

Gender and Poverty in Ghana: A Descriptive Analysis of Selected Outcomes and Processes

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During the past decade much emphasis has been placed upon different poverty **outcomes** by gender, as opposed to the gender-differentiation of **processes** which lead to those outcomes [Svedberg 1988 and Harriss 1987]. The first half of this paper maintains the emphasis on outcomes by presenting some expenditure-based and basic needs poverty indicators for Ghana, disaggregated by gender. The similarity of living standards as measured across a number of indicators and gender groupings may seem surprising, but the second half of the paper suggests that the real gender-differentiation manifests itself in the inability of women to raise living standards due to poorer educational enrolment and attainment, and heavier time burdens.

As well as the obvious distributional concerns and the implied effectiveness of female coping strategies, this gender-differentiation has important efficiency implications. Ghana is currently undergoing a process of economic adjustment, a process whereby a country seeks to remove internal (domestic budget) and external (balance of payments) financial disequilibria in an attempt to provide a stable backdrop against which resource reallocation can take place; markets are liberated, and resources are induced into sectors according to unfettered world and domestic prices. If women are occupationally located in sectors such as non-traded food production that will have to contract during the course of adjustment (approximately 50 per cent of those employed primarily in Ghanaian agriculture are women), successful adjustment will require female resource mobility and access to new resources. If there is gender-differentiation in resource mobility and access, it will act as a brake on adjustment in additional to tightening the ratchet through role-formation.

2 Poverty Outcomes

This section draws on results derived from the 1987-88 Ghana Living Standards Survey (GLSS), conducted by the Ghanaian government and the Social Dimensions of Adjustment (SDA) Unit of the World Bank, which are presented in full in Haddad [1990]. Three different poverty 'measures' — the food budget share, the Foster, Greer, and Thorbecke [1984] P_α family of measures which encompass the incidence of households falling below a poverty line and the depth

to which they fall, and anthropometric indicators — are disaggregated by two different gender-head of household divisions: *de facto* and *de jure*. Individual-gender disaggregations are also used wherever available.

It is worth noting at the outset, that in terms of food intake and nutritional status, Svedberg [1988] finds no compelling evidence of a 'sex-bias' in sub-Saharan Africa as a whole. This contrasts with a large number of south Asian results which find that better nutrition and health is found among males [for a good review see Harriss 1987]. Although prior analysis of the 1974/75 Ghana Household Budget Survey indicated that female-headed households accounted for disproportionately high levels of food poverty [Kyereme and Thorbecke 1987], Ewusi [1976] analysed income data from the same survey and found 73 per cent of female headed households fell below his chosen poverty line (\$100 per capita household income) compared to 76 per cent of male-headed households. In many ways his equivocation over what the data seem to be saying is repeated with the GLSS data.

2.1 *De jure* or *de facto* female-headedness?

As there are relatively few individual-level disaggregations in the GLSS income and expenditure data, gender of the head of household is used as our main disaggregation. Because the definition of the 'female-headed' state and how that state was arrived at could vary over space and between enumerator teams, it is important to check the self-declared *de jure* definition against a *de facto* one. One approximation for the *de facto* female-headed status is the age-gender composition of the household. Thus, Haddad [1990] characterises households according to the number of 'adult', or 'non-dependent' males and females (between the ages of 15 and 60) they contain (labelled m, f). Some of the tables below employ this classification despite the fairly close correspondence the GLSS data demonstrate between this *de facto* approximation and the *de jure* definition: for instance, 87.5 per cent of households which contain one adult female and no adult males are self-declared female-headed households.

2.2 Food budget shares

This section assumes that the food budget share is a

valid measure of poverty. This amounts to assuming that the food expenditure elasticity with respect to total expenditure is less than 1.0, which seems reasonable given the 1989 GLSS Statistical Abstract which demonstrates a steady decline in food budget shares from lowest to highest per capita household expenditure quintiles.

Tables 1a, 1b and 1c show a positive association between women and poverty measured in this way [based on aggregates described in Johnson *et al.* 1989a, 1989b]. Table 1a shows that of households in the poorest group (foodshare quintile 5), 33.4 per cent are female headed, as opposed to 21 per cent in the least poor group. In terms of all household members,

although 52.7 per cent of the individuals between the ages of 15 and 60 in the sample are female, for the poorest quintile female representation is 56.2 per cent, while for the least poor quintile the figure is only 49.8 per cent. This result is more pronounced for individuals 60 years of age or older, although it is non-existent for children under 15.

When the *de jure* classification is further broken down by the *de facto* classification as in Table 1b, it becomes clear that male-headed households containing more women than men (above the diagonal) have relatively larger food budget shares. For the female-headed households, small cell sizes restrict comparisons although it is clear that elderly households (no males

Table 1a Food Budget Share and Gender, Ghana

food share quintile	% of hh's		% of household members by age group that are female				n
	share	that are female-headed	all	<15	15≤60	>60	
1	45.4	21.0	49.8	50.0	50.0	45.5	618
2	60.4	25.7	50.8	49.5	52.6	47.6	619
3	69.3	32.7	50.1	48.2	51.8	51.3	618
4	77.3	33.3	51.9	50.4	53.0	55.7	619
5	87.0	33.2	52.5	48.2	56.4	56.2	618
ALL	67.9	29.2	51.0	49.2	52.7	52.3	3092

Table 1b Food Share by Gender of Household Head by (m, f), Ghana

		male headed				female-headed					
		females in hh 15 ≤ 60 yrs old				females in hh 15 ≤ 60 yrs old					
		0	1	2	3						
males in hh 15≤60 yrs	0	70.5 (74)	74.2 (59)	69.2 (24)	57.8 (10)	males in hh 15≤60 yrs	0	77.3 (80)	69.4 (406)	71.0 (91)	66.8 (28)
	1	63.2 (378)	67.3 (846)	69.6 (177)	65.9 (44)	1	71.2 (18)	72.8 (90)	69.7 (54)	64.9 (20)	
	(n)	2	63.7 (35)	67.3 (159)	68.8 (104)	67.5 (39)	(n)	2	66.8 (4)	69.5 (27)	71.8 (25)
	3	62.0 (8)	66.8 (56)	67.8 (37)	69.2 (15)	3	73.6 (2)	69.3 (8)	68.9 (6)	73.0 (3)	

Source: Haddad (1990)

Table 1c

Food Share by Gender of Household Head by Region, Ghana

Region	male headed hh		female headed		all household	
	food share	n	food share	n	food share	n
Accra Metro	58.5	237	63.5	74	59.7	311
Mid Coast	65.5	202	70.9	112	67.4	314
West Coast	65.3	235	68.7	85	66.2	320
East Coast	62.4	191	66.8	111	64.0	302
East Forest	69.1	225	71.3	90	69.7	315
Mid Forest	61.8	197	68.6	103	64.1	300
West Forest	66.4	215	71.0	105	67.9	320
Upper Forest	71.5	170	78.7	135	74.7	305
Volta Basin	70.2	226	67.5	60	69.7	286
Savannah	75.5	290	72.6	27	75.3	317
Greater Accra	57.4	258	63.0	86	58.8	344
Other urban	61.4	544	66.5	266	63.1	810
Rural	70.8	1386	73.4	550	71.5	1936
Coastal	63.9	495	68.5	281	65.6	776
Greater Accra	57.4	258	63.0	86	58.8	344
Forest	67.6	889	73.7	436	69.6	1325
Savannah	72.8	548	67.1	99	71.9	647
hh's which have the following gender balance of 15≤60 year olds						
males>females	64.4	737	70.0	73	64.9	810
males = females	67.8	1045	74.5	198	68.8	1243
males>females	69.0	408	69.1	631	69.0	1039
All	66.9	2190	70.4	902	67.9	3092

Source: Haddad (1990)

or females in the 15-60 age range) are the poorest in terms of food budget shares. Table 1c shows that this association between women and larger food budget shares is maintained for 8 out of 10 survey regions. Surprisingly, the result is reversed for the two northern regions (see Figure 1) — Savannah and Volta Basin, precisely the opposite of what Norton [1988] has reasoned. The rural-urban breakdown in Table 1c shows the widest male-female headed household differences to be found in the urban areas.

Because the above results could simply be a reflection of different food expenditure propensities across gender, their robustness is assessed with the P_α poverty index.

2.3 The P_α poverty index

The P_α poverty index [Foster, Greer and Thorbecke

1984] has been found to be a useful poverty measure both for its ability to capture a range of value judgements (i.e. the value of α , a social welfare function parameter) on the significance of the depth of poverty and for its decomposability across mutually exclusive and exhaustive sample sub-groups. If real per capita household expenditures are assigned to individuals and ranked as:

$$Y_1 \leq Y_2 \leq \dots \leq Y_q \leq z < Y_{q+1} \leq \dots \leq Y_n$$

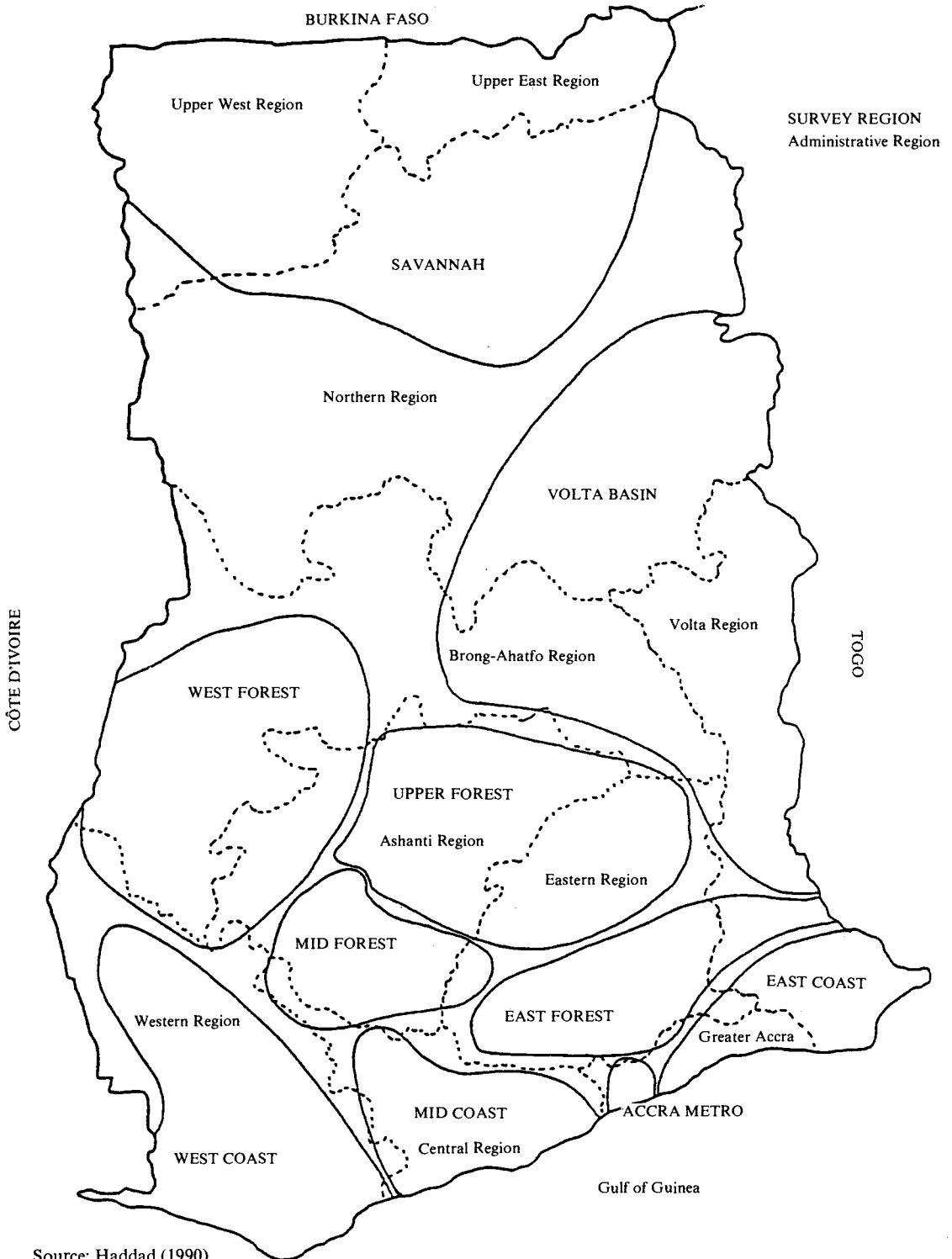
where z is the poverty line, n is the total population and q is the number of poor, then P_α is given by:

$$P_\alpha = 1/n_{i=1}^q \sum (1-y_i/z)^\alpha; \alpha \geq 0.$$

If $\alpha = 0$ is chosen, no concern is exhibited about the

Figure 1

Map of Ghana: Administrative and Survey Regions



Source: Haddad (1990)

depth of poverty but simply the fraction of individuals falling below the poverty line (P_α is also known as the 'headcount ratio'). If $\alpha = 1$, P_α measures the average shortfall from the poverty line (P_1 is also known as the 'income-gap ratio'). Values of $\alpha > 1$ give more weight to larger income shortfalls. Table 2 shows P_α breakdowns (for two poverty lines and $\alpha = 0, 1, 2$) for males and females, individuals in male and female-headed households, and individuals in households classified as either $m < f$ (more adult males than adult females), $m = f$, or $m > f$. For both the upper and lower poverty lines (below which lie 35.1 per cent and 7.4 per cent of the sample respectively), the poverty contribution of each group is close to their representation in the sample. The largest discrepancies occur in households which contain more adult females than males: they contribute 38.5 per cent of the sample, but contribute around 46 per cent to overall poverty. Two caveats, working in different directions must be mentioned here. Per capita household expenditure measures will (1) understate the welfare levels of younger households with more children (the $m < f$ households, Haddad 1990), and (2) ignore intrahousehold income differentials, which could work against women. In response to these caveats, the next section focusses on an **individual** indicator of living standards, namely anthropometric measurements of preschooler weights and heights.

2.4 Anthropometric indicators

The standardised heights and weights of children under the age of 5 are often used as highly sensitive indicators of population living standards. The standardised z-scores for weight-for-height (zwl) and height for age (zha) for Ghanaian preschoolers presented in Table 3 display some interesting patterns (zha = [height-median height of individuals of the same age group in a healthy population]/standard deviation of height in the healthy population).

First, z-scores are much lower in Ghana compared to the neighbouring Côte d'Ivoire. Ivorian Living Standards Survey data show mean values of zha and zwl of -0.34 and -0.18 respectively [Haddad and Hodinott 1990] compared to -1.28 and -0.52 for Ghana. Second, there are no statistically significant differences in either zha or zwl across any of the gender classifications (including gender of preschooler from data not reported). For instance, children from female-headed households are slightly more stunted (low zha), and slightly less wasted (low zwl) than their counterparts in male-headed households, but neither result is significant at the 5 per cent level ($t_{zha} = 1.44$, $t_{zwl} = 1.15$). The four-way disaggregation does not show any major differences either; for example boys within female-headed households have similar z-scores to boys within male-headed households ($t_{zha} = 1.25$). Finally, in an apparent validation (for

this sample at least) of the food budget share as a measure of poverty, the regional poverty patterns as measured by both zha and zwl for children in male-headed households mirror those found for the food share variable. Interestingly, this relationship does not hold for children from female-headed households: is this another suggestion of effective female coping strategies?

Multiple regression analysis of the same data [Alderman 1989] fails to reject the hypothesis that anthropometric outcomes are different across gender of preschooler. Alderman doesn't include a child in his regression sample if there are no measurements on the father for height and education, and consequently he does not examine the impact of membership of a female-headed household upon preschooler heights and weights.

3 Gender-Differentiated Poverty Processes

A complete enumeration of all the processes and pathways which determine poverty in Ghana is beyond the scope of this paper. Instead, the two processes that emerged most strongly from Haddad [1990] are highlighted: education and time burdens. Educational enrolment and attainment are very different for boys and girls in Ghana, and recorded time burdens are up to 20 per cent higher for females across many age groups and occupational states. Poor educational attainment is usually an important factor in explaining poor female participation rates in urban west African formal labour markets, although once in the labour market, women may actually receive a wage premium. Time burdens and their allocation across tasks are important in terms of gender-differentiated opportunity costs of time. Heavy time commitments (housework, child-care, food crop production, fuel and water collection) reduce the scope, at least initially, for a positive response to a new income-generating initiative.

3.1 Educational Enrolment and Attainment

Ghana's female literacy rates are relatively high compared to other west African countries. The 1990 World Development Report [World Bank 1990a] shows 32 per cent of Ghanaian females in the appropriate age group are enrolled in secondary school compared to 12 per cent for the Côte d'Ivoire [World Bank 1990a]. Nevertheless, the within-country gender-education patterns for Ghana are striking. Figures 2-5 show school attendance and achievement patterns by age and gender for Ghanaian children and young adults in 1987-88. One immediate feature of these charts is that although the percentage of individuals who have ever attended school (Figure 2) is approximately 70 for females and 80 for males (and they even converge at the younger ages — 10-12), actual achievement in terms of literacy, numeracy, and

Table 2

Poverty Indices by Gender, and Gender of Household Head, Ghana

group	lower poverty line								
	% population	% contribution to poverty							
		PO	P1	P2					
males	49.0	47.2	48.5	49.0					
females	51.0	52.8	51.5	51.0					
in male hoh	74.8	74.2	79.6	84.0					
in female hoh	25.2	25.8	20.4	16.0					
m>f	22.7	19.1	21.5	21.1					
m = f	38.8	33.5	32.1	34.7					
m<f	38.5	47.4	46.4	44.2					
All	100.0	100.0	100.0	100.0					
group	upper poverty line								
	% population	% contribution to poverty							
		PO	P1	P2					
males	49.0	47.4	47.8	48.1					
females	51.0	52.6	52.2	51.9					
in male hoh	74.8	72.2	73.8	75.3					
in female hoh	25.2	27.8	26.2	24.7					
m>f	22.7	20.5	20.9	20.6					
m = f	38.8	34.4	33.5	33.1					
m<f	38.5	45.1	45.6	46.2					
All	100.0	100.0	100.0	100.0					
hh gender bal: 15≤60 yr olds	male hoh's			female hoh's			all hoh's		
	%<low	%<upp	nm	%<low	%<upp	nf	%<low	%<upp	n
males>females	6.7	32.3	2960	2.9	28.4	412	6.2	31.8	3372
males = females	6.1	29.4	5008	8.1	42.4	762	6.3	31.1	5770
males<females	9.9	42.6	3143	8.1	39.3	2579	9.1	41.1	5722
All	7.3	33.9	11111	7.5	38.7	3753	7.4	35.1	14864

Source: Haddad (1990)

Table 3

Z-scores for Ghanaian Preschoolers by Region, Gender

hh group	male headed hh			female headed hh			all households		
	zha	zwl	n	zha	zwl	n	zha	zwl	n
Accra Metro	-.72	-.14	116	-1.10	-.33	42	-.82	-.19	158
Mid Coast	-1.33	-.63	160	-1.63	-.39	69	-1.42	-.56	229
West Coast	-1.12	-.51	198	-1.21	-.51	64	-1.14	-.51	262
East Coast	-1.04	-.51	139	-1.19	-.48	56	-1.09	-.50	195
East Forest	-1.05	-.38	174	-1.34	-.37	56	-1.12	-.38	230
Mid Forest	-1.46	-.38	129	-1.64	-.48	85	-1.53	-.42	214
West Forest	-1.59	-.65	210	-1.66	-.35	80	-1.61	-.57	290
Upper Forest	-1.08	-.69	141	-1.30	-.55	106	-1.18	-.63	247
Volta Basin	-1.35	-.50	216	-.94	-.68	39	-1.28	-.52	255
Savannah	-1.48	-.71	245	-.71	-1.02	20	-1.43	-.73	265
Greater Accra	-.71	-.12	118	-1.05	-.23	40	-.80	-.15	158
Other urban	-1.01	-.46	368	-1.04	-.42	173	-1.02	-.45	541
Rural	-1.38	-.59	1242	-1.53	-.53	404	-1.42	-.58	1646
Coastal	-1.08	-.55	375	-1.33	-.39	179	-1.16	-.50	554
Greater Accra	-.71	-.12	118	-1.05	-.23	40	-.80	-.15	158
Forest	-1.42	-.54	723	-1.46	-.51	323	-1.43	-.53	1046
Savannah	-1.29	-.60	515	-1.17	-.70	75	-1.27	-.61	590
males>females	-1.30	-.52	264	-1.26	-.43	33	-1.30	-.51	297
males = females	-1.18	-.53	972	-1.53	-.55	74	-1.20	-.53	1046
males<females	-1.39	-.53	495	-1.34	-.47	510	-1.37	-.50	1005
ALL	-1.26	-.53	1731	-1.36	-.48	617	-1.28	-.52	2348

Source: Haddad (1990)

writing diverges drastically at ages 13-15 as shown in Figures 3-5. A combination of factors could be at work here: girls are attending school more infrequently or less intensively, they are not given the same attention by teachers as are the boys, or they take subjects that are less demanding of these acquired skills. The same data also show that once in school there seems to be no gender difference in the number of hours actually spent in attending classes (7-day recall); unfortunately we have little information as to the content of the course subjects.

Qualitative evidence seems to explain the Ghanaian attendance and achievement numbers in terms of subjects taken. Gender-differentiated education begins early in a Ghanaian child's life, with Brydon [1985] commenting that the 'primary school curriculum (in Avatime, Ghana) tends to push girls in the direction of 'home science' and primary school teaching, rather

than to give them more rigorous academic goals'.

3.2 Time Burdens and Time Allocation

With respect to workloads, Ghanaian women tend to be more heavily burdened than their male counterparts across most socioeconomic groupings [Roncoli 1985]. Women's workloads are increased by their household responsibilities such as food processing, cooking, child care, fetching water and fuelwood. In the northern regions of Ghana, women spend a great amount of their time on the last two duties without any remuneration in return. These responsibilities take time away from income generating activities.

For the 1987-88 GLSS data, Table 4 presents individual time allocation by sex, age, employment status of the individual, and gender of household head. From this table we can see that (1) female time loads are 15-25 per cent higher than those of males

Figure 2

School Attendance Rates by Age and Gender, Ghana

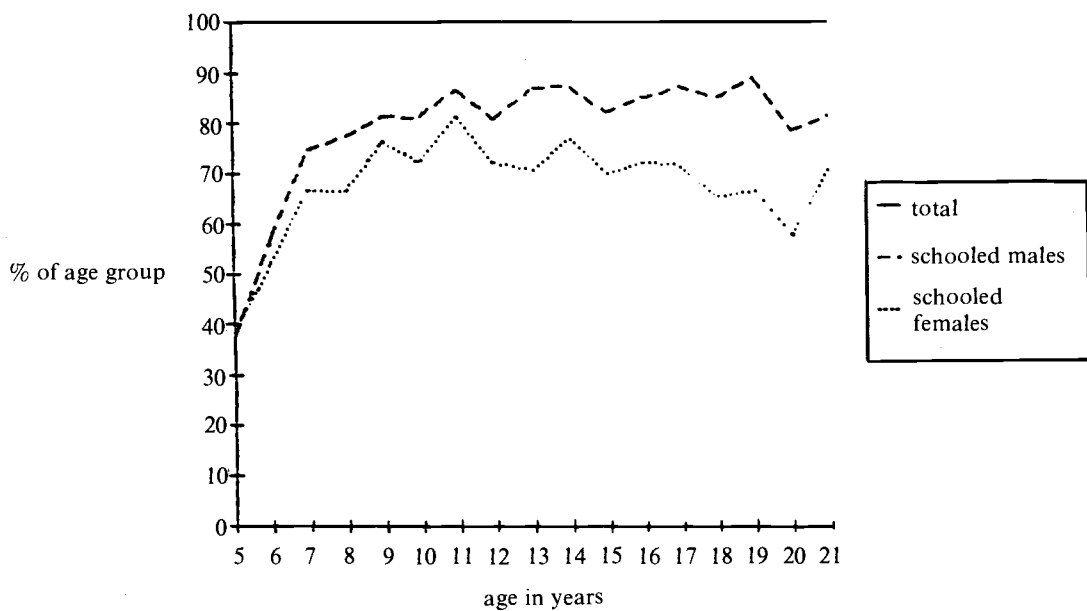
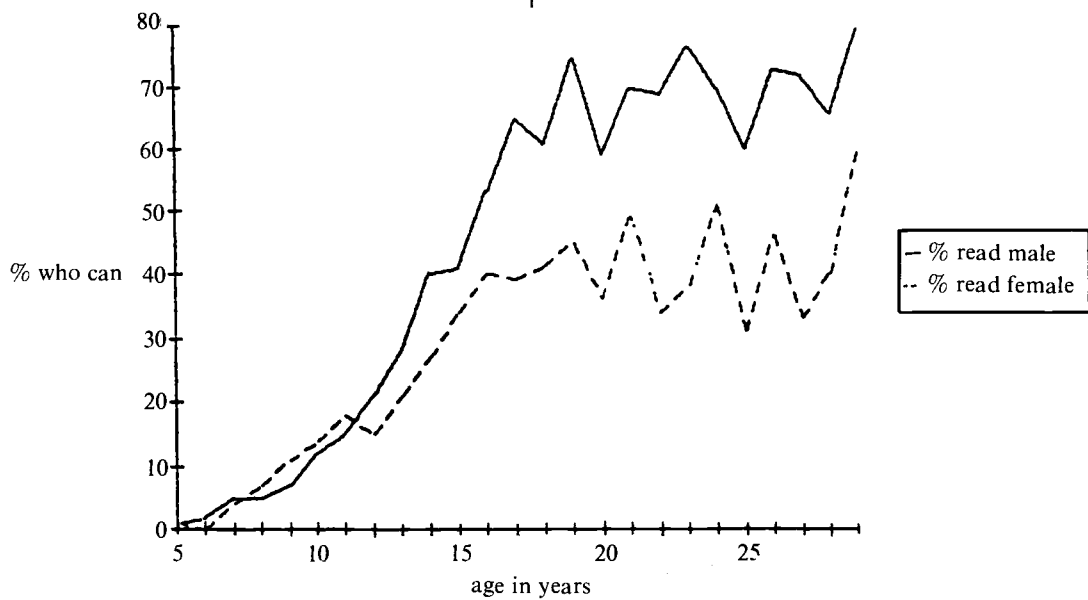


Figure 3

Reading Ability by Age and Gender, Ghana



Source: Haddad (1990)

Figure 4

Writing Ability by Age and Gender, Ghana

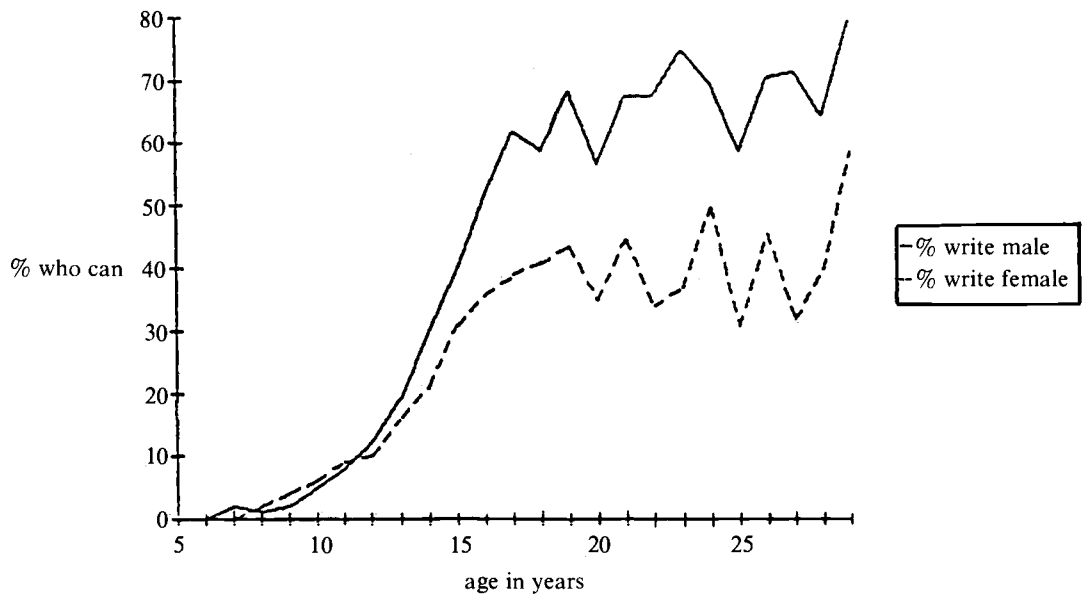
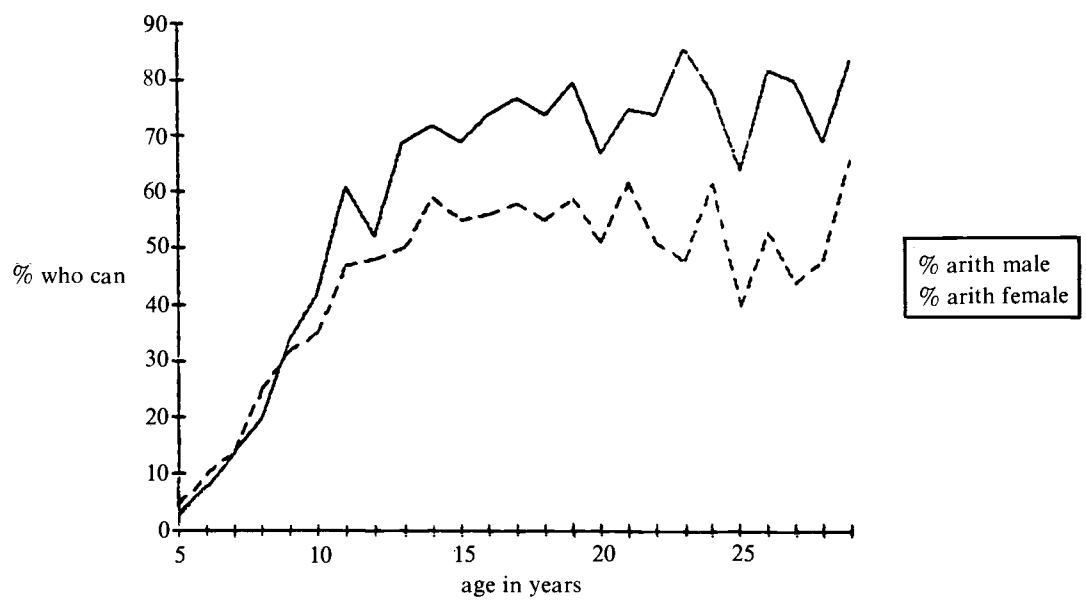


Figure 5

Numeracy by Age and Gender, Ghana



Source: Haddad (1990)

(there is no measurement for time involved in job search or time in a third etc. job, but the very small number of respondents falling into these categories render these factors less important for this data set), and (2) the main source of the discrepancy is the much heavier commitment of women to household work. The general tendency is for women to spend 20 hours per week in this activity compared to the male contribution of 5 hours per week. Only one third of this discrepancy is compensated for by a reduction in female time spent in employment outside the home, as women work about 27 hours to men's 31 hours for single job holders, and 42 compared to 47 hours for multiple job holders.

These heavy time burdens matter a great deal, especially in terms of the initial 'crowding out' of new income-generating activities. For example, as a new source of income, women in the coastal Adioukrou district of the Côte d'Ivoire turned to the production and marketing of attieke (from cassava). However this work was very laborious when added to women's household jobs and profitability was low because of the women's lack of access to prepared land and other resources such as transport [Traore 1984].

4 Limitations of the Analysis

4.1 Intervening Variables

Descriptive tables demonstrating gender differences are merely suggestive, not conclusive. With the exception of region, many intervening variables, measured and unmeasured, observable and unobservable, are not controlled for in the above tables. For instance, there is no control in any of the expenditure-based tables for family life-cycle effects, if anything, a simple per capita measure of household expenditure (as opposed to an adult equivalent analysis) would tend to **overstate** poverty in female-headed households which have higher dependency ratios in terms of children and the elderly [Haddad 1990].

The multivariate analyses of urban female labour mobility by Collier and Horsnall [1989] for the Côte d'Ivoire and Glewwe [1990] for Ghana lend a definite air of long-overdue quantitative credibility to the analysis of gender, poverty, and economic adjustment. Now it would be interesting to perform similar analyses in order to gain some appreciation of the relative importance of other factors which may impede resource accumulation and mobility (gender, ethnicity, age, region of birth, nationality) in occupational sectors other than the formal waged sector.

4.2 Living Standards Survey Data

The GLSS household surveys used to construct the tables and graphs above, form part of the SDA Unit's

approach to the analysis of the social costs of economic adjustment in Ghana [World Bank 1990b]. The survey covers 3,200 households (beginning 1987-88), on a permanent, annual basis, with half the sample forming a two-year rolling panel, and is fully described in Grootaert [1986]. The nationally representative sample is obtained by a drawing of a sample of 200 enumeration districts or clusters, and then randomly choosing 16 households within each cluster. Included in the survey are modules relating to education, health, employment, time use, migration, housing, income sources, expenditure, patterns, and anthropometric measures. Although the quality of the data generated by the survey has proved high, as a multi-purpose survey, the wide span of information generated does not compensate for a lack of depth at crucial locations. Particularly frustrating from the gender-poverty perspective are the sections on credit, agricultural extension, and fuel and water collection. The credit section of the questionnaire is household-based, restricting the gender disaggregation to a comparison of male and female headed households. Another problem is that answer codes are not sufficiently disaggregated so as to assess whether the loan (although fungible) was motivated by a need to help the household better cope with, or break out of, poverty. Some questions on *prior* credit application experiences would have been very useful in further describing differential access to credit sources. Information on agricultural extension support for Ghana in 1987-88 showed that only 135 out of the 2,184 households reporting some farm activity also reported extension contacts in the 12 months prior to interview. Some questions probing a little more into the consultation process (how many extension agents were operating in the farmer's community?) would have helped explain this low contact rate, especially for female-headed households which were disproportionately represented among the non-consulters. The sections on fuel and water collection, a crucial complement to an analysis of time burdens, are hampered because the questionnaire doesn't actually identify *who* undertakes these tasks.

5 Further Analysis

5.1 Multivariate

The next steps in the analysis of gender and poverty for Ghana (and other countries with LSS data sets) are multivariate, panel, and dynamic. What are the determinants of household income and do they differ by gender of household head, and if they differ, why? How does poverty change over time, who moves in and who moves out of poverty and how, and does this vary by gender of household head? Does the control of unobserved household and individual effects afforded by the panel data change any of the conclusions of previous multivariate analyses?

Table 4

**Total Time (hours) Allocated to Jobs and Housework, 7 days Prior to Interview,
by Gender and Gender of Head of Household, Ghana**

job	age group	all households		male household 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)
	all	56 (632)	63 (592)	56 (588)	62 (374)	53 (44)	63 (218)
(n)							

Source: Haddad (1990)

5.2 Further Gender Classifications

At the descriptive level, other first-order gender breakdowns need to be attempted. The male-female household head is obviously too crude as these groups are by no means homogeneous. Weekes-Vagliani [1990] has proposed 16 different typologies for the analysis of gender and economic adjustment issues. These include standard disaggregations by region, household expenditures, educational levels, and occupations, and some more innovative ones such as household formation (nuclear/extended) and age structure of husband-wife relationships.

In addition to the first-order disaggregations, second-order gender breakdowns need to be employed such as a table presenting beverage farmers poverty levels across gender of household head. The use of gender as a first-order disaggregation as in many of the tables in this paper is bound to cloud many even sharper gender differences, but more importantly it is sure to distract the analyst from the choice of a truly policy-useful first-order disaggregation. In other words, women, as a group, are probably less homogenous than men.

5.3 Occupational Patterns by Gender

Within a country such as Ghana that is experiencing adjustment, a complete analysis of gender and poverty needs detailed information on occupational patterns by gender. If the processes that conspire to inhibit female resource accumulation and reallocation are strong, then the location of female labour by sector (protected, unprotected) is the meso-level multiplier that determines how severely resource immobility will impair the economy's supply-side response to 'correct' prices.

6 Conclusions

Clearly more work has to be done in the area of poverty and gender in Ghana, but on the basis of simple two-way tables there does not seem to be a strong difference across gender for measurable indicators of welfare. For some measures of welfare, female-headed households seem poorer than male headed households (food budget share), but for others there seems to be little difference in living standards (anthropometric measures, the P_g index).

Instead, it is the poverty-generating processes which appear to be more gender-differentiated. In Ghana, education is perhaps the most visible of these processes, and this has serious consequences for female resource mobility and access. In terms of educational achievement, females part company with males at the ages of 10-14. Time burdens are heavier for women than for men in Ghana, with a small reduction in time spent in work outside the home failing to compensate for large disparities in the allocation of time for household duties.

If women's economic roles are undervalued in Ghana pre-adjustment (as suggested by lower educational attainment and heavier time burdens), then gender-neutral economic adjustment will do little to release the pressure any gender brake on the supply-side may exert. Moreover, this neutrality is a fairly optimistic scenario, for there is a large ethnographic literature on Ghana (and the Côte d'Ivoire) that documents the marginalisation of women farmers due to the *type* (i.e. bimodality) of agricultural commercialisation that has occurred in these countries in the not so distant past [see Weekes-Vagliani 1985 and Roncoli 1985].

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