash crop sector and women are the dominant force in the food crop sector, with post independence policies remaining largely biased in favour of the former.

As predominant food crop growers, women farmers constitute the poorest among the poor and their conditions are worsened by the existing differentials in rural, urban and regional development. The current poverty profile of Ghana has shown that the percentage of the Ghanaian population defined as poor has fallen from 52% in 1991-1992 to just under 40% in 1998-1999 (GPRS, id.). The decline however is not evenly distributed geographically, the poverty reductions being concentrated in Accra and Forest (rural and urban) localities. In the remaining localities, both urban and rural,

Confidence in the Justice System

As noted, rural women have several reservations about the court system. For many women, the courts are too far, expensive, intimidating and bureaucratic. Besides, rural women perceive the use of the court system as taboo. Every legal literacy programme must have as its major component, a drive to instil confidence in the court system. This could be done by expanding the existing State and FIDA legal aid schemes into rural areas. In the latter case, FIDA would require extra support from donor agencies to position a number of female lawyers to take up jobs in remote parts of the country. A corresponding step must be made to establish more district courts within rural communities. To meet the personnel needs of these courts, the reintroduction of trained lay judges into the judicial systems could be considered^x.

Review of Existing Laws

The Social Security Law

An innovative system of social security contributions must be explored for rural populations. One possibility is by bringing the social security service to their door steps through designated SSNIT personnel who would collect contributions from farmers directly. This procedure could be organized in a similar fashion as the already existing traditional susu scheme. This new arrangement may be legalised through an amendment of the social security law and will be in conformity with article 37(6) (a) of the Constitution which places an obligation on the State to institute contributory schemes for the self-employed to guarantee them economic security. To make these changes effective, farmers will be educated on the package through extension service agents. Collaboration between the ESD of MOFA and SSNIT would be required to make this effective.

Comprehensive law on the Property Rights of Spouses

Prompt steps must be taken to enact legislation on the property rights of spouses as is required by Parliament under article 22 of the Constitution. This law should apply generally to all communities and to all types of marriages. By adopting the Kuenyehia approach (see Chapter 1), a wife should be guaranteed at least one third of all matrimonial property. This could then be adjusted by taking into account the duration of the marriage and contributions made by each party.

Review of the Intestate Succession Law

By section 4 of the law, where the estate of a deceased person includes only one house, the surviving spouse and children shall be entitled to it and they shall hold it as tenants-in-common. This section should be amended to include other landed properties such as farms, to reflect the socio-economic situation in rural communities.

National Debate and Subsequent Legislation on the Status of Informal Unions

A national debate must be set in motion to ascertain public opinion on the issue of whether women in common law relationships or informal unions should be allowed to

sources of credit are difficult to obtain by rural women because of banking restrictions, bureaucracy and distances involved in obtaining loans from the bank. Women have therefore found solace in the informal credit schemes such as susu.

Customary law marriage, divorce and inheritance laws have a powerful influence over the property rights of women in agriculture. While marriage provides a measure of security to most women engaged in agriculture, this tends to whittle away upon the dissolution of the marriage or death of a husband. Customary divorce laws do not provide adequate guarantee of property settlement and in some communities, there is no requirement of either a monetary or property settlement. Women in the rural areas have a very conservative attitude towards the judicial process which could have been a supportive medium for the protection of their rights. Moreover, rural women are generally not aware of the laws which protect their property rights.

The MOFA is the main State institution responsible for the administrative and practical running of agriculture in Ghana. The 15% involvement of women in the ministry is quite low in comparison with the extent of their practical involvement in agriculture in the informal sector. Women are also under-represented in the area of agricultural research and education. Men have been found to dominate most of the political offices from where most policy decisions affecting agriculture are made. Within the professional, technical and administrative strata, the low level of female involvement has been due in part to low patronage of females in the field of agricultural science. The ministry also suffers other constraints such as shortage of manpower needs, particularly in the area of qualified staff. Low budgetary allocation to the essential areas affecting women in agriculture such as WIAD has also contributed to the low performance of the area of food crops where women dominate. This is by contrast to the relatively more efficient running of COCOBOD which receives overwhelming protection through separate supportive divisions.

Based upon the gaps identified above, changes must be made within the legal, social and economic environment in which women in agriculture operate. It must be emphasised again that the basis for change lies in the various constitutional provisions which call for the full integration of women in development. The following recommendations are hereby made in the broad categories of law reform, policy reform and further research.

Recommendations

Law Reform

The area of law reform falls directly within the purview of the operations of FIDA. As an organisation of lawyers, it is expected that FIDA will spearhead legislative change and advocacy for women in agriculture. The following legislative proposals must be carried forward in close collaboration with the Ministry of Women and Children's Affairs, Ministry of Manpower, Employment and Development, the Trades Union Congress, Law Reform Commission and Parliament.

poverty has fallen only modestly, apart from Urban Savannah, where the proportion of the population defined as poor has increased during the period. In both years poverty is substantially higher in rural areas than urban areas so that poverty in Ghana remains a disproportionately rural phenomenon.

Besides its geographic pattern, it is also important to relate poverty and trends in poverty to the economic activities in which households are engaged. In 1998-1999 in particular, poverty was highest by far among food crop farmers where women farmers are highly concentrated. Most groups have experienced reductions in poverty over this period, but in differing degrees. Export farmers and wage employees in the private formal sector have experienced the largest reductions in poverty. On the whole however, **food crop farmers** have experienced less than proportionate share in poverty reduction in Ghana, with their poverty remaining nearly 19% above the national average of 40% in 1998/99 and they, together with those in non-farm self employment experiencing the least reduction (9%).

Research has shown that poverty has a "women's face" and that of the estimated 1.3 billion people living in poverty, more than 70% are female (United Nations Development Programme Human Development Report, 1995). This major characteristic of poverty is confirmed by the GPRS which notes that regions with least reduction (experiencing increases) in poverty levels tend to have high female population in the range of 50-52%. The feminization of poverty is the result of women's unequal access to economic opportunities (GPRS, id). An essential feature of rural settings has been the emergence of Female Headed Households (FHH's), which constitute 35% of all household heads with about 53% of female household heads in rural areas falling in the poorest 20% of the population.

Women's condition of poverty has been exacerbated by limited or lack of access to essential basic services such as education and health. There is also emerging evidence to show that situations of poverty and lack of access to basic services by agrarian women have the potential of increasing women's risk of contracting HIV/AIDS, with profound consequences on household and national food security.

Compared to men, women have the least access to the factors of production.

Women's *access to and control over land* for instance has been largely influenced by customary law and the limited role of women in original acquisition and leadership in traditional authority. Although under the analysis of the status of women in pre-colonial, colonial and post-colonial times it was mentioned that some traditional jurisdictions permitted women to feature as Queen Mothers, this position did not place them at the forefront of decision making which has largely remained a male reserve. Men's role in original acquisition of land (mainly through conquest) and their dominant role in decision making at both family and community levels have given them a traditional advantage over women in the context of land ownership.

In principle, all stool subjects and lineage members regardless of sex, have inherent rights of access to lineage and stool lands and possess what is known as the determinable interest or *usufructory title*. The survey unfolded the various modes of land acquisition by women engaged in small-scale agriculture. The most common methods

appeared to be pleading (particularly in the North), sharecropping, inheritance, licence and user right of husband's land. It is to be noted that while the traditional rights of user of husband's farmlands may be generally common in Ghana, the security of tenure of women over such lands ended with the demise of their marriage either upon divorce or death.

Women farmers also do not have access to the requisite financial resources to develop or expand their farms. In general terms it has been found that agriculture's share of total credit has declined from 32% in 1983 to 19% in 1987 since commercial banks have been reluctant to increase their level of direct financing of agriculture, largely on account of high administrative costs or lending to small dispersed borrowers and lack of collateral. In terms of credit allocation, large-scale farmers and cash crop producers are given priority over food crop farmers. The rural banks find it costly to administer large numbers of small loans to widely dispersed borrowers who lack collateral. Women farmers in particular are less able to secure credit via formal institutions because of their relative absence in the cash crop sector and their overwhelming presence in the subsistence sector. Their insecure land tenure and lower levels of education have also contributed to their ineligibility for formal credit even though women are noted to be more credit worthy (Medium Term Agricultural Development Strategy, 1991-2000). The most common sources of credit for women farmers tend to be from informal sources such as husbands, relatives, friends, money lenders, traders, susu groupings and profits from trading activities.

Women farmers have also been affected by the *limited effectiveness of the extension service delivery*. The GPRS notes that the effectiveness of the extension services has been limited both by inadequate number of officers, lack of adequate mobility and lack of commitment. The ratio of extension officers to farmers currently stands at 1:2,500 farmers. This level of services is inadequate to advise farmers to sufficiently improve their production methods.

Extension services in Ghana have been biased towards larger commercial farmers to the neglect of women producers. The separation of cocoa production from broader agriculture in different ministries has exacerbated this problem, particularly given the relative inefficiency of the MOFA. Such services as have been specifically targeted at women have been "ghettoized" and gender-biased in content (Briefings on Development and Gender (BRIDGE, 1994).

Compared to cash crops, the food crop sector also suffers from *inadequate storage facilities and access to markets*.

Customary laws relating to marriage, divorce and intestate succession significantly influence the nature of women's property rights. In marriage, women are not able to take full advantage of the rights of access to lineage or stool lands compared to men for the following five main reasons:

1. Early marriage and attendant marital and domestic obligations reduce women's chances of acquiring land or comparatively larger portions than men. A wife is by tradition, under an obligation to assist her husband on his own farm and they tend to respond to this by abandoning their own farms or by acquiring smaller portions.

CHAPTER EIGHT

CONCLUSIONS AND RECOMMENDATIONS

Conclusions

From the foregoing, it may be concluded that legislative, legal, policy and practical measures have been and continue to be put in place by the GoG to enhance the status of women in agriculture. It is clear however that they remain within an environment which continues to have a discriminatory impact on their productive activities.

The role of women in agricultural production has over the years been growing in importance. Flowing from colonial and post-colonial agricultural policies, women have been primarily associated with the production of food crops, compared to men who largely control the cash crop sector. It is estimated that they form 52% of the entire agricultural labour force, and produce 70% of the food and nutrition needs of the nation. Their contribution to national food security is therefore to be accepted and recognised. Women's role in agriculture is growing at a faster pace than men and they are significantly taking over tasks which were traditionally thought to be the domain of men. This would mean therefore, that in the not too distant future, women will take over a significant proportion of the food chain processes beginning from intra-household distribution to market distribution. It logically follows that unless definite steps are taken to remove discriminatory practices and other barriers which confront women today, Ghana could be confronted with a looming national food security crisis.

This study has shown that women farmers themselves are not visible contributors to the national economy due to the several man hours they spend on non-monetized activities. They also suffer lack of recognition because their area of operation falls within the informal sector of the economy which is largely associated with unskilled and unprofessional tasks. Within the informal sector, women farmers face distinctions which are made between the areas of "income-generation" and sectors which are more passive in nature. Also of serious concern is the fact that farming as an occupation is not regarded as prestigious among members of the society except in its mechanized form. These elements can be described as subtle, indirect forms of discrimination against the agriculture sector as a whole.

Imbalances exist on a large scale between rural and urban development and even at regional levels. Successful agriculture is very much dependent upon the provision of basic human needs such as education, health, water and sanitation. Urban-bias in the provision of these services compared to the rural areas has disproportionately deprived women in agriculture of the means to develop as productive human beings. Poverty and agriculture converge as rural phenomena. As food crop farmers women in agriculture have been identified under the GPRS as the poorest of the poor.

Compared to men, women do not have unconditional access to the means of production. They face the problem of insecurity of tenure in land distribution arrangements especially in situations where they farm in joint partnership with their husbands. Formal

2. Gender patterns of division of labour place land clearance in the hands of men which gives them priority in original possession and acquisition of the Usufruct.
3. Land is normally given on the basis of ability and means to develop such as ownership of financial resources, which many women tend not to have.
4. The emergence of permanent crops such as cocoa which require longer use of land give preference to men who are more economically empowered to engage in it.
5. Although traditionally, land is not a saleable commodity in many communities such as Ashanti and Brong Ahafo, stool and lineage members have to some extent been wiped out by rich stranger farmers and multinational corporations who are able to pay stool occupants large sums of money for vast portions of lands.

Although divorce is generally frowned upon under customary law, more detailed local studies are beginning to reveal that it is increasingly becoming common (BRIDGE, supra). The general rule under customary law is that divorce can be initiated by either side, although the permissible grounds for it may vary by gender. Broadly speaking, husbands can seek divorce on grounds of adultery of the wife (but not vice versa), infertility, desertion or witchcraft. A wife can also initiate divorce on grounds of impotence; desertion, cruelty or neglect to maintain (Economic Commission for Africa, 1984). Of concern is the fact that women who initiate divorce proceedings under customary law are not able to enforce their right to alimony. While greater protection may be afforded under the Courts Act, Act 459 (1993) and the Matrimonial Causes Act (MCA), Act 376 (1970), women farmers are generally ignorant of remedies under these laws and even when they know tend not to regard the courts as the preferred source of seeking justice.

Even though the Intestate Succession Law, PNDC Law 111 (1985) has been in existence for nineteen years, limited knowledge of its existence and contents is fairly widespread in Ghana. The result has been the continued application of customary law rules to property distribution of a spouse who dies intestate with consequential injustices to especially women and children.

The Ministry of Food and Agriculture (MOFA) is the key State institution responsible for providing essential agro-based services to women farmers. Given the key role that women play in agriculture, one would have expected a visible presence of women in areas of key decision making. On the whole, however it has been established that women form only 15% of all employees within the MOFA (Manpower Division, MOFA, 2004). At the helm of affairs are the Sector Minister and his deputies in the fields of crops, livestock and fisheries. Compared to 1997, when no female minister of agriculture existed there has been a slight improvement by 2004 with the appointment of one female deputy in charge of livestock. There has also been a 20% improvement in the appointment of women at the regional directorate level compared to 1997 when no female existed.

In terms of its capacity to deliver, most departments under the Ministry remain short staffed and manned by personnel of limited qualifications. Extension services in

particular have generally suffered from lack of a critical mass of qualified people, weak research/extension links, dispersed responsibilities and poor logistics. The extent of shortage of professional staff can be seen from the running of the Directorate of Agricultural Extension Services which shows that by 2003 out of a total of 61 staff only 18 were professionals compared to a higher cumulative cohort of administrative and secretarial staff. In terms of participation of the workforce by gender, statistics show that overall women are least represented in professional, sub professional, technical and administrative areas and are rather more concentrated in the lower secretarial pool where decisions are not taken. Nationally, women constitute 14.3% of professional staff, 12.8% of sub professional Staff, 11.1% of technical staff and 24.3% of administrative staff and are further least visible in the three northern regions of the country and Brong Ahafo at all levels.

As a unit with the specific mandate of integrating gender concerns into all sector programmes, the Women in Agriculture Department (WIAD) of the MOFA faces the following challenges:

1. Exposure to excessive bureaucracy and red tapism due to lack of autonomy.
2. Its special mandate to oversee the needs of women farmers tends to down play its importance in the overall scheme of activities within MOFA.
3. Male extension officers who dominate in extension activities are not able to effectively impart knowledge and technology to women farmers, particularly in matters which are perceived to be peculiar to women.
4. The existing status of extension services is unable to meet the demands of the present farming population.
5. Limited office space, enough qualified personnel and logistics.

During 2001, 2002 and 2003, the unit received .24%, .23% and .15% of the overall budget of MOFA (Budget Division, MOFA, 2004), signifying a consistent drop in allocation in recent times.

This study concludes that women in agriculture face both direct and indirect forms of discrimination in their work which serve as barriers to their advancement. The following represent proposed key recommendations in the legal, social and economic environment in which they operate:

Key Recommendations

Law Reform

The area of law reform directly falls within the purview of the operations of FIDA. As an organisation of lawyers, it is expected that FIDA will spearhead legislative

3. The current under representation of women is also attributable to the low female patronage of the sciences.
4. The continuous effects of the low occupational prestige level of agriculture.
5. Reproductive roles of women limits their ability to engage in extensive field work.

This situation in the MOFA must be examined by an appropriate body to establish how these anomalies can be addressed given the central role that it plays in agricultural development.

Women in Agriculture Development (WIAD)

The Women in Agriculture Department of the MOFA is the agency responsible for co-ordinating programmes for women farmers in conjunction with the ESD. WIAD has undergone restructuring and re-focusing of its programs since 1997. The breakdown of program areas include:

1. Food security and nutrition;
2. Value addition;
3. Home and farm resource management;
4. Gender mainstreaming;
5. Capacity building programs for effectiveness and efficiency.

WIAD is attached to the National Extension Project and is therefore not an autonomous body. Direct contact (2004) with it established the following challenges:

- (a) Exposure to excessive bureaucracy and red tapism due to lack of autonomy.
- (b) Its special mandate to oversee the needs of women farmers tends to down play its importance in the overall scheme of activities within MOFA.
- (c) Male extension officers who dominate in extension activities are not able to effectively impart knowledge and technology to women farmers, particularly in matters which are perceived to be peculiar to women.
- (d) The existing status of extension services is unable to meet the demands of the present female farming population.

There however has not been much improvement in the capacity of WIAD since 1997. As a Directorate it lacks office space, enough qualified personnel and logistics. During 2001, 2002 and 2003, the unit received .24%, .23% and .15% of the overall budget of MOFA (Budget Division, MOFA, 2004), signifying a consistent drop in allocation in recent times.

Table 24: Total Intake of Students in the Faculty of Agriculture, University of Ghana**Majors for 2004 graduating students by gender**

| Majors | Male | Female | Total |
|-----------------|-----------|----------|-----------|
| Home Science | 0 | 3 | 3 |
| Soil Science | 3 | 0 | 3 |
| Crop Science | 13 | 1 | 14 |
| Animal Science | 1 | 1 | 2 |
| Agric Economics | 8 | 1 | 9 |
| Total | 25 | 6 | 31 |

Source: University of Ghana, 2004

Information from the above mentioned National Agricultural Colleges also depicts similar patterns as shown in table 25. Among first year students in all the colleges, females constitute 19% (Kwadao), 13% (Damongo), 12% (Ejura), 14% (Ohawu) and 9% (Animal Husbandry Production College).

Table 25: Total Intake of Students in the Faculty of Agriculture, University of Ghana**Female Composition of Students of National Agricultural Colleges- 2003/2004**

| Agricultural College | 1 st Year | | 2 nd Year | | 3 rd Year | |
|----------------------|----------------------|---------|----------------------|---------|----------------------|---------|
| | Number | Percent | Number | Percent | Number | Percent |
| Kwadaso | 10 | 19 | n/a | - | n/a | - |
| Damongo | 5 | 13 | 1 | 3 | n/a | - |
| Ejura | 4 | 12 | 4 | 11 | 3 | 11 |
| Ohawu | 5 | 14 | n/a | - | 9 | 21 |
| AHPC | 3 | 9 | 8 | 21 | 10 | 22 |

Source: MOFA, 2004

Some reasons can be assigned to the present state of affairs at the Ministry:

1. Many products of agricultural colleges do not seek employment with the Ministry.
2. The remuneration package at the Ministry (like all other civil service sectors) is unattractive and therefore discourages both men and women from seeking employment there.

change and advocacy for women in agriculture. The following legislative proposals must be carried forward in close collaboration with the Ministry of Women and Children's Affairs, Ministry of Manpower, Employment and Development, the Trades Union Congress, Law Reform Commission and Parliament.

Confidence in the Justice System

As noted rural women have several reservations about the court system. For many women, the courts are too far, expensive, intimidating and bureaucratic. Besides, rural women perceive the use of the court system as taboo. Every legal literacy programme must have as its major component, a drive to instil confidence in the court system. This could be done by expanding the existing State and FIDA legal aid schemes into rural areas. In the latter case, FIDA would require extra support from donor agencies to position a number of female lawyers to take up jobs in remote parts of the country. A corresponding step must be made to establish more district courts within rural communities. To meet the personnel needs of these courts, the reintroduction of trained lay judges into the judicial systems could be considered.

Review of Existing Laws*Comprehensive law on the Property Rights of Spouses*

Prompt steps must be taken to enact legislation on the property rights of spouses as is required by Parliament under article 22 of the Constitution. This law should be of general application to all communities and to all types of marriages. Kuenyehia (1978) proposes that a wife should be guaranteed at least one third of all matrimonial property. This could then be adjusted by taking into account the duration of the marriage and contributions made by each party.

Review of the Intestate Succession Law

By section 4 of the law, where the estate of a deceased person includes only one house, the surviving spouse and children shall be entitled to it and they shall hold it as tenants-in-common. This section should be amended to include other landed properties such as farms, to reflect the socio-economic situation in rural communities.

Recommendations for Further Research*The Current State of Extension Services*

Research must be carried out by the MOFA to ascertain the extent to which rural women benefit from extension services in the country. An enquiry must be made into whether women have less contact with extension officers even where the latter are stationed within the community. This area must also examine the gender preferences of women and must determine whether they are actually influenced by the sex of the extension officer. If the findings show that women are influenced by the sex of the extension officer, the solution to this problem should not lie in allowing them to make a choice between male or female extension officers.

This is because such an approach would intensify gender-based stereotypes and distinctions based upon the idea of the superiority or inferiority of either of the sexes (CEDAW article 5(a)). To resolve the issue, both male and female extension officers must be informed of this problem with a view to exercising sensitivity to the needs of women farmers.

Fertilizer Use

The WIA survey recorded low fertilizer use among the majority of farmers. This was accounted for by the contention of most farmers that fertilizer could change the nature and taste of the produce even though scientific evidence exists to the contrary to show that fertilizer can improve upon the quality of soil and crops. The findings from a national survey on this subject as summarized in the Ghana Living Standards Survey (fourth round, 2000) indicates that fertilizer forms an essential component of agriculture inputs among rural dwellers. Of an amount of 358 billion cedis spent on crop inputs in the 12 months preceding the survey, a total of 41 billion cedis (11.3%) was spent on both organic and inorganic fertilizer use. Higher input costs were invested in hired labour (166 billion cedis), representing almost half of this total cost. These findings do not focus on the actual extent of fertilizer use in the country. Another limitation is the lack of gender disaggregation of the data such as would inform its use among male and female farmers. A separate study is therefore required through the MOFA to determine the general prevalence of the WIA findings in all regions of the country. If these findings are confirmed it would follow that women engaged in agriculture must be encouraged and educated on the usefulness of fertilizer as a yield-improvement component of their work with accompanying efforts to make the commodity readily accessible at affordable prices.

Changing Trends in Polygamy

One interesting finding of the WIA survey was the diminishing rate of multiple unions within polygamous marriages, which served as an important source of farm labour in traditional society. If it can be shown that men are taking on less wives, then the implications are that individual women within potentially polygamous unions may be assuming multiple tasks previously undertaken by many women. This study, which is to be carried out by the Ministry of Women and Children's Affairs and the Moslem Women Association of Ghana, must determine the extent of the decline in traditional forms of polygamy and its over all impact on women in agriculture.

The Gender Dimensions of HIV/AIDS and Agriculture

The emergence of HIV/AIDS as a developmental threat must be studied comprehensively within the context of agriculture. Efforts should be made at this level to gender disaggregate the various concerns and issues with a view to finding the most appropriate solutions to the problems of both men and women on the ground.

Agricultural Education and Female Participation

The low human resource capacity of the Ministry in addition to the low representation of women in its workforce can be partially attributed to the state of Agricultural education and female participation. All four State Universities (University of Cape Coast, University of Ghana, Kwame Nkrumah University of Science and Technology and University of Development Studies) offer degree and diploma programs in agriculture. There are also four National Agricultural Colleges in Damango, Kwadaso, Ejura, Ohawu and in Pong Tamale (where an Animal Husbandry and Production College exists) which train JSS leavers to undertake farming as a life time vocation. The major problems besetting the training sector include rigid structures, irrelevancy of course contents, insufficient practical training, inadequate research support and limited flow of knowledge, inefficient use of training resources, inadequate funding, lack of system coordination and monitoring and evaluation.

Employment data obtained from the University of Ghana (UoG, 2004) shows that there are currently 80 full time lectures at the Department of Agriculture out of which only 17 (21%) are females. By 1997, academic intake of students in the same Department between 1989 and 1996 showed that female intake was on the average only 13% of the total. By 2003/04 this had increased to 28%. Table 23 shows the male/female intake into the University of Ghana from the 2000/01 academic year to the 2003/04 academic period while table 24 further highlights areas of speciality (majors) by sex within the same period.

Table 23: Total Intake of Students in the faculty of Agriculture, University of Ghana

| Year | Male Students | | Female Students | | Total Count |
|--------------|---------------|-----------|-----------------|-----------|-------------|
| | Count | Percent | Count | Percent | |
| 2003/04 | 174 | 72 | 67 | 28 | 241 |
| 2002/03 | 204 | 81 | 49 | 19 | 253 |
| 2001/02 | 54 | 74 | 19 | 26 | 73 |
| 2000/01 | 25 | 81 | 6 | 19 | 31 |
| Total | 457 | 76 | 141 | 24 | 598 |

Source: University of Ghana, 2004

Female students are noted for majoring in the more theoretical areas compared to the more scientific and practical areas such as soils, which are field oriented. Between 1989/1990 and 1996/1997 academic years no female student offered soil science

Table 22 Qualification of Staff by Gender and Region

| Region | Professionals % | | Sub-Professionals % | | Technical % | | Administrative % | | Secretarial % | | Support Staff % | |
|----------------|-----------------|-------------|---------------------|-------------|-------------|-------------|------------------|-------------|---------------|-------------|-----------------|-------------|
| | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female | Male | Female |
| Ashanti | 84.5 | 15.5 | 86.7 | 13.3 | 89.6 | 10.4 | 42.9 | 57.1 | 9.7 | 90.3 | na | na |
| B. Ahafo | 100.0 | 0.0 | 95.6 | 4.4 | 88.7 | 11.3 | 100.0 | 0.0 | 23.8 | 76.2 | 86.7 | 13.3 |
| Central | 81.3 | 18.8 | 93.2 | 6.8 | 88.3 | 11.7 | 100.0 | 0.0 | 10.5 | 89.5 | 69.3 | 30.7 |
| Northern | 98.2 | 1.8 | 94.9 | 5.1 | 94.3 | 5.7 | 100.0 | 0.0 | 12.5 | 87.5 | 82.4 | 17.6 |
| Upper East | 95.0 | 5.0 | 79.5 | 20.5 | 88.8 | 11.2 | 86.7 | 13.3 | 25.0 | 75.0 | 88.3 | 11.7 |
| Upper West | 100.0 | 0 | 82.4 | 17.6 | 88.6 | 11.4 | 50.0 | 50.0 | 15.4 | 84.6 | 88.6 | 11.4 |
| Eastern | 88.5 | 11.5 | 85.3 | 14.7 | 87.0 | 13.0 | 100.0 | 0.0 | 44.0 | 56.0 | 77.5 | 22.5 |
| Volta | 95.3 | 4.7 | 87.3 | 12.7 | 93.4 | 6.6 | 66.7 | 33.3 | 24.0 | 76.0 | 82.9 | 17.1 |
| G. Accra | 60.0 | 40.0 | 72.2 | 27.8 | 71.0 | 29.0 | 33.3 | 66.7 | 10.5 | 89.5 | 85.4 | 14.6 |
| Western | 87.2 | 12.8 | 94.3 | 5.7 | 91.0 | 9.0 | 100.0 | 0.0 | 4.5 | 95.5 | 85.0 | 15.0 |
| National Dir. | 76.9 | 23.1 | 25.0 | 75.0 | 85.9 | 14.1 | 79.2 | 20.8 | 5.3 | 94.7 | 86.0 | 14.0 |
| Average | 87.9 | 12.1 | 81.5 | 18.5 | 87.9 | 12.1 | 78.0 | 21.9 | 16.8 | 83.1 | 84.1 | 15.9 |

Source: MOFA, 2004

Executive Summary

Policy Reforms

Recognition of non-monetized Contributions of Women

As a matter of economic urgency, policy makers must take account of the non-monetized areas of women's work, such as domestic chores, head-loading of farm produce and sale of farm produce. These activities are generally exclusive to women, acting as severe time burdens on their productivity. The opportunity cost of spending more time on these chores is high and affect both the household and the nation. Computation of such contributions in economic terms would significantly lead to an appreciation of the contributions that women make to both the rural and national economy.

Collection of Disaggregated Data

Until very recently, modest attempts were made to collect gender disaggregated data on the situation of women in development. Lack of gender disaggregated statistical data seriously hampers appropriate planning of sustainable agricultural development (FAO, 1995). The international concern about the need for adequate data on the situation of women was first expressed in 1975 in the World Plan of Action adopted by the World Conference of International Women's Year. As a matter of urgency, all institutions involved in research and policy must be mandated by the government to integrate gender into their data collection systems with a view to fostering gender-sensitive planning.

Improving the Technical Capacity and Gender Balance of MOFA and its Sub Divisions

The study revealed the limited technical and manpower capacity of MOFA and the visibly low participation of females at professional, sub professional and technical levels.

The important link between extension services and farm improvement is also underscored. Women cannot improve upon their status as farmers unless steps are taken to address gender imbalances in the existing extension service delivery system. The North South Institute (1995) attributes part of the problem to the fact that, extension services are currently male-dominated and male-oriented. The first observation is that the high educational requirements needed by extension staff have meant that the majority are men; and second, the focus of research and of extension services towards production of high yielding cash crops, largely the domain of male farmers, has marginalized women's work. As a result, other aspects of agricultural activity dominated by women such as vegetable production and other female-dominated activities have been severely neglected.

The following recommendations have been formulated among others by the NSI as matters to consider in the formulation of gender-specific changes in the extension service delivery system:

1. Efforts should be made to recruit and train female extension officers, by responding to the gender distribution of male and female farmers.

2. Given the integral role that the extension officers play in training farmers in agricultural production and processing and forging links with credit and input suppliers (private and NGOs), they must be trained to recognize gender-specific needs.
3. The Extension Service Division of the MOFA should provide extension staff with adequate income and transport facilities so that the provision of extension services ceases to depend on the capacity of farmers to pay for their travel costs, a practice that works against cash-poor women.

Improving the Prestige Level of Agriculture as an Occupation

As part of measures to maintain agriculture as the bedrock of the Ghanaian economy, it would be necessary to raise its occupational prestige level. This could begin from the JSS level from where students could be exposed to the diverse benefits of being a farmer. This process could be facilitated by successful agriculturists who could serve as role models. Other forms of educational programmes through the media could be created to present the potentials of agriculture as a modern occupation. Similar to schemes existing for cocoa producers, various forms of incentive packages for producers of food crops could be devised. These may include the occasional supply of essential items such as kerosene and soap either for free or at subsidized prices.

Rural, Urban and Regional Differentials

Steps must be taken to address the socio-economic imbalances in development at rural and urban levels and between regions. The basic needs approach to development requires that people must be empowered to access basic services such as health, education, sanitation and potable drinking water. The WIA survey confirmed that the Northern Region is the most deprived and the least endowed with such basic services. It also suffers low school enrolment compared to the other regions studied. The girl child as the future woman in agriculture suffers most from this trend because of the general belief that it is not worth educating a female child. As a matter of urgency, this study proposes the setting up of community task forces that would ensure regular school attendance among children in general and girls in particular. Unless drastic measures are deployed to promote education at the community level, Ghana will continue to grapple with the low literacy of its female farming population.

Implementation of GADS

The preparation of the Gender and Agricultural Development Strategy is to be commended as a bold step towards developing gender sensitive programming in the agriculture sector. For its effectiveness, the document should be widely disseminated among staff and strategies and work plans designed to integrate the document into the work force agenda. Additionally, yearly reviews and evaluations should be conducted to ascertain its effectiveness and the opportunity used to fill in gaps due to unforeseen developments. The HIV/AIDS component of the strategy must be given equal attention and visibility with a view to ensuring the protection of both staff and farmers.

Table 21: Qualification of Total Staff Population

| National Total Breakdown of MOFA Staff | | | | | |
|---|-------------|---------------|---------------|-----------------|--------------|
| | Male | % Male | Female | % Female | Total |
| Professional | 600 | 85.7 | 100 | 14.3 | 700 |
| Sub-Professional | 498 | 87.2 | 73 | 12.8 | 571 |
| Technical | 2715 | 88.9 | 340 | 11.1 | 3055 |
| Administration | 66 | 75.7 | 21 | 24.3 | 87 |
| Secretarial | 39 | 16.2 | 202 | 83.8 | 241 |
| Support | 1812 | 84.1 | 342 | 15.9 | 2154 |
| Total | 5730 | 73.0 | 1078 | 27.0 | 6808 |

Source: MOFA, 2004

At the national level, professional staff constitute just over 10% of total staff as seen from table 21. It is also instructive to note however that technical staff who are a significant component of agricultural human resource constitute just under half of the total staff strength.

The gender dimensions of participation at all levels and by regions as shown in table 22 however confirm that women are least represented in professional, sub professional, technical and administrative areas and are more concentrated in the lower secretarial pool where decisions are not taken. Nationally, women constitute 14.3% of professional staff, 12.8% of sub professional staff, 11.1% of technical staff and 24.3% of administrative staff.

At regional levels women are more visible at the professional level within the Greater Accra Region (40%), with no presence at all in the Brong Ahafo and Upper West Regions. At sub professional level, women dominate (75%) at the national directorate level but are however squeezed to a mere 4.4% in the Brong Ahafo Region. While totally absent in administrative positions in Brong Ahafo, Central, Northern and Eastern Regions, they are dominant in Ashanti (57.1%), Upper West (50%) and Greater Accra Region (66.7%), trends which are consistent with overall male-female ratios in the Ghana Civil Service. Women are however key actors in secretarial levels where they constitute 83.1% of the staff population. This analysis in general points to the fact that women are not a visible force in decision making levels of the Ministry.

Table 19: Gender Participation at Regional Directorate Level

| | | | | | | | | | |
|----------------------|--------------|----------------|--------------------|-----------------|-------------------|-------------------|----------------|----------------|----------------|
| Greater Accra Region | Volta Region | Eastern Region | Brong Ahafo Region | Northern Region | Upper West Region | Upper East Region | Western Region | Central Region | Western Region |
| F | M | M | M | M | M | M | M | F | M |

Source: MOFA 2004

Table 19 above shows that female Regional Directors currently exist in Central and Greater Accra regions whereas the remaining eight regions are headed by men.

General Qualification of Staff and Gender Participation

As in 1997, most of the departments remain short staffed and manned by personnel of limited qualifications. The situation in the MOFA is therefore very abysmal and has been compounded by the inability of the Ministry of Finance to allocate more funds for the recruitment of new staff.

Extension services in particular have generally suffered a lack of a critical mass of qualified people, weak research/extension links, dispersed responsibilities and poor logistics. The extent of shortage of professional staff can be seen from the running of the Directorate of Agricultural Extension Services as shown below in table 20 which shows that by 2003 out of a total of 61 staff only 18 were professionals compared to a higher cumulative cohort of administrative and secretarial staff.

Table 20: Qualification of Extension Staff of MOFA

Breakdown of MOFA Directorate of Agricultural Extension Services Staff as at 2003

| | Male | % Male | Female | % Female | Total |
|-------------------------|-----------|-------------|-----------|-------------|-----------|
| Professional | 15 | 83.3 | 3 | 16.7 | 18 |
| Sub-Professional | 0 | 0.0 | 1 | 100.0 | 1 |
| Technical | 7 | 87.5 | 1 | 12.5 | 8 |
| Administration | 4 | 80.0 | 1 | 20.0 | 5 |
| Secretarial | 2 | 25.0 | 6 | 75.0 | 8 |
| Support | 17 | 81.0 | 4 | 19.0 | 21 |
| Total | 45 | 73.8 | 16 | 26.2 | 61 |

Source: MOFA, 2004

CHAPTER ONE

CONTEXT AND INTRODUCTION

“This is a historic moment for discussions on women's rights in agricultural development. The shift towards democratisation and the emphasis on sustainable economic development in recent years have provided opportunities for women to press claims they had not made before. While the democratisation process can be difficult and uneven, the dissolution or modification of old regimes offers possibilities of speaking openly, lobbying forcefully and organizing new groups to monitor and maintain progress. No discussion of sustainable economic development is complete without the input of women, who in many places are the backbone of economic development, and in every place are the persons who must cope on a daily basis with the consequences of inequitable development... It is time to move forward again and use political and legal systems to establish women's rightful places in the economic lives of their countries” (Freeman: 1994, 559).

This chapter addresses the:

- o Context
- o Justification for the study
- o Methodology
- o Legal framework
- o Structure of this book.

Context

Ghana is located on the West Coast of Africa bordered by Cote d' Ivoire in the west, Burkina Faso in the north, Togo in the east and the Atlantic Ocean in the south and occupies a total land area of 238,537 sq. km with both an economy and modern political system in transition. Since the 1990's, Ghana's economy has been characterised by high rates of inflation, high interest rates, continuous depreciation of the cedi, dwindling foreign exchange reserves, excessive public debt overhang and stagnant economic growth. Extensive liberalization and adjustment in the 1980's produced some growth in services and mining but did little to produce and sustain growth in agriculture and manufacturing. As a result, both growth and incomes have remained stagnant. The stagnant growth of the economy in the 1990 has produced less than acceptable levels of poverty reduction. Since independence, Ghana has experienced growing and deepening poverty manifested in an intensification of vulnerability and exclusion among some groups and in some areas, especially in the north of the country. Over the past 10 years, population growth has far outstripped the rate of decrease in poverty levels (Ghana Poverty Reduction Strategy (GPRS), 2003-2005).

The recent official population census carried out by the Ghana Statistical Service (GSS, 2000) has established that the population of Ghana currently stands at 18,912,079 representing an increase of 53.8% between 1984 and 2000. Increased migratory trends have resulted in narrowing the difference in size of the rural and urban populations which

also currently stand at 56.2% and 43.8% respectively. Females represent 50.5% of the total population, with regional variations of 49% in the Western Region to 52% in the Central Region. The evidence also suggests that regions experiencing the least reduction (or experiencing increases) in poverty levels (Central, Eastern, Upper East and Upper West) also tend to have female populations in the range of 50-52% (Id.).

By 1999, five out of ten regions in Ghana had more than 40% of their population living in poverty. The worst affected have been the three northern savannah regions (Upper East, Upper West and Northern Regions). Nine out of 10 people in the Upper East, 8 out of 10 in the Upper West, 7 out of 10 in the Northern Region and 5 out of 10 in Central and Eastern regions were classified as poor in the same year. Food crop farmers in the country have the highest incidence of poverty and therefore remain vulnerable and excluded. Constituting 59% of the poor in Ghana, their condition has been due to several factors such as lack of access to markets, high cost of inputs and low levels of economic infrastructure (Id.).

Justification for the Study

Agriculture has been generally described as the main pillar of Ghana's development. It is the largest contributor to Gross Domestic Product (GDP), accounting for about 51%. It provides 45% of all export earnings and is the main employer of the Ghanaian population, supporting at least 80% of the total population economically through farming, distribution of farm produce and provision of other services to the agricultural sector and further accounts for 12% of tax revenue. Agriculture further contributes to the development of industry through the supply of raw materials. Fifty five percent (55%) of the total population is engaged in agriculture and just under half (48.7%) of the total female population is self-employed in the same sector. Further more, women account for about 70% of total food production in Ghana. Under the current macro economic framework of the government, agriculture is expected to play a lead role in achieving the target of 5% GDP growth rate by 2005. In more specific terms growth in the sector is expected to rise from 4.1% per annum in 2002 to 4.8% by 2005 (Id.).

Women are the most important actors in the food chain which begins from farm production, market and intra household distribution of food. They play a lead role in post harvest activities such as shelling of grains, storage, processing and marketing. Women therefore remain the centre-piece of food security and hold the key to a sound and healthy economy. Despite the central role of women in the economic development of the country, they have much more limited access to resources than their male counterparts especially in the areas of education, land, agricultural extension and access to credit, all of which combine to restrain their ability to increase their productivity and incomes.

Available data on the role of women in agriculture suggests that they form an estimated 52% of the agricultural labour force with a contribution of between 55%-60% to total output. Further more 30% of cocoa farmers and 70% of food crop growers (MOFA, 2004), 90% of the labour force in the marketing of farm produce (National Population Policy: 1994, 3) are women.

CHAPTER SEVEN

THE MINISTRY OF FOOD AND AGRICULTURE AS A PROTECTIVE AGENCY FOR WOMEN IN AGRICULTURE

This section focuses on the capacity of the MOFA to deal with the myriad issues confronting women in agriculture within the context of its place as the lead sector responsible for agriculture in Ghana. Specific reference will be made to the existing manpower and resource capacity of the Ministry in addition to the current extent of female representation and participation within the formal segment of the Ministry.

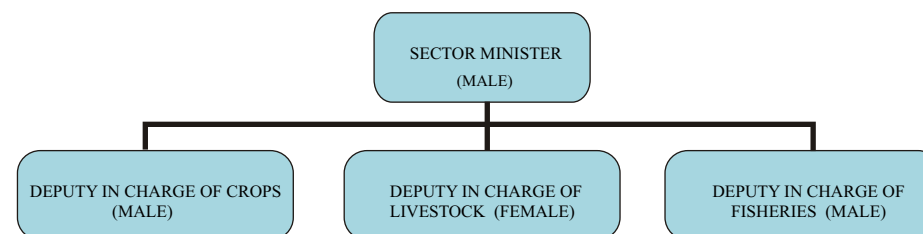
This Chapter discusses:

- Female Representation in MOFA
- General Qualification of Staff and Gender Participation
- Agricultural Education and Female Participation
- Budgetary Allocations within the Ministry.

Female Representation in MOFA

On the whole, it has been established that women form only 15% of all employees of the MOFA (Manpower Division, MOFA, 2004). At the helm of affairs are the Sector Minister and his deputies in the fields of crops, livestock and fisheries. Figure 9 shows that compared to 1997, when no female minister of agriculture existed there has been a slight improvement by 2004 with the appointment of one female deputy in charge of livestock. There has also been a 20% improvement in the appointment of women at the regional directorate level compared to 1997 when no female existed.

Figure 9: Male and Female Participation at Ministerial Level



Source: MOFA, 2004

There is evidence to suggest that in the not too distant future, women will play a more prominent role in agriculture than men. It has been reported that the number of women farmers has been increasing at a faster rate than men. As seen from table 1 between 1970 and 1984, the number of women farmers increased by 102%, compared to 72% for men and by 1984 women farmers outnumbered men in five regions, namely Western, Central, Eastern, Volta and Ashanti.

Table 1: Gender Composition of Farmers (1970 & 1984)

| Gender | 1970 | 1984 | % Increase |
|----------------|---------------|---------------|-------------------|
| Male ('000s) | 1015.1 | 1750.3 | 72 |
| Female ('000s) | 771.1 | 1561.2 | 102 |
| Total | 1786.2 | 3311.5 | 85 |

*Source: Medium Term Agricultural Development Strategy (MTADS, 1991),
Obtained from the Agricultural Census.*

Table 2 below further provides a global picture of participation in the agriculture sector by gender and regions as estimated by the 2000 population census. The results are showing a significant presence of women in the sector with an overall 3.6% increase over men.

Table 2: Participation in the Agricultural Sector of the Economy by Region and Gender

| Economically Active Population (15 Yrs Plus) By Region And Sex (2000) | | | | | | |
|---|--------------------|--|---------|-------|----------|-----------------|
| Region | Total Labour Force | Agriculture (Farming, Forestry, Fishing & Non-Agriculture) | | | | Non-Agriculture |
| | | Count | % Share | %Male | % Female | |
| Ashanti | 1,612,467 | 706,888 | 43.8 | 50 | 50 | 905,569 |
| Gt. Accra | 1,377,903 | 145,034 | 10.5 | 55.8 | 44.2 | 1,232,869 |
| Eastern | 927,699 | 531,635 | 57.3 | 51.4 | 48.6 | 396,064 |
| Western | 856,830 | 511,826 | 59.7 | 52.5 | 47.5 | 345,004 |
| Northern | 127,553 | 523,278 | 71.2 | 55.9 | 44.1 | 204,275 |
| Brong-Ahafo | 819,190 | 566,066 | 69.1 | 51.1 | 48.9 | 253,124 |
| Volta | 697,752 | 424,458 | 60.8 | 49.8 | 50.2 | 273,674 |
| Central | 671,003 | 371,703 | 55.4 | 46.5 | 53.5 | 299,300 |
| Upper West | 241,209 | 176,600 | 73.2 | 51.4 | 48.6 | 64,609 |
| Upper East | 360,508 | 242,077 | 67.1 | 52.9 | 47.1 | 118,431 |
| All Regions | 8,292,114 | 4,199,185 | 50.6 | 48.2 | 51.8 | 4,092,929 |
| <i>Source: Extrapolated from the 2000 Population Census</i> | | | | | | |

Women are also becoming increasingly visible in farm tasks which traditionally have been designated as male preserves, thus breaking ground in typical male dominated areas such as land clearance and growth of cash crops. In a recent study on access and control over land from a gender perspective in the Volta Region of Ghana sponsored by the Africa Regional Office of the Food and Agriculture Organization (FAO), the Netherlands Development Organization (SNV) and Women in Law and Development (WiLDAF) (2003), it was found that changes were observable in the Volta Region with regard to the roles and responsibilities of women in the farm sector. Almost two thirds of the respondents acknowledged an increased involvement of women in farming activities since independence in 1957. Changing roles and responsibilities of women in the farm sector were ascribed to changes in the gender division of labour, an increased involvement of women in food and cash crop production, and an increased involvement of women in farm related trading activities.

kind of activity she was actually engaged in, including any financial contribution she may have made. It may also be argued that her labour could be computed on the basis of the opportunity cost of hiring alternative labour by her husband.

From the general rules which govern divorce and death intestate within these communities, it must be said that women farmers are disadvantaged in the following ways:

- There is absolutely no security of tenure for women whose only land source is their husband.
- Women have no guarantee that they would be compensated for several years of assistance to their husbands.
- Women can be deprived of an important source of labour^{ix} supply through the loss of their children (in Northern Ghana especially).
- They prefer to adhere to a system of property distribution which works to their disadvantage than to a system which offers them protection.
- There are inherent inadequacies in the court system as far as it concerns poor rural woman which needs to be addressed in a participatory manner.

Death of Spouse

The Intestate Succession Law has been discussed in detail in chapter one. In connection with death intestate and their property rights, women were asked if they knew about the law. In response, women in Ashanti (45.4%), Volta (23.2%) and Brong Ahafo (38.7%) Regions stated that they had heard about the law either on radio or through women's groups. At the time of the initial research the law was not known among any of the respondents in the Northern Region. The current situation may however be different given the lapse of time and the expansion of legal literacy programmes across the country by agencies such as FIDA.

It is important to note however that awareness of the law does not necessarily mean that its details are known and that it is being applied. The situation is comparable to the results of FAO/SNV/WiLDAF study (supra) which assessed the knowledge of all relevant laws affecting women in agriculture and found that women generally had limited knowledge of the contents of the Intestate Succession Law, the 1992 Constitution of Ghana, the Land Title Registration Law, the Head of Family Accountability Law and the Administration of Estates (Amendment) Law and that communities were not applying the law in the distribution of property.

Sec. 41(2) of the MCA provides as follows:

“On application by a party to a marriage other than a monogamous marriage, the court shall apply the provisions of this Act to that marriage, and in so doing, subject to the requirements of justice, equity and good conscience, the court may:

have regard to the peculiar incidents of that marriage in determining appropriate relief, financial provision and child custody arrangements;

grant any form of relief recognized by the personal law of the parties to the proceedings, either in addition to or in substitution for the matrimonial relief afforded by this Act.

Further more, by section 47(1) of the Courts Act, the District Court is permitted “to exercise civil jurisdiction in divorce and other matrimonial causes or matters and actions for paternity and custody of children where the law applicable is exclusively customary law”.

It has been contended that the reference made to custom for determining relief under the MCA may not necessarily benefit women who are married under customary law as they seem to be caught within the very web of customary law that they seek to escape (Human Rights Law Group, 1994).

Despite this limitation, a few customary marriages have been successfully dissolved in courts with relief's going to women who seek dissolution under section 41(1). By contrast to dissolution under customary law, redress under the MCA does not depend on who brings the action since by section 1(1) of the Act, “either party” to the marriage is permitted to initiate proceedings. Additionally, Section 20(1) gives the court discretion to award a financial or proprietary relief (or both).

This section provides that:

“The court may order either party to the marriage to pay the other party such sum of money or convey to the other party such movable or immovable property as settlement of property rights or in lieu thereof as part of financial provision as the court thinks just and equitable.”

The Act vests in the court a discretion to determine what share if any, a spouse has in matrimonial property upon the breakdown of the marriage. It however does not provide any guidelines for the exercise of the discretion by the courts (Kuenyehia, 1995) and this places a level of unpredictability in the way the courts will decide each case.

A study of case law will however show that the general attitude of the courts has been to award proprietary reliefs only upon proof of “substantial contribution” by the wife to the property (see introduction). Women in agriculture claiming relief's under this section would therefore have to prove the nature of their contribution. This for example may include the duration of time she has spent working on her husband's farm as well as the

The need to focus sharply on the situation of food production in the country cannot be under estimated given that this is essential for national food security and the reduction in reliance on imports of basic food items. Statistics from the Ghana Statistical Services (GSS, 2004) as seen from table 3 shows that Ghana relies heavily on imports of foods of diverse kinds including food crops and that only a concerted effort at self sufficiency would save the country from loss of enormous amounts in foreign exchange.

Table: Overall Cedi Value of Food Imports into the Country Between 1997 & 2001

| Commodity Group | 1997 | 1998 | 1999 | 2000 | 2001 |
|--|----------------|----------------|----------------|------------------|------------------|
| Live animals | 1,514 | 4,031 | 2,949 | 4,779 | 9,133 |
| (%) | 0.4 | 0.6 | 0.3 | 0.3 | 0.4 |
| Meat and meat preparations | 26,023 | 27,508 | 75,560 | 92,551 | 88,309 |
| (%) | 6.7 | 4.3 | 8.8 | 6.5 | 3.5 |
| Dairy products and bird's eggs | 7,112 | 40,785 | 53,965 | 128,601 | 219,116 |
| (%) | 1.8 | 6.3 | 6.3 | 9.0 | 8.6 |
| Fish, crustaceans and molluses and preparation thereof | 132,188 | 239,507 | 278,384 | 410,312 | 622,353 |
| (%) | 34.1 | 37.0 | 32.4 | 28.8 | 24.5 |
| Cereals and cereals preparations | 128,978 | 210,911 | 251,294 | 469,655 | 1,100,461 |
| (%) | 33.3 | 32.6 | 29.2 | 33.0 | 43.3 |
| Vegetables and fruit | 7,361 | 14,136 | 42,395 | 4,645 | 3,658 |
| (%) | 1.9 | 2.2 | 4.9 | 0.3 | 0.1 |
| Sugar, sugar preparations and honey | 58,822 | 79,712 | 89,723 | 245,932 | 446,054 |
| (%) | 15.2 | 12.3 | 10.4 | 17.3 | 17.6 |
| Feeding stuff for animals (not including unmilled cereals) | 7,149 | 7,778 | 16,138 | 15,928 | 17,363 |
| (%) | 1.8 | 1.2 | 1.9 | 1.1 | 0.7 |
| Miscellaneous edible products and preparations. | 18,387 | 22,856 | 49,193 | 52,886 | 34,661 |
| (%) | 4.7 | 3.5 | 5.7 | 3.7 | 1.4 |
| TOTAL | 387,805 | 647,236 | 859,602 | 1,425,289 | 2,541,108 |

Source: GSS, 2004. %=share of imports for the year

The trends from table 3 show that whereas the percentage of the total may have dropped in between years for some products (example, meat and meat preparations) other products such as cereals and cereals preparations where women dominate have not experienced significant decreases. In monetary terms a significant proportion of all products have experienced increases in the value of imports suggesting a serious drain on foreign exchange reserves.

This research will inform policy makers of the need to address the challenges confronting women as key actors in the production of food with a view to relieving the State of its high import burden. It was in this light that the 1991 Medium Term Agricultural Development Strategy proposed that for any strategy to be effective, it should aim at (i) bringing services physically closer to women, (ii) involving them in the formulation and management of programmes affecting them and (iii) making women (individually or in groups) the contact point in order to deliver services directly to the beneficiaries and receive feed back.

The Methodology

The findings of this survey (Women in Agriculture (WIA) survey) are based on a qualitative and quantitative assessment of the situation of women farmers located in four regions of Ghana namely the Northern, Volta, Brong Ahafo and Ashanti Regions. The selection was based on the importance of drawing on the experiences of two predominantly patrilineal and matrilineal communities, given the profound implications that family and inheritance systems have on social status and agricultural development in Ghana. Numerous studies conducted in Ghana have highlighted the usefulness of kinship as an entry point to the study of social organisations since it is the source of determining the various statuses and roles of individuals who make up a community (Nukunya, 1992).

Four hundred questionnaires were administered equally within five rural communities across the 4 regions (100 per region) identified, with questions cutting across issues such as educational background of respondents, type of marriage, reproductive health, household and farm based decision making, access to productive resources such as land and knowledge and opinion of the Best Farmer Award Scheme. The data was enriched through focus group discussions, in-depth interviews and extensive reference to secondary sources especially government official sources. The Statistical Package for Social Sciences (SPSS) was used to process and analyse the collected data. The findings were shared and reviewed at an interagency workshop upon the initial completion of the study in 1997. Participants were drawn from organisations such as the World Bank, the United States Agency for International Development (USAID), the MOFA, the Food and Agriculture Organisation (FAO), the National Council on Women and Development (NCWD), the Ministry of Finance (MOF) the Department of Social Welfare (DSW), FIDA and FES. Comments arising out of the workshop were used to improve upon the structure and content of the study. The revision conducted in 2004 sought to update only the secondary sources of data.

There are a few limitations to the study worth mentioning: The lack of or paucity of information disaggregated by gender across agencies at national, regional and district levels made it very difficult to analyse the extent of gender disparities in specific areas of the sector. As much as it attempts to be detailed and comprehensive, the findings may not reflect the general situation of women across the country. **This book does not cover the situation of women in other areas of the agriculture sector such as fisheries and livestock production.**

The Legal Framework

A study on women in agriculture cannot be complete without reference to the existing normative environment which directly or indirectly impinges on their work. The succeeding sections focus on local and international legal instruments which impact on women in this sector.

Of all the divorcee respondents interviewed, only one said that she had instituted divorce proceedings in court. On the whole, the women expressed a general dislike for the courts as reference points for dissolution of marriage (and expressed the same feelings for inheritance cases, as will be seen below). The cumulative reasons are shown in the box below:

Cumulative Reasons for not Going to Court

- a. The court is for litigation and divorce is not a form of litigation;
- b. The court process can be too rancorous;
- c. Court proceedings may affect the children and their future relationship
With their extended family;
- d. The court is too far;
- e. The court is too expensive;
- f. It is full of delay;
- g. It is not good for a woman to expose her matrimonial affairs to the general public;
- h. Court divorces are associated with marriages under the Ordinance;
- i. Customary law marriages are contracted at home (by contrast to a church or registrars office) and so they have no business going to court;
- j. Traditional rulers and elders have sufficient expertise to tackle such problems;
- k. It is taboo to send your husband to court.

Source: WIA Survey, 1997

From these answers, it can be said that there is a general lack of confidence in the court system among rural women farmers. Their general content with the customary law methods despite their harsh effects arises in part from their negative perceptions of the court processes. Studies on the extent to which customary law marriages are sent to court to be dissolved show that even though customary marriages account for about 86% of all marriages in Ghana, only 12% of all matrimonial matters arise from customary marriages (Wantizek:1990, 84).

Both the Courts Act, Act 459 (1993) and the Matrimonial Causes Act (MCA), Act 376 (1970) give the courts of Ghana jurisdiction to entertain divorce matters in the area of customary law marriage.

childless, although the former, in most cases are known to neglect their children completely after divorce. In other instances, they are also noted for “pushing” the children onto other relatives. The rights of women in this social context are weaker due to their lower economic and bargaining statuses.

In principle, respondents seemed content with the theoretical application of divorce but said that they were being cheated because the rules were not being enforced. Even though respondents in the Northern Region seemed to be the worse off in this context, they too expressed satisfaction with the existing customary divorce system, commenting that alimony is a taboo, capable of bringing a curse upon the family.

It must be stated that the system of divorce both in practice and in theory, works harshly against women in agriculture, especially those who farm in joint partnership with their husbands. For women in Northern Ghana, the system is even more oppressive (despite their approval) given that they are deprived of both land and children both of which serve as important agricultural resources. In the absence of clear guidelines on the award of alimony, women in Akan areas also remain disadvantaged even though in some cases they are awarded some farmland.

Based upon the inherent inequities within the system of customary law divorces, it has become imperative for Parliament to pass legislation under article 22 of the Constitution with a view to evolving a unified system of divorce settlements (or alimony payments) applicable to all marriages. This would help to remove unparadonable injustices especially to women in farmers considering the high level of assistance that they render to their husbands during marriage.

Under the WIA survey, respondents were asked whether they knew about the possibility of court dissolution of marriage. 18% from Ashanti, 13.2% from Brong Ahafo, 8.3% from Volta and 1.4% from Northern indicated that they knew marriages could be dissolved by the courts. A further enquiry was made into the average distance that respondents would have to travel to access the nearest district court. The average distance to the nearest court in all the four regions is found as in table 18 below.

Table 18: Average Distance to Nearest Court in the WIA Regions

| REGION | DISTANCE |
|-------------|----------|
| Volta | 20 miles |
| Ashanti | 8 miles |
| Northern | 30 miles |
| Brong Ahafo | 12 miles |

Source: WIA Survey, 1997

Discrimination

The Committee of experts which drafted the 1992 Constitution of Ghana was emphatic about the importance of incorporating “gender” into the newly formulated general definition of discrimination (GoG, 1991). It adopted the following definition of discrimination which is replicated in article 17 of the Constitution:

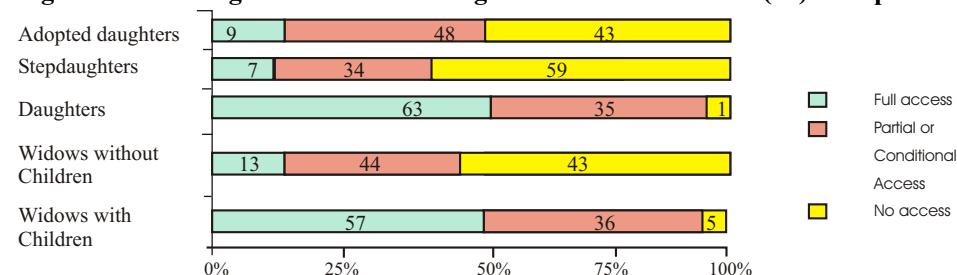
“...to give different treatment to different persons attributable only or mainly to their respective descriptions by race, place of origin, political opinions, colour, gender, occupation, religion or creed, whereby persons of one description are subjected to disabilities or restrictions to which persons of another description are not made subject or are granted privileges or advantages which are not granted to persons of another description”.

Compared to previous Constitutions (e.g. 1969 and 1979), this definition of discrimination is broad but however has a slightly different focus from the definition under article 1 of the Convention on the Elimination of all Forms of Discrimination Against Women (CEDAW). The latter defines discrimination within the context of relations between men and women and ensures the protection of women on equal terms with men in all spheres of life. It therefore proscribes

“any distinction, exclusion or restriction made on the basis of sex which has the effect or purpose of impairing or nullifying the recognition, enjoyment or exercise by women, irrespective of their marital status, on a basis of equality of men and women, of human rights and fundamental freedoms in the political, economic, social, cultural, civil or any other field” (article 1).

This study attempts to examine direct and indirect forms of discrimination against women by among others comparing their situation to men and pitching their circumstances against other social and economic factors such as differences in rural and urban levels of development. In recent times, there is emerging evidence to show that different categories of women may experience different challenges in relation to interests in land. The FAO/SNV/WiLDAF study mentioned above alludes to such a challenge among different groups of women in the Volta Region, a predominantly patrilineal area where differences in access rights to land exist, not only on the basis of gender but also between different categories of women such as widows with children, widows without children, daughters, stepdaughters and adopted daughters, women in consensual relationships and women with physical disabilities.

Figure1: Access Rights of Different Categories of Women to Land (%) of responses



Source: FAO/SNV/WiLDAF Study 2003

Summary of Access Rights of Different Categories of Women

Access rights of widows

Notable differences were observed between the access rights of widows with children and widows without children. The former group had greater access rights to the land of their deceased husband than the latter group. More than half of the respondents indicated that widows with children maintained full access to land after the death of their husbands, whereas 38% indicated that they had partial or conditional access to the land. For widows without children, the percentages were 13% and 44% respectively. The negative perceptions that exist in the Volta Region surrounding widows without children contribute to their insecure access rights. Traditional Ewe societies believe that children are the main reason for marriage and therefore a childless marriage is of no benefit to the lineage. The unspoken question is “*how do you justify your stay in the lineage if you have not contributed to it?*”

• Access rights of daughters

A significant difference was observed between the access rights of biological daughters on the one hand, and step and adopted daughters on the other. The study revealed that daughters often maintained full access to their father's land after his death, whereas step and adopted daughters did not have the same privileges. Sixty three percent of respondents were of the impression that daughters maintained full access to their father's land after his death, compared to a mere 9% for adopted daughters and 7% for stepdaughters. The differences were ascribed to the fact that biological daughters are better protected by customary and statutory laws. Ewe tradition does not endorse double inheritance. Thus, step and adopted daughters are considered members of a different patrilineage and children of a different man meaning that they have to claim their benefits from their own line of descent. Step or adopted daughters also have fewer rights than step or adopted brothers. An opinion leader from the Ho district explained: “*Adopted or half daughters belong elsewhere. If they were men, they could have been given some inheritance rights, but being women, they will marry one day and exercise that privilege elsewhere.*”

Access rights of women involved in a consensual relationship

Women involved in a consensual relationship can not enforce any land rights as mere consensual relationships are not officially recognised by the State or by Ewe customary law.

Access rights of women with disabilities

Women with physical disabilities revealed during focus group discussions that their rights to land were highly insecure as a result of both their status as women and their physical condition. They were generally unable to cultivate large plots of land and often required assistance from family members to perform their farming activities. As a result, they strongly feared that they could lose their access rights if the demand for land increased, thus making them feel very vulnerable and dependent on others.

Source: SNV/FAO/WILDAF, 2003

Divorce and Dissolution of Marriage in Court

Divorce is generally frowned upon under customary law. More detailed local studies however reveal that although not generally approved, divorce is relatively and perhaps increasingly becoming common (BRIDGE, supra). In total 11% of divorcees were collectively identified in all regions except the North. Respondents from this region were not willing to engage in detailed discussions on this issue.

The general rule under customary law is that divorce can be initiated by either side, although the permissible grounds for it may vary by gender. It has been stated that among the Ewe, only the wife can initiate divorce whereas in the North, this is generally a male prerogative (Economic Commission for Africa (ECA), 1984). Broadly speaking, husbands can seek divorce on grounds of adultery of the wife (but not vice versa), infertility, desertion or witchcraft. A wife can also initiate divorce on grounds of impotence; desertion, cruelty or neglect to maintain (id).

Divorce is normally carried out through settlement. Wide variations in the practice of grant of alimony may be found across regions. Among the Ewes of the Volta Region for example, respondents stated that alimony consisted of drinks and monetary compensation to the women's family. Among the two Akan areas of Ashanti and Brong Ahafo, respondents indicated that in theory alimony consisted of monetary compensation, drinks, cloth and in some cases, a portion of the husband's farm. In the Northern Region however, respondents indicated that a woman is not awarded any thing upon divorce.

In all areas where alimony was forthcoming, women complained that these alimony grants were in practice forcefully and deliberately resisted by men. Factors which could affect the passing of alimony included the woman's relationship with the family of the man and whether she was (perceived and actually) responsible for the break up of the relationship. Respondents further indicated that no alimony would pass to a woman who initiated divorce proceedings. Correspondingly men generally refused to initiate divorce themselves in order to avoid alimony settlements. Divorce settlements under customary law are therefore discriminatory against women. The gender dimensions to divorce initiation potentially amounts to blackmailing a woman into living with a man whose behaviour she may find unacceptable.

After the divorce has been pronounced, the parties submit bills for expenses incurred by either party on the other's behalf during the marriage. The husband's bill may include the return of the bride price, debts paid on behalf of the wife, gifts of valuable trinkets and advances for purposes of trade (ECA, id).

Children are also subject to sharing upon divorce. However, the situation would depend upon whether the divorce takes place in a patrilineal or matrilineal setting. In the former case, the husband has an absolute right to take full custody of the children whereas in the latter, that prerogative is given to the mother. In practice however, (as noted above), some men in matrilineal societies are also noted for making claims to the children. According to respondents in the North, the rule that the men were entitled to the children is strictly adhered to and therefore women stand the risk of leaving their marriages

wives because by custom they have an obligation to pay their wives' debts where the latter default in repayment.

Contrary to modern day perceptions that men do not assist at all in the home, there was limited evidence to support the fact that some men in all the regions covered rendered some limited form of help to their wives. These included bathing the children and picking them up while the wife was cooking. In the North, husbands were noted for weeding the compound and fire wood collection. As a general observation however, the majority of women intimated that they were solely responsible for domestic chores.

Reasons given for male exclusion in this area included the following:

1. Tradition does not permit men to assist in the home;
2. It is taboo for a married man to engage in domestic work;
3. The men are too proud;
4. Men see themselves as the masters of the home;
5. Fear of being mocked by friends;
6. Sheer neglect by men;
7. Real polygamous situations could prevent men from assisting in the home because they may want to avoid being partial among their wives.

Tradition demands that a husband must maintain his wife and children. By this reasoning, the husband is always assumed to be the breadwinner in the home. However the WIA survey has proved that even in rural settings, this point no longer holds as the survey produced ample testimony that women perceive themselves and actually are significant contributors to the family purse.

The Children

The place of children in marriage is important because they serve as an important source of labour in every rural community. Children are noted generally to assist on farms after school hours and during holidays. In the North however, the general practice as already noted is for them to miss school and assist from the age of five years. It is important to mention that Ghanaian law frowns upon any form of work which deprives a child of its health, education or development (Sections 87-91 of the Children's Act, Act 560 (1998)). The use of children in this manner amounts to child labour and must therefore be addressed by the family, community and local government.

Marriage also has its own peculiar rules in relation to child ownership depending on the family system concerned. In patrilineal areas such as the Volta and Northern regions, children are traditionally regarded as members of the family of the man whereas among matrilineal areas such as Ashanti and Brong Ahafo they remain lineage members of their mother's family. There is however evidence to support the fact that in modern times, men in matrilineal communities are beginning to exercise a greater degree of ownership and control over their children even after its dissolution.

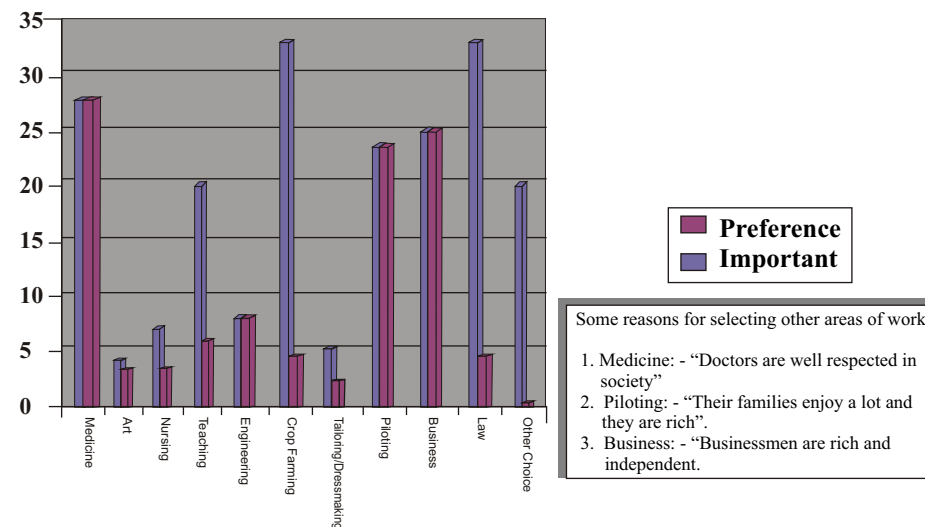
Perceptions towards Agriculture

People's choices, preferences and perceptions may lead them to take actions or decisions which are not necessarily unlawful but which do have the effect of reinforcing discriminatory tendencies. Through a mini survey known as the Occupational Preference Test (OPT) involving 200 respondents chosen from a broad section of adults located within the Accra Metropolitan Area an analysis of perceptions of importance and occupational preferences was conducted around 10 different occupations (Medicine, Art, Nursing, Teaching, Engineering, Agriculture, Tailoring/Dressmaking, Piloting, Business and Law). Respondents were asked the following two questions:

1. Which of the following occupations would you regard as most important?
2. Indicate whether you would like to work in the particular occupation you have chosen.

The results as can be seen from Figure 2 below suggests that in some situations, people tend to draw a line between the relevance of and preference for an occupation. This was particularly so for agriculture which was cited as an important occupation by most respondents but ignored as a preferred occupation by almost the same number.

Figure 2 :Occupational Prestige Test (OPT) to Assess the Preference Levels Selected Occupations



Source: OPT (1997)

Out of 33 respondents who selected agriculture as an important occupation, only 4 expressed their desire to engage in it, by contrast to other occupations such as medicine, piloting and business which maintained high rankings at both levels. There were indications among several of the respondents who believed agriculture to be an important occupation that they would have chosen it as an occupation if they had the

requisite capital to engage in mechanized farming, compared to the use of traditional implements such as cutlass and hoe. Their perspectives on agriculture confirmed the extent to which traditional modes of farming have contributed to its low attraction as an occupation especially among the youth and educated section of society.

The prestige level of agriculture among rural women farmers themselves is no less encouraging. Under the WIA survey, respondents were asked whether they would consider other occupations if they had the choice. An overwhelming majority of respondents (86.7%) responded positively, signalling lack of self satisfaction with their current situation.

Agriculture also suffers low esteem as a subject in institutions of higher learning. Among prospective students of the University of Ghana and University of Science and Technology, agriculture as a subject, is *perceived* as an area reserved for students who fail to meet the academic criteria for disciplines such as medicine, pharmacy and engineering. It is therefore depicted (quite erroneously), as a last resort for students with relatively lower grades.

The essence of the above analysis is to signal that women in agriculture are engaged in an occupation with a low prestige level and that they stand at double risk of being discriminated against or marginalised on the basis of both gender and low perceptions of their status as farmers. The situation therefore calls for a rigorous policy drive that would lead to raising the prestige level of agriculture, especially if it is to be maintained as the prime mover of the economy.

Indeed, the previous human development plan of the Government of Ghana (GoG) known as *Vision 2020: The First Step: (1996-2000, 1995)* admitted that agriculture has had a less significant value in society hence the need to take steps “to remove the poor image of agriculture as a viable economic activity option for the more educated youth in Ghana”. This policy direction is replicated under the current Agricultural Development Framework known as the Food and Agriculture Sector Development Policy (FASDEP, 2002) and the Ghana Poverty Reduction Strategy (GPRS, 2003-2005) in which emphasis is placed on the modernisation of agriculture and agro business.

Integrating Women into the Development Process

The framers of the Constitution saw as a matter of urgency and necessity the need to bring women into the mainstream of economic development. Recognition was given to the persistent considerable discrimination which exists against women especially in rural areas and the need for balanced and even development across the country to ensure equity in development processes.

By **article 36(2) (d)**, the State is required “to take all necessary steps to establish a sound and healthy economy by undertaking an even and balanced development of all regions and every part of each region of Ghana, and in particular, improving the conditions of life in the rural areas, and generally redressing any imbalance in development between the rural and urban areas”. **Article 36(3) & (6)** further mandates the State to take all

for example, if her husband comes from Anlo land. In the case of the man however, he is not limited by circumstances, even if he travels out of the town or village, he comes back home with his children and remains heir of the land. Men are therefore not affected by marital or occupational circumstances. As for women, we are not considered as part of the family especially after marriage.”

One peculiar feature of marriage under customary law is the concept of separateness in terms of both identity and property acquisition. By contrast to marriage under the Ordinance it permits couples to maintain their separate identities who in theory remain as two separate individuals. For this reason, a woman does not become a member of her husband's lineage through marriage, hence the rule that she cannot lay claim to her husband's lineage farms even in cases where she assisted to make improvements.

Similarly, each party is entitled to acquire and use property separately. Whatever the wife acquires before marriage will belong to her separately. Generally speaking, whatever she acquires during her marriage from her own resources will also remain hers, although Danquah (1927) observes that among the Akims, a husband would be entitled to 50% of his wife's property which she acquired during marriage.

An estimated 1.4% of Ghanaians live in consensual unions. The WIA survey noted that about 25% of all the respondents were not living in regular marital unions and were yet actively involved with their partners in the area of property acquisition. As a general rule mere cohabitation (“*mpena awaree*”) without regularization of the relationship into a marriage founded under either the marriage ordinance, Islamic law or customary law will not confer rights of property to a woman^{viii}. Concern has been expressed that “the decline in customary forms of marriage and increased prevalence of weaker unions may also weaken women's rights in terms of access to their partners' resources on dissolution of the unions” (BRIDGE, supra). As noted in chapter one such relationships do not necessarily secure women's rights over land they have developed jointly with their partners.

The Role of the Husband

Respondents under the WIA survey who were working on farm land belonging to their husbands revealed that the normal practice was for the man to demarcate a piece of land for them out of his own. In cases where the particular farm was a cocoa farm, they would normally intersperse the cocoa with food crops. Generally speaking, they indicated that they gave their husbands a great deal of support in their farming activities. Husbands in turn reciprocated in areas such as clearing of the land. These forms of assistance to the wife can only be regarded in the long term to be of beneficial interest to the husband since they constitute an investment in his own land.

Several women in the Brong Ahafo and Ashanti Regions stated that their husbands gave them the initial capital to begin their farming. In the North, respondents alluded to the fact that their husbands pleaded the land on their behalf (with cola or a token amount of money), and also sought credit for them even if the creditor was a member of her own family. Among the Ashanti's husbands are also involved in sourcing credit for their

however do suggest a departure from normal rural marital relationships which must be subjected to further study. Its relevance lies in the traditional justification of polygamy as an important source of agricultural labour. If the nature of customary marriage is changing, then it follows that it is affecting family labour and therefore increasing the burden of the single wife. If the results confirm the WIA findings, then it would be appropriate to say that women are now taking on responsibilities, which were previously shared among many others, and therefore represents a change in the traditional female involvement in family labour.

An examination of the relationship between husband and wife in marriage will show that the woman generally occupies an inferior position to that of the man (Opoku, 1976). The marriage obligation carries with it a strict sense of duty for wives to assist their husbands in their economic activities, although there is no corresponding obligation of reciprocity on the part of the husband to assist his wife.

As noted earlier, women's access to and control over their usufructory rights to land tend to diminish upon marriage as they are not able to take full advantage of the rights of access to lineage or stool lands compared to men for the following five main reasons:

1. Early marriage and attendant marital and domestic obligations reduce women's chances of acquiring land or comparatively larger portions than men. As already noted, a wife is by tradition, under an obligation to assist her husband on his own farm and they tend to respond to this by abandoning their own farms or by acquiring smaller portions.
2. Gender patterns in division of labour place land clearance in the hands of men which gives them priority in original possession and acquisition of the Usufruct.
3. Land is normally given on the basis of ability and means to develop such as ownership of financial resources, which many women tend not to have.
4. The emergence of permanent crops such as cocoa which require longer use of land have given preference to men who were more economically empowered to engage in it.
5. Although traditionally, land is not a saleable commodity in many communities such as Ashanti and Brong Ahafo, stool and lineage members have to some extent been overtaken by rich stranger farmers and multinational corporations who are able to pay stool occupants large sums of money for vast portions of lands.

In the Volta Region for instance in communities where same clan marriage is not practised, the institution of marriage is seen as an opportunity for women to assist another man to build up his lineage. This is because she is forced by implication to forfeit her own lineage rights. In the FAO/SNV/WILDAF study (supra) the impact of marriage on women was vividly spelt out by a woman from Kpedze in the Middle Belt:

“Upon marriage, a woman would be required to leave her lineage land behind especially where her husband belongs to a sub region or clan outside hers, as

appropriate measures to promote the development of agriculture, and to ensure the full integration of women into the mainstream of economic development. By the foregoing provisions, it can be said that women in agriculture have a **constitutional right** to be effective participants and beneficiaries of economic change through the institution of various supportive measures and the creation of an appropriate working environment.

The Constitutions quest for integration of the concerns of women in the development process appears to have been weakened by a separate article designated “Women's Rights” (Article 27) containing only three subparagraphs which relate to a fraction of matters affecting women.

It provides as follows:

1. Special care shall be accorded to mothers during a reasonable period before and after child-birth; and during those periods working mothers shall be accorded paid leave.
2. Facilities shall be provided for the care of children below school-going age to enable women, *who have the traditional care for children*, realise their potential (emphasis added).
3. Women shall be guaranteed equal rights to training and promotion without any impediments from any person.

This article could be criticized for the following reasons:

1. The designation “**Women's Rights**” to an article touching on only maternity leave, day care centres and promotion represents a missed opportunity for women. The article could have been replaced with an expanded version containing provisions covering other pertinent issues affecting women. Alternatively, the framers could have considered a tailored heading such as “**Working Mothers**” to suit the themes running through the provisions.
2. The provision seeks to reinforce the traditional idea that the care of children is the sole responsibility of the woman. This suggestion contradicts other provisions (see above) which promote the integration of women into mainstream development in addition to the outcomes of the Cairo Conference on Population and Development in 1994 which sought to advocate for equal contributions of men and women to child care. The provisions on the care of children should have thus been expressed as a joint parental responsibility or in gender neutral terms.
3. The generality of its provisions reflect some challenges facing educated women in both formal and informal employment and leaves out the position of rural women who do not have a sense of maternity leave (see chapter four), and who by reason of the nature of their employment have nothing to do with training and promotion.

Article 24 on “Economic Rights” further provides for the right to work under healthy and safe conditions, equal pay for equal work, rest, leisure, holidays, and the right to form

or join a trade union. It serves as an advocacy tool for enforcing the rights of the agricultural community since it reinforces the right to work. Women in agriculture have a right to work under an enabling environment and the tools of production (e.g. security of tenure in land acquisition, credit, labour, technology, accessible roads, markets and storage) to make them productive in their fields of endeavour.

In outlining their priority areas, women under the WIA survey regarded access to credit as paramount since without financial resources, access to other key elements of production remain a remote possibility. On the other hand, increased access to the means of production would imply an improvement in living standards of women farmers and their sustained contributions to the well being of the household.

The Property Rights of Women

Relevant to the well being of women in agriculture is the issue of property rights. Equal rights of access and control over landed property in marriage and outside marriage are matters yet to be fully resolved in both law and practice in Ghana.

The position of customary law is that in marriage women are under an obligation to assist their husbands in the acquisition of wealth, however, such forms of assistance do not vest any proprietary rights in a wife regardless of the level of assistance. This position obtained judicial blessing in the case of *Quartey vs. Martey* [1959 GLR] 377 in which the court stated as follows:

“By customary law, it is the domestic responsibility of a man's wife and children to assist him in the carrying out of the duties of his station in life e.g. farming or business. The proceeds of this joint effort of a man and his wife and/or children and any property which the man acquires with such proceeds are by customary law the individual property of the man. It is not the joint property of the man and his wife and/or the children. The right of the wife and the children is a right to maintenance and support from the husband and father.”

Inroads into this rule were noticeable after 1976 in cases such as *Abebreseh v. Kaah* [1976] 2GLR 46 which, while affirming *Quartey v. Martey*, made a significant contribution to the property rights of widows by holding that she may be entitled to a share in a house which she assisted her husband to acquire. A distinction was however drawn between **substantial contribution** which is far in excess of the assistance contemplated by customary law and other contributions. It is in the former case that a wife would acquire a joint interest with the husband. Although the widow in *Abebreseh v. Kaah* could not remember the exact amount she had contributed towards the acquisition of the house, the court found that her contribution was so substantial as to make her a joint-owner with her husband.

The previous edition of this book noted that the “substantial contribution” rule developed in the above case while significant was not satisfactory since it placed an

CHAPTER SIX

CUSTOMARY LAWS AFFECTING WOMEN IN AGRICULTURE WITH PARTICULAR REFERENCE TO MARRIAGE, DIVORCE, AND DEATH OF SPOUSE

*“Where a wife made contributions towards the requirements of a matrimonial home in the belief that the contribution was to assist in the joint acquisition of property the court of equity would take steps to ensure that the belief materialised. That would prevent husbands from unjustly enriching themselves at the expense of innocent wives, particularly where there was evidence of some agreement for joint acquisition of property”- Brobbey J (as he then was) in the High Court decision of *Anang v Tagoe* 1989-90 Ghana Law Digest.*

This chapter discusses:

- Marriage
- The Role of the Husband
- The Place of Children
- Divorce and Dissolution of Marriage in Court
- Death of Spouse.

In previous chapters references were made to the impact of marriage, divorce and death on women's land rights. This chapter discusses these issues into more detail.

Marriage

In no place are the socially-structured and economically-conditioned relations between men and women more carefully defined than in marriage and divorce. A careful examination of these two powerful situations will show that they determine the economic rights of agrarian women in relation to their access to the means of production in a major way.

Most marriages in rural settings are predominantly contracted under customary law which is potentially polygamous. All the married women interviewed under the WIA survey indicated that their marriages had been contracted under customary law. A noticeable trend however was that despite the plural nature of their marriages a significant number of the married cohort (66.2%) (Northern Ghana being the exception), admitted that they were the only wife even after several years of marriage. This commonality among the respondents could be seen as an important inroad into potentially plural marriages in the wake of general perceptions that rural men are predominantly pluralistic.

What is not clear is whether these men contract extra-marital relationships such as informal unions without performing the appropriate customary rites. The findings

insurmountable burden on women to keep records of their contributions to property in ways not anticipated in marriage life. However in the case of *Anang v Tagoe* [1989-90] Ghana Law Digest 68, involving the claim of a wife as joint owner of matrimonial property, the court noted *per curiam*ⁱ that even though the plaintiff had not been able to establish the precise extent of her contributions in terms of cash or materials, this was not to bar her claim. This was because the house was built at a time when the defendant was married to the plaintiff and when no incident had occurred to adversely affect their relationship or cause their marriage to founder. *“In the normal run of affairs, transactions between a man and his wife cannot be viewed with the same scrutiny which is associated with commercial transactions pertaining to normal business people”*.

While court cases of this nature have predominantly related to women outside farming situations and married under legally recognised unions, the case of *Owusu v Nyarko* [1980] GLR 428 has shown that depending on the customary rules pertaining to that locality, women in agrarian situations can also make legitimate claims to farm lands in which they have invested even with men they are not legally married to. In this case the plaintiff claimed against the defendant (her partner) one-third share of a cocoa farm she helped him to cultivate whilst she lived with him for seven years in an informal union. The evidence pointed to the fact that the parties had lived together in a situation of concubinage and not married since they could not satisfy the essential ingredients of a valid customary marriage. The plaintiff's father had endorsed a loose cohabitation of the parties as he realised that the defendant was not in a position to perform the customary rites. There was no formal meeting of the families of the parties. On the question of whether a concubine had a share in the property jointly acquired with partner, the Omanhene of Wasa Manfi Traditional Area, where the plaintiff comes from and where the land, the subject matter in dispute was situated led evidence to show that among the Wasa Manfi people (who are Akans) in line with the case of *Quartey v Martey* above *where there is a valid customary marriage* the wife on dissolution is not entitled to a share of any farm she helped her husband to cultivate. On the other hand *where the parties live in concubinage* the woman on separation is entitled to one-third share of farms she cultivated with the man. The High Court, presided over by Sarkodee J (as he then was) held that:

“a father telling a man and his daughter to go and live together without more does not satisfy the requirements of consent by the family of the woman and mere cohabitation is not enough. There must be a clear and unequivocal act of consent by the two families concerned. There is no evidence in this case of the family of the man even knowing of the existence of the plaintiff. I hold therefore that the plaintiff and defendant lived in concubinage. On separation and according to the custom of the locality the plaintiff was entitled to one-third share of the farm she helped the defendant to cultivate as claimed by her.”

The Intestate Succession Law, 1985 (PNDCL 111)

This law is an important piece of legislation within the context of property rights of women. It is aimed at removing the anomalies in customary law rules relating to intestate succession and further seeks to provide a uniform system of inheritance for the

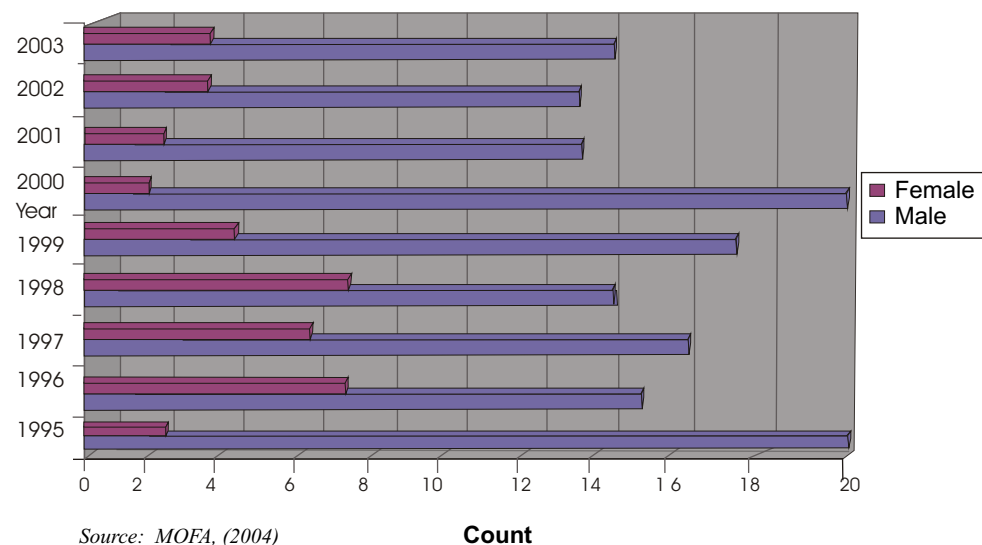
whole country irrespective of the class of the deceased and type of marriage. The memorandum to the law acknowledges “the growing importance of the nuclear family” which brings with it its own logic of moral justice. “Simply put, this argues that a surviving spouse must be compensated for his or her services to the deceased spouse; that a spouse is more likely to look after the children on the death of the other partner than anybody else, and that the expectation of the spouses are probably best satisfied by giving the property of one to the other on the former's death”.

The law is therefore aimed at giving a large portion of the estate of the deceased to his spouse and children than is the case under customary law. Daniels (1972) suggests that the main thrust of the law was to give the matrimonial home and its contents to the widow and children absolutely in equal shares. The residue is then shared amongst the widow, the children, and the parents of the deceased and lastly, the family of the deceased “so that the family which used to be at the top of the league table has now been relegated to the bottom...”.

While the Intestate Succession Law has been a welcome move, many writers such as Mensah-Bonsu (1994) have taken pains to analyse it critically. She for example notes that the Intestate Succession Law has not been very well received particularly in matrilineal communities where fundamental social changes are likely to result from its application. Her observations are worth noting in detail because of the significant bearing they have on this study. Relevant portions include:

- * The perception prevailing in most communities that the law is an imposition of a foreign culture.
- * The hostility of the extended family has been rather aggravated because its members have always looked upon the self-acquired property of other members as property which would in the course of time be added to the family possessions. This expectation has been dashed from the new significance accorded the nuclear family.
- * Many assumptions made in the law are weakened because they are “urban-based”. Most people in the rural areas do not hold the same views of the nuclear family as those upon which the law is premised. For one thing, the notion of the nuclear family as being an economic unit is entirely foreign in these communities. Whilst it is the woman's customary duty to assist the man in any occupation he engages in, she is not regarded as co-owner of the assets, but as one of the charges on the man's income. For this reason the “expectation of spouses” as stated in the Memorandum is quite different from what the rural Ghanaian conceives of as being incidental to the marriage relationship.
- * Whilst the law attempts to be gender-neutral in its effect, what is surprising is that it is much to the unhappiness of many women. Women are considerably unhappy probably because in a polygynous culture, there is no assurance that their property would not be passed on to a co-wife or upon the husband's remarriage, to a new wife. The fear therefore is that another woman would be enriched by property, which ought to be applied to the exclusive use of a deceased woman's children.

Figure 8: National Farmer Awards Winners by Gender (Food Crops)



The figures show that between 1995 and 2003, women constituted between 10% and 16% of cash crop award winners respectively and between 10% and 20% of food crop award winners for the same period. Existing gender imbalances in the award system can be used as an indicator for determining the extent to which women farmers can meet the award criteria which is also linked to access to the factors of production.

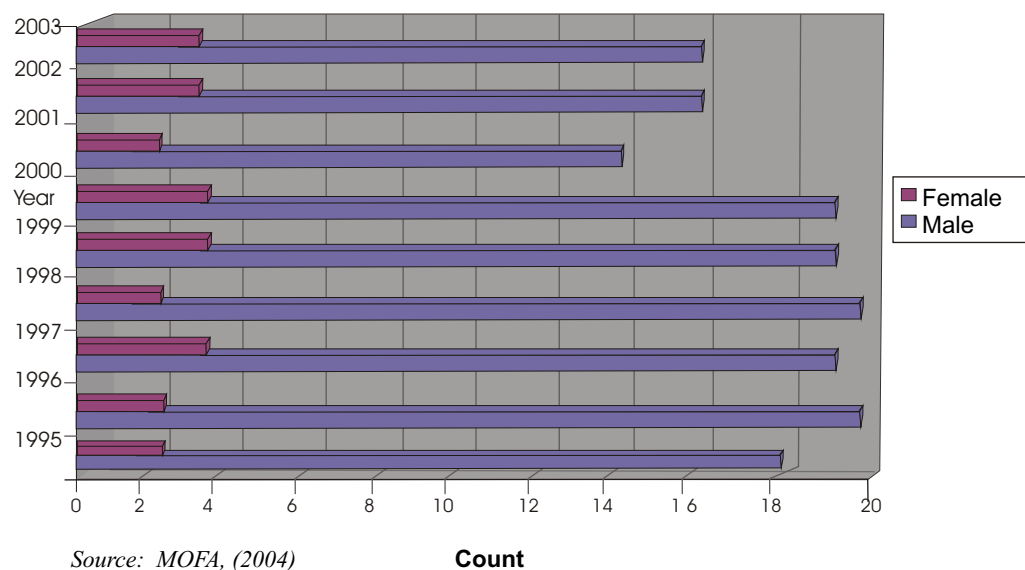
8. Farmers role in his/her community;
9. General impression of the farmer (19th Farmers Day Programme of Activities, MOFA, 2003).

These written criteria are generally not known among female farmers, the majority of whom are illiterate. Apart from this is the fact that many female farmers cannot meet most of the above mentioned conditions because they generally lack access to the modern means of production. It was also revealed during the survey that the extension officers (whom the women hardly meet), sometimes influenced the selection process unfairly thereby depriving them of a chance to be considered. The Ministry however points out that some women have been award winners and that it has tried to extend the benefits to the grassroots through the district level award schemes.

However this is by no means an indication that the scheme criteria is gender responsive as on the whole disaggregated data suggests that men generally outnumber women at all levels even though as noted earlier the latter play a more significant role in the area of food crop production. At the time of initial survey it was found that in 1995 for example, all three National Best Farmer Award winners were men.

By 2004^{vii} there is further evidence to show that men continue to take the lead as award recipients in both fields of cash and food crops as seen from Figures 6 and 7 respectively.

Figure 7: National Farmer Award Winners by Gender (Cash Crops)



- * The fact that men can also inherit their wives may also be unacceptable among many Ghanaian communities since it is generally considered unmanly for a man to lay claims to the property of a deceased wife. It is not uncommon to hear grumblings as to what a widower intends to do with his wife's articles of clothing. To these same people, it does not seem necessary to ask the same questions of widows. Consequently, social disapproval militates against the gender-neutrality rule in the law.
- * Upon the death of a person, the whole family is summoned to attend the funeral celebrations, which by custom must be organised by the family. The family incurs expenditure in doing all this. This expenditure is real and must be met by the family often levying every member. Under the present law, what would be the justification for levying every member when the family would derive no benefit from the deceased? Why should the family organise the funeral (even of its indigent members) when any property there is, would go to somebody else? Why not shift all the expenditure to the spouse and children so that they would not have a free ride on the back of the family of the deceased? The customary family has rapidly assumed the attitude that since the nuclear family of the deceased stands to benefit from the estate, all the funeral bills ought to be borne by them. Logical as these sound, it imposes a heavy burden on a surviving spouse with infant children because he or she would be required to bear all the funeral expenses although any part of the estate that ought to go to the family would be assiduously pursued. The family is no longer willing to perform functions it used to perform because there is no longer any benefit in so doing.
- * Another underlying assumption is that inheritance-related applications to the courts do not entail any expenditure. This is patently incorrect, as the proper application of the law depends upon the assistance of paid professionals such as lawyers, valuers and accountants whose services are expensive to retain. Inevitably therefore, one will find that a substantial part of many estates would be disposed of to settle the professional fees of those whose services must be sought if the interests of all the beneficiaries are to be well served. Although it is true that in a situation of conflict the court remains the only neutral arbiter, there is no doubt that its involvement is a serious consideration in terms of expenditure.

As noted further in 1997, for women in agriculture, the law is weak in its current form for the following reasons:

1. It does not protect women who live in non-marital situations (*mpena awaree* or common law relationships). These women also need protection because of their contributions to improvement or acquisition of property by their partners. At the WIA workshop it was proposed that this issue should be subjected to national debate.
2. It does not address the position of childless widows who need more protection than widows with children in the sense that they will benefit in unequal proportions especially in the context of polygamous relationships.

Under the law, the use of the term “spouse” is applicable to both polygamous and monogamous situations. In the former text, it is used to cover all wives. By section 5, the spouse (or spouses as the case may be) and children are together entitled to three-quarters of the estate, with three-sixteenth devolving to the spouse or spouses and nine-sixteenth devolving to the child or children. It follows that a childless widow in a polygamous relationship would receive very little compared to the widow with children.

3. By section 4, the spouse and children will be entitled to the whole estate where it consists of one house. The section however does not cover situations where the estate consists of only one farmland. The law thus needs to be amended to reflect agrarian situations.

On the basis of the above analysis of the law relating to the rights of women in and outside of marriage (see Chapter Six for more details), it is clear that there remains some streamlining and adjustments in existing law and practice to ensure fair treatment to women. As a panacea to this, article 22 of the Constitution calls on Parliament to pass legislation to protect the property rights of spouses in marriage and upon its dissolution. Kuenyehia (1978) suggests that the proposed law must at least guarantee 1/3 of all matrimonial properties to the wife. The figure could then be adjusted upwards taking into account her financial status and her contribution to the household. Parliament has not to date fulfilled this mandate and it is hoped that this will be done soon given the dilemma in which women find themselves. With the passage of the new law, women in agriculture will be guaranteed access to farms they jointly cultivated with their husbands.

The Social Security Law, 1991 (PNDCL 247)

Article 37(6), of the Constitution mandates the State to institute contributory schemes to guarantee economic security for the self-employed.

Under this survey, women were asked whether they effected contributions to Social Security and National Insurance Trust (SSNIT), the official machinery set up by law “to provide social protection to the working population and for various contingencies as may be specified by law” (Section 3(b)).

It was found under the WIA survey that the practice of paying social security contributions was not known among women farmers who have devised their own social security mechanisms in the form of multiple child-births and long term work on their farm until old age. The Survey covered for instance two respondents above 80 years in the Ashanti Region who were still active farmers.

Under section 20(1) (c) of the law, the requirement of self-employed persons to join the scheme is optional, compared to the formal sector which is mandatory. Although SSNIT has been embarking upon an awareness programme to educate the self-employed on the law, it would seem that for the bulk of rural communities, the full adoption and practice of modern social security systems will remain a far reality.

An interview with MOFA (2004) confirmed that cultural and administrative issues affect access to extension services by women and the ability of the latter to correspondingly participate as extension service agents. In communities where there are cultural restrictions on the extent to which women can reach out to men as change agents, women extension officers find it difficult to be accepted by men as their instructors. It is also estimated that before the MOFA decentralisation exercise, there were about only 10% of female extension officers in the system. In cases where male extension officers are faced with challenges of extending messages that are perceived to be female-related the support of female extension officers are sought but given their relatively fewer numbers this serves as a break on their capacity to deliver effective services.

Though the GPRS seeks to address weaknesses in the extension service delivery system in a number of ways, new interventions do not specifically address the special needs of women farmers. A few of them are reflected in the following box:

The GPRS aims to promote performance-based extension

Services through:

- Closely supervised and well targeted delivery
- Training of more extension staff to augment the acute shortage of personnel
- Improve linkage between research and extension to improve effectiveness
- Partnership with NGO's to carry out extension messages to farmers in the short term while extension and co-operative officers re being trained
- Ensuring equity in extension delivery by improving access to vulnerable groups.

Source: GPRS (2002-2005)

The Best Farmer Award Scheme

The Best Farmer Award Scheme was instituted by the GoG in 1984 as an incentive award programme for farmers. The MOFA has set out the following written criteria for the selection of award winners:

1. Diversification and integration of farming operations;
2. Scale of operation;
3. Knowledge of husbandry practices;
4. Environmental awareness and relevant practices;
5. Identification of farming problems and innovation;
6. Record keeping;
7. Adoption of new technologies;

1. Those who had never known about extension services;
2. Those who had known and used it;
3. And those who knew an extension officer existed in the community but had not been contacted.

The Volta Region recorded a highest contact rate of 58%, whereas the Northern, Brong Ahafo and Ashanti Regions recorded 3%, 32% and 15% respectively. The overall reasons for this dismal situation were as follows:

1. Extension officers tend to favour male farmers;
2. A degree of confusion exists as to who is responsible for initiating the contact (the extension officer or the farmer);
3. Extension services to some respondents are not beneficial;
4. In some cases, respondents were influenced by the sex of the extension officer. Some (especially in Ashanti and Volta Regions) said that they would prefer a female officer. Reasons assigned for female preference was that they would be more understanding, whereas others (predominantly in the North and Brong Ahafo) respondents cited male preference because they would be more willing to cover long distances to their farm. A few respondents (8.3%) stated that their husbands would object to a male extension officer assisting them.

The area of extension generally suffers from a critical shortage of qualified people, weak research, extension links, dispersed responsibilities and poor logistics. There are about 2800 extension staff in the ESD and a further 1500 in COCOBOD. About 45% of the staff of the ESD have little or no formal agricultural orientation, only 3% have university or diploma training (MTADS, 1991).

It has been noted as a further observation that extension services in Ghana have been biased towards larger commercial farmers to the neglect of women producers. The separation of cocoa production from broader agriculture has exacerbated this problem. Such services as have been specifically targeted at women have been “ghettoized” and gender-biased in content (BRIDGE, supra). The 4 main areas include diet improvement, food production, food preservation and home improvement. In all 4.3% of women farmers are estimated to receive extension service support (MOFA, from 1984 population census). These areas of concentration are important but are also by their nature highly feminized, stereotyped and domesticated. It can be argued that the nature of these projects can further remove women from the mainstream of agricultural production.

Some of the stated benefits of extension services among respondents were exposure to new farming methods and inputs such as new seed varieties, fertilizer application, treatment and symptoms of new diseases, new methods of spacing and planting, and exposure to planting seasons. From these positive testimonies, it becomes evident that those who have been cut off from the service are losing in terms of what it is intended to do for them and that steps must be taken to address the problem of access.

Given the situation, it would be important for the GoG to consider other innovative ways of collecting social security contributions using existing channels such as the on going susu credit programmes as starting points to encourage the rural poor to build up enough contingency against old age and ill-health.

The Investment Code, 1985 (PNDC 116)

This law was passed against the background of the objectives of the Economic Recovery Programme (ERP). It seeks to provide an enabling environment for investment in areas considered to be of “national priority” (preamble). Under section 12, agriculture is listed as one of such “**priority areas**” and carries with it incentives and benefits which do not accrue to women in agriculture. They include the following:

1. Government guarantee of land for the establishment and operation of the project.
2. Permission to import equipment.
3. Exemption from payment of import tax and other tax exemptions.
4. An Investment Allowance of 10%.

As a result of this kind of investment climate, several investments have been made by foreigners in the area of agriculture mainly in areas now known as “non-traditional exports”, consisting usually of exotic fruits such as bananas, mangoes and pineapples.

The emergence of new investors in the area of agriculture has resulted in the creation of a stratum of farmers: The lower stratum consisting of rural farmers who live and work in the rural areas, the middle layer of absentee native or stranger farmers who dwell in the city but depend on hired labour and usually engage in the growth of cash crops and thirdly the higher stratum of foreign investors. The latter two groups of farmers are usually educated and wealthy and have immense advantage over the village farmers in matters such as access to modern forms of technology, telecommunications, close contacts with the relevant banks and State institutions. They also have the requisite knowledge and understanding of the operations of the international commodity markets which reveal the dynamics of the forces of supply and demand for cash crops.

This situation could lead to a squeezing out of local rural based farmers unless measures are taken to provide the latter with facilities and opportunities to compete effectively with the last two categories.

The Land Title Registration Law, 1985 (PNDC 152)

This law seeks to provide security of tenure to different types of land holders upon the declaration by the Land Title Registrar of an area as a “registrable area”. The scheme commenced from Accra the capital and is gradually moving into other urban and rural areas. It seeks to remove uncertainties in the tenure of land holders who fall under the following interest categories:

1. Allodial
2. Usufruct
3. Tenancies
4. Sharecropping
5. Licences.

By the Memorandum to the law, registration will protect these tenants by giving them reasonable security to devote time, labour or capital to the improvements or productivity of their lands and to maintain themselves and their dependents. It does this by vesting title in any such holder as “proprietor” by the issuance of a Land Title Certificate which is regarded as adequate proof of such title (Section 43 (1)).

This law will help provide security of tenure to women who possess interests other than full ownership. For this to be effective however, awareness campaigns must be launched by the Lands Commission prior to the declaration of a registrable area in farming communities to enable women in agriculture (most of whom are illiterate) to take advantage of this protective scheme.

Relevant International Human Rights Instruments

By virtue of being a signatory to a number of human rights instruments relating to the rights of women in agriculture, Ghana has a corresponding obligation to ensure that these rights are enforced. The most relevant ones are indicated below:

The Universal Declaration of Human Rights, 1948 recognises the equal rights of men and women (preamble), the right to own property (article 17), the right to social security (article 22), the right to a standard of living adequate for the health and well being of all persons including food, clothing, housing and medical care and where necessary, social services and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood (article 25).

The International Covenant on Economic, Social and Cultural Rights, 1966 recognises the fundamental right of every person to be free from hunger and to take individually and through international co-operation, the measures, including specific programmes which are needed to improve methods of production, conservation, and distribution of food by making full use of technical and scientific knowledge, by disseminating knowledge of the principles of nutrition and by developing or reforming agrarian systems in such a way as to achieve the most efficient development utilization of natural resources (article 11), taking into account the problems of both food-importing and food-exporting countries to ensure an equitable distribution of world food supplies in relation to need (article 11 (2)(d)).

The Declaration on Social Progress and Development, 1969 places an obligation on States Parties to:

- Adopt comprehensive rural development schemes to raise the levels of living of rural populations and to facilitate such urban-rural relationships and population distribution as will promote balanced national development and social progress, including measures for appropriate supervision of the utilization of land in the interests of society.

Table 17: General Prices of Inputs in Cedis for the Period 1997-2000

| Item | Unit of sale | Market | 1997 | 1998 | 1999 | 2000 |
|------------|--------------|--------|-------|-------|-------|-------|
| Hoe | Single | Urban | 2449 | 3108 | 3368 | 4573 |
| | | Rural | 2675 | 3384 | 3692 | 4201 |
| Disc Hoe | Single | Urban | 3762 | 5619 | 6340 | 7290 |
| | | Rural | 2961 | 3925 | 4617 | 4611 |
| Cutlass | Single | Urban | 5097 | 6190 | 11056 | 13845 |
| | | Rural | 5393 | 6732 | 8376 | 10282 |
| Matchet | Single | Urban | 7105 | 8574 | 9426 | 15550 |
| | | Rural | 7323 | 9206 | 9315 | 12899 |
| Jute Sack | Single | Urban | 1740 | 2105 | 2154 | 2898 |
| | | Rural | 1929 | 2272 | 2800 | 2905 |
| Poly Sack | Single | Urban | 1036 | 1147 | 1169 | 1821 |
| | | Rural | 1112 | 1126 | 1216 | 2012 |
| (15-15-15) | 50Kg | Urban | 37236 | 42537 | 72227 | 66733 |
| | | Rural | 36223 | 41680 | n/a | 61535 |

Source: MOFA (2004)

The fact that input prices are unexpectedly higher in most cases in rural areas than in urban areas, leaves rise for much concern since this places an enormous burden on poor farmers especially within the context of production costs and incomes.

Extension Services

Although Ghana is predominantly an agricultural country, only one quarter of all rural households have an agricultural extension officer living in their community. Households living in communities in the Coastal Zone are less likely to have an extension officer living there than those in the Savannah Zones. Some communities have an extension officer but are without an extension center. Over all, only a tenth of rural households live in communities which have an agricultural extension center. The GPRS notes that the effectiveness of the extension services has been limited both by inadequate number of officers, lack of adequate mobility and lack of commitment. The ratio of extension officers to farmers currently stands at 1:2,500 farmers. This level of service is inadequate to advise farmers to sufficiently improve their production methods.

The WIA survey revealed some gaps in extension service delivery. In all, three different categories of respondents emerged from an enquiry as to whether they had access to extension services:

Figure 5: Fertilizer Consumption - Average of Sub-Sahara Africa Compared with Total for Ghana (1991-2001)

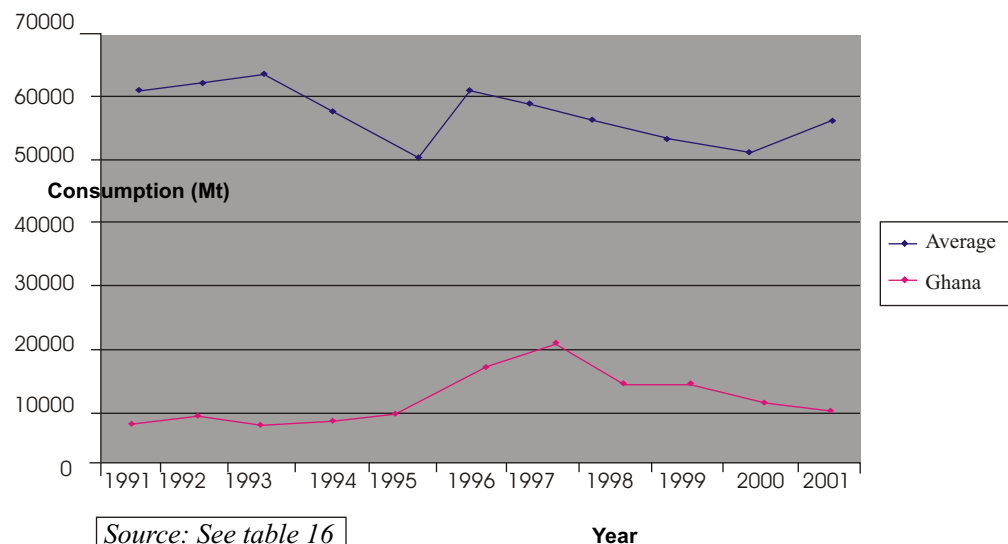
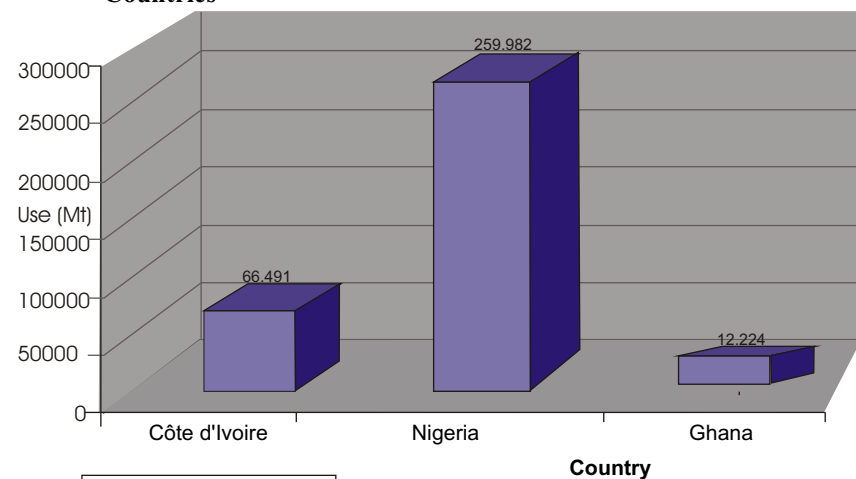


Figure 6: Average Fertilizer Use for 1991 to 2001 for Three West African Countries



- Promote democratically-based social and institutional reforms and motivation of change basic to the elimination of all forms of discrimination and exploitation and conducive to high rates of economic and social progress to include land reform, in which the ownership and use of land will be made to serve best the objectives of social justice and economic development.
- Adopt measures to boost and diversify agricultural production through inter alia, the implementation of democratic agrarian reforms, to ensure adequate and well-balanced supply of food, its equitable distribution among the whole population and the improvement of nutritional standards.

The Universal Declaration on the Eradication of Hunger and Malnutrition adopted by the World Food Conference and passed by the UN in 1974, recognises that the situation of peoples affected by hunger and malnutrition arises from their historical circumstances, especially social inequalities. The situation has been aggravated in recent years by a series of crisis to which the world economy has been subjected, such as the deterioration in the international monetary system, the inflationary increase in import costs, the heavy burdens imposed by external debt on the balance of payment of many developing countries, rising food demand partly due to demographic pressure, speculation and a shortage of and increased costs for essential agricultural inputs.

All countries rich and poor small or large are equal. They all have the right to participate in decisions affecting the food problem. The well being of the people of the world largely depends on the adequate production and distribution of food as well as the establishment of a world food security system.

For a lasting solution to the food problem, all efforts should be made to eliminate the widening gaps which today separate developed and developing countries and to bring about a new international economic order. Every man, woman and child has the inalienable right to be free from hunger and malnutrition in order to develop fully and maintain their lives. *It is necessary to recognise the key role of women in agricultural production and the rural economy and ensure that appropriate education, extension programmes and financial facilities are provided them.*

Convention on the Elimination of all forms of Discrimination Against Women (CEDAW, 1979) has been described by the 1995 UNDP Human Development Report (HDR) as the “path-breaking charter on women rights”. States Parties shall take all appropriate measures:

- To modify the social and cultural patterns of conduct of men and women, with a view to achieving the elimination of prejudices and customary and all other practices which are based on the idea of the inferiority or the superiority of either of the sexes or on stereotyped roles of men and women (article 5(a)).
- To ensure that family education includes a proper understanding of maternity as a social function and the recognition of the common responsibility of men and women in the upbringing and development of their children, it being understood

that the interest of the children is the primordial consideration in all cases (article 5(b)).

- c. Appropriate measures must be taken to eliminate discrimination against women in the field of health care including those related to family planning. Provide appropriate services in connection with pregnancy, confinement and the post-natal period, granting free services where necessary as well as adequate nutrition during pregnancy and lactation (article 12).
- d. Special attention must be paid to the particular problems faced by rural women and the significant roles which they play in the economic survival of their families, including their work in the non-monetized sectors of the economy. Steps must be taken to ensure their full integration in rural development by carrying out the following:
 - ensure women's participation in the elaboration of development planning at all levels.
 - access to adequate health facilities including information, counselling and services in family planning.
 - obtain all types of training in education, formal and non-formal, including that relating to functional literacy, community and extension services.
 - organise self-help groups and co-operatives in order to obtain equal access to economic opportunities through employment or self-employment.
 - have access to agricultural credit and loans, marketing facilities, appropriate technology and equal rights to conclude contracts and to administer property (article 14).

The African Plan of Action adopted in 1980 by the Heads of State and Government of the OAU (now AU) as a follow-up to the Monrovia Declaration of July 1979, sets a seal for attaining self-reliance and self-sustaining development and economic growth. It recognises that agriculture has undergone drastic deterioration and that per capita food production and consumption has fallen below national requirements. To cure this, it calls for immediate improvement by laying the foundation for self-sufficiency in agriculture production. The minimum projected agricultural growth for all States was fixed at 4% per annum.

The African Charter on Human and People's Rights adopted by the Heads of State and Governments of the OAU, in 1981, recognises the importance of paying particular attention to the right to development. It also emphasises that civil and political rights cannot be separated from economic, social and cultural rights which are a further guarantee for the enjoyment of civil and political rights (preamble). The State is to ensure the elimination of every discrimination against women and also ensure their protection as stipulated in International Declarations and Conventions (article 18 (3)).

Women's Access to the Means of Production

| | | | | | | | | | | | |
|-----------------|---------|---------|---------|---------|---------|---------|---------|---------|--------|--------|---------|
| Togo | 11,744 | 12,230 | 9,865 | 11,164 | 16,433 | 17,612 | 16,810 | 17,200 | 16,900 | 19,838 | 19,200 |
| Uganda | 1,200 | 800 | 2,200 | 1,900 | 1,300 | 600 | 600 | 3,535 | 4,479 | 6,639 | 5,800 |
| Zambia | 62,491 | 84,500 | 85,400 | 59,000 | 55,000 | 51,400 | 56,700 | 36,700 | 34,012 | 31,391 | 36,400 |
| Zimbabwe | 164,322 | 113,600 | 159,416 | 170,700 | 145,000 | 168,000 | 175,000 | 175,000 | n/a | n/a | 152,200 |

Source: World Agricultural Information Centre, 2004

| | | | | | | | | | | | |
|--------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Kenya | 112,700 | 101,900 | 100,000 | 129,800 | 78,400 | 160,800 | 134,400 | 127,100 | 148,100 | 145,705 | 144,642 |
| Lesotho | 5,900 | 5,700 | 6,000 | 5,300 | 5,904 | 6,082 | 5,606 | 6,000 | 5,039 | 7,994 | 11,341 |
| Madagascar | 9,472 | 7,697 | 11,083 | 11,266 | 12,546 | 16,669 | 9,500 | 8,677 | 7,874 | 9,111 | 6,775 |
| Malawi | 70,000 | 73,800 | 74,000 | 21,283 | 43,519 | 58,200 | 56,800 | 50,200 | 50,100 | 49,791 | 22,756 |
| Mali | 15,000 | 27,300 | 25,000 | 25,000 | 27,000 | 27,300 | 47,800 | 45,900 | 49,800 | 39,847 | 42,000 |
| Mauritania | 5,150 | 7,283 | 4,608 | 4,000 | 4,000 | 5,000 | 1,722 | 1,800 | 2,400 | 0 | 2,000 |
| Mauritius | 27,575 | 26,638 | 26,005 | 29,208 | 31,891 | 37,727 | 33,456 | 33,101 | 35,300 | 37,500 | 37,200 |
| Mozambique | 5,100 | 4,900 | 3,200 | 6,300 | 7,800 | 8,100 | 6,500 | 8,000 | 8,000 | 14,300 | 24,900 |
| Niger | 530 | 1,400 | 1,500 | 6,115 | 9,979 | 9,000 | 700 | 500 | 4,188 | 4,524 | 4,982 |
| Nigeria | 429,200 | 440,000 | 461,000 | 296,000 | 183,000 | 173,500 | 137,700 | 163,200 | 167,700 | 187,500 | 221,000 |
| Rwanda | 1,583 | 690 | 1,400 | 0 | 0 | 300 | 400 | 300 | 300 | 300 | 300 |
| Réunion | 14,000 | 15,077 | 15,400 | 7,400 | 6,400 | 9,100 | 7,000 | 5,600 | 5,600 | 4,800 | 5,000 |
| Senegal | 16,630 | 17,000 | 24,000 | 25,900 | 16,200 | 21,600 | 22,900 | 25,600 | 37,800 | 38,200 | 39,900 |
| Sierra Leone | 600 | 1,400 | 3,000 | 3,000 | 3,000 | 3,000 | 3,000 | 300 | 90 | 150 | 300 |
| Sudan | 55,700 | 59,500 | 52,900 | 58,400 | 51,700 | 95,400 | 77,400 | 37,700 | 38,800 | 40,700 | 79,000 |
| Swaziland | 11,500 | 12,400 | 11,600 | 4,900 | 5,095 | 4,224 | 5,200 | 5,800 | 5,500 | 5,800 | 7,000 |
| Tanzania | 49,679 | 47,923 | 36,300 | 35,900 | 27,000 | 31,214 | 39,980 | 30,856 | 20,980 | 22,404 | 22,500 |

The Declaration on the Right to Development, passed in 1986 recognizes that the human person is the central subject to the development process and that development policy should therefore make the human being the main participant and beneficiary of development. The creation of conditions favourable to the development of peoples and individuals is the primary responsibility of States. They are therefore to undertake, at the national level, all necessary measures for the realization of the right to development and shall ensure *inter alia*, equality of opportunity for all in their access to basic resources, education, health services, food, housing, employment and fair distribution of income. Effective measures should be undertaken to enable women play an active role in the development process. Appropriate economic and social reforms should be carried out with a view to eradicating all social injustices (article 8 (1)).

Important Global Conferences

Important commitments have also been made within the context of the participation of women in development at important global meetings such as:

The First World Conference on Women, held in Mexico City in 1975. The United Nations declared the International Women's Year which culminated in the adoption of the World Plan of Action for the implementation of guidelines for this event.

The World Conference on Agrarian Reform and Rural Development held in 1979 recognised that women should participate and contribute on an equal basis with men in the social, economic and political process of rural development and share fully in improved conditions of life in rural areas.

The Second World Conference on Women in Copenhagen, Denmark in 1980 was held at the mid point of the Decade for women and a programme of action for the second half of the UN Decade for Women, "Equality, Development and Peace" was adopted.

The Third World Conference on Women held in Nairobi Kenya in 1985, adopted the Nairobi Forward Looking Strategies for the advancement of women. It recognised the need for women to participate in development both as beneficiaries and as active agents.

The World Conference on Human Rights held in Vienna Austria in 1992, recognised for the first time that women's rights are human rights.

The International Conference on Population and Development held in Cairo 1994, called for advancing gender equality and equity, the empowerment of women and the ability of women to control their own fertility.

The World Summit for Social Development, Copenhagen Denmark, March 1995, touched on issues of hunger, malnutrition, food security, poverty, sanitation, reproductive health care and the integration of women in development.

The Fourth World Conference on Women held in Beijing, China, September, 1995, called for the promotion of women's central role in food and agricultural research, extension and education programmes. It further recommended the opening of "special windows" for lending to women who lack access to traditional sources of collateral.

The World Food Summit held in Rome, Italy in November 1996 with the objective of achieving lasting food security for all by committing Heads of State and Governments to review their commitment to the eradication of hunger and malnutrition.

The Structure of this Book

The Remaining chapters of the book are devoted to the following:

CHAPTER 2 focuses on the subject of **making women farmers visible in economic development**. Under this heading, off-farm activities of women such as caring for children, cooking, sale of food and head-loading of farm produce are seen as non-monetized and economically unproductive activities which are not given any consideration by policy makers in the compilation of national income statistics. This neglect has been due to the perception that these roles have no impact on productivity as well as the general unavailability of data disaggregated by gender on gender roles in Ghana and their impact on female productivity. It therefore underscores the need for policy makers to take account of such invisible contributions of women in the computation of their contributions to national development.

CHAPTER 3 seeks to describe **the rights of women in agriculture from a historical perspective** by using three periodic breakdowns: pre-colonial, colonial and post-colonial eras as land marks. The historical approach underscores the essential fact that the situation and conditions of women in agriculture have assumed different dimensions under each of the three periods. Such an approach is therefore vital for any proper analysis of women's rights in the context of agriculture.

CHAPTER 4 of this discussion will focus on the area of **rural, urban and regional differentials and the question of poverty**. Agriculture and poverty are both rural phenomena and therefore greatly determine the status of women in agriculture who are mainly rural based food crop farmers. The section also attempts to show how imbalances in rural and urban development reduce the ability of poor women to access social services such as education and health.

CHAPTER 5 deals with the question of **access by women to the means of production**. This subject discusses the position of women farmers in relation to the essential tools of production and the impact of inadequacies in the current distribution of critical inputs such as land, credit and extension services on their levels of production.

CHAPTER 6 of this study is devoted to a discussion on **customary laws affecting the property rights of women in agriculture with particular reference to marriage, divorce and death of spouse**. It argues that marriage, divorce and death are key determinants of women's continued access to land and that whereas they may have initial security of tenure to land during marriage, this tends to whittle away upon its termination either through death or divorce.

CHAPTER 7 of this study is a discourse on **the role of the Ministry of Food and Agriculture as the primary institution responsible for advancing the cause of**

Table 16: Fertilizer Consumption in Terms of Hundreds of Grams of Plant Nutrients per Hectare of Arable Land

| Total Fertilizer Consumption (Mt) | Year | | Year | | Year | | Year | | | | |
|-----------------------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| | 1991 | 1992 | 1993 | 1994 | 1995 | 1996 | 1997 | 1998 | 1999 | 2000 | 2001 |
| Africa South of Sahara | 1,266,561 | 1,287,318 | 1,341,158 | 1,211,846 | 1,073,281 | 1,304,741 | 1,252,103 | 1,230,765 | 1,284,788 | 1,235,726 | 1,259,531 |
| Angola | 6,900 | 9,100 | 8,000 | 10,000 | 8,000 | 6,000 | 2,000 | 3,400 | 3,400 | 1,400 | n/a |
| Benin | 11,817 | 15,325 | 17,238 | 17,055 | 36,000 | 30,681 | 38,968 | 37,707 | 56,700 | 35,200 | 31,100 |
| Botswana | 900 | 900 | 1,000 | 1,000 | 2,284 | 3,341 | 3,800 | 4,248 | 4,600 | 4,600 | 4,600 |
| Burkina Faso | 20,686 | 21,336 | 21,000 | 22,651 | 24,308 | 24,095 | 42,577 | 50,232 | 43,400 | 33,923 | 32,500 |
| Burundi | 2,100 | 5,201 | 3,844 | 3,100 | 3,000 | 2,800 | 1,000 | 3,615 | 3,970 | 3,500 | 3,500 |
| Cameroon | 18,100 | 20,900 | 22,304 | 30,000 | 30,000 | 34,000 | 39,190 | 39,533 | 49,510 | 46,084 | 52,502 |
| Central African Rep. | 900 | 1,100 | 1,200 | 300 | 300 | 300 | 300 | 600 | 600 | 600 | 600 |
| Chad | 8,600 | 10,076 | 5,252 | 7,000 | 8,558 | 11,900 | 7,850 | 16,820 | 17,500 | 17,500 | 17,500 |
| Comoros | 100 | 100 | 100 | 300 | 300 | 300 | 300 | 300 | 300 | 300 | 300 |
| DR. Congo | 8,200 | 2,300 | 4,100 | 10,404 | 9,000 | 6,000 | 0 | 2,954 | 742 | 800 | 1,500 |
| Congo, Republic of | 1,400 | 2,000 | 2,000 | 1,900 | 2,000 | 4,000 | 4,000 | 5,000 | 5,000 | 5,000 | 5,000 |
| Côte d'Ivoire | 38,700 | 37,000 | 54,000 | 65,000 | 66,000 | 70,500 | 110,000 | 90,000 | 70,600 | 67,100 | 62,500 |
| Eritrea | n/a | n/a | 700 | 1,300 | 1,614 | 4,993 | 6,000 | 6,500 | 10,900 | 10,900 | 10,000 |
| Ethiopia PDR | 66,100 | 88,100 | 75,900 | 116,100 | 134,300 | 177,549 | 131,732 | 164,062 | 167,877 | 157,480 | 134,913 |
| Gabon | 600 | 500 | 400 | 400 | 400 | 200 | 200 | 433 | 300 | 300 | 300 |
| Gambia | 900 | 800 | 800 | 800 | 944 | 805 | 1,100 | 2,500 | 1,200 | 800 | 800 |
| Ghana | 8,000 | 10,100 | 7,568 | 7,700 | 9,700 | 17,400 | 21,316 | 15,184 | 15,406 | 11,886 | 10,200 |
| Guinea | 1,938 | 506 | 1,575 | 4,000 | 5,106 | 4,249 | 1,796 | 3,284 | 3,200 | 3,200 | 3,200 |
| Guinea-Bissau | 544 | 236 | 300 | 300 | 300 | 300 | 300 | 600 | 600 | 2,400 | 2,400 |

Transportation costs to markets of farm produce generally speaking, are high in Ghana affecting both input and output costs. At the time of the original survey, Ghana had an average feeder road density of only 89/km. Currently there are about 22,700 kilo meters of feeder roads out of which 40% is classified as good. Due to inadequate infrastructure and high transport costs, 90% of farm produce is head loaded at the village level mainly by women and children. The lack of farm-to-village access roads and limited access to intermediate (i.e. bicycles, push carts etc.) means of transport imposes significant drudgery on rural populations and contributes significantly to post harvest losses. The situation of low feeder road density is compounded in the rainy seasons when they become unmotorable. Rural Ghana therefore largely remains a “*foot-path economy*” where farmers spend much time head-loading commodities from fields to homes and from village to markets. This severely limits production potential at the farm level (FAO, 1993).

Expansion of feeder roads has been identified as a priority under the GPRS. Citing its impact on food crop farmers it found that increasing productivity may not be sufficient to alleviate their plight, especially if farmers in the same geographical area tend to grow similar products and therefore cannot find markets among themselves. It notes that peripheral communities around Kumasi, the second largest metropolis, which experienced improvements in road networks, enabled some farmers to supply a much larger market than they had previously been able to serve, suggesting the positive links between good road networks and productivity.

Fertilizer and Other Input Use

The WIA survey established that women farmers continue to use the cutlass, hoe, machet, basket and in a few cases, wellington boots as their normal agricultural tools, suggesting therefore that they are **primary users of traditional modes of agriculture**.

In the area of fertilizer use, the Volta Region was the only study area where the input was well accepted. On the whole, non users complained that fertilizer had the potential to change the taste of food crops. Even women in the Brong Ahafo who had complained about low quality soil had limited confidence in its use. The NIS (supra) however notes that the high cost of fertilizer through the removal of subsidies has accounted for general low use among women farmers country wide. According to the GLSS, about half of all rural households live in communities where some farmers use fertilizer, except in the Western and Central Regions where 1 in 5 rural households use the commodity. By contrast, in the Greater Accra and Upper East Regions, almost all the rural households live in communities where some of the farmers use fertilizer.

Further research is being recommended to factually ascertain fertilizer use and application from a gender perspective. The FAO (2002) on the other hand, has observed that Ghana's consumption of fertilizer is by far very low compared to the volume of agricultural activity. By contrast to other African countries, such as Cote d'Ivoire, Ghana's consumption rate of fertilizer is very low as shown by the figures 5 and 6 below. Table 16 further shows the total metric tonnage of fertilizer use across many African countries per year.

women in agriculture. It examines the resource capacity of the ministry to deliver essential services to women farmers. It notes that the MOFA generally suffers from a shortage of qualified skilled and professional staff as graduates from institutions of learning normally do not seek employment with the Ministry. Besides the problem of manpower shortage, is the gender imbalance existing within the employment structure of the Ministry and other allied agencies.

CHAPTER 8 deals with **conclusions and recommendations**. These recommendations reflect the need for legal and policy reform in addition to research into specific areas that concern women farmers.

In all the regions studied, most women stated that they belong to a group which encouraged a mutual form of labour assistance known as *Nnobia*. This practice is very widespread in Ghana. According to the GLSS3, about 84% of households live in areas where this system of mutual assistance among farmers is practiced. Women in Northern Ghana predominantly relied on family child labour for support.

Women as Farm Hands

Several women also indicated that they themselves also worked as farm labourers mostly on the farms of absentee farmers on a daily basis, mainly in the area of weeding. Their wages were always different from their male counterparts, explained by the fact that the men engaged in the more strenuous tasks such as land clearance. Though they did not perceive this to be discriminatory, there was concern that they were being restricted to perceived areas of female work even though as discussed above they have the demonstrated ability to engage in traditionally male-dominated spheres. This current wage and task structure among male and female agricultural workers has been confirmed under the FAO/SNV/WiLDAF study (supra) in which it was found that wages paid to male and female labourers were perceived to be equal as they were based on the rule of “equal pay for work of comparable value.” Men, however, earned more in practice than women did and performed tougher tasks and worked longer hours. During focus group discussions it was found that women are usually called upon to engage in the less strenuous tasks such as harvesting because they are perceived to have the necessary “skill and patience” required for such work.

Roads and Markets

For all rural areas in the country, about 41% live in areas where they have to travel between 1 and 9 miles to the nearest market. A further 13% have to travel a distance between 10 and 19 miles to get to the nearest market while only 5% will travel 20 or more miles.

There is further evidence to suggest that only 13% of Ghanaian agricultural produce is captured in value-enhancing activities compared to nearly 30% in developed economies. Marketing and distribution of farm produce remains a major problem confronting the agricultural sector. Farmers sell about 80% of their marketed surplus within four months of harvest. They also come up against well organised monopolistic marketing channels. By 1997 there was a great deal of State involvement in grain purchasing, storage and marketing of cash crops. It has however been noted that the failure of marketing systems such as the Ghana Food Distribution Corporation has left a vacuum. The issue as to whether the marketing system as a whole is capable of providing the incentive framework to increase production, particularly from the small-holders view point (who account for over 80% of total farmers) has been in question. The GPRS proposes to encourage producer organizations to fill that vacuum.

farmers due to cultural and religious beliefs which place ownership and management of cattle and live-stock in men.

Labour costs have primarily arisen through shortfalls in family labour supply due to out migration of mostly men. In analysing the situation, the FAO (1996) has observed that households respond to this situation by adjusting their crop patterns and farming systems to fit labour availability. This is done through limiting the area of land cultivated, the amount of weeding or fertilizer applied or by growing less labour-intensive crops such as cassava and thus reducing labour value-added. The effect of this practice has been the reduction in food supply, over concentration on starchy foods and a worsening of the food security and nutrition crisis. The organization's study of the Tsito village in the Volta Region for instance provides graphic meaning to this analysis. According to the study, women replaced Yam with Cassava cultivation when they had to take over the main responsibility for food crops in many households and they did so for the following reasons:

- Cassava gives a higher output of starch per invested labour hour;
- The labour input in cassava growing can be spread over the whole year and weeding is important but not imperative for the growth of the roots;
- Cassava grows well on the grass land which women prefer (less difficult to clear), and it can grow on less fertile land than yam;
- Cassava if planted with small spacing will reduce weed growth through lack of light.

However, cassava growing also has some very serious disadvantages based on the following reasons:

- It has lower nutritional value than yam, with only 9 grammes of protein per kilo compared to 21 grammes in yam;
- Though labour for growing cassava is less than that of yam, processing and storing cassava requires much time compared to yam;
- Growing cassava on less fertile (grass) land obviously affects the yield. What is saved on hiring labour is probably lost in the much lower productivity of the land;
- Traditionally, yams were intercropped with vegetables and legumes, adding valuable elements to the diet. Close planting to reduce labour requirements for weeding, means that vegetables can no longer be intercropped with the starch crop due to lack of light and soil nutrients (id).

CHAPTER TWO

MAKING WOMEN FARMERS VISIBLE IN ECONOMIC DEVELOPMENT

Cooking, according to economists is "active labour" when cooked food is sold, and "economically inactive labour" when it is not. Housework is "productive" when performed by a paid domestic servant and "non-productive" when no payment is involved. Those who care for children at an orphanage are "occupied", whereas mothers who care for their children at home are "unoccupied" (Horn: 1991, 2).

This chapter discusses:

- The Invisible Roles of Women
- Causal Factors.

The Invisible Roles of Women

There is a general tendency on the part of economists and policy makers to overlook domestic and other related services that women render. Such services are not computed as an integral part of National Income Statistics. It has been stated that if women's unpaid work were properly valued, it is quite possible that they would emerge as the major breadwinners or at least equal breadwinners since they put in longer hours of work than men. The value of unpaid non-monetized and invisible contribution of women globally has been estimated to be at least \$11 trillion (HDR, 1995).

Rural women with special reference to those in food crop production engage in many "invisible" activities that affect their productive lives. The drudgery that characterizes women's daily activities was clearly borne out by the WIA survey. In all the four regions, it was found that women's work consisted of common and varied forms of pre and post-farm domestic activities. Women with pre-school children also spoke about their engagement in "simultaneous domestic and farm work" due to the absence of affordable pre-school facilities in their communities. The most common pre-farm activities included fetching water, cooking, serving meals and getting the children ready for school. With the exception of some areas in Northern Ghana where the gender division of labour requires men to look for firewood, this role was largely described as a reserve for women who spend long hours in search of the commodity for cooking.

Scarcity of water (especially in the North), also compel women to spend several hours off the farm. Respondents from Northern Ghana also mentioned the morning preparation and sale of cooked food and *pito*ⁱⁱ as common activities. Another often overlooked farm-related activity of women is the sale of their farm produce along the highways on their way home. Generally speaking, women are also responsible for transporting farm produce to the market centres. This is often done by head-loading which is also not computed as an economic activity. The MOFA estimates that women carry up to two head loads of 30kg weight over an average of 5km a day (MTADS)ⁱⁱⁱ. Table 4 below demonstrates the large amount of productive time that is required to transport a hectare of farm produce.

Table 4: Person-days Required to Head-Load Produce per Hector (Ha) from Farm to Village

| Crop | Yield Kg/ha | Person days of Head loading |
|-------------|-------------|-----------------------------|
| Cassava | 3000 | 50 |
| Maize | 1000 | 17 |
| Plantain | 1725 | 29 |
| Palm fruits | 5000 | 83 |
| Yam | 3250 | 54 |

Source: Policy Planning, Monitoring, Evaluation and Research Department, (MOFA, 1991)

Food processing is also a common feature of women's off-farm activities. Women are noted for making palm oil, gari and other farm-related products. Sheanut oil extraction and groundnut oil extraction are prevalent off-farm activities among women farmers of Northern Ghana.

According to Roncoli (1985), Ghanaian women tend to be more heavily burdened than their male counterparts across most socio-economic groupings. Gender discrepancies in time burdens and time allocation can also be appreciated by using the Haddad Model of separating time burdens by gender. Table 5 below presents individual allocation by sex, age, employment status of the individual and gender household head.

Table 5: Total Time (hrs.) Allocated to Jobs and house work by Gender and Gender of household.

| Job | Age | All households | | Male hh head | | Female hh head | |
|-------------------|-------|----------------|--------------|--------------|--------------|----------------|-------------|
| | | Male | Female | Male | Female | Male | Female |
| One Job Only | 22-45 | 46 (1093) | 54 (1285) | 47 (1008) | 55 (928) | 38 (85) | 52 (357) |
| | All | 40 (2753) | 48 (2722) | 40 (2411) | 49 (1844) | 34 (342) | 46 (878) |
| At Least Two Jobs | 22-45 | 56 (399) | 64 (360) | 56 (381) | 64 (236) | 60 (18) | 64 (124) |

Source: Haddad (1990)
(hh= household)

- The scheme must facilitate savings mobilization (teaches borrowers how to save so that their own-capital may eventually sustain the scheme on revolving capital).
- The scheme must facilitate the formation of strong groups.
- The size of the loan is commensurate with scale of farming, marketing or processing operation.
- The loan is disbursed individually, though the group as a whole is responsible for default, hence ensuring social pressure to repay.

Women's Access to Storage

The WIA survey recorded extensive post harvest losses of farm produce due to lack of storage facilities. Traditional methods of storage appear to dominate in rural communities. In the Northern Region, respondents stated that they generally preserved their produce by drying them under the hot sun in the compound of their homes. Other produce are stored under beds within houses. These two methods however cannot be sustained in the wake of bad weather, household livestock and mice. Since produce stored in bedrooms are treated with chemicals for preservation, this method potentially has adverse health consequences on households.

In the Volta Region, producers of cassava indicated that they had minor problems with storage because of their collaboration with gari producers who purchased their produce directly for processing. In Brong Ahafo however, some respondents spoke of the existence of silos which were located between 18-10kms away.

In general, there did not seem to be any particular modern storage scheme in operation. According to the women, severe post-harvest losses which result from insufficient storage facilities have the effect of reducing their incomes. They are therefore compelled to sell their produce prematurely at exceedingly low prices. Other women also complained that the risk of theft on their farms persuaded them to sell their produce at unrealistically low farm gate prices.

By contrast to producers of cash crops who have a regular haulage system which enables them to dispose of their produce at minimum cost, no effective storage system exists for small-scale producers of foods crops. Continuous post-harvest losses due to lack of storage must be solved immediately by the introduction of a definite storage policy for the country. This may include more incentive packages for the establishment of rural-based industries with the ability to absorb perishable items such as vegetables for immediate processing.

Women and Agriculture Labour

Almost all respondents indicated that they hired labour. The average cost per day currently stands at \$2.00. Tractor use appeared to be more prevalent in Northern Ghana at an average current cost of \$18.00 per day. Animal traction is also in common use in the Northern Region but predominantly patronized by male

The WIA survey has confirmed Kuenyehia's findings, (1992) which indicate that women need the consent of their husbands prior to taking a loan and that some banks do require their husband's signature as a lending policy. The Tamale branch of the ADB in the North further confirmed that husbands were usually involved in the entire credit application process of their wives. The NSI has further observed that women are reluctant to be associated with the formal banking sector because a formal booking system would reveal their savings to their husbands and therefore compel them to remit cash earnings.

From the WIA survey (and recent research), the most common forms of informal credit sources among women farmers are:

- a. *Husbands, friends or relatives:* Support obtained through these sources generally do not attract any interest and was found to be the most common.
- b. *Susu:* Through daily, weekly or monthly contributions, especially popular among women in the Northern Region.
- c. *Traders:* This involves a financial advancement to a farmer by a trader. The advancement serves as a lien over the produce, thus prohibiting the farmer from selling to another person. It was revealed however that this system was open to exploitation since the trader had the upper hand in determining the price of the goods.
- d. *Through money lenders:* A least preferred mode of obtaining credit because most money lenders charge exorbitant interest rates, sometimes above 50%.

It is suggested that the informal methods of credit accessibility can be strengthened in Ghana. In particular, the susu scheme could be enhanced through research and capacity building of the key players. The NSI suggests alternatively that an increase in the availability of direct micro-credit would better serve women in crop farming because lenders in the informal sector are not likely to have excess cash to lend in view of the present economic situation in the country. This will require resources and investments that need to be borne by governments and donor agencies in order to bring about any substantial transformation.

They suggest that the design of these formalized systems must share the following features:

- Loans must be given on time according to the credit needs of the farming season.
- Repayment periods are extended to one year and spread out over small regular payments.
- Interest rates are commensurate to, or less than commercial rates.
- The loans are disbursed within communities.
- There is continuous training and monitoring components provided by full time business specialists.

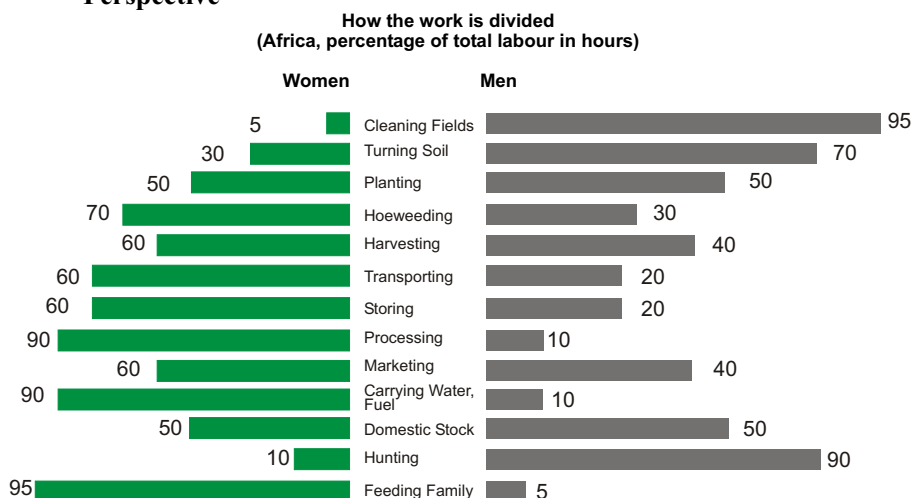
The following can be deduced from this table:

1. Female time loads are 13-25% higher than those of males.
2. The main source of the discrepancy is the much heavier commitment of women to household work.
3. The general tendency is for women to spend 20 hours/week in this activity compared to the male contribution of 5 hours.

Consistent with findings in 1997, the SNV/FAO/WILDAF study (supra) confirms that women farmers are still faced with the challenge of balancing their domestic and productive activities. The study revealed that women performed most of the reproductive activities, such as childrearing, cooking, taking care of the children, cleaning the house and the compound, and fetching water. Men assisted them with childcare and occasionally with the collection of firewood and performed some of the other activities mentioned above when their wives were ill. On the other hand, men allocated more hours to productive activities, such as farming, than women did. Male respondents worked on average 6-7 hours on the farms, on a normal day, compared to 4-5 hours for female respondents. These differences were linked to the greater involvement of women in time-consuming reproductive activities, performed in and around the house throughout the day. Male and female respondents agreed that women had a heavier workload than men did. They had greater responsibilities and worked longer hours. The Ewe expression: *"The hand of a woman is like the shell of a crab, there is always oil on it"* reflects the heavy and continuous work load of women in Ewe societies.

Figure 3 below shows the general pattern of division of labour and percentage time spent on average in Africa. The MOFA (2001) has acknowledged the existence of such patterns of gender division of labour in Ghanaian farming communities both in terms of tasks performed and participation in the agricultural sub sectors. According to the institution and the Food and Agriculture Organization (FAO, 1992), this pattern, characteristic of the African continent is well represented in the following model entitled *"How Work is Divided-An African Example"*. Men take up most of the initial clearing of fields and the turning of the soil, while women undertake most of the planting, weeding, harvesting and transporting of the produce. It also demonstrates in general that women spend more time on domestic and reproductive chores than men do.

Figure 3: A Graphic Representation of "How the work is divided - an African Perspective"



Source: *Restoring the Balance Women and Forest Resources (FAO, 1992) extracted from the Gender and Agricultural Development Strategy, MOFA(2001).*

The allocation of domestic duties to women forms a part of an existing pattern of division of labour based upon traditional sex roles. The rural woman's working day often starts at 5 or 6 am and continues until 7 or 8 pm. The implications of this situation on both household and national food security can be enormous given the central role of women in the food production chain.

Causal Factors

The blindness associated with the value of women's non economic activities has led to an under-estimation of their contribution to economic development. This has been aggravated by the paucity of information, including disaggregated data on the dimensions of female domestic roles and activities and the opportunity cost to their productivity. According to Katubi (1991) "making women visible in statistics is a first and critical step towards designing policies and projects that take into account the value of women's unpaid work and its contribution to national income." At the World Summit for Social Development, world leaders accepted the need "to acknowledge the social and economic importance and value of unremunerated work of women to facilitate labour force participation" (Social Summit Platform of Action, 1995).

Another contributory factor to the low esteem given to women's off-work contributions stems from the greater recognition accorded to the formal sector as against the informal sector. Gender differentiations are often associated with each sector, with the informal sector being more associated with women and the formal sector being more associated with men. Elson (1991) has for instance observed that the informal sector is associated

When respondents under the WIA survey were asked about the improvements they would like to see for themselves, all of them mentioned credit as their immediate need. They indicated that tractor, fertilizer and labour use were all expensive and as such they found it difficult to mobilise savings from production due to these expenses.

Compared to women in other economic groupings, women in crop farming are by far the least considered by formal financial institutions in the context of loans. Women owners of small and medium scale enterprises have often been the largest female clientele of large banks and in addition receive extra packages in the form of specially designed training in book-keeping and storage practice.

Confirming this, the WIA survey indicated that only 9% of women farmers had benefited from loans from formal sources. They mostly derived their capital from informal sources such as husbands, relatives, friends, money lenders, traders, susu groupings and profits from trading activities. Table 15 below shows the number of women who obtained credit from formal and informal sources by region.

Table 15: % Number of Women and their Credit Sources by Region

| SOURCE | VOLTA | ASHANTI | NORTHERN | BRONG AHAFO |
|----------|-------|---------|----------|-------------|
| FORMAL | 2 | 23 | 6 | 5 |
| INFORMAL | 98 | 77 | 84 | 95 |

Source: *WIA Survey*

Most women in Ashanti who obtained credit from formal sources stated that they either obtained it from the Agricultural Development Bank (ADB), or the nearest Rural Bank under the International Fund for Agricultural Development (IFAD) credit scheme. The Ashanti Region also recorded a high percentage of co-operative involvement through which they were able to obtain their loans. Some of these included membership of the Cocoa Farmers Association, the Onion Growers Association, Garden Eggs Growers Association and Rivers Wives Association. In the Northern Region, which recorded a 6% beneficiary rating from the formal sector, each of them stated that they had also obtained their loans from ADB. It was noteworthy that many women belonged to a self-help group known as *Amasachina*, which corporately served as a guarantee for the repayment of the loan.

Generally speaking, beneficiaries of formal sources of credit stated that they had not found the whole process of obtaining loans easy. For instance, they complained about delays through excessive paper work. One respondent in Ashanti said that her application took so long that she received the money only after the farming season. Some also complained about the distance they had to travel to the bank and a few lamented the interest rates example (16%) with the IFAD loan scheme and there were also general misgivings about the extension of liability to defaulting members. However, there were indications that the recovery rates of loans were very high among beneficiaries. Only 2% of formal sector beneficiaries indicated that they could not pay back on the scheduled date.

Although some respondents in Ashanti obtained full ownership of lands either through inheritance or gift, it was generally observed that inheritance was not necessarily a guarantee of perpetual undisturbed possession, as disputes often erupted among family members upon the death of the original owner of the land. Two percent (2%) of respondents in Ashanti also had direct links with the stool. One who was a Queen Mother and another, a daughter of a chief indicated that compared to female stool subjects they had more security of tenure to stool lands due to their links with the royal family.

Two other forms of land acquisition were however identified in the Brong Ahafo Region: (1) savannah acquisition which according to them does not require stool consent for initial occupation and (2) a licence which does not require payment of a fee even where the grantee is a stranger. Free use of savannah lands was also reported to be a peculiar mode of land acquisition in the region.

Land disputes can also serve as a potential source of insecurity to agriculture. In the FAO/SNV/WILDAF study for instance it was found that land disputes were common among all the communities studied. Most of the disputes evolved between siblings (47%) and between siblings and extended families (41%). Most of the disputes were boundary disputes (46%), followed by ownership disputes (39%) and access disputes (11%). There were no significant differences between the responses given by men or women with regard to land disputes. Both agreed that land disputes had a negative impact on men and women's access to and control over land, as it restricted their land rights. Furthermore, it was acknowledged that land disputes had a negative impact on the agricultural production in the Region.

Women's Access to Credit

“Access to financial reserves by low-income women is a key factor in human development” (HDR, supra). Availability of credit is an important indicator of land size and choice of crops. Lack of or insufficiency of capital has resulted in the inability of women to develop greater income-yielding plots. Women also need money to pay for labour, tractor services, implements, fertilizer and transport of produce to the market centres. Credit is also a critical factor for improving the nutrition and health of women and their children (NSI, supra). Agriculture's share of total credit has declined from 32% in 1983 to 19% in 1987 since commercial banks have been reluctant to increase their level of direct financing of agriculture, largely on account of high administrative costs or lending to small dispersed borrowers and lack of collateral. In terms of credit allocation, large-scale farmers and cash crop producers are given priority over food crop farmers. The rural banks find it costly to administer large numbers of small loans to widely dispersed borrowers who lack collateral. Women farmers in particular are less able to secure credit via formal institutions because of their relative absence in the cash crop sector and their overwhelming presence in the subsistence sector. Their insecure land tenure and lower levels of education have also contributed to their ineligibility for formal credit even though women are noted to be more credit worthy (id.).

with low paid, low-skilled casual work, by contrast to the formal sector which is regarded as a source of high-paid, high skilled, stable employment protected by trade unions and government legislation. In manual occupations, female employment, whether in the formal or informal sector, tends to possess the characteristics that theorists have associated with the informal sector, and male employment whether in the formal or informal sector tends to have the characteristics associated with the formal sector.

The formal and informal sector dichotomy also extends to differentials between women's work in “income generating activities” and the more passive areas of income generation. The former kind includes activities such as small-scale industrial activity, trading and dressmaking. Small-scale agriculture particularly in food crops on the other hand is often not regarded as a typical income-generating activity and therefore receives comparatively less attention among policy makers and financial institutions. This particular point seeks to reinforce the fact that discrimination against women in the field of agriculture may also be seen against the income generating activities of other women.

free of charge. They observe however that the decline in cocoa prices in the seventies caused tenants to attempt to switch to food crops, and landlords reacted by either evicting tenants for breach of the terms of their tenurial agreement or else by extending *abusa* conditions to food crops, where customarily this was not the practice (id.).

This attitude of landlords clearly depicts the extent of insecurity of land tenure under a system which is comparatively widespread. It can be said that the system could have been modified by insisting on written contracts but this feature may not necessarily benefit the majority of illiterate female farmers.

While husbands remain the most common source of land to women farmers, there is evidence to show that women found tremendous security during the subsistence of the marriage as they received a great deal of support from their husbands, especially by way of initial capital. Marriage thus has an initial positive impact on their productivity. The usual practice according to them was for the husband to either allocate a separate portion of his land to her or she in the alternative was allowed to intercrop with food crops on his cash crop farm.

The few women who managed to combine work on their husband's farms with their own separate farms however indicated that their joint partnership with their husbands reduce the amount of time they spend on their own farm because as part of their marital obligation, priority had to be given to their husband's farm. In almost all cases, they contributed to the marketing and transporting of the crops belonging to their husbands and in cooking for farm labourers. There were however concerns about the ongoing practice of some Brong-Ahafo men, who send their wives to Sefwi Wiawso in the Western Region as farm labourers and after a while, abandon them for younger wives to continue the work. This they said was serving as a disincentive to wife farmers.

There were a few regional variations in the area of farm decision making. Respondents were asked about the extent of their involvement in deciding what to grow. In Ashanti and Brong Ahafo Regions, the women tended to have a greater degree of control over what to grow by contrast to those in the Volta and Northern Regions who indicated to the contrary. In these two latter areas, respondents also stated that they had minimal control over the proceeds from the sale of farm products. These findings generally correspond with the results shown in the table 14 above in which it is clearly inferred that women in the Northern and Volta Regions are comparatively more dependent upon their husbands for land.

Strict patterns of division of labour exist across regions. In Northern Ghana for instance, clearing of land and weeding are forms of labour solely reserved for men, whereas sowing, harvesting, storage and transporting of products to the market are predominantly female activities (although there were situations where men were found to harvest and store food produce). Sariss et al (supra), also add that, among the Mamprusi, Dagomba, Gonja, Sissala, Wala and Nanumba of this region, it is also forbidden for women to participate in the actual tilling of the land.

Although similar gender patterns in farm practice were discovered in Ashanti, Volta, and Brong Ahafo Regions, it was noted however that these traditional labour divisions were gradually whittling down and that women were actually performing work in areas traditionally reserved for men. Hence it was seen that women were increasingly taking part in clearing of land which previously was uncommon in their respective communities.

The results show that full ownership in land was found to be most common in Ashanti (32%), sharecropping in Brong Ahafo (58%) and pleading in the North (45%), rights of use of husband's farmland in the Volta Region (55%). On the whole the majority of holders were in respect of husbands lands.

The respondents had several comments to make about the modes of land acquisition: Most of them were of the view that generally speaking, the system of land acquisition was acceptable since the customary land tenure system did not deny women user rights of their stool and lineage lands. Their main concern however was with their inability to control the use of the land since this, they mentioned remained a male prerogative. Full ownership would have given them the full authority to grow economic or tree crops such as cocoa and increase their chances of benefiting from credit facilities.

In the FAO/SNA/WiLDAF study (supra), respondents defined *control over land* as one's ability to take decisions with regard to the land (e.g. to determine the size of land used for farming activities and whether the land will be used for food or cash crop production) and the ability to transfer land titles, whether by sale or inheritance. The control definition was determined based on the outcomes of eleven "control" related questions. Answers to these questions collectively revealed that in comparison to women:

- Men have greater decision making power to determine the size of the land used for farming activities;
- Men have more rights to transfer rights in land to their children;
- Men have more opportunities to register land in their names as they had more secure access to land and they were in a better position to defend their land rights;
- Men have greater rights to grow perennials and cash crops, an activity that enhances one's control over land and is allowed only if one has reasonably secure access to the land;
- Men are more involved in forest clearing for agricultural use, a primary determinant of initial access to land and land ownership; and
- Men have greater potential to be leaders (e.g. of the family and lineage) and therefore considered to be better qualified to take decisions affecting land.

On the question of security of tenure, WIA respondents under the sharecropping arrangement complained that some landlords were in the habit of cheating them by not adhering to the original sharecropping agreements even during the farming cycle. The lack of written agreements to cover these arrangements has contributed further to vulnerability of women in such farming situations. Commenting on the implications on women, it has been suggested that women are less able to resist unfavourable alterations in terms than men, and therefore have less incentives than men to invest their labour in productive-enhancing measures (BRIDGE, supra).

According to Sarris and Shams (supra), 75% of all cocoa farms in Ghana are operated under sharecropping arrangements. Tenants normally take responsibility for their own subsistence usually by inter-cropping cocoa with food crops in the first years and then transferring food production to small secondary plots given by the landlord as a rule,

CHAPTER THREE

THE RIGHTS OF AGRARIAN WOMEN: A HISTORICAL PERSPECTIVE

"At present, in very many cases, if we want to know why a rule of law has taken its particular shape and more or less if we want to know why it exists at all, we go to tradition..." Justice Holmes (1970).

The rights of women in agriculture can be appreciated more clearly from a historical perspective. Three main periodic breakdowns using the pre-colonial, colonial and post-colonial phases of Ghana's political and economic history will be used as land marks to determine gender dimensions of agricultural policy.

This chapter discusses women in agriculture within the context of:

- Pre-Colonial Ghana
- Colonial Ghana
- Post-Colonial Ghana.

Pre-Colonial Ghana

Agriculture under pre-colonial Ghana was predominantly subsistent, under which families grew just enough to meet domestic needs. In those days limited competition and commercial activity revolved around farming activity. Further more the sacredness of land was exemplified by its non-commercial status. According to Danquah (1927), it was regarded as "the most valuable of earthly possession's, and owners of land were as reluctant and unwilling to part with their land and inheritance as Ephron the Hittite was to sell a burying-place to Abraham as was recorded in the Holy Writ". During this period, both male and female stool subjects and lineage members in principle had equal access to stool and lineage lands. In practice however, this right did not operate on equal terms for both sexes because in the early days, women tended to marry at very early ages and were thus soon encumbered with domestic chores and even more with the customary law obligation which required a woman to assist her husband with the cultivation of his farms.

To enable them fulfil their marital obligations, women either gave up their own lands upon marriage or maintained smaller portions which they could manage along-side their husband's farm. So important was this obligation to assist by a wife that a woman who failed in this respect was considered most lazy and could be made the subject of divorce. On-farm activities were characterized by a gender division of labour between husband and wife. Upon marriage, it was the husband's duty to take his wife around to see his various farms. The husband would engage in the heavier tasks of clearing the land while the wife assisted with cultivation of principally food crops. It was her duty to go to the farm everyday for the purpose of collecting foodstuffs and firewood for daily consumption. The husband complemented this role by hunting for meat and fish.

It is important to note that the legal status of the woman was different from her British counterpart before colonial rule. An essential feature of customary law marriage which remains valid today is that it did not result in a merger of identity of spouses.

By and large, each party maintained a separate and distinct identity and had a right to own his or her own property. Theoretically speaking, women under pre-colonial times had an independent legal capacity of their own to sue and to be sued. Opoku, (1976) suggests that there was also no rule under traditional law preventing spouses from suing each other under tort. Among most ethnic groups in Ghana, women also took part in the political governance of their respective communities through the institution of the office of the Queen Mother who served as an advisor to the chief and played a vital role in his election, enstoolment and destoolment.

Colonial Rule

Under colonial rule, the legal status of women was watered down with the imposition of English law, formally introduced into Ghana by the enactment of the Gold Coast Supreme Court Ordinance of 1976, s.14 of which provided that:

“The common law, the doctrines of equity and the statutes of general application which were in force in England at the date when the colony obtained a local legislature, that is to say on the 24th day of July 1874, shall be in force within the jurisdiction of the court”.

English law did not recognize any of the above rights accorded to Ghanaian women under customary law even though the latter existed mostly in theory. Under English law, marriage resulted in merger of identity of husband and wife. The common assertion that “by marriage the husband and wife are one person in law and that the very being or legal existence of the woman is suspended during the marriage or at least is incorporated and consolidated into that of the husband” was the order of the day in England (Blackstone, 1965) and was subsequently received into the colony. The inability of women to own their own property under British law was based on the logic of their own status as property. The right of a wife to sue her husband in tort was also unheard of under English law. Women could also not participate in political activity as Queen Mothers were doing in Ghana. Essentially therefore, Ghanaian women were comparatively better off than their counterparts in England, but with the imposition of colonial rule, they were forced to grapple with an alien system of suppression. As succinctly put by the Economic Commission for Africa (ECA, 1984), “colonialism introduced wrong concepts of Christianity and Victorian morality and values into the Ghanaian society and worsened the already comparatively inferior position of Ghanaian women”.

The effect of colonial rule on women could also be seen from the agricultural policy that was adopted and enforced by the British. During this period, Britain had emerged as the “workshop of the world” with its lead in industrialization. A significant demand was thus created to feed its new industries with raw materials. Ghana became a raw material base for the production of cash crops such as Palm Oil and Cocoa. The most immediate consequence was the commercialisation of land for large-scale farming. To many adherents of tradition, this “notoriously was a case of selling a spiritual heritage for a mess of potage, a veritable betrayal of ancestral trust, an undoing of the hope of posterity” (Danquah, id.).

The survey unfolded various modes of land acquisition by women engaged in small-scale agriculture. The most common methods appeared to be pleading (particularly in the North), sharecropping, inheritance, licence and user right of husband's land. It is to be noted that while the traditional rights of user of husband's farmlands may be generally common in Ghana, the security of tenure of women over such lands ended with the demise of their marriage either upon divorce or death. (See Chapter Six for a fuller discussion).

Purchase was not found to be a common mode of access to land, because most of the women either stated that land was not saleable in their communities or they could not afford it.

It is interesting to note that official sources indicate that saleability of land is not common in Ghana as according to the GLSS3, only 1 in 10 households live in communities where land is bought or sold. On the contrary, consistent with the WIA survey two thirds of all rural households in Ghana live in communities where some of the farmers practice sharecropping. Table 14 below shows the various modes of land acquisition by women farmers in each of the regions visited.

Table 14: Modes of Land Acquisition by Women Farmers by Region

| Type of Interest | Volta | Northern | Ashanti | Brong Ahafo |
|--------------------------------|-------|----------|---------|-------------|
| Sharecropping | 24% | 8% | 13% | 58% |
| Inheritance (full ownership) | 15% | 5% | 32% | 18% |
| Tenancy | 2% | - | 8% | 2% |
| Pleading | - | 45% | - | - |
| Licence | 4% | 12% | 23% | 6% |
| Right of user of Husbands Land | 55% | 30% | 24% | 12% |
| Purchase | - | - | - | - |
| Other | - | - | - | 4% |

Source: WIA survey, 1997

the expense of women from whom the lineage is traced. Similarly, patrilineal systems do not confer de jure or de facto rights of leadership on women.

The FAO/SNV/WILDAF study (supra) of the Ewe community for instance noted the continued pervasiveness of male dominance in decision-making in Ewe culture. The study showed that men are perceived to be natural leaders, having the heart, head and patience to lead. It noted the following.

“They have been leaders since biblical times and continued doing so because of their closeness to their fathers and grandfathers. They knew the traditions and history of their lineage, had conquered land for the benefit of the lineage and were more familiar with the land boundaries. Women were considered to be too weak to be leaders, as traditionally they were not permitted to go to war, they could not settle land disputes effectively and therefore they could lose large portions of land to opposing lineages. Furthermore, women would desecrate the stool because of their menstrual cycle and could not perform traditional tasks such as the pouring of libation. Therefore, stools, totems and all symbols of leadership were generally instituted in the name of men”.

Over time, men's original role in land acquisition has given them greater pre-eminence over land ownership in Ghana. Stools are generally known to possess the highest titles to land in Ghana known as the *Allodial Title*. The occupant of the stool, together with his elders and councillors are regarded as trustees holding the lands for the use of the community (Ollenu, 1985). In a more descriptive sense, these traditional officials are said to constitute a “corporation”. In many instances it is said that stool occupants are owners of the land. This designation is given to them only because they occupy the stool. They are however deemed to hold the lands in trust for their people. This also applies to land acquired by a lineage or family (id).

In principle, all stool subjects and lineage members regardless of sex, have inherent rights of access to these lands just described and possess what is known as the determinable, fixed term interest or *usufructory title*. This is based on the idea that *“land belongs to the living, the dead and the countless host of unborn stool subjects or lineage members”* (id.). Compared to men however, women are not able to take full advantage of this privilege due to reasons associated with marriage (see chapter six).

The WIA findings negate the pervasive notion that Ghanaian women have uninhibited access to land. Contrary to this, there is overwhelming evidence to support the fact that women do not generally own their farm lands and that even when they do they tend to have smaller portions than men. In a recent MOFA study on strengthening agricultural and fisheries statistics in Ghana (2001), the Ministry found that men continue to be the holders of agricultural lands. In Savelugu in the Northern region women constituted only 6% of holders of agricultural lands compared to 92.5% males. According to Andah (1978), women who manage to obtain their own plots of land have smaller plots than their male counterparts. His study of women farmers reveals that on the average, women have size plots of about 2-6 acres as opposed to 5-7 for men. In addition, women tend to choose plots which are nearer home to enable them carry out their domestic obligations more conveniently. In some areas, these lands are of poor quality.

The second result of colonial agricultural policy was the sudden emergence of a new gender pattern of production. Men were given the sole prerogative to cultivate cash crops while women were marginalized into producing food crops. This dichotomy of gender roles stemmed from the belief of the colonial regime that women could not be associated with wealth and power as these could only belong to men.

Colonial rule has thus been cited as being responsible for the deterioration in the status of women in the agricultural sector, in the sense that it neglected female agricultural labour when it helped to introduce modern commercial agriculture (Boserup, 1970). The favour given by the colonial power to the growth of cash crops was also seen in terms of the significant level of attention given to it in the area of extension services, research and technology. Farming improvements were concentrated in the male cash crop sector, while the female food crop sector continued with traditional low-productivity methods (id.).

The extent of the total disregard for women and food crops has been vividly portrayed by Boserup in her study of the Ugandan experience. She narrates that in Uganda, women were primarily responsible for the growth of cotton prior to colonial rule. In 1923 however, the European Director of Agriculture implemented a policy that sought to transfer cotton production to men, in terms of access to technology and other improvements. She quotes the words of A.W. Southall as follows:

“Now that new agricultural rules are being introduced for contouring, strip cropping, weed burning, etc. the wife with husband away will be at a worse disadvantage or rather it is in her fields that such rules will not be observed all these new tasks fall mainly within the men's province, and only men are subjected to the propaganda in their favour”.

In Ghana, with particular reference to the Akim areas, it was noted that prior to colonial rule, nearly half of all cocoa production was under the preserve of women who owned these farms in their own rights but when companies were being formed for the express purpose of growing cocoa for export, many women were wiped out because it was considered unusual for a woman to be a company member in her own right. Again, among the Akwapim of Ghana, men soon moved into export agriculture because of the money to be earned, possessing a low esteem for food farming, regarding it as an unworthy occupation leaving it to the women. Married women were generally denied access to incomes earned from the sale of cash produce belonging to their husbands even though they may have rendered significant assistance (Research and Training Institute for the Advancement of Women (INSTRAW), 1985).

Boserup notes further that the over-concentration on the growth of cash crops by the colonial government led to several riots in many places where this was instituted. For example vigorous protests were noted in Nigeria. Among these were the famous 1929 women's revolt in the Abo region and the 1959 revolt in Eastern Nigeria. These major upheavals were women's response to the deterioration of their position as farmers. According to Sarris et al (1991), in the case of Ghana, the Watson Commission which investigated the causes of urban riots in 1948, noted that while the life of the colony depended on its food supply, there was much more interest displayed in export crops (mainly cocoa) at the expense of crops grown for home consumption.

Colonial rule also brought in its wake, a new era of writing. Transactions involving land gained the character of formalities imported from Britain. In connection with this, Asante (1975: 37-38) made the following remarks:

“Reducing land transactions into writing soon became the established usage throughout the country; sales, mortgages, gifts and wills of land were either effected by deed or duly evidenced in writing. Two types of documents may thus be distinguished in this connection: There were those which were merely memoranda of dispositions in customary form and therefore, had purely evidentiary status; and those which constitute the dispositive acts themselves. The latter were usually drafted by English-trained lawyers who relied heavily on English conveyancing precedents”.

This new system of land conveyancing further marginalized women who during this period were by contrast to their male counterparts not given equal access to education. They were therefore inhibited from engaging in the more complex land arrangements and thereby could not participate in the varied forms of business involving land which had just emerged.

Post Colonial Ghana

By 1950, the then Gold Coast had inherited a 50 year-old agricultural policy which emphasised export crops, neglected food production but encouraged food imports and overlooked the needs of the country-side while financing urban development by extracting rural-based wealth (Sarris et al, supra). The economy of post-colonial Ghana was heavily dependent upon export of cash crops to Europe. The political independence of the colony therefore did not necessarily carry with it economic independence. This was a widespread African situation and it is within this context that post-colonial eras in parts of the Continent have been described as “neo-colonial” given their continued dependence upon their former colonial governments for their economic survival (preamble to the African Charter on Human and Peoples Rights, 1966).

The mad rush to catch up with the former colonial master was a priority of the post-colonial era. The already existing depressing state of agricultural policy met several challenges, primary among these were industrialization which was considered as key to development. Other services such as education, health, sanitation and infrastructure development soon joined the priority list of government.

Since independence, various policies and interventions which have been put in place by successive governments have emphasised the development of the cash crop and industry sectors with a view to improving upon foreign exchange reserves. While this may be a good policy drive for the achievement of accelerated growth and development, it must be viewed against changes within the food crop sector which plays an equal role in food security and poverty reduction. The succeeding sections will therefore highlight aspects of various post independence policies and priorities in the field of agriculture and their implications on women food crop producers.

CHAPTER FIVE

WOMEN'S ACCESS TO THE MEANS OF PRODUCTION

“From my several years of working experience with the women farmers of Africa, I can assure you that if the right environment and incentives were created for women farmers, and the problems facing them now were addressed, the sustainable end of hunger would be a reality”. (The late Dr. Esther Ocloo, the award winner of the 1990 Africa prize for leadership for the sustainable end of hunger, extracted from the African Farmer: 1991, 39).

Women continue to have systematically poorer command over a range of productive resources. Losses in output result from inefficiencies in the allocation of productive resources between men and women. The World Bank (2000) indicates that, households in Burkina Faso, Cameroon, and Kenya experienced higher farm yields by as much as a fifth by the equitable allocation of and more equal control of inputs and farm incomes by men and women.

This chapter discusses:

- Women's Access to and Control over Land
- Women's Access to Credit
- Women's Access to Storage
- Women and Agriculture Labour
- Women as Farm Hands
- Roads and Markets
- Fertilizer and Other Input Use
- Extension Services
- The Best Farmer Award.

Women's Access to and Control over Land

Access to and control over land by women can be best explained within the context of the land tenure system of Ghana. It has been stated in the case of Roura & Forgas Ltd. v British Bata Shoe Company Ltd. [1961] 1 GLR. 339 that *“the land tenure system of Ghana is governed by the customary law which is the basic law which neither Ghanaians nor non-Ghanaians may contract out of”*. In addition to customary law, the State is empowered to acquire land for public purposes. The principal enactment for such transactions is the Administration of Lands Act, Act 123 (1962) as amended by the Administration of Lands (Amendment) Decree, AFRCD 61 of 1979.

Historically speaking, women have not played a traditional role in original land acquisition. In pre-modern times, land was commonly obtained through conquest or appropriation under the leadership of a stool^{vi} or lineage heads. Women had no role to play in this process as the occupancy of stool and family headship in Ghana is predominantly male. Even within matrilineal systems where (as the name implies), women are traditionally presumed to be heads of families, men remain defacto heads at

In the case of the Dagomba for instance, eldest sons inherit whereas the Grussi people within the Gonja Kingdom practice matrilineal Inheritance of trees (BRIDGE, supra).

A study carried out by the Ghana National Petroleum Corporation (GNPC) in 1991 revealed the health hazards associated with fuel use among rural women. Some of these include the following:

1. Diarrhoea among children, attributable to the great effort and time it takes to light firewood, leading some mothers not to heat food and water where required.
2. Women have been known to miscarry by carrying heavy loads of firewood.
3. Frequent heat and smoke from firewood fires have cost many women their eye sight.
4. Several women have suffered osteoporosis.

It is interesting to note that in 1992, the GNPC began a pilot scheme to distribute specially designed gas stoves to rural women. The scheme began in the Upper West, Northern, Volta and Eastern Regions with remarkable approval and success rates by women through education. The corporation now seeks an expansion of the programme through the establishment of subsidiaries, with responsibility for the production of stoves to meet future rural demand.

Cocoa, Coffee and Sheanut Production

The production of cocoa, coffee and sheanut is presently supervised by the Ghana Cocoa Board (COCOBOD) and its various subsidiaries among which include entities such as the Cocoa Services Division, (CSD) of the MOFA, the Cocoa Research Institute of Ghana (CRIG), Produce Inspection Division (PID) and the Cocoa Processing Company Limited (CPC) in Tema.

The Board operates under the following set of objectives:

1. To encourage the production of cocoa, coffee and sheanut;
2. To undertake the cultivation of cocoa, coffee and sheanut;
3. To initiate programmes aimed at controlling pests and diseases of cocoa, coffee and sheanuts;
4. To initiate, purchase, import, undertake and encourage the manufacture in Ghana of, and distribution of cocoa, coffee and sheanuts;
5. To undertake, promote and encourage scientific research aimed at improving the quality and yield of cocoa, coffee, sheanuts and other tropical crops;
6. To regulate the marketing and export of cocoa, coffee and sheanuts;
7. To secure the most favourable arrangements for the purchase, inspector-grading, sealing and certification, export and sale of cocoa, coffee and sheanuts;
8. To purchase, market and export cocoa produced in Ghana which is graded under the Cocoa Industry Decree, 1968 (NLCD 278);
9. To establish or encourage the establishment of industrial processing factories for the processing of cocoa and cocoa waste into marketable cocoa products;
10. To purchase, market and export cocoa, cocoa products, coffee, sheanuts and shea butter produced in Ghana;
11. To assist in the development of the cocoa, coffee and sheanut industries of Ghana;
12. To promote the general welfare of cocoa, coffee and sheanut farming in Ghana (Information obtained from COCOBOD in 1997).

Farmers within the cocoa and coffee sectors also enjoy other benefits which are not extended to food crop farmers. These include:

1. Separate extension education on cocoa and coffee;
2. The existence of seed stations in the Eastern, Ashanti, Central, Volta, Western and Brong Ahafo Regions which produce hybrid cocoa seed pods and coffee seeds for supply to farmers at subsidised prices;
3. Organized purchase of cocoa from cocoa buying societies;
4. Free quality control analysis of produce by the Quality Control Division (QCD) of the MOFA;
5. Organized haulage system to the ports at no cost to cocoa farmers;
6. Easy accessibility to purchase centres;
7. An annual token (or bonus) as an incentive;
8. Educational Scholarship Scheme to wards of cocoa farmers;
9. The operation of “the COCOBOD Farmers Package Deal” which aims at

satisfying Cocoa, Coffee and Sheanut Farmers by availing them of some essential welfare items and farm inputs. Under the scheme, every accredited COCOBOD farmer who possesses a COCOBOD Produce Passbook with an identity number and a Bank Savings Book, and whose name appears in the Master Farmers Register of the PBC of COCOBOD is to receive one piece of African print, one lantern, or lantern globe, soap, one matchet and two litres of insecticides;

10. Numerous benefits from being a member of the COCOBOD Co-operative Society;
11. Organized payments through the Akuafo Cheque System (COCOBOD);
12. Free mass spraying of cocoa farms to control diseases and pests;
13. Guaranteed price for produce with 70% share of fob projected for 2004/05 crop year;
14. Free treatment of Swollen Shoot virus diseased trees and payment of ex-gratia to enable farmers replant their farms;
15. Farmer-education on proper agronomic practices;
16. Awarding annual best farmers for their invaluable contributions to the cocoa sector;
17. Construction and maintenance of feeder roads which serve the rural cocoa farmers.

The composition of the COCOBOD subsidiaries and the above objectives can leave no one in doubt that the export sector is very well protected and serviced by contrast to the food crop sector which is not matched by the same or similar services.

Male dominance in cash crop production was confirmed by officials of COSD under MOFA (2004) who explained the relative exclusion of women on grounds that cocoa in particular, thrives well in dense forests where most women would not go without a man. In rural areas, it is considered unsafe for a woman to farm alone in such areas since she could easily fall prey to harmful humans and animals. The general practice therefore is for men to give a portion of their cocoa farm to their wives and children before death. Though some female cocoa farmers exist, cocoa farming remains a male crop since it requires complex management skills to manage diseases and maximise yields, skills which women are not perceived to possess. COCOBOD's policies reflect this cultural pattern, and do not promote female farming or target services towards women (North South Institute (NSI), 1995). Information obtained from MOFA (2004) revealed that by 1997 out of a total of 346,976 cocoa farmers 91,450 or 26.35% were female^{iv}.

The New Relevance and Place of Food Crops within Export Trade

There is evidence to show that selected traditional food crops such as cereals, starchy crops and vegetables will in the not too distant future play a major role in the export trade. Some of these crops will therefore meet both domestic and export demand. Under the new Food and Agriculture Sector Development Policy (FASDEP, 2002) the MOFA will focus on commodities for which Ghana has comparative advantage with a view to ensuring the multiple objectives of food security, enhancing foreign exchange

Water and Fuel Supply

The WIA survey revealed that many women farmers do not have access to portable water for domestic use. Long distances must also be covered for farm supply of water. On the average, respondents from the Ashanti and Volta Regions recorded a comparatively higher access (1-2 miles) to potable water supply (58% and 42%), while the lowest access rates (3-6 miles) were recorded for the Brong Ahafo and Northern Regions (38% and 12%) respectively.

These average distances are comparatively lower than the data borne out of the GLSS (Rural Communities) which represents the national situation. According to the report, 84% of rural households live in areas where none of the residents have pipe-borne water. Three percent of all rural households live in communities where most of the people get their drinking water from private taps (id.), while 42% of the households get their drinking water from natural sources.

On a regional basis, the region with the greatest population without potable water supply is the Northern Region, followed in descending order by the Eastern, Ashanti, Volta and Brong Ahafo Regions. The Upper East and Upper West regions appear comparatively well serviced because of an extensive well-drilling campaign by the German and Canadian Governments. By contrast, the Northern Region's lack of good water supply is due to the relative remoteness and physical dispersion of settlements, which limits the cost-effectiveness of water supply provision and thus discourages Investment (Sarris et al, supra).

Much time and energy is also expended in search of fuel. Except for the Northern Region where 64.4% of respondents stated that fuel collection was a male-dominated task, over 90% each of the regions of Ashanti, Brong Ahafo, Volta stated that it was largely female-related. According to a UNICEF study (1990), women in Ghana are significant consumers of energy, responsible for 80% of domestic cooking and the majority of food processing activities.

Increased tree felling and desertification however pose a challenge to fuel supply in the rural areas. Unfortunately however, rural populations demonstrate lack of interest in tree planting. For instance Amanor (1993) noted that tree planting in the Wenchi District of Brong Ahafo found little enthusiasm among farmers because there was not a generally perceived shortage of trees and because propagating was felt to be difficult. Quite similarly, women in the Northern Region have been shown to be unused to the idea of planting trees. Long term investments in improving the availability of wood resources would appear unattractive to women whose access to selected tree products is mediated by usufructuary rights gained through marriage. Additionally, considering the already existing workload on women, they tend to have less time than men to engage in tree planting. Women in the North may also show a lack of interest in this area because of the customary legal implications of tree planting. In that area, ownership of trees is vested in the person engaged in the planting process. It is suggested that men may not support tree planting by women for fear that some property rights in the trees would thereby accrue to them. Trees owned on an individual basis are subjected to localized rules of inheritance.

Poverty, Women in Agriculture and HIV/AIDS

HIV/AIDS is both a medical and social problem with wide economic implications. According to the FAO (1994) in most sub-Saharan African countries small-scale farmers are not part of a fully operating medical care system. In rural households its impact is seen in both direct (example medical and funeral) and indirect costs (labour-related). Potential income is lost due to illness and death of individuals and the task of caring for patients. If no safety net is present, small-scale households and rural communities have to bear the cost by themselves. The impact can also affect the development of off-farm activities; the degree to which extension reaches in particular the small farmer and the provision of social services. HIV/AIDS impacts negatively on crop yields, soil fertility, pest and disease control and extension services.

There is a link between poverty and the incidence and spread of HIV/AIDS. While it is true that no one gets AIDS merely because they are poor, the probability of falling prey to the disease are multiplied many fold by ignorance, general ill health, inability to deny sexual contact or get protection, poor health care services that cannot detect HIV/AIDS or cannot provide anti-retroviral drugs (Commonwealth Human Rights Initiative, 2001). Since studies and government policies have identified crop farmers as among the poorest of the poor in Ghana and that women form the majority it becomes abundantly clear that unless meaningful steps are taken to improve their income levels many female crop farmers will remain at risk of contracting the disease and therefore a further risk to maintaining stable levels of food security in the country.

A study on the impact of the HIV/AIDS pandemic on household food security in Southern Africa (Malawi, Zambia and Zimbabwe, South African Development Community, 2003) indicates that affected households generally experience a decline in agricultural production as compared to non-affected households. This decline is due to decreases in both area planted and yields. At the core of the HIV/AIDS impact on agriculture are the loss of potential able-bodied adult labour, loss of labour quality, time diverted from agricultural activities to care giving and /or attending funerals and decreased financial capital to hire casual labour when needed.

In Ghana where the HIV/AIDS prevalent rate stands at 3.6%, there is evidence to show that compared to men, women have been more affected by the HIV/AIDS pandemic (National AIDS/STI Control Programme and Ghana health Service, 2003). The risk factors and vulnerability are different for men and women as are the implications for the impact of HIV/AIDS by gender. There are also implications for care, treatment and for addressing the needs of AIDS orphans, which falls disproportionately on women.

The specific policy framework that deals with HIV/AIDS and agriculture is the GADS (supra). Key strategies in place for addressing current and emerging issues in the sector include integrating HIV/AIDS awareness into all policies, projects and programmes of MOFA and the maintenance and promotion of a healthy and active agricultural workforce. It will in addition to this institute periodic gender-differentiated impact studies on the HIV/AIDS epidemic on the agricultural sector with a view to identifying coping strategies for infected and affected farming communities.

earnings, providing industrial raw materials and generating employment. The MOFA will support the production of the following commodities and crops shown in table 6:

Table 6: Expanded Areas in Export Trade

| Commodity Group | Commodities/Products |
|--------------------------------|---|
| Roots and Tubers Vegetables | Yam and cassava products Pepper, exotic vegetables |
| Fruits | Pineapple, mango, pawpaw, banana |
| Tree and industrial crops | Cashew, coffee, cocoa, sheanut |

Source: FASDEP, 2002

It is to be mentioned that the policy of upgrading selected food crops for effective participation in export trade is laudable and important for economic growth. However lack of measures to ensure that women effectively and equitably participate in this new dimension of agricultural development will not necessarily impact on their status and livelihoods. Experience has shown that women are squeezed out of business when traditionally female dominated areas are taken over by more dominant groups such as male cash crop farmers and business corporations. It would therefore be necessary for the MOFA to take account of the diverse challenges militating against women's participation in the cash crop sector if this initiative is to benefit them.

Economic Recovery and Structural Adjustment Programmes

Economic Recovery and Structural Adjustment are components of post-colonial economic policy, having a strong impact on rural poverty and the conditions of the rural poor. Structural Adjustment is said to be a response to economic crisis (Blackden, 1993). Economic recovery policy packages normally revolve around the following:

1. Stabilization or reduction of budget and balance of payment deficits through fiscal and monetary (demand management) measures such as credit/wage constraints and employment freezes, cut back in public investment programmes and in recurrent expenditures, better targeting of subsidies, and tax policy/tax reform measures;
2. Promotion of the private sector through deregulation, contracting out of public service, sale of State enterprises and in general, creation of economic institutional and political environment that are more congenial to savings, investment and entrepreneurship;
3. Market liberation and price reforms, which imply more foreign and domestic competition, exchange rate liberalization (to remove biases against exports),

alignment of domestic prices more closely to world prices, reduction of price and other regulations and easing of barriers to entry;

4. Rationalization of public sector institutions, civil service reform, rehabilitation, liquidation or privatisation of State enterprises, reform of strategic activities such as agricultural research, education and health, strengthening of public expenditure systems and improvement of tax systems (id.).

The adjustment package adopted by Ghana in April 1983, was described as “*one of the severest adjustment programmes the IMF and the World Bank have ever persuaded a developing country to accept*” (Sarris et al, supra.).

The pre-adjustment period had been characterized by a decline in the performance of the agricultural and industrial sectors. For example between 1973-1983, Gross Domestic Product (GDP) fell by 1.3%, industrial output by 7%, exports by 6.4%, imports by 8%, cocoa output by 7.1% and food production by 2.7%. Between 1970 and 1981, cereal output fell by 2.3% and that of starchy staples by 3.7%. The period was also characterized by the collapse of primary commodity prices, sharp rises in world interest rates and hikes in output prices. Cocoa farmers in 1983 received 21% in real terms of the producer price they received in 1970. The situation was so critical that by the end of 1982 the external debt stood at 105.7% of GDP (id.).

In purely economic terms, Ghana has apparently undergone a degree of recovery. In 1984 for example, GDP rose by 5.6% (id.). Economic improvements were however made at the cost of human welfare particularly rural women. The interplay between gender and adjustment can be seen in relation to the roles that men and women play within the society. Women are more dependent upon social or public sector services than men. These include water supplies, electricity, education and health. By reason of their traditional roles as wife, mother, home maker and in modern times with their increasing role as breadwinner, women, more than men have borne the deleterious effects of such programmes. The following highlight these challenges in more detail:

Health

According to the World Bank (1984), investment in health accounted for 3% of the total Public Investment Programme (PIP). Resource and management constraints so far have prevented much progress towards reaching the target of providing primary health care to 20% of the population by 1990. The effects of cutbacks in other goods and services in health have severely constrained support to primary health care at the community level by restricting deliveries of essential supplies, mobile health units and field supervision. The removal of subsidies on health services resulted in a substantial increase in hospital charges. It is anticipated that further increases are needed because fees are still below marginal cost with a view to shifting the cost of curative health care to the user.

The 1987 UNICEF study of “**adjustment with a human face**” revealed that in Ghana, the human cost of adjustment was clearly seen in the area of malnutrition where between 1980 and 1983, the percentage of children whose weight for age was below the

Kwashiorkor in the Forest Zones of Southern Ghana. On the other hand, in the Northern Region where Marasmus is noted to be common, calorie intake is low, but the consumption of cereals permits an adequate intake of protein (id.). In relation to poverty the GPRS notes that although the incidence of stunting and wasting declined in the ten year period since 1998, the incidence of wasting increased in three regions. Nation-wide about 30 in every 100 children under five years were found to be stunted. The percentage for the rural areas is 33 in every 100 and for urban areas 21 in every 100. Boys were 14% more likely to be stunted than girls in the same age cohort. In contrast, boys were 40% less likely to be wasted than girls. Malnutrition measured by underweight and stunting among children under five similarly shows adverse conditions prevailing in the north of the country with 34%-38% respectively compared to 25-27% and 26% nationally. Boys were nearly 7% more likely to be underweight than girls.

The nutritional status of rural women and children in the Northern, Upper East and West Regions must be studied more closely considering that these regions are the lead producers of the most nutritious foods such as legumes, cereals and vegetables, a situation which makes the high incidence of malnutrition seem a paradox.

It has been suggested that there is a link between the farm and domestic work load of women in the rural areas and the health status of these women and their children (Holmboe-Ottesen et al, 1989). According to them, these can be seen from the following behavioral patterns:

1. Gender pattern of rural household food distribution systems. Significant data exists among developing countries which show that in the family food distribution systems, priority is given to males rather than females.
2. Food taboos and dietary restrictions especially those directed towards pregnant and lactating mothers are common.
3. Energy expenditure during peak seasons is high among female farmers. This is due to the fact that increased energy use in heavy work is not matched by a corresponding increase in food consumption or it could be a “wear and tear” effect causing body pains, arthritis or premature deliveries.
4. Use of heavy farm tools or fetching of water can also lead to miscarriages or premature deliveries.
5. Less time for preparing food may lead to poor diet for both mothers and children.

Sarris et al (id.) suggest that on the whole, government expenditure on rural health care “has consistently suffered from a strong urban bias in health budgetary allocations”. Considerable regional variations exist in the provision of health services: Health facilities and staffing are weaker in the north of Ghana than in the South. The Northern Regions are mostly dependent upon NGO support, particularly the Roman Catholic Church (id.).

Table 13: Prevalence of Place Delivery by Regions in Percentages

| Place of Delivery | Volta | Brong Ahafo | Northern | Ashanti |
|-------------------|-------|-------------|----------|---------|
| Hospital | 20 | 46 | 5 | 38 |
| TBA | 11 | 30 | 23 | 3 |
| Home | 68 | 24 | 70 | 49 |
| Farm | 1 | Nil | 2 | 10 |

Source: WIA survey, 1997

The GLSS 3 (Rural Communities) provides more information on health patterns in rural areas, indicating for example that only about 3% of the rural households live in communities where there is a doctor. For a further 36%, the nearest doctor is less than 10 miles away. About 18% of the rural households will need to travel at least 30 miles to get to a doctor. There is a similar pattern for the availability of a pharmacist. However by contrast to modern facility availability, over 80% of rural households live in communities where there is a traditional healer.

It is quite interesting to note that confirming the WIA survey results (see table 13), the report indicates that 64% of rural women live in communities where the place for the delivery of the babies is home. There is evidence to show that there is low use of health facilities especially among the rural population. The GPRS (supra) suggests that this trend may be linked to the health user fees, indicating that currently, about 45% of all deliveries at the national level are supervised by a medical practitioner, about 31% by a TBA and 25% by unsupervised self-help. The percentage of supervised births by a medical practitioner in the urban areas of nearly 79% is more than twice the rural figure of 33%. For 56% of the population who are predominantly rural, unsupervised deliveries constitutes nearly one-third of all deliveries. Unsupervised deliveries appears to be the norm in the Upper East Region, whereas TBA delivery is highest in the Eastern Region (id.).

It was seen from the WIA survey that malnutrition and disease among children of women farmers are also quite common. There is an abundance of evidence to show that the nutritional status of children of the rural poor is very low. In 1986 for example, 36.1% of all children fell below 80% of The Harvard Weight-for-age Standard, with the incidence of general malnutrition being higher in the Northern and Upper Regions (Sarris et al, supra). Seasonal malnutrition is also common particularly in the aforementioned areas where during the lean season food intake is reported to drop to 60-70% below average requirements (id).

Nutritional problems also tend to reflect ecological variations from region to region. For instance, the heavy dependence on starchy roots contributes to a high incidence of

third percentile, had increased from 34% to 52% (Cornia et al, 1987). The study noted further that this state of malnutrition was due to the economic reason that people could not afford to pay for food needs.

Education

The proportion of the education budget allocation to non salary recurrent items fell from 19% in 1975 to 15% in 1984 and to only an estimated 6% in 1986 with a declining total. The boarding and meal subsidies for secondary schools were phased out and assisted by an expansion in cost recovery for building fees and stationary (Sarris et al, id.).

Basic Domestic Supplies

Increases in prices of most basic purchases such as food, kerosene (which is so vital to rural living) and clothing, have been affected severely by the removal of subsidies.

Agriculture

Structural Adjustment Programmes place much emphasis on export production of primary commodities at the expense of food crops. It further leads to price increases in basic agricultural inputs such as hoes, cutlasses and fertilizer as shown in tables 7 and 8 respectively. Figure 4 further provides a graphic overview of the nature of price increases between 2000 and 2003.

Table 7: Input Prices for the Years 1983, 1987, and 1989

| INPUT | 1983 ¢ | 1987 ¢ | 1989 ¢ |
|------------|-----------|-----------|-----------|
| Hoe | 50 | 245 | 550 |
| Cutlass | 80 | 360 | 550 |
| Sickle | 60 | 160 | 200 |
| Sacks | 55 | 240 | 300 |
| Seeds (kg) | 12 | 110 | 173 |

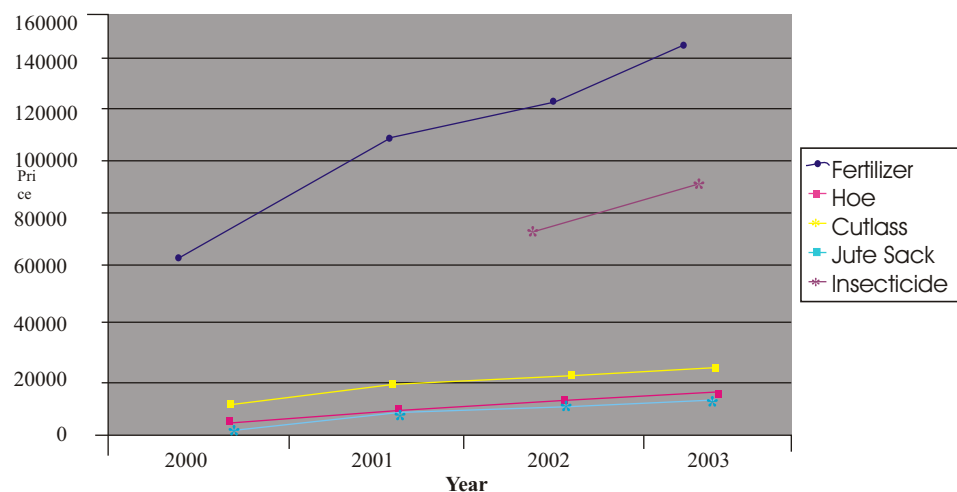
Source: MOFA, 1997

Table 8: Input Prices for the years 2000-2003

| Prices (¢) of Some Common Inputs: 2000- 2003 | | | | |
|--|--------|---------|---------|---------|
| | Year | | | |
| Input | 2000 | 2001 | 2002 | 2003 |
| Fertilizer^a | 62,260 | 108,400 | 123,580 | 148,660 |
| Hoe | 4,510 | 5,890 | 8,540 | 12,150 |
| Cutlass | 10,780 | 19,495 | 22,200 | 26,355 |
| Jute Sack | 2,490 | 5,600 | 6,395 | 8,010 |
| Insecticide | | | 77,500 | 89,550 |
| ^a Price is for only NPK 15-15-15 | | | | |

Source: MOFA, 2004

Figure 4: Trends in Prices of Some Common Farming Inputs based on Table 8
Prices of Some Common Farming Inputs



Source: MOFA, 2004

In the case of hoes and cutlasses, the results are showing over 200% and 400% increases in prices in real terms between 1989 and 2003. In general there have been remarkable price increases in all commodities for all periods which if unmatched by increased income would result in severe losses to the rural poor.

Health Services

Under the WIA survey, an enquiry was made into the general health situation of respondents. The most common reported ailments were skin rashes, particularly in the Volta Region (due to long hours of exposure to the sun), malaria, headaches, body pains, arthritis, rheumatism (particularly among the elderly women), stomach pains, diarrhoea, whooping cough, measles and guinea worm infection. In Northern Ghana, research assistants reported of visible signs of kwashiorkor among children and low weight among women. It is interesting to note that these women did not perceive these abnormalities to be a problem.

Disparities also existed in the use of contraceptives. No records were made of such use in Northern Ghana and among the illiterate groups across all regions. 87.4% of respondents also knew about contraceptives but stated they did not use it. Except among 2% of all the respondents, there was no complaint that contraceptives were too expensive. Many women stated that their unwillingness to use contraceptives stemmed from the side effects (example, prolonged headaches and excessive bleeding) and inconvenience of use. Natural methods were therefore expressed to be the preferred form of contraception.

The following religious and cultural reasons were provided for the state of affairs in the Northern Region:

- It is a taboo for a man to see his wife's private parts.
- Contraceptives use is associated with infidelity and prostitution.
- It is alien to Ghanaian culture, an importation from the West.
- They have their own customary methods of spacing children.
- Lack of co-operation from husbands.
- It is a taboo for chiefs to use condoms (not widespread).

One emerging reproductive concept among female farmers as found during the WIA survey was the *concept of maternal leave among women farmers*. Generally speaking, it did not extend from the period before birth as farm activities normally continued until the day of delivery with a few patterns of farm births.

Durational differences also existed for post-birth recovery. In Ashanti and Brong Ahafo, respondents stated that post-birth recovery periods could extend from 0-40 days, whereas in the Volta Region an average duration of 2-3 months was reported. In the North, the standard was the walking age of the child which ranged between 10-18 months. Place of delivery also varied from region to region. Table 13 shows the percentage rates of delivery in the hospital, Traditional Birth Attendance (TBA), home and farm.

Batch 8

| Region | Male | | | | Female | | | | Total | | | |
|---------------|-----------|-----------|-----------|------------|-----------|-----------|-----------|------------|-----------|-----------|-----------|------------|
| | Recruited | Graduated | Drop outs | % drop out | Recruited | Graduated | Drop Outs | % drop out | Recruited | Graduated | Drop outs | % drop out |
| Ashanti | 7,793 | 7,625 | 168 | 2.2 | 16,230 | 15,061 | 1,169 | 7.2 | 24,023 | 22,686 | 1,337 | 16 |
| Brong-Ahafo | 8,623 | 8,025 | 598 | 6.9 | 13,400 | 12,185 | 1,215 | 9.1 | 22,023 | 20,210 | 1,813 | 9 |
| Central | 5,869 | 5,696 | 173 | 2.9 | 12,572 | 11,254 | 1,318 | 10.5 | 18,441 | 16,950 | 1,491 | 13 |
| Eastern | 8,323 | 8,272 | 51 | 0.6 | 14,983 | 11,987 | 2,996 | 20.0 | 23,306 | 20,259 | 3,047 | 12 |
| Greater Accra | 1,792 | 1,503 | 289 | 16.1 | 4,410 | 3,195 | 1,215 | 27.6 | 6,202 | 4,698 | 1,504 | 25 |
| Northern | 11,592 | 10,567 | 1,025 | 8.8 | 12,178 | 7,291 | 4,887 | 40.1 | 23,770 | 17,858 | 5,912 | 10 |
| Upper East | 7,133 | 6,029 | 1,104 | 15.5 | 10,109 | 7,456 | 2,653 | 26.2 | 17,242 | 13,485 | 3,757 | 7 |
| Upper West | 10,390 | 10,290 | 100 | 1.0 | 10,517 | 9,500 | 1,017 | 9.7 | 20,907 | 19,790 | 1,117 | 13 |
| Volta | 6,495 | 5,514 | 981 | 15.1 | 15,877 | 14,768 | 1,109 | 7.0 | 23,372 | 20,282 | 2,090 | 15 |
| Western | 6,401 | 6,050 | 351 | 5.5 | 11,483 | 10,185 | 1,298 | 11.3 | 17,884 | 16,235 | 1,649 | 13 |
| Total | 74,411 | 69,571 | 4,840 | 6.5 | 121,759 | 102,882 | 18,877 | 15.5 | 197,170 | 172,453 | 23,717 | 12 |

Source: National Functional Literacy Programme, 2004.

The Impact on Women Farmers

It has been stated that under structural adjustment, there is an unspoken assumption that much of the extra work or gaps created by the process will be filled in by “the family” in order words by women (Young, 1993). The adaptive strategies at household levels to changes in the availability of food, employment, health services and other auxiliary jobs such as seeking out different and cheaper foods, nursing sick children instead of attending a clinic, spending more time in diverse income-generating activities, include time cost which it is assumed women will bear (id). The South Commission (1990) has noted that under Structural Adjustment, “it is the poorest who suffer the most hardship, but among the poor, women suffer disproportionately”.

The impact of Structural Adjustment on the woman farmer was vividly portrayed by the living standards and conditions of the respondents in all the regions visited. In the Northern Region for example, it was discovered that the women could not afford both public and private health services due to the high cost of medical treatment. Many women when asked about the improvements that they would like to see made in their lives as farmers mentioned among other things subsidized health facilities, subsidized agricultural inputs and stable prices for their produce.

The Programme of Action to Mitigate the Social Cost of Adjustment (PAMSCAD) scheme was put in place by the GoG in the early 90's to cushion the poor against the harsh effects of economic adjustments. The Enhancing Opportunities for Women in Development (ENOWID) in particular was a scheme specially designed for women under PAMSCAD. Under the scheme, women were given several forms of financial and technical assistance in productive ventures. An assessment of the overall coverage of ENOWID however revealed that the programme principally benefited women in the “income generating” areas compared to women in agriculture. The scheme was also geographically limited to three regions namely, the Western, Volta, and Brong Ahafo, leaving the most deprived areas of the North uncovered. By 1997 therefore it was obvious that women in agriculture had not as a whole, benefited from the mitigating programmes afforded under ENOWID and therefore continued to remain the worst affected by the SAP of the 1980's. It was for this reason that the first edition of this book proposed the creation of a special package for women farmers to be designated Enhancing Opportunities for Women in Agriculture (ENOWIA).

Ghana Medium Term Agricultural Development Strategy (MTADS 1991-2000)

As anticipated the Structural Adjustment Programme was not enough to produce the structural changes required for sustained economic growth. Despite the initial success achieved the economy continued to face structural impediments: Ineffective agricultural research and extension services, bad road infrastructure and weak marketing and storage systems. The public sector development strategy in the agriculture sector had been one of crisis management and adhoc crush programmes. The MTADS was intended to provide a framework for maximizing private sector participation in the development of agriculture; allocating public sector resources more efficiently; and building an enabling

environment that promotes growth and is consistent with the social objectives of poverty alleviation and sound ecological management. It was the “the first slice of a long term strategy for the development of the agricultural sector”.

While recognising the important role of women in agriculture and the numerous challenges confronting them, the strategy did very little to proffer any long term and sustainable solutions to existing structural imbalances impeding their progress.

The MTADS has been further criticised by the framers of the Ghana Poverty Reduction Strategy GPRS (2003-2005) for its lack of political commitment and limited success due to limited co-ordination between the National Development Planning Commission responsible for formulation of plans and the Ministry of Finance responsible for economic and fiscal management.

Ghana Vision 2020 (The First Step: 1996-2000)

At the time of the initial study the Vision 2020 policy document originally entitled *National Development Policy Framework* had been passed in fulfilment of a constitutional mandate under article 36(5) of the 1992 Constitution which provides that:

“Within two years after assuming office, the President shall present to Parliament a co-ordinated programme of economic and social development policies, including agricultural and industrial programmes at all levels and in all the regions of Ghana”.

It represented in broad terms, the government's current policy guide to determining the future of agriculture in Ghana. The immense dependence of the economy on agriculture was recognised in this document. It conceded that with a 1.8% per annum growth rate, agricultural production had not kept pace with the corresponding 3% increase in the population. As a long term objective, the policy sought to raise agricultural production by 4% per annum, in line with the Lagos Plan of Action which impresses upon African States to aim towards an agricultural output by the same level (see Chapter One).

An opinion may be expressed about the extent of the constitutionality of the Vision 2020 document in the context of the rights of women in agriculture. As a major creation of the Constitution, it must in both content and implementation run in a consistent manner with other provisions in the Constitution which call for the full integration of women into the mainstream of economic development. The document may be criticized for the following reasons:

- i. It placed enormous emphasis on the dominance and production of export crops at the expenses of food crops, thus perpetuating the impact of past colonial policies.
- ii. No recognition at all was given to the immense role that women play in agriculture. In setting out all the essential data on agricultural production for instance, the numerical strength of women in the area of food production was completely ignored, leaving in its wake a missed opportunity for the document to address their precise needs.
- iii. Even though a modest attempt was made to link women with development, no specific effort was made to directly incorporate them into agricultural programmes.

Table 12: National Functional Literacy Program Statistics on Learners Enrolled, Completed, and Dropouts (Batch 7 (1998-2000) and Batch 8 (2000/2002))

| Region | Male | | | | Female | | | | Total | | | |
|-------------|-----------|-----------|-----------|------------|-----------|-----------|-----------|------------|-----------|-----------|-----------|------------|
| | Recruited | Graduated | Drop outs | % drop out | Recruited | Graduated | Drop Outs | % drop out | Recruited | Graduated | Drop outs | % drop out |
| | Ashanti | 9,287 | 8,186 | 1,101 | 11.9 | 13,933 | 11,301 | 2,632 | 18.9 | 23,220 | 19,487 | 3,733 |
| Brong-Ahafo | 9,013 | 8,002 | 1,011 | 11.2 | 13,518 | 2,421 | 1,097 | 8.1 | 22,531 | 20,423 | 2,108 | 9 |
| Central | 7,398 | 6,142 | 1,256 | 17.0 | 11,100 | 9,951 | 1,149 | 10.4 | 18,498 | 16,093 | 2,405 | 13 |
| Eastern | 8,105 | 6,992 | 1,113 | 13.7 | 12,160 | 10,921 | 1,239 | 10.2 | 20,265 | 6,847 | 2,269 | 25 |
| Northern | 9,711 | 8,692 | 1,019 | 10.5 | 11,570 | 10,492 | 1,078 | 9.3 | 21,281 | 19,184 | 2,097 | 10 |
| Upper East | 6,547 | 5,482 | 1,065 | 16.3 | 9,823 | 9,721 | 102 | 1.0 | 16,370 | 15,203 | 1,167 | 7 |
| Upper West | 5,579 | 5,432 | 147 | 2.6 | 8,372 | 6,732 | 1,640 | 19.6 | 13,951 | 12,164 | 1,787 | 13 |
| Volta | 7,115 | 6,001 | 1,114 | 15.7 | 13,675 | 11,765 | 1,910 | 14.0 | 20,790 | 17,766 | 3,024 | 15 |
| Western | 8,610 | 7,512 | 1,098 | 12.8 | 12,918 | 11,189 | 1,729 | 13.4 | 21,528 | 18,701 | 2,827 | 13 |
| Total | 75,010 | 64,987 | 10,023 | 13.4 | 112,540 | 98,794 | 3,746 | 12.2 | 187,549 | 163,781 | 23,769 | 13 |

Batch 7

The survey in the North further revealed that children in general and girls in particular provide an important source of labour both at the domestic and farm levels. The average age of first farm attendance and participation is 5 years.

The poverty ratio in the North also accentuates the low literacy levels. Actual expenditure on transport and textbooks was considered a primary factor in low school attendance. In Ghana as a whole the average annual household expenditure on education per household member is c163,500. The annual amount spent is much higher in Accra (c447,821) than in other urban (c214,203) or rural areas where the average expenses are less than the national average. In general, rural savannah's average figure is the lowest, rounding to a low average of about c50,393 (GLSS 4), yet by the standards of the people living in the latter, this is quite high.

Research has shown that low investments in female education can have the effect of reducing a country's overall output. The World Bank (2000) estimates that if countries in South Asia, Sub Saharan Africa, Middle East and Northern Africa had directed their energies towards narrowing the gender gap in average years of schooling in the same way that East Asia had in 1960 and at the rate achieved from 1960 to 1992, their income per capita could have grown by 0.5-0.9 percentage point higher per year.

Adult Functional Literacy

Under the educational objectives of the Directive Principles of State Policy of the Constitution, the State is called upon to provide free adult literacy programmes through out the country (article 38 (b)) and life-long education (article 38 (d)). According to the Population and Housing Census, 45.9% of the adult population is illiterate and the level of illiteracy among females is higher (54.3%) compared to males (37.1%). The GLSS further indicates that there are twice as many female crop farmers (41%) who have never attended school by contrast to men (21%).

The National Functional Literacy Programme of the Ministry of Education, Youth and Sports is an initiative with a primary female target. There was an initial overwhelming response to the programme with 290,000 learners registering in the pilot phase. Female attendance accounts for about 63% of the total. There are however frequent absenteeism's and drop out rates (BRIDGE, supra). This is confirmed by data from the Ministry which shows a pattern of high enrolments and a corresponding high drop out rate for women. In the same vein, while drop out rates occur among male groups, this is by far lower compared to women. Table 12 shows that in the 1998/2000 season for instance, out of a total number of 75,010 of males who enrolled, 64,087 graduated whereas in the case of women, out of the total of 112,540 who enrolled 98,794 managed to complete the programme. Similar patterns prevailed for the period 2000/2002.

Women were not mentioned in either the long or medium term agricultural development plans.

- iv. Priority was given to the industrial sector and private investment. The policy hoped to achieve an accelerated growth of over 8% of GDP per annum through a major shift in the sectoral composition of production, with agriculture's share falling to below 20% of GDP and industry's share rising to 37% by 2020.

The Accelerated Agricultural Growth and Development Strategy (AAGDS, 2001)

The AAGDS is a sequel to the MTADS which guided the development of the agricultural sector from 1991-1995. The former is the agricultural sectors response to the Government's national development policy, Vision 2020 already discussed and aimed at achieving 6% agricultural growth per annum whilst addressing poverty reduction. It further identified the need to promote gender equity in agricultural projects and programmes. It acknowledged that the MTADS could not respond to significant issues affecting welfare of women. It notes for instance that the unified extension system introduced under that policy was not successful in bringing extension services to the door steps of women farmers. The AAGDS therefore sought to correct this anomaly by promoting women's access to agricultural and other resources including land and the development and diffusion of technologies that enhance their productivity in agriculture. One significant aspect of this policy was its endorsement of a Gender and Agricultural Development Strategy (see next sub section) that currently serves as a basis for strengthening Ministries, Departments and Agencies in the agriculture sector with a view to mainstreaming gender into their activities.

Gender and Agricultural Development Strategy (GADS) For Action (2001)

The GADS is Ghana's most current response to promoting gender equity in the agriculture sector. It recognises the importance of analysing problems and finding solutions in the sector from a gender perspective and proposes to fulfill the following concrete functions:

1. A reference for the judicious and justifiable use of resources;
2. A framework for analysis for improving upon the nations efforts in dealing with gender, poverty and development issues;
3. Provide guidelines for a fairer and more equal society for men and women, thereby contributing to harmony and peace;
4. Contribute to equal opportunities for both men and women to play their part in development;
5. Bridge existing gaps between men and women with a view to ensuring gender equitable and sustainable development.

The strategy therefore has the overall objective of addressing sustainable agricultural development issues by mainstreaming gender in planning and implementation. Forward looking strategies have been adopted to remove the barriers and challenges confronting women in the agriculture sector. These include:

Enhancing the institutional capacity of MOFA to address gender issues in all its activities. This will be done by undertaking periodic reviews of the GADS, creating awareness, sensitivity and planning capacity on the part of all stakeholders in the sector, maintaining and developing linkages with all relevant public and private stakeholders in the sector and enhancing efforts at reducing gender biases and by employing and training more qualified female managerial and technical staff within MOFA.

Promoting production and use of sex and age disaggregated data. To achieve this, the Statistics, Research and Information Directorate will determine the level of gender disaggregated data required at district, regional and national levels, in consultation with data users.

Improving extension service quality and coverage to farmers in general, whilst redressing the existing male bias in its extension delivery. Strategies through improvement in the incentive system for Agricultural Extension Agents and strengthening of supervision based upon a more gender and age balanced extension delivery.

Promoting measures which can contribute to improved access to credit by farmers, especially women farmers. As one of the measures, MOFA will liaise with the Credit Union Association of Ghana (CUA) to define measures for the establishment of community credit unions in farming communities catering for small loans.

Sensitization of both men and women on the current laws affecting security of tenure to land systems in Ghana.

Promoting the development and use of cost-effective appropriate technologies and labour saving farm devices for male and female farmers through the private sector which will among others develop labour saving equipment and technologies.

Food and Agriculture Sector Development Policy (FASDEP)

In 2002 a new agricultural development policy was designed with a view to modernising the agricultural sector and accelerating Ghana's place as a leading agro-industrial country in Africa by the year 2010. FASDEP has a special focus on strengthening the private sector as the engine of growth. The document provides insight into the factors militating against the growth of the sector and lists the following as barriers:

- Lack of effective policy
- Weak institutional mechanisms
- Poor infrastructure
- Low access to financial capital
- Social factors such as aging, low interest of the youth in agriculture, high rural-urban migration and high rate of illiteracy among farmers
- Poor weather and environmental conditions
- Lack of appropriate technology.

The specific challenges affecting women as dominant food producers are not captured in these areas. It further does not effectively mainstream gender concerns confronting the sector. The policy however reaffirms the position of GADS as the focal policy framework on gender mainstreaming to guide the Ministry.

proportion of females in school is significantly lower in all localities and for all ages when compared with their male counterparts. Substantial differences also exist in school enrolment, both between the sexes and between the North and South of the country as shown in table 11 below.

Table 11: School Attendance Rate by Region, Age, and Sex

| Age | 6 -11 | | 12 -15 | | 16 -18 | | 19-25 | | 6-25 | | All |
|---------------|-------|------|--------|------|--------|------|-------|------|------|------|------|
| | M | F | M | F | M | F | M | F | M | F | |
| Western | 93.6 | 90.8 | 93.0 | 84.3 | 50.1 | 41.1 | 11.0 | 4.5 | 70.3 | 62.4 | 66.0 |
| Central | 84.7 | 82.6 | 89.1 | 81.6 | 49.2 | 32.5 | 12.3 | 4.8 | 71.3 | 62.1 | 66.6 |
| Greater Accra | 91.7 | 85.9 | 87.3 | 85.4 | 68.4 | 43.4 | 27.5 | 17.9 | 69.5 | 60.2 | 64.8 |
| Volta | 81.4 | 83.6 | 84.6 | 82.0 | 57.9 | 50.1 | 22.9 | 14.3 | 65.2 | 63.9 | 64.6 |
| Eastern | 89.0 | 90.4 | 87.1 | 77.4 | 46.1 | 42.8 | 13.7 | 8.0 | 69.1 | 59.6 | 64.5 |
| Ashanti | 90.8 | 87.8 | 85.4 | 78.3 | 40.1 | 43.4 | 9.2 | 6.4 | 65.1 | 57.7 | 61.2 |
| Brong Ahafo | 91.6 | 83.9 | 88.7 | 82.3 | 55.6 | 37.9 | 14.2 | 2.4 | 72.6 | 61.8 | 67.2 |
| Northern | 67.2 | 57.3 | 71.9 | 46.1 | 38.6 | 32.1 | 24.4 | 4.0 | 56.1 | 40.9 | 49.2 |
| Upper West | 60.3 | 73.2 | 62.6 | 71.6 | 62.9 | 68.7 | 49.1 | 18.2 | 59.0 | 64.5 | 61.6 |
| Upper East | 64.9 | 54.6 | 60.2 | 47.2 | 59.9 | 18.5 | 28.4 | 6.8 | 56.3 | 41.6 | 50.0 |
| All | 84.4 | 81.6 | 83.8 | 76.8 | 51.9 | 41.8 | 19.0 | 8.5 | 66.2 | 58.4 | 62.3 |

Source: GLSS 4, 1999

In terms of the sexes, male attendance rates are, in general higher than the rates for females throughout the country and across age groups. There are a few exceptions though: Female attendance rates for age group 6-11 in Volta, Eastern and Upper West, for age group 12-15 in Upper West and for age group 16-18 in Ashanti and Upper West Regions are higher than males' attendance rates. Over 80% of children aged 6-11 are currently attending school in all regions except Upper West, Upper East and Northern regions. Among the older school age category (19-25), higher rates of attendance were noted among residents in Volta, Greater Accra and Upper West regions. For this age group too, females have a low attendance rate; only 9% of females aged 19-25 are currently in school, compared with 19% of males of the same age.

It was noted under the WIA survey (and also confirmed by Bening et al), that the factors which limit female education in the North include:

- a. Pregnancy while in school;
- b. Early marriages;
- c. Greater cost of educating girls than boys in terms of clothing.

housewife and economic mate. These qualities were highly prized as both were essential for a successful marriage and were attributes often looked for by prospective suitors. Females were also taught informally to dance and perform other roles such as clapping hands, fanning men and taking care of the sick. (id.) There was lack of interest on the part of the colonial government in female education shown by the failure to set up an exclusively girl's school until the 1940's by contrast to the 1900's in the South. Female education was also hampered by the absence of qualified female school teachers who could have served as role models to female children. The growing appreciation of the importance of female education was reflected by the marked increase in girl enrolment in primary schools after 1942. It is reported that K.J. Dickens, the then Director of Education remarked that although the number of girls attending school remained at about 24% of the total intake, *“this is no light achievement after 20 years of considerable educational activity among a people whose women folk are subordinated to rigorous discipline of labour and social self-effacement”* (id.).

The Ghana Living Standards Survey (GLSS 3) of Rural Communities in Ghana (1993) indicates that 87% of rural households live in communities which have a primary school, 64% live in areas which have a Middle or JSS while 11% live in communities which have a Senior Secondary School (SSS) or Technical School. It appears that the higher the level of education the fewer the institutions at that level in rural areas. Rural households also in general have closer access to primary schools than to middle or JSS's which in turn are more accessible than SSS's or technical schools. Patterns of school attendance by gender at both rural and urban levels are also different. It has been estimated that there are a higher number of urban dwellers of school going age actually in school than there are in rural areas. Table 10 below is a gender-disaggregated indicator of the links between school attendance and place of residence.

Table 10: School Attendance Rate by Age, Locality, and Sex

| | Accra | | Other Urban | | Rural | | Country | | All |
|------------------|-------|--------|-------------|--------|-------|--------|---------|--------|------|
| | Male | Female | Male | Female | Male | Female | Male | Female | |
| Age Group | | | | | | | | | |
| 6-11 | 95.0 | 85.6 | 91.1 | 87.4 | 79.9 | 78.4 | 84.4 | 81.6 | 83.1 |
| 12-15 | 85.9 | 85.2 | 89.9 | 81.2 | 81.4 | 72.5 | 83.8 | 76.8 | 80.4 |
| 16-18 | 70.9 | 42.1 | 58.2 | 50.5 | 48.5 | 35.6 | 51.9 | 41.8 | 47.0 |
| 19-25 | 25.1 | 17.3 | 22.5 | 10.3 | 16.2 | 6.3 | 19.0 | 8.5 | 13.5 |
| All | 69.2 | 57.9 | 70.6 | 60.5 | 60.9 | 49.2 | 66.2 | 58.4 | 62.3 |

Source: GLSS 4, 1999

Not only are a higher proportion of urban dwellers of school going age actually in school, but also attendance rates rise with increased urbanization. For example 95% of all boys in Accra aged 6 to 11 and 91% in other urban areas were enrolled in school at the time of field survey leading to the compilation of the fourth round of the Ghana Living Standard Survey, whereas in rural areas the average is 60.9%. A similar pattern is noticeable in respect of school attendance among girls. On the whole however, the

Ghana Poverty Reduction Strategy (GPRS, 2003-2005)

The GPRS is the broad framework for improving the state of the economy and reducing poverty among vulnerable groups such as women farmers. Its provisions complement the FASDEP within the context of agriculture, rural development and gender. It focuses on a comprehensive set of policies, strategies, programmes and projects geared toward supporting growth and poverty reduction over a three year period. Special programmes for the vulnerable and excluded will establish systems and provide resources to ameliorate conditions of extreme poverty and social deprivation. Priority programmes and projects which span five different thematic areas^v include modernization of agriculture and rural development.

Within this setting, the objective is to transform the country into an agro-industrial economy by the year 2010. Using the rural economy as a base, actions to be taken will include the following:

1. Reform land acquisition to ensure easier access and more efficient land ownership and title processes;
2. Equipping MOFA to serve as a catalyst to assist the private sector to increase the production of grains such as rice and maize in addition to tubers towards achieving food security through increased access to irrigation, extension, research and credit services;
3. Encourage the production of cash crops such as cashew;
4. Support the private sector to add value to traditional crops such as cocoa.

The strategy views the previous interventions in poverty reduction as unresponsive to the needs of the rural poor in general and women in particular. It notes that change has been very slow or not fast enough to change the living conditions of the poor. In its own words, “economic growth has taken place unevenly across regions, among socio-economic groups, *between genders...* the positive effects of growth on poverty have not been uniform”. An important aspect of the GPRS is the identification of food crop growers as the poorest among the poor across economic groupings in Ghana and the need to take into account the specific needs of women farmers to reduce poverty in rural areas. This objective can however only be achieved if all structures and materials resources needed to implement the GADS are fully put in place.

National Land Policy (1999)

The Ministry of Lands and Forestry developed a National Land Policy in 1999 on the basis of concern that the numerous land litigation cases in the courts were a sign of lack of effective and efficient management of land in the country. The Policy aims to increase the security of land tenure by means of land registration and to reduce and eliminate long-drawn-out land boundary disputes, conflicts and lawsuits. Security of tenure and the protection of land rights are to be undertaken with the full participation of traditional and customary landowners through a process of tenure reform that documents and recognises the registration and classification of land titles of various types of landholders. The National Land Policy seeks to reinforce the primary objectives of the Land Title Registration Law (see introduction). The policy however lacks any gender dimension and pays limited attention to agriculture.

Summarizing the position in Ghana, the NSI (supra.) contends that female-headed households on the whole, are not poorer than male-headed households, an observation that counters a widely held notion in international development circles. From its own observation, it suggests that “women in female-headed households have more time for income-generating activities because they are relieved of the onerous tasks of collecting husbands' bath water and providing his meals after both have spent the day farming”. It further suggests that “policy efforts at focusing on female-headed households as the most vulnerable may be therefore inadequate since on the contrary, the most vulnerable groups may be those women attached to male-headed households” (id.).

Rural, Urban and Regional Disparities in Development and Access to Basic Services

Under this sub-section, a comparative analysis is made of the levels of accessibility to basic social services such as education, health, sanitation and infrastructure and their impact on female agricultural productivity.

Education

Education is essential for the progressive development of agriculture as in a tremendous way, it can affect access to the essential ingredients of farming such as credit and modern forms of technology through relevant sources of information.

The WIA survey established the link between formal education and different life patterns. A greater number of educated respondents for example, had knowledge of and used contraceptives, had smaller families, had their children enrolled in school, knew about the Best Farmer Award (BFA) and the criteria for selection.

A critical analysis of the present status of rural education is of tremendous importance as a determinant of the literacy level of future farmers. It has been estimated that three quarters of women farmers are currently illiterate (BRIDGE, supra). Under the WIA survey, literacy among rural women did not necessarily connote complete education at a particular level as many respondents admitted to being school drop outs. The highest educational attainment level was recorded in the Junior Secondary School category (JSS) with an overall total of 37.5% among which there were different levels of completion. It should be noted however that the northern region recorded the lowest (6%), followed by Brong Ahafo (33%), Ashanti (42%) and Volta (69%). In the case of the Volta Region, it was found that early missionary activity in that region had accounted for early participation of females in education.

Bening et al, (National Council on Women and Development (NCWD, 1978) in their study of the position of women in the economic and social development of Northern Ghana, explained that educational development in that region was rather greatly retarded by missionary activity. According to them, internal training of girls within households was the preferred form of education. Good management and proficiency in income-earning activities such as pito brewing, preparation of shea butter and dawadawa were accorded equal importance and was the ultimate objective of producing a self-reliant

Table 9: Percentage of Female Respondent Household Heads

| Region | % |
|-------------|-----|
| Ashanti | 31% |
| Volta | 21% |
| Brong Ahafo | 15% |
| Northern | 4% |

Source: WIA Survey, 1997

The Ashanti and Northern Regions recorded the overall highest and lowest number of FHH's respectively. The lowest figure recorded in Northern Ghana however needs to be explained: During the WIA survey, it was discovered that women traditionally do not play leadership roles in the family. It is rather customary to vest leadership in a particular male regardless of age. Therefore, it was found that even divorcees and widows had a substitute male head such as a father, son or brother for their households.

On this subject Lloyd et al (1993) state:

“The increasing proportion of households reported as female-headed in Ghana does not indicate a growing concentration of poverty among women, although it does suggest their increasing primary economic responsibility and their growing vulnerability. The increased proportion of female heads who are divorced or widowed does however, identify a growing sub-group of women who are particularly disadvantaged. The households headed by older women are also of concern because of their low income levels and their continuing child-care responsibilities, as evidenced by the large proportion of such households in which grandchildren reside”.

(Satio, 1994) has further identified the general characteristics of FHH's as follows:

1. Women heads of households are younger than men in that position.
2. In general, women heads of farm households have attained less education than men.
3. Children of FHH's have on average more years of school than those of male-headed households.
4. Land holdings of households headed by women are much smaller than those headed by men.
5. Families headed by women tend to be smaller in size and have fewer farming adults than male-headed households.
6. FHH's are relatively under-capitalized.

Taken together, the relative deficiencies in the major productive inputs namely, land, labour and capital make the task of producing enough food more than usually difficult in FHH's. When FHH's receive little or no remittances, they tend to fall into the poorest category of households (id.).

CHAPTER FOUR

POVERTY AND RURAL, URBAN AND REGIONAL DIFFERENTIALS IN DEVELOPMENT

“Rural development is a total concept. It embraces the economic, social, cultural and political enrichment of individuals as well as of society as a whole. Rural development also presents a unique opportunity to address problems relating to the role, quality of life and status of women in society. It is in the rural environment that women tend to be particularly underprivileged” (Vision 2020, 1996-2000).

The HDR of 1995 underscores the basic object of development as enlarging people's choices. The concept embraces equality of opportunities, sustainability of such opportunities from one generation to the next and empowerment of people so that they can participate in and benefit from the development process. This conceptual framework of development especially for rural economies in Ghana will be far from realised due to disparities existing in the conditions and living standards of rural and urban peoples.

This Chapter discusses:

- The General Situation of Poverty in Ghana
- Women and Poverty
- Female Headed Households
- Rural, Urban and Regional Disparities in Development and Access to Basic Services
- Poverty, Women in Agriculture and HIV/AIDS
- Water and Fuel Supply Poverty.

POVERTY

The General Situation of Poverty in Ghana

The ability to generate income is an important determinant of living standards of women in agriculture and poverty is therefore a key barrier to achieving this goal.

Ghana's population is predominantly rural. Of the estimated 68% of Ghanaians residing in rural areas, the majority are women. There continues to be a steady sharp decline in the rural male population due to increased migratory patterns. One essential result of this has been the emergence of Female Headed Households (FHH's) which account for 35% of all rural households in Ghana (GPRS, supra).

The current poverty profile of Ghana shows that the percentage of the Ghanaian population defined as poor has fallen from 52% in 1991-1992 to just under 40% in 1998-1999. The decline however is not evenly distributed geographically, the poverty reductions being concentrated in Accra and Forest (rural and urban) localities. In the remaining localities, both urban and rural, poverty has fallen only modestly, apart from

Urban Savannah, where the proportion of the population defined as poor has increased during the period. In both years poverty is substantially higher in rural areas than urban areas so that poverty in Ghana remains a disproportionately rural phenomenon. Within both urban and rural areas poverty is disproportionately concentrated in the savannah which has benefited very little from the general scheme of poverty reduction experienced at national level (id.).

Persons living in extreme poverty have been defined as those whose standard of living is insufficient to meet their basic nutritional requirements even if they devoted their entire consumption budget to food. At the national level the incidence of extreme poverty has fallen from just over 36% in 1991-1992 to just under 27% in 1998-1999. The incidence of extreme poverty remains very high in 1998-1999, with over one quarter of the population being unable to meet their basic nutrition needs, even if they devoted their entire budget to food.

Besides its geographic pattern, it is also important to relate poverty and trends in poverty to the economic activities in which households are engaged. In 1998-1999 in particular, poverty was highest by far among food crop farmers. Most groups have experienced reductions in poverty over this period, but in differing degrees. Export farmers and wage employees in the private formal sector have experienced the largest reductions in poverty. On the whole however, **food crop farmers** have experienced less than proportionate share in poverty reduction in Ghana, with their poverty remaining nearly 19% above the national average of 40% in 1998/99 and they, together with those in non-farm self employment experiencing the least reduction (9%). The GPRS sees this as a matter of concern for three reasons:

- The contribution of food crop farmers to the national incidence of poverty is much in excess of their population share;
- Poverty among food crop farmers is also much more pronounced based upon the measure of extreme poverty and
- Women are more predominant in both the food crop and non farm self employment sectors.

Women and Poverty

Research has shown that poverty has a “women's face” and that of the estimated 1.3 billion people living in poverty, more than 70% are female (HDR, supra.). This major characteristic of poverty has been confirmed by the GPRS which notes that regions with least reduction (experiencing increases) in poverty levels tend to have high female population in the range of 50-52%. The feminization of poverty is the result of women's unequal access to economic opportunities (id). While Ghanaian women (particularly rural women) are an important economic force in Ghana, they too do not share equally in the benefits which accrue from overall national efforts and remain disadvantaged in many respects (Sarris et al, supra). In relation to women the GPRS defines poverty as “unacceptable physiological and social deprivation exacerbated by among other factors the lack of capacity of the poor to influence social processes, public policy choices and resource allocations **and the disadvantaged position of women in society**”.

Studies have shown that men and women's perceptions of poverty are different (BRIDGE, 1994). Whereas male perceptions are based on assets (such as cocoa farms) women tend to be more concerned with food security and health issues. Female attitudes towards poverty were borne out by the WIA survey which generally showed that women were quite content with incomes that could just meet subsistent needs.

Answers given to the following questions lend support to this analysis:

- Q. Do you derive a satisfactory income from your farm?
Yes (by 85% of women)
- Q. Do you think you are in a present position to buy land?
A. No (by 98% of women).
- Q. Do you have any savings?
A. No (by 97% of women)
- Q. List the improvements that you would like to see for women farmers.
A. Better housing facilities, reduced cost of health, access to credit etc.

The significance of these findings is to show that women (especially those in rural areas), may have a tendency to indirectly deny that they are poor. Therefore an over reliance on their perceptions of poverty without recourse to further analysis may lead to an underestimation of its extent. This state of affairs thus calls for separate examination and study. The results may also lead to a more gender-specific poverty profile of Ghana.

While agreeing with GPRS points out that attitudinal change among the general small minority of case seen as an inevitable by few as *destiny, fate disease*. The large that with help, individuals had the **The overall picture of the diversity of socio-economic conditions and the disparities in the incidence of poverty in the country suggests that there can be no excuse for complacency in tackling poverty....The rural nature of poverty suggests that it is also primarily an agricultural phenomenon and largely in the informal sector (GPRS, 2002-2005)** this observation the there has been marked towards poverty populace. Only in a studies was poverty condition expressed *and incurable* majority were aware communities and ability to intervene in the pattern and rhythm of life, to improve their social and economic environments and to enlarge their choices. The lack of disaggregation of these results by gender however justifies the need to conduct gender specific studies into attitudes and responses towards poverty in Ghana.

Female Headed Households

An essential feature of rural settings has been the emergence of Female Headed Households (FHH's), which as noted constitute 35% of all household heads with about 53% of female household heads in rural areas falling in the poorest 20% of the population. In 1997, the WIA survey recorded variations in female household heads across regions. The following results as seen from table 9 were obtained from the question on household heads: