

The Changing Family in Ghana

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THE CHANGING FAMILY IN GHANA

Edited by
Elizabeth Ardayfio-Schandorf

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FOREWORD

This publication is a manifestation of the significant strides being made by the Family and Development Programme, University of Ghana towards the efforts of the Government to improve the quality of life and welfare of families in the country. The family research programme, the first of its kind to be launched and supported by the Government, is a programme of capacity building, research and policy assessment. It provides relevant and pertinent data to serve as a basis for advocacy and policy formulation and for the implementation of population and family planning programmes.

Based in the Department of Geography and Resource Development, the programme was conceived at a time when the protracted economic crisis of the country has had long term consequences for research capacity and the generation of ongoing knowledge about existing socio-economic conditions in Ghana. Since the mid-1970s much less work has been published because of lack of funds for research and the difficult economic circumstances within the universities. As a result, our understanding of the family in Ghana continued to rely on research findings from the late 1960s and early 1970s when the country has undergone many dramatic changes since that time.

The University of Ghana has, therefore, been supported by the United Nations Population Fund since 1992 to build research capacity in the University, and at the same time to broaden and deepen the population debate within the country at the time the new National Population Council was being developed and installed. It also coincided with the Government's institution of the National Day of the Family on 15 May 1994, the International Conference on Population and Development (ICPD, 1994) and the Beijing Fourth World Conference on Women in 1995, which are important landmarks in population and development; thus making it possible for the programme to make positive input.

The analyses contained in this volume are summaries of the detailed research work on the family undertaken by the University of Ghana throughout the country. They comprise well-researched state-of-the-art report and empirical studies on various types of family among the major ethnic groups of the country. Hence the findings represent invaluable data by providing deep insights about traditional and modern households and making original contributions to the current population and development debate. Pressing

issues considered relate to adolescent fertility and reproductive decision-making/behaviour, family law and population concerns, agricultural production, poverty eradication and women's empowerment among the rural and urban population.

All the papers and their policy implications have been fully subjected to wide-ranging debates, dialogue and discussions with policy makers, non-governmental organizations, academics as well as local communities at a National Research Conference in 1995. The findings in this volume as well as the first publication of the project on "Family and Development in Ghana" should, therefore, stimulate not only development agencies and the public at large to play their respective roles in promoting and improving the welfare of the family, but also academics in action-oriented research.

26 September, 1996

PROFESSOR GEORGE BENNEH
Vice-Chancellor, University of Ghana

THE CHANGING FAMILY AND NATIONAL DEVELOPMENT IN GHANA

D. S. Boateng

Worldwide, the family is acknowledged as the bedrock of human society. It is one of the principal instruments whereby the critical tasks of social living are organized, directed and executed. The family serves a variety of functions for society. It regulates sexual conducts and ensures the replacement of the members of the society through reproduction. It is the basic economic unit of production and consumption. It socializes the young, while it serves as the centre of political power. It enforces norms and laws, and it is the course of religious beliefs. It transmits cultural heritage and serves as the first line of social security.

The family also gives newborns a place in the stratification system of the society. It serves the important function of caring for the young. Families provide the basic necessities of food, shelter and clothing, care for the young when sick and protect the young from harm by outsiders.

They also look after the elderly and the infirm. The family provides the physical closeness and enduring interaction needed to develop intimacy and the sense of being emotionally close to people. In the intimacy of family relationships, people support one another and share things they might conceal from strangers, casual acquaintances, or even friends. The family provides an emotional refuge from the outside world.

In spite of the positive traits the family provides, our society is being profoundly undermined by modern sociological changes that are taking place. In our lifetime, a common set of forces, including urbanization, industrialization, modernization and increased communication is changing radically the quality of living among our people.

Such transformations will continue, in so far as human society remains dynamic. From one perspective, this trend may be called progress or development. But as is the case with all progress, it means the transformation of the old order and the introduction of new and complex problems which may defy easy and ad hoc solutions.

Another dimension of the changing family in Ghana is the role of women. In the past, women who were considered merely as fit to be housewives and not producers, are now featuring prominently not only within the family, but in national developmental issues. Indeed, women are now assuming a central role within the family and the Ghanaian society at large.

However, whilst women are taking increased responsibilities in the family, the girl-child is not getting the full attention she is expected to get in the family. This situation is worsening, as modernization, urbanization, among others, are shaking the roots of the family and our society.

Yet another change that the family in Ghana is going through is the increase in the frequency of marital disruption. Families are being disintegrated and re-marriages have become rampant. This breakdown of family ties has resulted in an increasing number of children and youth being left to fend for themselves and, therefore, increasingly exposed to risks, such as child labour, sexual exploitation and teenage pregnancies.

The breakdown of marriages has also partly contributed to the emergence of single parenthood in Ghana. Generally, one-quarter of single parents are males, while three-quarters are females. About 45 per cent of single females have their first birth before the age of 20. Single-parent families which are headed by women are more vulnerable families.

Divorce, widowhood, desertion, and job transfers are largely accountable for single parenthood. The Family and Development Programme research in 1994 shows that 50 per cent of single female parents were divorced, 30 per cent were deserted, 14 per cent were victims of transfers while only 2 per cent were widowed.

Thus, more and more households are being headed by women now than before. In a recent survey, 52 per cent of households were found to have female heads. These women assume the role of providing income as well as other resources for their households and notably for their children. With their increasing role in socio-economic, political and cultural spheres, the influence of these women in decision-making in the family cannot be underestimated. To maintain their homes, they have to do a yeoman's work. With a rising trend in female headship, it is no surprise that there has been an increase in the proportion of working women.

The Ghanaian family is also experiencing alterations in fertility considerations. Though fertility remains relatively high, it has been dwindling over time. From a level of 6.4 births per woman in 1988, total fertility rate has fallen to 5.5 births per woman, showing a decline of 14 per cent.

This brings to mind the issue of family planning. The tempo of family planning adoption by Ghanaian families appears to be improving. The utilization of contraceptives by all women also seems to be rising. Generally, there has been increases in the application of both modern and traditional methods of contraception. For all women, between 1988 and 1993, the use of any modern contraceptive method has increased by 98 per cent, while for currently married women, it has risen by 94 per cent. For the same period, the use of contraceptives by husbands soared by 80 per cent.

Underpinning the above trends in fertility preferences and family planning are educational considerations. The family in Ghana is changing in terms of level of education. Family members are becoming better educated but the situation for girls does not fall in line with that of boys.

At the 1990 World Conference on Education for All in Jomtien, Thailand, Governments committed themselves to the goal of universal access to basic education. Unfortunately, there are more illiterate women than men. In spite of the fact that females experienced some enhancement in their educational attainments in the recent past, they continue to be overridden by their male counterparts.

Educational effects also spill over family health. Though improvements have occurred in maternal and child care, variations exist between urban and rural health care. Generally, there has been a shift from dependence on services of traditional birth attendants to doctors, nurses and midwives. In rural and urban residences, assistance from traditional birth attendants during delivery fell by 41 per cent and 64 per cent respectively between 1988 and 1993.

Various issues of great significance are emerging from the deliberations on the changing family. The family has been thrown into disequilibrium as parental responsibility of children is being abdicated by fathers, following the breakdown of marriages. Each parent has a statutory duty to afford his child protection from physical harm or hazards. The parent is supposed to provide the necessities of health and life for the child. It is the duty of the parent to see to the moral up-bringing of the child and to prevent the child from engaging in sexually perverse conduct.

Broken homes have resulted in "broken children". The girl-child often has to sacrifice her education for the boy-child. Social drop-outs find themselves on the streets and in the labour market. Child delinquency is on the increase and more and more children are becoming alcoholics, drug addicts and market porters. Naive girls are being raped, while others are lured by irresponsible men and are at risk of getting pregnant. In the event of getting pregnant these men deny responsibility for pregnancy, leading to the birth of disadvantaged children.

Such children usually have no where to go. They tend to be "unwanted" and void of both parental love and care. Yet these represent the potential human capital and future labour force of the population. The family, the basic unit of production and reproduction, is in crisis: marital bonds are being broken while men are shirking their responsibilities. Consequently, women are being over-burdened by men's negligence of duty and their coping strategies are not adequate enough to enable them maintain their children fully. Thus, the children are becoming victims of broken homes and the nation is losing its potential human capital.

The above portrait of the changing family calls for the evolution of family-sensitive policies in order to create an environment supportive of the family, and a better understanding of the family, especially the invaluable and indispensable role being played by the woman, taking cognisance of the family in all its ramifications, structure and functions.

To enable single female parents to better cater for their children and household, it is important to enhance women's economic autonomy by improving her ability to earn income beyond traditional occupations. Moreover, the promotion of responsible fatherhood and participation in child care and maintenance must be pursued and there should be increased opportunities for women to have a say in fertility-related decision-making.

In this respect the family in Ghana is changing and policy is needed to back up the family institutions, especially maintenance of children and welfare of single parents, to make the family more efficient and in general harmony with national aspirations. If relevant policies are tailored to meet the needs of changing families, the family will be better

equipped to perform its functions more appropriately and thereby contribute to the socio-economic development of the country as a whole.

It is in the light of all this that I believe that the Family and Development Programme being implemented by the University of Ghana and sponsored by the United Nations Population Fund (UNFPA) could not have been initiated at a better time. The University and UNFPA have to be congratulated on this laudable foresight.

It is my fervent hope that this Conference will succeed in discussing and disseminating the various researches that have been undertaken under the Programme since its inception in 1992. I further hope that the deliberations on the findings could be effectively implemented to enhance the understanding of the family's central role within the Ghanaian society.

My Ministry, especially the Department of Social Welfare would anxiously be awaiting the practical and thought-provoking recommendations of the Family and Development Programme that would help address the many social problems occasioned by the changing family in Ghana.

THE CHILD WITHIN THE GHANAIAN FAMILY

H.J.A.N. Mensa-Bonsu & C. Dowuona-Hammond

ABSTRACT

The rights and duties of the child within the Ghanaian family have their roots mostly in the customary law although the role that statute has played in reforming some of the rules should not be understated. The concept of the rights of the child is not alien to Ghanaian culture. Children are valued as a resource and, therefore, the system has elaborate rules to ensure that every child would be fitted with the necessary skills and training to play his/her part within the community.

A child within a household may often not be the natural child of the parents in the family. The system of fostering out children is a common practice. In addition, it is possible for a person to acquire that status by adoption - customary or statutory. In that case all the rights and obligations of a natural child are assured. This system enables otherwise needy children to be cared for by members of the extended family.

INTRODUCTION

The welfare of the child within the family and the state's responsibility towards the child have become the subject of growing concern in recent years. Attempts are being made by researchers, policy-makers and legislators to focus on the relevant issues affecting the quality of life of children in Ghana and to formulate substantive policies for the protection of the rights of children to ensure sustainable development of the nation as a whole.

The issues affecting children are numerous and varied and derive from a wide range of sources. To facilitate the work of researchers on child-related issues, it is necessary that a reliable information base be provided which as far as possible represents a compilation and analysis of all relevant material. This research work seeks to compile and collate the relevant statutory instruments and judicial decisions and to provide an analysis of such legal material in a comprehensive manner.

The word 'child' has two major forms of usage - one meaning relates to chronological age or youth i.e. infancy, and the other meaning relates to status i.e. the fact of having been born to a particular person. Where the word relates to age or youth, there are specific age limits, beyond which a person does not qualify to be called a 'child'. Where the reference is to status, then the age does not matter as the child of a particular person retains that status throughout the person's life, with concomitant rights and duties. There are occasions when the two forms of usage coincide - as when the offspring of a particular person is

also young in age.

In this paper the word is used in both senses since the general context of family studies lends some colour to the concept. Rules relating to 'child' are sometimes limited by reason of their application to young people. At other times, such as in matters of succession, age becomes immaterial and status becomes the defining factor.

WHO IS A CHILD?

Age

As already pointed out, the word has two forms of usage. Therefore, a question such as this one does not yield a specific answer because this depends upon the kind of subject with which one is concerned. At common law, a child (or infant) is anyone under the age of twenty-one years. This, however, does not seem to describe the current situation for, in various pieces of legislation and other legal documents, there seems to be a preference for eighteen years as the operative age. In the Constitution of 1992, Article 28(5) defines child for its purposes to mean "a person below the age of eighteen years." The phraseology of the provision leaves to inference the question of whether the age of majority is eighteen years or twenty-one years. The issue would have been put to rest if the definition had not been prefaced with "for purposes of this article...." Other provisions lend some credence to the assertion that the Constitution really did intend to change the age of majority. For instance, Article 42 of the 1992 Constitution prescribes eighteen years as the age of voting. It is inconceivable that a person who cannot take major decisions as to what to buy (except for necessities of life) can be allowed to decide who should be in charge of the government. The same Constitution gives twenty-one as the age at which one can voluntarily renounce Ghanaian citizenship. The possible explanation is that choosing the government of a country is of less consequence to the fortunes of an individual than renouncing a citizenship of a country. The Wills Act also prescribes the age at which one can make a will as eighteen. It also prescribes the age-limit for a dependant for whom no provision has been made in a Will as eighteen years. It is interesting that a person who cannot make an enforceable contract except for necessities of life is deemed to have enough wisdom to execute a testamentary document. The participants at a National Seminar organized by the Law Reform Commission last year voted to retain twenty-one years as the age of majority. Clearly the situation would have to be rationalized if a measure of consistency is to be introduced into the law.

Status

A child may be the natural offspring of a person, or be deemed to be such by reason of adoption - statutory under the Adoption Act, or customary law. Where a child is the natural offspring of a person, there are rights and responsibilities flowing from this status. Upon adoption, an adopted child steps into the shoes of a natural child and assumes identical

rights and obligations as those of a natural child.

ACQUISITION OF STATUS OF CHILD

Adoption

Customary Adoption

A child who is not born of another may still be able to grow up as such, if certain events occur to transfer the particular child from its original parentage, to another person. This is a transaction that is known to our customary law and recognized by the courts. Thus, a person may seek to make a child his or her own and thus introduce another person (of foreign blood) to the family and its effects on matters such as succession to property, succession to office are of great significance, and, therefore, are matters of great contention. There are several sources of difficulty for the courts. Issues of concern are what are the rights of individuals in this matter? What are the rights of the family - particularly that of the adopter? Who can be a party to such a transaction? Must the consent of the families of the 'giving' party as well as the 'receiving' party be sought? What is the extent of publicity required to ensure that the process of transplantation is complete? These are not matters easy of resolution and yet they are germane to whether or not 'adoption' exists under customary law.

The major area of difficulty for the courts is the absence of documentary evidence within the customary set-up. Although there is evidence that adoption was not unknown to our customary law, the question is when the process is deemed to have taken place. It has been held that in this country, an adoption amounts to transplanting a child from one family into the other.

Merely living with the child is not enough. There must be an occasion, when a formal ceremony is done for this process to be complete. From the prescription of the courts, it would be improper for the transaction to be a secret one since the absence of documentation requires that witnesses to the adoption be sought for evidentiary purposes. However, the issue of who the witnesses should be and their status within the family was not addressed.

Be that as it may, it would be prudent if the witnesses were drawn from both families so that in the event that the family has to play a role on account of an adopted child, there would be no obstacles on this count. This is of great import where the particular member of the family is resident outside his/her community of origin because without such involvement, the support of the extended family would not be forthcoming when there is the need for such support.

Legal Adoption

This takes place under the Adoption Act 1962 (Act 104). A child may be adopted by a husband and wife, or by a single woman or single man. Where the adopting parent is a

single man, the child must be his natural child. In all other cases, the adopting parent must be at least twenty-five years old, or twenty-one years older than the child to be adopted. The practice restricts the upper limit to fifty years old. This requirement is to ensure that the person is mature enough to look after a child, although not too old to do so effectively. The restriction on single male parents is premised on the fact that traditionally, males are not responsible for the day to day care of the child. Therefore, such a restriction is intended to ensure that a man who wishes to adopt a child, would set up a household for such a child.

The consent of the natural parent of the child must be obtained and this must be voluntarily given and not for payment. There are occasions when the natural parent of the child may withhold consent. When this happens, the process cannot continue. However, the court has power to enquire into the circumstances of the withholding of consent. Where the consent is being unreasonably withheld, the court may intervene and order that the consent be given. The grounds of unreasonableness has been held to exclude poverty.

The underlying philosophy of this area is that a natural parent must willingly give up a child to another. Therefore, the mere fact that the parent is poor is not a sufficient reason to deprive him/her of rights in a natural born child. Therefore, if such a parent refuses to consent to the transaction, the court would lend its support to such parent.

Legitimacy and Illegitimacy

The status of the natural child is also not free from difficulties occasioned by the marital status of its parents. Under the customary law, a child born out of wedlock but acknowledged by the father could not be considered illegitimate as opposed to the common law position. In Ghana, despite the customary law attitude, circumstances might deprive a child of legitimacy. The snag was that by the institution of monogamous marriage under the Marriage Ordinance a child born to a person while that person was married under that Ordinance to another, was deemed to be illegitimate.

This situation was thought to be unsatisfactory as such a child would be deprived of the protection of the law on account of the misdeeds of its parents. It also became clear that a majority of such children in this country tended to be infants (i.e. young children) whose wellbeing was adversely affected upon the death of their fathers (who would usually be the one married to another person other than the mother of the child in question). A need was, therefore, felt to introduce legislative reform which would remove this disability and place all children, however born, under the same regime.

Therefore, for purposes of succession, the distinction between legitimate and illegitimate children has been abolished. Despite these legislative changes, it is uncertain whether the status of illegitimacy remains although no legal incidents flow therefrom. What is certain is that the distinction is no more of much significance.

Fostering

A child within a family set-up in Ghana is not always born of either parent in the household

It is traditionally accepted in this country that a person has responsibility for less fortunate members of the family in their care. Thus in most Ghanaian households, children are to be found who are either close or distant relations related either by blood or by marriage ties. Thus use of the expression 'foster child' may be misleading within a different cultural context. In Ghana, it is akin to what is described as 'common-law adoptive parent' relationship (Goldstein, Freud, Solnit: 1971), that is, "when the parent, without resort to any legal process, leaves his or her child with a friend or relative for an extended period of time." (Goldstein, Freud, Solnit, p.27: 1971). Thus, the presence of foster children in the household is not the result of a 'placement' by social service agencies. The foster parents do not receive any payment or financial assistance from the natural parents. Indeed, it is often considered to be an extended family obligation. The culture dictates that one must foster the children of one's kin, whilst one's own are fostered by others within the extended family (Dinan: 1975). Some of these foster relationships last a life-time, and sometimes metamorphose into a relationship that is reminiscent of an adoption although no formalities would have been observed. However long the period of residence, this does not ripen into a legal relationship.

FAMILY MEMBERSHIP

A Ghanaian child is a member of two families, a nuclear one, consisting of a father, mother and other children and then the extended family or customary family. This customary family could be the customary family of either parent depending upon the ethnic group to which the parents belong.

Basically, the ethnic groups in Ghana have two main types of family. The Patrilineal family - those who inherit according to the male line, and the Matrilineal family - those who inherit according to the female line. Thus the composition of the two types differs (Ollennu, p.16: 1960).

A patrilineal family is made up of:

1. A man's children - male and female;
2. His paternal brothers and sisters;
3. Children of his paternal brothers;
4. His paternal grandfather;
5. Paternal brothers and sisters of his grandfather;
6. The descendants of the descendants of the paternal uncles in the direct male line.

Therefore, a male parent belongs to the same family as his children. This also means that all of a man's children belong to the same family.

The matrilineal family is made up of:

1. A woman's children - male and female;
2. Her maternal brothers and sisters;

3. Children of her maternal sisters.
4. Her maternal grandmother.
5. Maternal brothers and sisters of the grandmother.
6. The descendants of the descendants of the maternal aunts in the direct female line.

Every child in Ghana belongs to one of these families for purposes of succession to property and to traditional office. In consequence of these arrangements, some children are members of two families. Where the mother is a member of a matrilineal family, and the father is of a patrilineal community, the child is recognized as a member of both families. Such a child can succeed to family property or customary office in both families.

In the same manner, a child whose father is of a matrilineal group and whose mother is of a patrilineal group belongs to neither family. Therefore, in such a situation, the courts have held that the child be regarded as a member of the family with which he or she has most closely associated. This has been given statutory support in the Intestate Succession Law 1985 which provides:

In the case of an intestate not being a member of any family, that family shall be the family with which the intestate was identified at the time of his death.

Since the particular family stands to benefit upon the intestacy of such a person fairness would require that offices within the family also be open to such a person.

RIGHTS OF A CHILD

The Child's Right to a Name

Every Ghanaian child has a right to a name. This name, is given on the eighth day after the birth by the father or the head or senior member of the father's family (Sarbah, p.54: 1898). In the patrilineal families, the naming is done in the paternal home (Yeboa: 1992) but in the matrilineal families there is no such insistence.

The practice is to name the child for a close relative of the father's. A father can choose to name the child for some other person such as a person to whom the father owes a debt of gratitude, or a close relative of the mother's in appreciation of acts of kindness done to him. In the latter situation, this name is treated as a gift and an honour bestowed on the mother's family by the father. As such, '*aseda*' in the form of drinks is presented to the father by the mother's family in gratitude for the honour so done. It is also customary for a person for whom a child is named, to present a gift to the child. There is, however no legal obligation to do so.

An interesting question in this area is whether any name of any kind could be given to a child by a father in order to fulfil this obligation to give a name. Names that are derisive in nature, (such as are bestowed on children whose mothers have a history of births and deaths of the previous children born) may not be real names at all. It is uncertain if th

child's right to a name is honoured by the giving of any name of any kind. There is no legal precedent on this issue and thus, is a matter that is subject to speculation.

The child's name establishes his/her paternity. Although it has been said not to be conclusive evidence of paternity when more than one person is claiming the child, it is sufficient for all other purposes (Yeboa: 1992). A related question is whether a child has a right to know who is the father. Where a woman steadfastly refuses to disclose the identity of the child's father, does the child have a legal right to compel such disclosure? This is a murky area and not covered by any customary law rules but introduces issues which profoundly affect other rights which have long been recognized. If a child does not know whose child he/she is, the right to maintenance and care would be impossible to enforce. Therefore, if a right to maintenance is recognized by the law, then there is an underlying right to know against whom it may be enforced. The Convention on the rights of the child, to which Ghana subscribes, recognizes such a right. It provides that the child has, *inter alia*, the right to "know and be cared for by his or her parents."

Residence

Every legitimate child belongs to his/her father's household. A child born out of immoral association does not belong to its natural father's house. This appears to be applicable to infant children only for it has been held that an adult child's right to remain in the matrimonial home is dependent upon the mother's right to live there. Where the mother is married under customary law, the mother has no such right since customary law does not recognize such a right. The child must, therefore, remain there upon good behaviour. The Court may have been influenced by the fact that on this occasion, the customary marriage of the mother had been dissolved, and the children were adult children who were making life intolerable for their father's new wife. This may not be representative of all the ethnic groups in this country, but there is no authority on this point.

Upon the decease of the father, a child of a matrilineal society has a right to reside in the self-acquired house of a father that was built upon family land. Where the father himself lived in the matrilineal family house, the child only has a licence to reside there subject to good behaviour. This licence may be revoked upon misbehaviour or upon reasonable grounds. The child in the patrilineal society does not have any of these problems.

Maintenance

Every child has a right to maintenance under both the customary law and common law, to be maintained by the father. This obligation has been stretched by statute to cover both parents. On the part of the father, the duty to maintain is founded upon his paternal status and has been held to extend to the customary successor upon his death. It is uncertain whether this remains good law in view of the fact that the Intestate Succession Law 1985 (PNDC 111) has effected fundamental changes in rules of succession to an estate. The obligation of the successor had been founded on the fact that the successor stepped into the deceased father's shoes, enjoying the benefits and assuming the obligations. Therefore,

the duty of the successor had been a legally enforceable one. The successor was, therefore, obliged to maintain and train the child in any profession or trade to the extent of the estate. Since the estate no more devolves upon the customary successor, it is unlikely that the obligation would be held to remain. Maintaining such a position would impose an intolerable burden on a customary successor with no corresponding benefit. If the child now inherits a specific portion of the deceased father's estate, then it must be managed in such a way as to provide the upkeep of any child of the deceased.

A person who is not subject to any system of customary law i.e. a foreigner is also obliged to maintain a child which is born out of an immoral association. Such obligation has been held personal to him which does not attach to his estate and, therefore, the estate cannot be sued after his death. It is debatable whether this position has not been affected by the Intestate Succession Law. The main obstacle to the enforcement of those obligations would be the fact of the lack of substantial property within this jurisdiction.

The child's right to be maintained is not a life-long right. The right is extinguished upon the attainment of eighteen years by a child. There is an exception to this where the child is in an educational institution. Even after the legal right has been extinguished, the moral obligation to provide sustenance till the young person becomes self-supporting, remains. The point to note is that the law recognizes that at a point in the child's life, minority ends and the concomitant rights and duties also cease to be enforceable.

Testate Succession

The obligation to maintain an infant child stretches beyond one's life span. Therefore, it is the basis for permitting the Courts to interfere with the provision of a Will where no reasonable provision has been made for the upkeep of a child under the age of eighteen years. Therefore one may not escape the obligation merely by making a testamentary document that excludes a reference to a particular minor child.

Apart from situations of minority, no child has a specific share in the estate of a parent such that provision must be made under a Will. Although a Constitutional provision requires that Laws be enacted by Parliament to ensure reasonable provision for every child it is debatable whether the provision is intended to benefit adult children as well.

Intestate Succession

Under the customary law, rules of succession were determined by the customary law of the ethnic group of which one was a member, or by Islamic law depending upon whether one's marriage was registered under the Marriage of Mohammedans' Ordinance. These customary rules were thus derived from the custom of patrilineage or matrilineage.

Since 1985, succession upon intestacy has been determined by the provisions of the Intestate Succession Law 1985 (PNDC Law 111). Specific provisions have been made for children to succeed to the property of a deceased parent. This law is applicable to the property of either parent. Although there is a tendency to speak of it as referring to the father-child relationship, this is incorrect. The law uses the word 'parent' not 'father'. In

the same vein, the tendency to relate it to women's rights is somewhat misconceived as it applies equally to men. The law speaks of 'spouse' not 'wife', therefore, men are equally affected since they too, in the past, could not inherit property from their wives.

First of all the children (together with the surviving spouse) are entitled to the household chattels of the deceased. Beyond this, whatever remains of the estate is considered the residue. Of this residue, the children are entitled to the following proportions dependent upon the existence of other surviving claimants.

- (a) nine-sixteenths where the deceased is survived by spouse, parent and customary family;
- (b) three-fourths where the deceased is survived by parent and customary family.

Apart from these specific portions, some children may inherit other portions. Where the children normally would inherit a deceased parent, under the customary law of the particular area from which a deceased hails, the portion to be inherited by the customary family would again be a reference to the children. Where the residue of the estate is less than fifty thousand cedis this would devolve on the children and spouse.

Who then are considered to be 'children' under the Law?

The instant law also defines who a child is for its own purposes. A child in the context of the law means any of the following:

- (a) a natural child
- (b) a person adopted under any enactment for the time being in force or under customary law relating to adoption;
- (c) any person recognized by the person in question as his child or recognised by law to be the child of such person.

All these persons inherit their share of the estate equally.

The provision of equality in inheritance is of far-reaching consequence to female children in patrilineal communities who were deprived of a share of landed property. This means that for those female children who hail from patrilineal areas, the rules have been changed in their favour. No more are they barred from inheriting landed property. They now inherit property with their male siblings in equal shares. In respect of male children in matrilineal areas, the practice of not permitting them to inherit jewellery, for example, from their mothers on account of the fear that such heirlooms would be passed on to their wives and children and consequently out of the lineage is no longer justifiable.

There is a difficulty inherent in the phraseology "any person recognized by the person in question as his child..." One would have thought that if the law meant to cover biological children known and accepted to be such, then 'natural child' was adequate. Therefore, in making this extra limb, the lawmaker must have meant a different category of persons. Is this meant to be children who have been fostered out to that person for such a long time that for all material purposes, they are considered to be 'children' of such a deceased? An interpretation such as this one would pose tremendous difficulties: for how long would a child have to live with another to qualify for that category?; what then would be the difference between natural/adopted child, and foster child? Since a foster child does not

have any of the legal obligations to a parent that a natural/adopted child has, what is the justification for sharing the benefits equally? Clearly, this provision requires an authoritative interpretation such as would resolve the difficulties herein discussed.

PROTECTION BY THE CRIMINAL LAW

The child is also the subject of criminal provisions. This is despite the fact that the autonomy of families is respected by the state. However, in situations where the family milieu does not offer the protection that it should, criminal sanctions are imposed upon parents and guardians to secure the child's welfare (Mensa-Bonsu: 1992).

Child's Right to Physical and Moral Protection

Every child becomes a 'person' within the meaning of the Criminal Law when born alive from its mother's body. From that point onwards, various protective measures that have been put in place come into operation. For instance, the birth of the child may not be concealed from the rest of the world by those involved in the delivery process. This is not merely intended to impose liability for failure to give publicity to the arrival of a new baby. It has a more serious purpose. The rule is premised upon the fact that an occasion such as the birth of a child is usually such a joyful event that it normally receives wide publicity. Therefore, where a conscious effort is made to keep the matter secret, the purpose of such secrecy can only be a sinister one. Thus, it is to prevent the secret murder of babies who are born deformed, or are unwanted for any reason. Once the birth of a child can lawfully be kept secret, the danger that such secret dispositions might be made are enhanced.

Physical protection also encompasses the need to have food, shelter and clothing. Therefore, a child is entitled to the 'necessaries of life'. This is construed to encompass food, health, warmth, education. Therefore, if a child comes to harm as a result of the failure to provide such facilities, there would be criminal liability. The protective purpose of the rule is laid bare by the fact that it does not apply where the child is of such an age or condition as to be able to obtain any of those things by reasonable self-exertion.

Physical protection may also encompass protection from moral danger as when a young child is exposed to moral hazards by reason of parental neglect. For this reason a child of less than seven years old may not be neglected in such a way as to be exposed to moral and physical danger. The child is thus offered protection against the dangers that its immaturity could lead it into, by imposing an obligation on the parents to ensure that they are not left to their own devices.

Subjection to Parental Authority

The child is not permitted to operate without parental authority in important spheres of its life. Therefore, there are specified ages during which certain disabilities have been imposed. A child under the age of ten years cannot give a valid consent to the doing of an act. In matters involving indecency such as sexual intercourse, the child cannot give a valid

consent before the age of fourteen years. This disability is to ensure that a child does not give consent to the doing of any act until the child is of a reasonable age. The law appreciates the fact that a certain level of maturity is required before a person can appreciate the impact of particular acts. Thus, until this age is reached, only the parent could give a valid consent on behalf of the child. This rule is not merely intended to reinforce parental authority, but to save the child from the consequences of his/her own acts.

A girl under the age of eighteen years cannot be persuaded to leave home for immoral purposes without the consent of the parents. The same liability attaches where the child is persuaded not to return home even after she indicates such a desire to do so. Such an act carries criminal liability as an act of abduction. The law appreciates the fact that girls in their teenage years, are vulnerable to those who would prey on their virtue. Such activities might have consequences spanning the rest of their lives. For instance, a baby might be born at a time when the girl is not ready for parenthood and the male partner is unable to financially support them, thus leading her to become a burden on her parents; an unwanted pregnancy could lead to an illegal abortion with all its consequences to the physical and moral wellbeing of the girl. For this reason, subjecting the child to parental authority ensures that anyone who interferes with such authority would be taken to task by the criminal law.

The operation of these rules are excluded where the girl is married, or above the age of eighteen years. In the case of marriage, the parent would have voluntarily yielded up his/her authority over the child. In the second instance, the age of eighteen years is one of sufficient maturity such that a girl would appreciate the consequences of any immoral associations. The consent of the girl to the act of leaving home is not material since the girl is in essence being protected from the consequences of her own indiscretion.

Right to Enter into Contractual Relations

An infant cannot enter into a valid contract except for the necessities of life - food, shelter, clothing. Luxury items would not be covered and such contracts would be voidable at the instance of the infant. Therefore, where an infant engages in trade and thus in the making of contracts, the contracts are not binding on such infant. The infant is, however, entitled to enforce such a contract against the adult.

DUTIES OF A CHILD

A Child's Duty to Render Services

A child is under a duty to render services to its parents within the household (Sarbah, p. 45: 1898). Such services are not considered to be child labour, but a necessary part of the process of socialization. This duty corresponds to the right to maintenance. Thus a child is obliged to render services to a parent which obligation is then reciprocated by the parent by care and maintenance. Like a wife, a child under customary law is obliged to assist the

father in his station of life. If he is a farmer, then the child has to assist him in this endeavour.

Ownership of Property

A child may contribute to the acquisition of property by the father by rendering services towards such acquisition. This contribution, however, does not make the child a joint owner of the property. The father thus remains the sole owner because customary law does not permit such an interest on the child's part. Under the customary law, the child is entitled to his upkeep, maintenance and training from his father. His corresponding duty is to assist the father in his trade or business. When property has been acquired from such activities, the child has no interest in it.

What if contribution is not by way of services, but financial contribution? There does not appear to be any material difference between the two situations because the Court re-stated the rule where the evidence showed that the child had contributed one-third of the purchase price.

The rationale for the statement of the rule in this particular context is unclear. Why should financial contribution from a child be deemed property to which the father is entitled? As far as services are concerned, the position of the law is defensible. If this were not so, no father would be entitled to any property as being self-acquired since at a minimum, the child in the average Ghanaian family, would fetch water for a father's bath before the father leaves for work. It makes sense not to calculate such services as a contribution to the acquisition of property from whatever enterprise which the father is engaged. However, when an adult child, who is not obliged to render services, contributes services, the basis of the rule disappears. The only way a semblance of logical consistency can be introduced into the rule is a conception of the child's services as a return on the father's investment during that child's infancy. Such an attitude would also explain the reason for ignoring the differences between financial contribution, and contributions in kind by way of services.

Duty to Aged Parents

A child has first and foremost a moral obligation to care for aged parents. Couched in the adage 'The one who cares for you when you are cutting teeth must be cared for by you till all that person's teeth fall out in old age' i.e. a child owes an obligation to look after the parents in old age. It is difficult to find a judicial authority for the proposition. However, there is no doubt that the obligation is well-recognized within this legal system. This, is evidenced by the fact that the 'parent' features as a dependent in various pieces of legislation. Apart from general upkeep, there are other duties to the parent. Sarbah states that a child, is under an obligation to pay his mother's debts (Sarbah, p.39: 1898). Sarbah also indicates that a child is liable for his father's coffin. It is doubtful how wide an application this rule has in this country.

RIGHTS AND DUTIES OF A PARENT

The dependency status of a child requires that it must be in the custody, care and

control of a responsible adult capable of assisting in the successful integration of the child into society through nurturing and education. The most recognized and defined social unit which achieves this objective is the family, comprising the parents and siblings. The parents traditionally perform the primary role of providing the care, maintenance and protection that the child needs before reaching adulthood.

The Common Law recognizes the natural parental duties of protecting and maintaining one's minor children and the correlative rights to the custody, society, affection and services of one's children, and seeks to protect these rights in a variety of ways. The right to the custody of a child appears to be a most fundamental parental right which must be assured to enable the performance of the duties of care and protection. The term "custody" is used here to refer to the actual physical possession of a child by another person.

The physical custody or possession of a child necessarily carries with it many rights or powers in addition to care and control. It is well established that a parent who has custody of a child has the right to the child's services, the right to administer reasonable punishment, to administer the child's property and to determine the child's religious and secular education among others. These powers are legally recognized as the natural rights of a parent which are exercisable until the child attains the age of maturity.

Although there is no agreed list of precisely what constitutes parental authority and responsibility, the following is a description of those which are most commonly accepted under the law:

1. The right to the custody, care and control of the child.
2. The right to the integrity of parental authority.
3. The right to determine the child's education and religion.
4. Right to discipline the child.
5. Right to consent to the child's marriage.
6. Right to give consent to medical treatment of the child.
7. Right to consent to adoption of the child.
8. Right to the child's services and support.

Certain duties are imposed by the law on the parents of a child, which include:

1. Physical protection of the child;
2. Moral protection of the child;
3. The duty to maintain the child;
4. The duty to secure the child's education and training.

In particular cases, the law recognizes the liability of a parent for the wrongful acts of a child:

1. Parental liability for seduction by male child under Customary Law.
2. Parental liability for other torts committed by the child.
3. Parental liability for fines imposed on a juvenile for crimes committed.

On the part of the parent, the dependent status of the child makes demands. Thus it is the obligation - a legally enforceable obligation - of the parent to provide maintenance.

This obligation which is imposed on the father under customary law and on both parents by statute is one that cannot be displaced even by the conduct of the child himself/herself. The obligation lapses upon the attainment of eighteen years of age unless the child is still in need of support - as when the child is in an educational institution.

The obligation to provide care and physical protection is also one enforceable against a parent. This is buttressed by criminal sanctions so that not only a father, but also a mother who does not provide such care till the baby is weaned could be prosecuted for such failure. This physical protection is not restricted only to protection against moral hazards which might endanger the child's safety.

The provision of moral guidance is also the duty of a parent. For this reason, immoral associations which might endanger the child's moral training, residence in situations of questionable moral standing could result in the intervention of the state in terminating the parent-child-relationship. This same duty is the basis for imposing a fine on a parent whose child is wayward. The reasoning behind such a rule is that the parents' own inability to offer the proper moral guidance is the reason for the child's delinquency.

The state can create the necessary ambience for the child to develop within a stable family. Constitutional protection which demarcate the relative spheres of influence between the parent and the state are necessary for such development since the autonomy of the parent is essential in certain matters. Assistance to the parent in terms of tax-breaks and health-related subsidies can go a long way towards reducing the financial pressure on parents, as well as eliminating poverty as a factor in decisions involving the health of the child.

Despite these commendable initiatives of the state, there are other matters which require attention if the extensive legal provisions are going to have the proper effect. For instance, the state recognizes the right of every child to live with his or her own natural parents. No effort, however, is made to ensure that the enjoyment of this right would be possible for all children. Most of the families that give their children away, do so for financial reasons because each child that leaves the household, reduces the burden on the family purse. Without any prospect of assistance of any kind from the state, families that find themselves in these circumstances would continue to deprive their children of this right. Therefore, as matters stand at the moment, the right is an empty exhortation to parents to keep their children with them.

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GENDER ROLES IN HOUSEHOLD ALLOCATION OF RESOURCES AND DECISION-MAKING IN GHANA

C. K. Brown

ABSTRACT

This paper posits that the internal and external dynamics of the Ghanaian household not only influence the form and organization of the household but also determine the social and economic behaviour of its members. This is manifested in the disposition of household decision-making, access to productive resources and the practices of division of labour in productive, reproductive and consumption activities along gender lines. The paper concludes that these divisions and differentiation in the household are potentially in conflict because of the socially differentiated capacities for recruitment of resources and the disposal of their product.

INTRODUCTION

In recent times, the household has come to occupy an important position in development studies. This is because it is seen as the social mechanism through which, to at least some degree, all individuals' welfare and labour allocation decisions are determined. It is also seen as the link between macro-and micro-economic changes and changes in personal welfare, and between price or incentive policy reforms and individuals' resource allocative behaviour (Kabeer and Joeke, 1991, p.1).

The traditional household structure in most parts of Ghana was based on male-headed units of extended families, consisting of one or several wives and their children and often extended with unmarried or elderly relatives. After marriage the man and wife usually established their own household and became an independent production and consumption unit. Some couples stayed on in their parents' compound until they finished building their own house (Bukh, 1979, p. 42).

Within the traditional household structure, there was a clear division of economic responsibilities as to who was supposed to do what. In sum, the division of labour was clearly defined in a system based on age and sex.

With increasing social change, brought about by modernization, industrialization and commercialization, several changes have taken place within the structure of the Ghanaian household at different levels, in its composition and in its social and economic organization. With regard to the household structure, it is now evident that a new type of female-headed

household has emerged and formed both from necessity and by choice.¹ In relation to the male-headed household, the analysis however shows that the female-headed household form is usually in an inferior situation since the head has to cope with subsistence responsibilities at the same time as her access to resources is poor and limited (Bukh, 1979, p.43).

The change in the structure of the household has brought with it a change in the pattern of dividing the work and sharing the responsibilities within it. New needs and demands have undermined the traditional division of economic responsibilities within the household. Furthermore, the introduction of money into the family economy has transformed the clear rules regulating economic behaviour within the traditional subsistence activities.

RESOURCE ALLOCATION AND DECISION-MAKING

Inheritance of Resources

In traditional Ghanaian society, membership in a lineage conferred rights of access to farm land and other resources of the extended family. However, these rights differed, depending on whether one resided in a matrilineal or patrilineal society or one were male or female.

Writing on the matrilineal Akan, Rattray (1929) makes a distinction between male property (which was generally passed on to male members of the matrilineal group - *abusua*) and female property (which generally devolved to daughters). Gold or slaves might be either male or female property, but jewellery and household utensils were clearly female property. Land did not exist as a sex-linked good before 1900, and traditionally the chief was the custodian of all land. However, when land did begin to generate produce and raw materials intended for international markets, males tended to acquire and pass it on to males. Males frequently indicated the transfer of their land (either personally acquired through usufruct rights or land held in reserve for their matrilineal group) to their heirs. Since women normally failed to designate before their death what property should go to their children, the males of the matrilineage tended to inherit it.

Mikell (1975) has shown that the matrilineal system in Ghana has tended to deny women access to and continued control over land. In a study of female inheritance patterns in the Sunyani District, Mikell (1975) demonstrates that the contemporary economic crisis has contributed to the limitation of land tenure rights and '*abusua*' inheritance rights through which women can continue to acquire cocoa farms. Population pressure, the setting aside of forest land as reserves by government and the continued inheritance of land by males have made it virtually impossible for younger women in the Sunyani District to acquire and continue to own viable farms. The result is that the women have not been able to

1. Some women are widowed, divorced, or left to run households when men migrate to find work. Increasing numbers of women are also choosing to become single mothers to circumvent the daunting inequities of married life and to ensure security for their old age.

transmit their farms to their daughters, given the fact that female poverty was transmitted through the female line.

In contrast to the above on the inheritance of property in matrilineal societies in Ghana, the picture portrayed by the situation in the patrilineal areas of Ghana is quite favourable to the Ghanaian woman with regard to the inheritance of resources. Among the patrilineal Anlo, Kumekpor (1971) notes that an important aspect of the inheritance system is the fact that women can own property in their own right and transfer this to their own children and other relatives. This results in a particular type of inheritance known as *Nonududu* (inheritance of female owned property) or *Mamnududu* (inheritance through females). This system has injected considerable matrilineal inheritance elements into a system theoretically considered patrilineal. Women may own property (including land) through direct purchase or through inheritance. Land obtained by a woman through purchase, from her father or mother, as a gift or through her own industry (usually through trade) becomes her own property which she owns absolutely.

In Tsito, another patrilineal community in the Volta Region of Ghana, Bukh (1979) has observed that since women cannot easily save money and buy property of their own, inheritance is usually their only way of obtaining private land, house or cocoa trees, as it is possible for women to inherit something which is already somebody's private property.

While the inheritance of family property used to be the mainstay in the upkeep of the family in the traditional Ghanaian society, in recent times there has been diminished interest in this practice. This has come about because of the making of wills and the introduction of the Intestate Succession Law (PNDCL 111) of 1985². In the matrilineal inheritance system, for example, it is now possible to bequeath personally acquired property to one's own nuclear family to ensure that the bereaved spouse and the children are well catered for after the death of one of the spouses.

Access to Resources

In order to understand people's access to resources, it is necessary to analyse a multiplicity of functional groupings, the bargaining processes within them, the resource flows associated with particular social relationships, the way production and reproduction are embedded in wider social and political relations, and the effects of age and social position, as well as gender, on individuals' opportunities (Leach, 1991).

The available evidence shows that women are not only tied up with day-to-day responsibilities for children and domestic services, but also restricted in their access to essential and strategic resources. Certain social structures prevent women from having access

2. The Intestate Succession (Amendment) Law 1991 (PNDC Law 264) came into force on August 20, 1991. The Law gave legal backing to the prohibition of ejection of spouses or children from matrimonial homes. It states, *inter alia*,
No person shall before the distribution of the estate of a deceased person whether testate or intestate eject a surviving spouse or child from the matrimonial home.

equal to that of men particularly to land, labour, credit, education and extension services. These structures most often have their roots in the traditional society (Bukh, 1979, p.52; Benneh, 1992). This restricted access to productive resources has clearly undermined the type, level and extent of their participation in economic production (Ardayfio-Schandorf, 1991).

Reviewing cases decided in courts of Ghana and West Africa, Woodman (1956) emphasized the fact that some women were able to own farmland in their own right or at least acquired these lands through family inheritance. In general, however, ownership of farmland remained extremely restricted to men. Moreover, this was compounded by the nature of the control exercised by heads of communities, lineages and families who invariably were males. The nature of this control bordered on a semi-male monopoly over the means of production which in turn precluded most women from even remotely establishing any extensive proprietary title for such farmlands as might be under their care. Instead, male heads and elders often used their positions to extract and exploit the labour of women. In any case, the economics of polygamy implied some use of female labour for which no significant economic value was given. Thus, while women technically had access to these lands, actual ownership rights were extremely limited to men.

Various reasons have been given for women's relatively poor access to resources in Ghana. These include the traditional patriarchal system (Bukh, 1979; Dumor, 1983); the poor educational enrolment and attainment (Haddad, 1991; Manu, 1990); heavy time burdens and position in the family and the household (Haddad, 1991; Manu, 1990), and, the very small risk margin with which they operate (Bukh, 1979).

Using the extension service and agricultural production as typical examples, Bukh (1979) shows the disadvantaged position of women. She argues that when considering alternative and improved methods of production, women face a much more serious problem than their lack of education, namely the very small risk margin of their operation. Even small experiments can jeopardize their chances of fulfilling their responsibility to obtain food for the household everyday. She therefore argues that instead of being interpreted as a manifestation of tradition and illiteracy, their reluctance to listen to what extension officers have to say should rather be seen as a 'safe survival strategy' (Bukh, 1979, p.68).

Benneh (1992) has also pointed out that while most women, as wives, have access to land, especially agricultural land, unmarried women, divorcees and widows have little access to land especially in patrilineal societies. Similarly, Lloyd and Brandon (1991) point out that female-headed households which tend to have fewer adults and a higher dependency ratio, have less access to certain critical resources such as land, credit and education.

Studies in Ghana have generally shown that difficulty in capital formation is more among women who by their traditional status do not own property (Tachie, 1987). Arhin (1978) reports that the basic problem of women engaged in economic ventures is finance, a situation which arises from the traditional role of women in economic development. He points out that traditionally a woman's debt was held to be the collective responsibility of the family or the husband and therefore a family or husband could prevent a woman entrepreneur from acquiring a loan from the bank or the money lender. Ewusi (1978) endorses this by showing that women engaged in agriculture could not expand their farms

as they were not able to obtain financial assistance from the banks.

The type of household head has also been known to affect access to resources for the household. Benneh (1992) contends that in situations where the husband migrates leaving behind his wife and children, female household heads may have difficulty supporting the family, especially if remittances are small or irregular. This may put considerable strain on members of the household. Single parent households, which are also predominantly female, shoulder the burden of maintaining the family alone in the midst of rising cost of living.

Using the data of 1974/75 Ghana Household Budget Survey, Kyereme and Thorbecke (1987) indicate that female-headed households accounted for disproportionately high levels of food poverty in Ghana. Their finding is endorsed by Haddad (1991) who shows that of households in the poorest group (food-share quintile 5), 33.4 per cent were female-headed as opposed to 21 per cent in the least poor group.

Given the general acknowledgement of the disadvantaged position of women in terms of income, employment, access to credit and other production resources, some international and non-governmental agencies have come out with programmes to improve the standard of living of women through income-generating projects (Owusu, 1987). These organizations include the National Council on Women and Development (NCWD), United Nations Development Programme (UNDP) and the Programme of Action to Mitigate the Social Cost of Adjustment (PAMSCAD). Together, the programme packages introduced by these organizations have made a modest effort to improve the quality of life of women, raise their nutritional level and that of their children, and attain an appreciable level of self-sufficiency through increased small-scale industrial activity (Owusu, 1987).

In conclusion of this section, we might say that, in general, there are differences between males and females with regard to the extent of land ownership, types of crops grown, opportunities for migratory activities, hours worked, access to credit, technological know-how, size of income and ownership of resources. However, as Oppong (1983) notes, with migration for education and employment, access to family farming land and village housing and inheritance rights have become of decreasing importance, as individuals have access to earned income and are concerned to send their children to school rather than to farm family lands.

Allocation of Resources

Several studies have shown that while women are largely responsible for generating increases in farm income, these increases are usually appropriated by men and put to uses that do not benefit women and children (Stamp, 1989; Manu, 1984; Evans, 1991; Oduro, 1992). The underlying asymmetries in household resource allocation have been explained by ideological, cultural as well as economic reasons. It is recognized that unequal exchange and inequality do exist within households and self-interest can be an important motivational factor in household resource allocation (Evans, 1991, p.58).

Commenting on the inequality in household allocation of resources Oduro (1992) notes that the decision by men not to adequately compensate women for time and effort

spent on their farms can result in a misallocation of resources within the family. This can happen if the value of marginal product of female labour is higher on the men's farms than on the woman's farms.

In most Ghanaian homes, financial provision for the conjugal family and household is in most cases a shared responsibility. Oppong (1974c) shows that the majority of wives are in gainful employment and some of those who stay at home earn money by trading, sewing or baking. Few wives feel that they can afford to depend entirely upon their husbands for support, because not only is the cost of living high, but many husbands and wives have other obligations to kin in addition to their own children.

With regard to the management of household income, it may be stated that in most Ghanaian families, the spouses manage their income separately. This has been reported to be so because of the involvement of matrikin in marriages and the man engaging in extra marital affairs with other women. A few determined wives use their own salaries to build houses in their home towns and villages even when it sometimes entails diverting funds from projects planned by their own husbands (Oppong, 1974a). Benneh (1992) further points out that as a result of polygamous relationships, some wives receive limited assistance from their husbands as there is competition among co-wives for scarce resources. Under such circumstances, the bulk of the resources is bound to go to either the senior wife and her children or the favourite wife and her children.

Productive Ventures

We might begin this section with a classification of economic activities in which women normally engage, namely:

1. activities that are undertaken for income by the individual for household survival;
2. activities which may not necessarily generate income on individual basis but which are done to support the household as a unit and which may generate part of the household income; and
3. activities which entail the application of domestic labour which reproduces daily, generationally, or biologically, the household unit of production.

The majority of Ghanaian women are self-employed or unpaid family workers. They engage in a variety of productive activities inside and outside the home, farming, processing and marketing agricultural produce, and also trade in local and imported commodities. Their right to work is supported under Ghanaian customary law which recognises their exclusive right to their separate property (Manu, 1991).

It is within the informal sector that many work and attempt to meet their obligations to the household. Indeed, the informal sector provides the needed linkages between different sectors of the economy (Thomi and Yankson, 1985). Many women find it relatively easy within the informal sector to care for their children, perform domestic chores and also engage in their numerous economic activities. Indeed, the informal sector is considered as the key sector for the survival of a large proportion of the Ghanaian population, especially women (Manu, 1990). As Folbre (1990) puts it 'Most women engage in agricultural production

or work in the informal sector, where the opportunity costs of bearing children are low and high fertility remains an important source of economic security' (Ibid, p.36).

The majority of women in the informal sector are engaged in agriculture, agro-based industries and trade. In the agricultural sector, women have increasingly assumed the responsibility of providing food for the household in addition to their household chores. In non-agricultural work, the most important area within which women engage themselves is trade, mostly petty retail trade and trade with their own agricultural crops - fresh, processed or made into ready meals. They sell from the house, outside the house, at the roadside, and in the market. As Bukh (1979) points out, most women carry out more than one trade at the same time: a woman will often work on the farm, be involved in petty trade, process crops for house consumption and sale, and make roadside food or sweets or something else. In effect, women use short-time intervals in between all their other productive and domestic tasks to produce something that can bring money to the house.

Manu (1991) has observed that while all workers in the informal sector share the constraints associated with the informal sector, the situation of women is exacerbated by their own peculiarities and lesser access to resources in the Ghanaian society, namely, their reproductive roles, their position in the family and household and the sexual division of labour.

Household Expenditure and Purchase Responsibilities

In the traditional Ghanaian society the man has always been looked up to as the head of household and the breadwinner for the family. He was therefore charged with the final responsibility of looking after the welfare of all household members. In the process, he was given control over the necessary economic and other resources like land, labour and money. However, the structural transformation of the Ghanaian society has dramatically changed things around, creating more freedom for women to decide things on their own and assume more responsibilities for the affairs of the household.

Traditionally, there was very little pooling of resources between spouses as, indeed, there was no notion of a pooled, common conjugal budget (Leach, 1991; Manu, 1991). Men and women invariably maintained separate income streams and expenditures, whether in cash or in kind.

Opinion is sharply divided as to who has been contributing what to the household budget and the maintenance of the welfare of household members. Asante (1978) maintains that financial responsibility is shared between husband and wife but the former usually takes a greater share of the responsibility. This assertion has been countered by several researchers who hold a contrary view (Ahenkora, 1991; Elabor-Idumedia, 1991; Geisler, 1992; and Oduro, 1992). They have argued that even though there is a sexual division of responsibilities in the household, women usually contribute significantly to and spend a larger share of their income on the upkeep of the household. They therefore recommend that women be made more involved in income generating activities to earn more money for the use of the household.

It has also been argued that women have come to take over a major part of the responsibilities for the day-to-day needs of the household. The way in which they cope

with this is determined by their position within the society in general, and by the fact that their starting point is very different from that of their male counterparts (Bukh, 1979).

The increase in the women's household responsibilities has been explained in various ways. The increase may be partially attributed to the fact that some married women live apart from their husbands in polygamous relationships. Again, in circumstances where migrant husbands work elsewhere women are likely to take up economic responsibilities in the household. This may also be the case where husbands may not be in a position to do so owing to the consumption pattern of the household (Ardayfio-Schandorf, 1992).

Several studies have shown the sexual division of household responsibilities. Oppong (1983) indicates that there is considerable variation in the extent to which husbands and wives share the task of providing for the material needs of their domestic groups. The evidence shows that husbands tend to shoulder certain costs more readily than others, while wives more frequently contribute to children's clothes and food than other items.

Oppong (1974) further states that the types of items for household use, which wives are likely to supply can be divided into three categories, namely:

- (i) those which nearly all working wives provide, including their own and their children's clothes;
- (ii) those which make some kind of contribution towards such items as food and domestic help; and
- (iii) those items they are unlikely to pay for at all, such as school fees, rent and fuel.

Leach (1991) has also argued that purchase responsibilities now tend to divide by resource flow rather than by item. She points out that men usually supply bulky items and meet long term needs, which suits their more 'lumpy' incomes. Women, on the other hand, are expected to put their small, repetitively acquired incomes towards day-to-day needs, such as additional rice and palm oil by the cup and the pint, and small needs for their children.

Some studies have indicated that the responsibility for the care of children is increasingly becoming that of the woman. Bleek (1975) has shown among the matrilineal Kwahu that, even though the household is nearly always embedded in a wider group of relatives, when it comes to the financial responsibility it is often the mother alone who takes care of the children.

Bukh (1979) has argued that since children have become less of an asset and more of a burden within the present economic structure, women have increasingly become alone in their responsibility for child care and the upbringing of children. Consequently, they have been forced to involve themselves more and more in subsistence production. As men still retained their privileged access to land and other resources, and to some extent also to women's labour, the result has been that women are placed in a very disadvantageous position to cope with the exigencies of social life. Bukh (1979) then concludes that, as a result, the strategy for day-to-day survival has come to set very narrow limits on what women can do.

Women's work is seen by other writers mainly as a supplement to that of the man in the household economy. Cutler (1969) contends that women work to supplement the family income and care for personal needs. Bukh (1979) also points out that it is the woman's work to see to it that there is food in the cooking pot everyday. She argues that since women feel themselves more closely related to the children and also more directly responsible, it is they who ultimately carry the extra expense of supplementing the daily diet of the family. Kumekpor (1974) has argued that since husbands are traditionally expected to feed, cloth and provide shelter for children and wives, a wife who earns money and spends it on buying her own clothes, cosmetics and other needs to keep up with the latest fashion should regard this as indeed helping the husband in maintaining the household.

While the structural transformation of the Ghanaian society has created new responsibilities for women in the household economy, their access to the necessary resources and the decision-making process has not improved in a commensurate manner. Bukh (1979) shows that their lack of control over the necessary economic resources, like land, labour and capital has badly affected their production of foodstuffs. She warns that under the present conditions, the necessity to combine child care, domestic work and other activities implies that their economic undertakings will remain small-scale and of low productivity. Ardayfio-Schandorf (1992) has shown that although women share in the economic responsibilities in the household they are invariably left out of the mainstream of the decision-making process.

The foregoing has shown that women have major responsibilities for the sustenance and welfare of household members, even when they live with a husband. One can therefore imagine the responsibilities which women have to shoulder in female-headed households and by single working mothers. Writing on household headship and female earning in Ghana, Ardayfio-Schandorf (1992) shows that, on the average, 82.2% of all women heading households take major decisions and bear economic responsibilities affecting their households. This is to be compared with 67.2% of married women who take major responsibilities in the household. The plight of the single working mother is compounded by the fact that, in addition to her having to care for her children single-handedly, she has to find suitable child care facility, which she may not be able to afford (Benneh, 1992).

Using data from the Ghana Living Standards Survey, Lloyd and Brandon (1991) show that in the roughly 30 per cent of households with a reported female head, that head typically contributes the majority of market working hours to the household, particularly when the head is of working age. They also contribute a significant share of the domestic work. In contrast, in the 70 per cent of households where a man is reported as the head, his spouse plays a primary economic role in a significant percentage of households. On the other hand, men reported as heads play almost no role in domestic work.

In conclusion, it might be said that Ghanaian women have always assumed responsible positions within the household, the lineage and other kinship groups. They have always made important economic contributions according to their designated roles as mothers, sisters and wives.

Time Burdens and Workloads

In most economic analysis, it is usually assumed that the household is an undifferentiated socio-economic unit. By implication, members of the household are supposed to share equally in all its resources and are equally affected by economic and other changes. This economic model of the household can, however, be misleading, especially in complex rural economies when household form and organization are subject to wide variation both spatially and temporarily.

In Ghana, little systematic work has been done to document women's household time use and activities other than in a general and descriptive way (Oppong and Abu, 1987). However, the few studies that had been carried out generally indicate that women work long and hard at their various tasks. Indeed, time burdens have been found to be heavier for women than for men, 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.

Roncoli (1985) found that workloads for Ghanaian women tended to be more than those for their male counterparts across most socio-economic groupings in Ghana. It was observed that women's workloads were increased by their household responsibilities such as food processing, cooking, child care, fetching of water and fuelwood. In the northern part of the country, for example, women spent a great amount of their time on the collection of water and fuelwood without any remuneration in return. These responsibilities took time away from income-generating activities³. Similarly, in Southern Ghana women spend energy-sapping hours of work to find fuel and water as well as to prepare meals (Ardayfio-Schandorf, 1986).

Using data from the 1987-88 Ghana Living Standards Survey (GLSS) Haddad (1991) shows that female time loads are 15-25 per cent higher than those of males and the main source of the discrepancy is the much heavier commitment of women to household work. Haddad (1991) then points out that 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 hours compared to 47 hours of multiple job holders. Haddad (1991) then concludes that these heavy time burdens matter a great deal, especially in terms of the initial 'crowding out' of new income-generating activities.

In a time budget study of 60 women in Osu, Accra, François (1981) used the interview and observational methods to gather data on time spent per day on money-earning activities of these women. It was observed that the women had a workload of nearly 10 hours a day, with little help from household members and little time to spend on personal

3. It is not only in the northern part of the country that the fetching of fuelwood and water constitutes of burden on women. A study in coastal communities of the country by Ardayfio-Schandorf (1986) reports the energy-sapping hours of work required to find fuel and water as well as to prepare meals in a period of serious drought. On the average women spent more than 10 hours a day on such activities.

needs. Indeed, their recreation consisted mainly of chatting while working and visiting kin.

The longer hours of work for the Ghanaian woman are explained by the multiplicity of roles which they perform. (Ahenkora, 1991; Oduro, 1992; Arriagada, 1990). The multiplicity of roles women perform and the type of work they do actually depend on several factors, including, the type of household or family structure, the responsibilities apportioned to women within the household, the head of household status; the economic resources available to them, the social class, the family cycle, and the degree of development modernization of the economy. (Oduro, 1992; Ahenkora, 1991; Arriagada, 1990; and Elabor-Idumeda, 1991).

Cutler (1969) further laments that despite the fact that the workload of women is often much heavier than that for men, they nevertheless have less to eat, since men are always well fed first and given the highest and choicest portions of protein-rich food. The result is that the daily calorie requirement for women is only partially met, culminating in abnormally high pregnancy failures.

The changing trend in the division of household tasks has been noted in recent times. Writing on the division of household tasks among the "Senior Members" and their wives at the University of Ghana, Agyeman-Barwuah (1983) found that both husbands and wives participated less in the performance of household tasks such as washing of clothes, dishes and ironing. These tasks, which were considered menial, were mostly delegated to house-helpers. She further found that child care tasks were rather performed jointly by most of the spouses, with very few men participating in these household tasks alone. It was further observed that factors like the wife's income level, the wife's educational level and the husband's lectureship grade affected the husband's participation in household task performance. All these factors were found to be mostly inversely related to the husband's participation in the performance of household tasks. In a similar study, Asante (1978) observed in Dormaa Ahenkro that the higher the husband's level of education, occupational status and age, the lower his degree of participation in domestic chores.

The developmental cycle of the household has been known to be associated with the workload of household members. Quartey (1991) found a marked variation in labour allocation over the life cycle of the household. As the dependency ratio of the household increased, the volume of household tasks increased as well, and as the children grew older to be able to share in household tasks, the volume of work of parents declined.

In traditional Ghanaian society, polygamy was justified as providing more hands for work at home and in the farm, thus allowing women to have more leisure time and mutual help. Sexual taboos also reinforced the practice of polygamy forbidding menstruating and lactating women from performing certain household chores and touching certain objects (Manu, 1984). However, the involvement of fathers in child-care in polygamous households has been found to be minimal. Oppong and Abu (1987) found that the fathers' participation in the care of young children was limited first to those fathers who resided with the wife. Most of the polygamous fathers thus had little to do with young children since the women, with at least a little education, were rarely found in co-residential polygamous situations.

Moreover, polygyny was associated with a traditional and non-egalitarian mode of conjugal interaction in which childcare and domestic work were strictly the woman's sphere of activity.

With many women engaged in economically productive work outside the home, the use of house-helpers has become an important feature in the performance of household tasks. As Oppong (1975) has noted, it is the norm in the households of the educated elite for the working wife and mother to delegate many of her childrearing chores and responsibilities to relatives and unrelated employees many of whom are under the age of 15.

It has also been observed that many types of exchanges have distributed the burdens of childcare between several couples. Money is exchanged for domestic services by educated couples with distant kin and strangers, who act as nurses and maids. In the meantime, poor parents send their children to the city to serve in the households of the rich, get them fed, clothed and accommodated and hopefully paid in return for their labour. In this way, the burdens of childcare in terms of financial strain and the use of time and energy are distributed among different households, both rural and urban, rich and poor, educated and illiterate, related and unrelated (Oppong 1975b).

The power position of a spouse may be thought of as consisting in his or her ability to alter the partner's behaviour to conform to that desired, even in spite of counter demands and pressures from outsiders, especially in terms of the use of money and time upon persons, objects and interests valued by the spouse (Oppong, 1974a).

In most traditional Ghanaian communities, the inferior status of women was quite evident. Women were taught to accept their position through the socialization process, including their initiation rites. They were taught to be obedient wives and to respect their elders. They were told that a man could marry more than one woman (Manu, 1984; Oppong, 1973; Nukunya, 1969). The inferior position of women in traditional Ghanaian society was reinforced by a number of factors including social practices, religious beliefs, the practice of polygamy, child marriage and widow inheritance.

Manu (1984) has argued that colonialism introduced christianity and victorian morality and values into traditional Ghanaian society and worsened the position of Ghanaian women. She points out that christianity as practised in Ghana, with an emphasis on dutiful, obedient and docile wives, was imposed on a traditional system already based on male domination. Similarly, in victorian society the head of the household was always male, and this attitude greatly affected the Ghanaian women, particularly in the rural areas.

Some attempts have been made to compare the relative position of the educated Ghanaian woman with that of her counterpart in the traditional village setting. Danquah (1928) has recognized the customary independence or relative autonomy of Akan wives as the outcome of three factors: their work outside the home; their matrilineage membership; and freedom as women to marry husbands of their own choosing. He however noted that they were not given much chance to influence their husbands or control their interests.

In contrast to the above, Oppong (1974a) has noticed a drastic change in the position of the educated Akan wife. First of all, she realized that though they have attended school and continued the traditional pattern of working outside the home, the majority of them did not possess the level of education which would admit them into occupational statuses equivalent to those of their husbands. In nearly every case, their salaries were much lower

and the possibilities of earning the same or being provided with similar amenities through their own skills and training were fairly remote.

Robertson (1990) has shown that, in Central Accra, women's position relative to that of men has worsened. With increasing numbers of men earning salaries and doling out occasional allowances, the source of the 'conjugal' income has come under their exclusive control. She points out that the men often hide from their wives the size of their salaries: illiterate women are often wholly ignorant of the market value of their husband's skilled labour or literate skills and therefore have no way of estimating the men's income.

Writing on the decline in women's status in the Obo community Bartle (1978) notes that increasing urbanization, industrialization and westernization have resulted in the subordination of the wife and her conjugal dependence on the husband. He further states that the ability of women to wield political power has been hidden by the overt ideology of subordination to men as fathers, husbands and uncles.

Alongside exploitation and invisibility in the economic sphere, Wagnaraja (1990) points to the fact that women face an atmosphere of violence within and outside the household. Reports of wife-beating, rape and other forms of social oppression demonstrate the hazardous nature of the lives of women in most Third World countries. For poor women who are at the bottom of the hierarchy, these oppressions are further magnified as they toil under the double burden of gender and economic deprivation.

In contrast to the worsening position of women in the conjugal power structure, a few studies have shown that the position of women is actually improving. Greenstreet (1978) notes that the woman's role now transcends the boundaries of her traditional functions. Her numerous and valuable economic activities enable her to enjoy a great deal of economic independence and equality.

Furthermore, on conjugal power structure, Asante (1978) states that owing to the wife's economic autonomy and her less dependence on the husband, the traditional dominance and supervision of the wife's behaviour by the husband are now reduced. Additionally, the wife's power position is directly related to her financial contribution to the family budget.

Finally, it has been shown that the bargaining power of women in matrilineal households tends to be quite strong. Bleek (1975) has demonstrated that in situations of separate conjugal residence, frequent divorce and subsequent shifts in the structure of residence, the pattern and allocation of parental roles and decisions tend to be taken in a matrilineal rather than in a patrilineal direction.

Decision-Making in the Household

The process of decision-making in the home, how domestic tasks, responsibilities and resources should be allocated, is admittedly a complex sequence of events taking place between spouses and between their kin, affines, colleagues and significant sets of associates and reference groups with and about whom they exchange goods, services and communications (Oppong, 1974a). Family decisions may also involve a complex interplay of factors between and among individuals, environments and circumstances (Paulucci et al, 1977).

In most traditional Ghanaian communities women did not take part in decision-

making. They were not expected to speak in public and had to ask for permission to do so from elders (Manu, 1984). Among the Ashanti, for example, the wives of the Asantehene could not even ask for such permission (Rattray, 1929, p.81). Women by themselves had no judicial power and could only assist men in arriving at decisions (Rattray, 1929).

With more women in either the labour force or engaged in more viable income-generating activities, the myth of men being the sole decision makers is now being challenged (Benneh, 1992). Indeed, decision-making in the household is now believed to depend to a great extent upon the relative power position of the spouses and their respective aspirations. Oppong (1974a) notes that whenever women have access to strategic resources, being important economic producers and managers of property, their part in domestic decision-making has been shown in numerous studies to be potentially enhanced.

It is now being increasingly realized that the contribution of resources for the upkeep of the household is an important factor in the decision-making process of the household (Benneh, 1992, Oppong, 1974b). In her study of the matrilineal urban elite in Accra, Oppong (1974b) realized that the wife's position in decision-making had weight when she had educational, occupational and financial resources and used these in providing for the needs of the family. Similarly, Ardayfio-Schandorf (1991) found in the Western Region of Ghana that while the husband was the main decision-maker in the family and would only consult his wife when he felt like it, in the event of irresponsibility on the part of the husband concerning finance, the wife took major decisions affecting the home.

The educational level of the wife has been considered as an important factor in household decision-making. Germain and Smock (1974) have suggested that the roles of women in division of labour and decision-making in the family were determined by the quality of education she had received. Similarly, Oppong, (1970) has noted that households in which wives have higher education are more likely to have joint financial arrangements and to take decisions together. She also notes that households in which changes toward jointness are most marked are those in which husbands are third-generation educated and in which wives have higher education (Oppong, 1974b, p.151). In addition to the educational factor, Asante (1978) has added occupational status and the age of spouses as important factors in household decision-making. Asante argues that decision-making is more likely to be autocratic where the husband has a higher level of education and occupational status and is older than the wife.

The absence of men in the household through migration, divorce, separation and other means has also resulted in women taking important decisions in household situations. In her study of household headship and female earning in Ghana, Ardayfio-Schandorf (1992) shows that as more men migrate in response to various economic opportunities, women are left behind with the children to assume the responsibility of sole managers of the household with greater responsibility for expenditure, income and important decision-making. In her study, she realized that no less than 58.2 per cent of the married women were found to be taking major decisions concerning the household in the rural areas. Folbre (1990) has however noted that while female household heads may enjoy more decision-making power than those who live with adult males, as well as a more equitable distribution of resources within the household, they pay a very high price in loss of access to mak

market income and they almost certainly bear an even larger share of the costs of children than women in traditional male-headed households.

As has been shown, women sometimes take decisions jointly with men. However, on some occasions and on some matters, women take their own decision. These usually deal with matters concerning their parents and other kin relations. In a report on a study of family systems, planning and size on some married nurses in Accra, Oppong (1975a) indicated that decisions on food and remittances to parents were the sole prerogative of the women. Oduro (1992) has also noted that the decision of women to work for a wage is not a question of the choice between leisure and wage employment as is usually assumed in standard neo-classical analysis. She argues that decision is based on a multiplicity of factors including non-labour income, the availability of substitute labour in the home, education, marital status, number and age of children, head of household status and social norms.

The traditional role of the male as decision maker is also evidenced in the area of family planning. Owusu and Batse (1991) have indicated that the success of the family planning programme in Ghana will depend on the extent of involvement of the male in the decision to limit the family size. In addition, it has been found that the level of female education is an important factor in determining the actual and desired family size (Owusu-Pradu, 1990 and Bonson, 1989).

Conflicts of Interest

It has been observed that the divisions of productive, reproductive and consumption activities in the household constitute a potential conflict because of the socially differentiated capacities for recruitment of land and labour and for disposal of their product (Roberts, 1991). It has also been postulated that where there is a conflict of interests, decision-making outcomes will usually reflect the differential power of household members (Sen, 1984).

As in many parts of Africa, conflicts of interest between husbands and wives, especially over the allocation and use of labour and money, are frequent in Ghana. Oppong (1977) has shown that there is considerable evidence of conflict between the sexes, namely conflict of prescribed norms and conflict in behaviour. With the ever-increasing number of women competing for and taking jobs in both full-time and part-time capacities in the public and private sectors of the economy, the issue of role conflict has become more and more prevalent. As Kumekpor (1974) points out, most of these women have other obligations which are peculiar to their sex. The working women who become mothers face the problem of reconciling themselves with their role as workers and as mothers. These two roles, Kumekpor further notes, are not always consistent or compatible: being a mother makes certain demands on them and being an employee makes other demands on their time and energy.

Reinforcing Kumekpor's view, Oppong and Abu (1987) argue that the role expectations and activities most in conflict with maternal responsibilities are those associated with an occupation. They however point out that there is some variation in the amount of

such conflict experienced by women depending upon the degree of separation of work and home, and the availability of kin and others to whom child-care and domestic tasks can be satisfactorily delegated.

The segregated nature of conjugal role relationships in Ghanaian households has been documented. This is characterized by the frequent separate living arrangements of spouses and the absence of communal property or joint management resources, a pattern which persists even among the urban and highly educated. Oppong and Abu (1987) have shown that the factors preventing the potential development of conjugal jointness, companionship, privacy or intimacy include the persistence of strong sibling solidarity, the influence of in-laws, the co-residence of kin, the prevalence of polygyny and multiple sexual liaisons, and the frequent separation of spouses.

The financial arrangement in the household has been cited as a veritable source of strain and conflict. There is evidence to indicate the feelings of strain about the general lack of resources in money and time for household responsibilities (Oppong, 1975c). Oppong (1974c) further notes that the extent to which spouses maintain separate money interests does vary from couple to couple. While in some cases the separation of interests is a matter of mutual agreement by husbands and wives, who consider the arrangement to be the most suitable adaptation to their domestic situation, in other cases, the arrangement is a continual source of friction, each spouse attempting to gain more knowledge of and control over the other's spending.

There are indications that a shift toward greater jointness in conjugal relationship in either financial arrangement or task performance is more likely to follow a shift towards a closed conjugal family situation. Oppong (1977) has pointed out that attempts to maintain a joint financial relationship in open conjugal family situations are subject to conflict and it is only in the closed situation (when no substantial outside help is available for chores and child-care) that the wife or the situation is likely to constrain the husband to participate more actively than is traditional in these spheres.

In order to ensure a peaceful and successful marital relationship, there is the need to devise a mechanism for conflict avoidance and resolution. This has, to some extent, been done in some households. Some spouses insulate most of their cash and property dealings from observation and control by their partners on purpose, partly so as to avoid conflict. Thus, the husband may preserve a measure of secrecy about his own allocation of resources so as to keep from his wife the extent of his extra-conjugal family commitments. The wife may also keep her own savings accounts and property from her husband to provide that measure of financial security for herself and children, which the husband may not be able or willing to provide. Indeed, in other cases, husbands aware of their own limitations to provide financial security are known to encourage their wives to maintain a high degree of financial independence (Oppong, 1974c).

AREAS FOR FURTHER RESEARCH

- (i) The study clearly shows that little research on the household and the family was undertaken in Ghana during the last 10 years, a crucial period of Ghana's recent history. There is therefore the need to investigate the changes that have occurred in the household and the family during this period.
- (ii) It will be useful to find out to what extent transactions between family members occur across households rather than within households since exchanges of resources may occur between family members across household boundaries.
- (iii) The majority of households in Ghana are maintained by the economic contribution of more than one member. Headship therefore often presents a misleading picture of the overall division of economic responsibilities within households. Future research could investigate the contributions of individual members in both male- and female-headed households.
- (iv) It will be useful to find out whether the economic crisis of the 1980s and the loss of gainful employment among men have increased the numbers of households that depend only or primarily on women's income in both male- and female-headed households.
- (v) There is the need for an investigation into the factors that contribute to the successes as well as the failures of female headship in ensuring child nutrition and welfare.

CONCLUSION

There is no doubt that Ghanaian women play an important role in the household economy through their active participation in both the formal and informal sectors of the economy. In spite of their contribution, they are at a great disadvantage with regard to their access to productive resources and the household allocation of resources and decision-making.

The structural transformation of the Ghanaian society has created more freedom for women to decide things on their own and assume more responsibilities in the affairs of the household, thus adding to their already heavy workloads. This is especially the case for women heads of households, widows and single parents.

While the increasing proportion of female-headed households in Ghana does not suggest a growing concentration of poverty among women, it does identify a growing sub-group of women who may be disadvantaged and to whom therefore greater attention should be devoted. Given the potential to discriminate household conditions and behaviour, further research needs to assess household headship in Ghana by actual income earned and contributed to household maintenance.

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REPRODUCTIVE DECISION-MAKING IN A CHANGING GHANAIAN FAMILY

Daniel Buor

ABSTRACT

The Ghanaian family is going through a transformation, and certain forces influence reproductive decision-making in the changing Ghanaian family. Factors like security in old age, prestige attached to large family sizes, labour for agricultural activities, and high child mortality rate are the determining forces of fertility decisions, especially within the endemic traditional sector.

The paper also reveals reproductive decision-making processes of husband and wife. With a weak conjugal bond and strong lineage bond, especially in the typical traditional family, decisions are seen from different perspectives. In the traditional and rural sectors, primarily, the care for the offspring lies heavily on the woman. This is against the traditional notion that the man should be primarily responsible for his wife and children. This is a factor of the changing family.

Emphasis is laid on fertility outside marriage, the sources of which are extra-marital and pre-marital sex. Pre-marital sex largely results in teenage pregnancy. Extra-marital fertility is due to lack of commitment to the marriage vow, whilst teenage births are the result of improper parentage and financial predicament.

The final issue dealt with is the emerging forces for change, especially with increasing Westernization. The percentage of currently married women desiring no more children has increased significantly. This may be explained by growing urbanization, declining illiteracy, and high cost of living, which have also changed the family structure and roles.

INTRODUCTION

Reproductive decision-making within the family is an area that has not received the required attention by demographic researchers and organizations that are interested in fertility regulation. Given that the family is the basic unit of social organization, and of reproduction, decisions on reproduction should have it as the focus.

Even though, ideally, the man and woman in a conjugal bond should be the determinants of reproductive decisions, the strong extended family bond has made the extended family very influential in fertility decisions, especially among the matrilineage. With the increasing rate of formal education among women, however, their participation in such decisions is "sine-qua-non". Among the intellectual elite, mutual consultation and negotiation exist among man and wife (Blood, 1972:27). The change in the structure of

families, with the introduction of Western cultures and values will have a significant effect on reproductive decisions within the conjugal family.

Reproductive decision-making in the context of the Ghanaian family is determined by forces like education, employment status, income, place of residence, family and marriage types and the extended family system.

Education directly influences family size, and is a key factor in employment status and income, which indirectly influence birth rate. Bekele (1973:14) in his Thesis on Population Projection for Ghana, emphasises Caldwell's findings on the inverse relationship between education and family size, and his examination of the urban elite of Ghana's four major towns.

The type of family, whether patrilineal or matrilineal, and of marriage, whether monogamous or polygamous, strongly influences fertility decisions and behaviour. Whereas in the patrilineage the extended family pressures on fertility decisions may not be strong, it is the opposite in the matrilineage in which the offspring belong to the woman's family; and, whereas monogamous unions generally result in larger family sizes, especially among traditional and rural societies, polygamous unions result in smaller family size per woman, and larger family size per man.

The place of residence also has a strong influence on the family and reproductive decisions. Rockson (1991:48) concludes in his analysis of the Ghana Demographic and Health Survey (GDHS) data that, the highest proportion of ever-married women were brought up in rural areas where age at first marriage for women is low. Ageh-Gbede (1990:52) also concludes that in Ghana, the mean additional children wanted by rural women is greater than that wanted by urban women.

The shift in emphasis of household headship with several female heads, is a new dimension of the changing family which influences reproductive decision-making. In urban areas in Ghana, a significant proportion of women are heads of household (Ardayfio-Schandorf, 1994:35). Among the intelligentsia elite, decisions to have children are about equally shared between the couple.

Family planning programmes which are intended to create awareness of the need to reduce births, and to educate on the appropriate methods, tend to be urban-based. The rural sector which has a tendency towards high birth rate tends to be neglected in view of poor roads and inadequate logistics.

Moreover, certain factors affect reproductive behaviour outside marriage. These include teenage pregnancy, and pregnancies resulting from extra-marital sexual relations. These, incidentally, are major sources of fertility, and are products of the changing family structures.

The paper aims primarily at examining ways in which reproductive decisions cause high fertility within Ghanaian families, and how changes in the family systems influence reproductive decisions and behaviour. It specifically examines the changes the traditional family is going through, and attendant fertility performance. It finally identifies new research priorities in the area of reproductive decision-making and behaviour within the Ghanaian family.

The data used include books, journals, research and summary papers, survey reports, theses and undergraduate dissertations, and bulletins. The Ghana Fertility Survey (GFS), 1978, and GDHS, 1988, reports are also sources of information.

It is hoped the paper will serve as baseline data for policy formulation in the all-haunting demographic factor of high fertility, which is a source of underdevelopment, apart from mal-administration, mismanagement and corruption in the developing countries.

TRENDS IN THE GHANAIAN FAMILY

The Ghanaian family is going through traumatic changes, especially during the last two decades. The rate of cohabitation and unrecognised sexual unions is high, and teenage births are on the increase. There is the tendency more towards the nuclear family, especially among the intelligentsia and urban elite, while the family power structure, especially among the educated elite, is egalitarian rather than male-dominance. There is also an emphasis on monogamy, with increasing westernisation and growing economic malaise and attendant financial hardships. Moreover, the rate of divorce and resulting child maladjustment and delinquency, social vices and teenage pregnancies is high.

Unrecognized sexual unions is predominant in the Ghanaian society. In 1988, twenty-six per cent (26%) of women in their reproductive years were outside formal marriage (GDHS, 1988). The Total Fertility Rate of this group is not insignificant. Teenage pregnancies and pre-marital sexual relations are also on the increase. About 33 per cent of Ghanaian females aged 15-19 are married (Gyepi-Garbrah, 1987:2). In the traditional system, puberty rites could be delayed to enable a girl come to maturity before marriage. With regard to teenage pregnancy, Ampofo (1986:48) discovered that adolescents account for 11 per cent of the country's total births. The increasing rate of teenage marriages and adolescent births are traceable to the financial predicament of families, irresponsible parenthood, and growing decline of morality of society.

Another trend in the Ghanaian family is the adoption of the nuclear family concept, which is a function of colonialism and westernisation. The educated class tends to adopt the nuclear family concept more than the illiterate who are domiciled in the depressed rural areas. The adoption can also be explained by the harsh economic system which puts strain and stress on family finances.

An important trend in the family system is the increasing power of the woman. The trend of marriages among intellectual elite seems egalitarian, in which ordering and obeying give way to mutual consultation and negotiation (Blood, *op.cit.*). Even among the illiterate families, a trend is emerging gradually, with the involvement of women in economic and commercial activities that will improve their financial status. With this trend, the structure of power-sharing and decision-making of all forms will change. In the urban areas in Ghana, a significant proportion of women are heads of household (Ardayfio-Schandorf, 1994).

There is a gradual shifting of marriage emphasis from polygamy to monogamy, with the increasing embrace of western cultural values. Among the intellectual elite, it is non-fashionable for a man to be polygamous, and for a woman to be a second wife.

Finally, an important trend in the family system is that divorce rate remains high. The Daily Graphic on April 4, 1994, carried a front page information of a stunning divorce rate of 29 per cent of marriages contracted per year. The statistic was credited to the General Secretary of the Prebyterian Church of Ghana Women's Work Central Committee.

The high divorce rate which is a big blow to family stability is attributable to the financial constraints of families and unfaithfulness to the marriage vow. The divorce rate has concomitant effect of sexual abuse and violence, teenage pregnancy, spread of AIDS, and the sacrifice of the potentialities of children who happen to be the unfortunate victims. The changing trends in the family have repercussions on fertility decisions within the family, and thus, call for thorough analysis of the relationships.

DETERMINERS OF REPRODUCTIVE DECISIONS

Determiners of reproductive decisions within the Ghanaian family are members of the conjugal family, the extended family, and certain persons outside the family circle. In the conjugal family, in both the matrilineal and patrilineal families, especially in the traditional setting, the man assumes a key position in all facets of decision-making. The rights of spouses show a bias in favour of the husband, and in Ghanaian societies, the authority structure weighs heavily in favour of the men (Nukunya, 1992:208).

Married couples in Ghana generally report significant differences in desired family sizes at the aggregated level - 5.5 being the ideal family size expressed by currently married women and 7.6 for their husbands (Ghana Statistical Service, 1989; 93, 94) (Lloyd, 1992:8). At the level of the couple, only 23 per cent of couples agree on the same desired family size (Ezeh, 1991).

The repercussions of the decision on the family size rest heavily on the woman on whom the onus of caring for the offspring largely rests. This is against the traditional notion that the man must be responsible for the needs of his wife and children. Bleek (1987:148) concludes in his research on the Akan family that, within the Akan family, having children, both in the sense of bearing and supporting them is mainly the affair of the woman. As a result, men show a near-nonchalant attitude to family planning issues.

This attitude is confirmed by the GDHS (1988), which reveals that, 54 per cent of husbands reported that they did not discuss family planning with their wives, whilst 58 per cent of wives reported that their husbands never discussed family planning issues with them (GDHS, 1988).

Differences in the pattern of decision-making exist between the matrilineal societies in which the woman's offspring belong to her family, and the patrilineal societies in which the offspring have little or no link with the mother's extended family. Within the matrilineal societies, the extended family has a great influence on members of a nuclear family in decision-making (Busia, 1962:12). One major aspect of such decisions is on reproduction. With the increasing tendency towards the nuclear family, and the gradual decline of illiteracy, the extended family influence is declining, however, at a decelerating rate.

Among the Dagombas who are subject to one unified political head (Oppong, 1973:13), the extended family ties are strong. Extended family ties are equally strong among the Gonjas, Gas and Ewes. Among the Gonjas, the ties are such that, food frequently exchanges between the households of the married brother and sister (Goody, 1973:222-225). Among the Gas, the individual belongs to both the father and mother and the whole extended family (Kilson, 1974:48-50). The landholding and succession to rights in property and traditional hereditary offices binds the Ewe extended family together (Kludze, 1973:15).

On the issue of reproduction, however, the matrilineal extended family is more likely to have the upperhand in influencing decisions, since the offspring belong to the woman's family, and in which certain members of the woman's extended family assume the responsibility for the upkeep of the children, should her husband be incapable of doing so (Kaye, 1962:135). Moreover, the extent of extended family influence on reproductive and other decisions will depend on the living arrangements, the educational status of the couple, and their financial ability to maintain their offspring.

Apart from the extended family, other personalities like adult children and trusted friends can influence reproductive decisions. Adult children who have attained positions of responsibility, and who have been supporting their parents, can seriously influence reproductive decisions.

REPRODUCTIVE DECISIONS WITHIN THE TRADITIONAL SOCIETY

The Ghanaian traditional society was primarily pro-natalist, and among the Asante, the dominant Akan ethnic group, a couple were honoured at a public ceremony upon having their tenth child (Fortes, 1950:262). A man's prestige was largely dependent on the number of wives and children he had (Sarpong, 1974:77).

Children and wives were needed to assist on the farms in an agrarian-bound economy. They also ensured that fathers were given fitting burials. Children also provided security for their parents in old age. The high child mortality rate was another factor which influenced reproductive decisions. It was hoped that, when a woman had several children, the probability of the survival of some, in the event of some dying, would be high.

Polygamous marriages were predominant among the traditional society, especially among the northern tribes. Wives in polygamous unions desire large family sizes because they thus tended to feel more secure (Greenstreet, 1987:7). The fertility preferences among monogamous and polygamous unions at Awere covered by Bleek (1980:295) are as indicated in Table 4.1.

The desire for large family sizes by women in polygamous unions, however, does not result in as large family as those in monogamous unions. Baffour (1989:42) in analysing the socio-cultural factors that affect the fertility of women in the Nkoranza district of the Brong-Ahafo Region discovered that, polygamy rather showed a negative relationship with fertility. He found out that women in polygamous unions had relatively longer birth interval than those in strict monogamous unions. The larger duration of post-partum abstinence

among polygamous unions is, however, the main practical reason that can be adduced. Nukunya confirmed the reproductive behaviour of women in polygamous vis-a-vis monogamous unions. He assumed a position in his research that, in more cases than not, women in monogamous unions are more fertile (Nukunya, op. cit.:21).

Table 4.1
Fertility Preferences Among Monogamous and Polygamous Unions at Awere (Percentages in Parenthesis)

<i>Desired No. of Children</i>	<i>Less than 5</i>	<i>5 and More</i>	<i>Total</i>
Monogamous Union	60 (38)	96 (62)	156 (100)
Polygamous Union	5 (15)	28 (85)	33 (100)
<i>Total</i>	65(34)	124(66)	189 (100)

Source: *Bleek, 1980, Sexual Relationships and Birth Control in Ghana - A Case Study of a Rural Town, p.295.*

Reproductive decisions in the traditional society were also influenced by age at first marriage, and the social structure. Age at first marriage was quite low for women. The mean age of marriage among the Asante women was between 15 and 20 (Fortes, op.cit.:69). Age at first marriage can affect the cumulative fertility directly by limiting the number of years available for child-bearing (Rockson, 1991:75).

The position of a person in the social structure influenced the family size. Chiefs, for instance, married as many as they chose, and had many children to enhance their prestige in society. Growing economic hardships have now limited the number of wives and family sizes of chiefs. Another cause of high birth rate within some families was sex imbalance. Some couples continue bearing children if their offspring are of a single sex. In the matrilineage, females were more preferred. Today, even though modernization is gaining roots, traditional practices are predominant especially in the rural areas, and forces that influence high fertility are prevalent.

CHANGING TRENDS IN REPRODUCTIVE DECISION-MAKING

With the dawn of modernization and growing western influence, the structure of the family and the roles within are changing. There have as a result been changes in reproductive decisions and performance. Perceptions on fertility and changes of attitudes to family sizes are the result of the introduction of formal education, changes in income levels and employment statuses, social security policies, urbanisation, introduction of new forms of religion, improvement in health care, marital status, marriage type, changing status of women, introduction of family planning programmes, and the emergence of the killer disease, AIDS.

The level of education has been found to exhibit an inverse relationship with family size (Gaisie and Nabila, 1978). The educated know the functioning of the human organism, and are conscious of the negative implications of large family sizes for mother and child health. They are also clearly aware of the negative effect of large family sizes on the quality of life.

Obeng-Afriyie (1985:13) in a survey on the pattern of child-bearing of women in the Bawku District discovered that, women with no formal education had higher parity than those with a minimum level of education. This is illustrated by Table 4.2.

The table reveals that 44.8% of mothers with no formal education had more than a parity of 5, while for those with middle school education, the proportion for the same parity was 6.7%. This data is further reinforced by the GDHS 1988, which reveals that the mean number of children ever born to women aged 40-49 with no education was 7.06, whilst those with higher education was 3.91 (GDHS, 1988:20).

Table 4.2
Parity and Educational Level in Bawku District

<i>Educational Trend of Mother</i>	<i>Parity</i>		<i>Total</i>
	<i>Less than 5</i>	<i>5 and Above</i>	
No Formal Education	32 (55)	26 (44.8)	58 (100)
Middle School	28 (93.3)	2 (6.7)	30 (100)
<i>Total</i>	60 (68.2)	28 (31.8)	88 (100)

Source: *Based on Obeng-Afriyie Konadu, 1985. Undergraduate Dissertation, School of Medical Sciences, University of Science and Technology, Kumasi, p.13. (Percentages in parenthesis).*

There have been significant increases in school enrolment at all levels. During the 1980/81 academic year, enrolment in second-cycle schools was 113,157. This increased to 168,192 in 1985/86, registering a percentage increase of 48.6 (Ghana Statistical Service, 1987:12). For third-cycle institutions, the enrolment during the 1980/81 academic year was 7,945, and 8,344 in 1985/86, indicating a percentage increase of 5.0% (Ghana Statistical Service, 1987).

Other factors which affect reproductive decisions depend on education, a factor largely responsible for the changing family. The long period spent in formal education increases the age at first marriage, thus reduces the reproductive life-span of women. The educated show a more positive attitude to family planning programmes than the illiterate. According to Mawutor (1992:66), the proportion of currently married women who were currently using any method of contraception by education was 56.2% for those who had attained educational levels above secondary, and 7.7% for those who had no education (Ghana Fertility Survey, 1978).

The well-educated also find themselves in high positions in various professions. Such positions and the tasking responsibilities they carry discourage high fertility rates. Education also makes the couple take a critical look at the cultural norms and institutions which encourage natality. It is sad to note that, culture and tradition had for a long time played down on the educational advancement of girls, whose reproductive decision is very important in regulating fertility.

On the issue of income and fertility, it has been found that low income earners tend to exhibit large family sizes. Poorly developed countries with low incomes are areas of high fertility (Ghazi and Summons, 1985:5; Donald, 1969:670). The educational factor plays a role here. Employment status can also affect reproductive decisions. Women who are employed in various occupations in the formal sector tend to have smaller family sizes than housewives. The housewife sees her function as bringing forth children and maintaining the home. She is not limited by maternity leave. Generally, women who involved themselves in strenuous work like "pito" brewing, farming and trading tended to have large family sizes (Obeng-Afriyie, 1985:33).

A research on the determinants of fertility patterns and their implications for the Ghana Population Policy undertaken by Gaisie and Nabila (1978) clearly reveals differences between employed women according to working status in reproductive behaviour. Their findings are indicated in Table 4.3. It is borne out by Table 4.3 that the employee exhibited lower family size than the self-employed either with or without employee. For both rural and urban areas, the completed family size for the employee was 4.7 whilst the self-employed with and without employee were 7.1 and 6.6 respectively. The obvious reason for such a phenomenon is that, the employee is bound by certain official regulations like maternity leave with or without pay.

Table 4.3
Employment Status and Fertility in Ghana

<i>Employment Status</i>	<i>Total</i>		<i>Urban</i>		<i>Rural</i>	
	<i>Total Fertility</i>	<i>Completed Fertility</i>	<i>Total Fertility</i>	<i>Completed Fertility</i>	<i>Total Fertility</i>	<i>Completed Fertility</i>
Employee	3.6	4.5	3.4	4.5	4.3	5.3
Self-employed without employee	6.1	6.6	5.2	6.1	6.7	6.8
Self-employed with employee	6.4	7.1	2.9	6.5	6.9	7.0

Source: (Extracted) Gaisie, S.K. and Nabila, John, 1974. "Determinants of Fertility Patterns and Their Implications for the Ghana Population Policy", p.24.

Urbanization as a factor of influencing fertility decisions promotes anonymity, secularism and a diminution of kinship ties (Nukunya, 1992:150). Such factors corrode traditional norms and values which impinge on reproductive decisions. Urbanisation is associated with literacy, high income levels and aspirations for better living standards which will be impossible with large family sizes. The differences in rural-urban family sizes as discovered by Bleek (*op.cit.*) in his work on Sexual Relationships and Birth Control in Ghana carried out at Awere is indicated in Table 4.4. What can generally be summarised from the study is that, urban dwellers who later go to live in rural areas carry the characteristics of the urban experience with them.

Religion is a factor that largely influences reproductive decisions within the Ghanaian family. Catholics, for instance, disapprove of the use of family planning methods, apart from the natural methods like periodic abstinence, withdrawal and the cycle. Protestants and Moslems, however, are flexible on the use of family planning devices. In Ageh-Gbede's survey on family size preference culled from Ghana Fertility Survey, the mean additional children wanted by Catholics was 2.63, Protestants 2.28, Moslems, 3.15, and adherents of Traditional religion 3.49 (Ageh-Gbede, 1990). Given the family authority structure in the traditional setting, the probability that a Protestant husband can influence a Catholic wife to modify his religiously-motivated reproductive decision is high.

Table 4.4

Urban Experience and Ideal Family Size at Awere (Percentage in Brackets)

<i>Urban Experience</i>	<i>Desired No. of Children</i>		
	<i>Less than 5</i>	<i>5 or More</i>	<i>Total</i>
Having lived in Accra, Tema, Kumasi and Takoradi	61 (44)	77 (56)	138 (100)
Other	25 (28)	64 (72)	89 (100)
<i>Total</i>	86 (38)	141 (62)	227 (100)

Source: Bleek, 1980, op. cit., p.159.

The improvement in health care, with the introduction of orthodox medicine, has helped reduce mortality. This trend has surprisingly not led to a corresponding decline in fertility. Total Fertility Rate (TFR) rather increased initially with improvement in fecundity. The life security of children can therefore not be a strong reason to explain why families decide to have large family sizes. The pro-natalist mentality is still strong, especially among the illiterate.

Marital status has a significant influence on reproductive decision and pattern within the Ghanaian family. Married women desire more children than the divorced, the unmarried or cohabiting. The legally married woman feels secure, and is assured of the husband

support for her children. This factor cannot, however, be disentangled from the educational factor. On the relationship between marital status and family size, Bleek (1980), in his study of the Awere situation confirms this fact, as indicated in Table 4.5.

The results confirm the disparities in reproductive decisions of the legally married, divorced, and the never married or free marriage. Whereas the legally married in both male and female samples who considered a family size of more than 5 as ideal constituted 69% of the sample in that group, the divorced and never married constituted 57% and 40% respectively in their groups. Pool confirmed the relationship between marital status and desired family size in a research on the conjugal patterns in Ghana when he wrote: *People in a customary and legal marriage opt for more children and that those who are sexually more independent prefer fewer children* (Pool, 1968:158).

With increasing rate of divorce, it is hoped the desire for a smaller family size will be high.

Table 4.5

Marital Status and Ideal Family Size at Awere (Percentage in Brackets)

<i>Marital Status</i>	<i>Desired No. of Children</i>		
	<i>Less than 5</i>	<i>5 or More</i>	<i>Total</i>
Legally Married	48 (31)	108 (69)	156 (100)
Divorced	12 (43)	16 (57)	28 (100)
Free Marriage or Never Married	25 (60)	17 (40)	42 (100)
<i>Total</i>	85 (38)	141 (62)	226 (100)

Source: *Bleek, 1980, op. cit., p.159.*

On the issue of marriage type, it has been found that monogamy is being embraced, especially by the educated. Monogamy results in a smaller family size per man, compared to polygamy, but may relatively result in a large family size per woman.

The changing status of women which is a significant feature of the changing family has largely influenced reproductive decisions within the Ghanaian family. The traditional role of women within the Ghanaian cultural setting has been bearing children, and house-keeping. The woman has been in an appendage position to the man, who takes the lion's share in decision-making. Wives' contraceptive attitudes, therefore, depend both on their husbands and their own individual characteristics (Ezeh, 1993:12).

Westernization has, however, modified the status of the woman in the Ghanaian society. Formal education has placed most of the women on equal status with their male counterparts. In some households, especially in the urban areas, they have assumed the role of heads by virtue of their economic role (Ardayfio-Schandorf, op.cit.). A good number

are unmarried. The earnings of women in gainful employment plus even their potential to earn income have increased their power (Nye and Berardo, 1973:309).

The increasing levels of education of women are also increasing their levels of participation in family decisions including reproductive decision. Lloyd thus confirms: *Within the elite (educated African) nuclear family the pattern of relationship between husband and wife tends to be one of shared roles, greater intimacy and equality (Lloyd, 1966:30).*

Thus, with increasing levels of education, there is the tendency for the status of women to graduate from one of subjugation to one of equality with their male counterparts. The introduction of scientific methods of family planning and also emphasis on traditional methods, especially by the educated class, have modified the reproductive decisions and behaviour, especially of the educated class. Education also shows a direct relationship with the rate of use of family planning methods, as illustrated in Table 4.6.

Table 4.6
Percentage Distribution of Currently Married Women Currently Using any Method of Contraception by Education

<i>Educational Status</i>	<i>No.</i>	<i>Not Using</i>	<i>Currently Using</i>
No Education	1,467	91.5	8.5
Primary	1,511	84.8	15.2
Secondary	156	73.1	26.9
Higher	22	59.1	40.9
<i>Total</i>	1,356	87.1	12.9

Source: *Mawutor, op.cit. Computer Tapes, GDHS, 1988.*

The table shows that there was a significant difference between the highly educated and the illiterate in the use of family planning methods. Formal education must, however, be backed by mass education in contraceptive use, and also the proper rapport between man and wife on the issue. The GDHS (1988) reveals that, of couples for which there was no discussion, 22% intend future contraceptive use, whereas at the highest level of discussion, over 76% indicate future use.

A critical factor that currently can affect reproduction outside marriage is the upsurge of the deadly disease, Acquired Immune Deficiency Syndrome (AIDS). There is the tendency for increasing the use of the condom, to avoid both AIDS and pregnancy, whilst within marriage, couples who have contracted the disease may decide, for the sake of the health of their offspring, not to have children at all, or, in case of those who have already had children, not to have any more children.

With AIDS, it was supposed that there would be a drastic decline in pre-marital and

extra-marital sexual relationships. On the contrary, there has not been a significant decline in these activities. McCombie and Anarfi (1991:1) in a survey of the attitudes and practices related to AIDS among young people in Ghana, confirm that the frequency of promiscuous sexual behaviour has not declined markedly with the onset of AIDS.

McCombe and Anarfi's respondents, primarily illiterates and semi-literates, had misconceptions about the nature of AIDS. About 32% said AIDS could be cured by medicine whilst 38.4% said it could be cured by going to the right person for treatment.

On the issue of abortion and fertility, not much work has been done, in view of the illegality of abortion. The cases of abortion in the hospitals however, are an indication that it is an important factor in fertility control. Over one-half of the 76 beds at the ward of the Department of Obstetrics and Gynaecology at the Korle-Bu Hospital (now a Teaching Hospital) were utilised by abortion patients (Ampofo, 1970:156,157).

With regard to marital status and abortion, out of the 330 cases of abortion reported at the Korle-Bu Hospital in 1970, 250 representing 75.8% were married (Ampofo, 1970). The unmarried may tend to adopt contraceptive methods for fear of being impregnated by men who may not be interested in marriage, and the expected burden of bringing up children without the support of their male partners. The unmarried are also less likely to get pregnant because they indulge in less frequent sex.

Respondents' views on abortion indicate a high proportion of disapproval. The respondents' views on abortion in the Techiman district of Brong-Ahafo Region are indicated in Table 4.7.

Table 4.7

Respondents' Views on Abortion in Techiman District

<i>View on Abortion</i>	<i>Number</i>	<i>% of Respondents</i>
Approve	44	22
Disapprove	84	42
Limit Under Special Conditions	53	26.5
No Views	19	9.5
<i>Total</i>	200	100.0

Source: *Agbemadzo, A Study of the Knowledge, Attitude and Practices of Contraception among Women of Child-bearing Age in the Techiman District, June, 1989, p.45.*

The disapproval of abortion stems from rural, religious and health grounds. The general view is that, life starts with the foetus, the destruction of which is morally wrong. However, where the health of the mother is at stake, with the continuity of the pregnancy, abortion is permissible.

Abortion can be seen as a feature of the changing family. That some women abort because their husbands are irresponsible, and that they have to bear the responsibility of child-care alone, cannot be an erroneous assumption. Some may also abort because of the very good communication between them and their husbands on reproductive issues.

REPRODUCTION OUTSIDE MARRIAGE

The sources of reproduction outside marriage are extra-marital and pre-marital sexual behaviour. In extra-marital sex and resultant births, the men are worst implicated, since the culture of the various societies frowns discriminately on a woman's extra-marital sexual indulgence, indeed, tending towards a taboo. A man can decide to marry as many wives as he can, but a woman is bound to her husband alone. Before the man marries another wife, however, he seeks the approval of his wife or wives (Azu, 1974:34).

Sexual attraction is a natural phenomenon, and a man requires self-control in order not to be lured into sexual excesses. Financial constraints sometimes lure men into socially unacceptable unions with wealthy unmarried women who, by virtue of their age and family size, may not easily get husbands. Births can however result out of the relationship.

Where a wife is infertile, the man, in desperate need of a child, goes in for a girlfriend who might be fertile, to raise offspring. This situation is typical both of educated and uneducated husbands. In some situations, the man does this with the consent of the wife, who is prepared to adopt the illegitimate children.

Teenage pregnancy, another source of reproduction outside marriage, is a major source of high fertility rate in the Ghanaian society. In 1979/80, adolescents accounted for 11 per cent of the country's total births (Ampofo, 1986:48). In 1979/80 and 1984/85, 18.4% and 19.3% respectively of ante-natal cases at Korle-Bu Teaching Hospital, were adolescents.

Some teenage pregnancies result from marriage. The age at first marriage in Ghana is low. About 33 per cent of Ghanaian females aged 15-19 are married (Gyepi-Garbrah, 1987:2). This is due to their low academic aspirations and pro-natalist attitudes. The gradual eradication of the cultural institutions like puberty rites at the onset of modernisation which has largely changed the structure and role of the family, is one crucial factor that has encouraged adolescent births through pre-marital sex.

The urban heterogeneous society, with its modern lifestyles, has corroded traditional norms and values. The emerging urban culture is gradually relegating to the background certain aspects of the Ghanaian culture which have served as bulwarks against adolescent pregnancy. Increasing female education has also helped break down such traditional practices as puberty.

Another cause of teenage pregnancy which results in teenage fertility is economic Akuffo (1978:157) reveals in her findings on why teenage girls take boy friends as part of a research on high wastage in women's education, that, the main reason why teenage girls take boy friends is financial. In her research, 80% of the girls in school responded having boy friends, and 80% of the drop-out had boy friends who were attending school. 61.6%

took boy friends for them to give them money to satisfy their material needs. This clearly reveals the shirking of parental responsibility which could be the result of a weakening national economy.

Another cause of teenage pregnancy is peer group influence. Adolescents are easily influenced by their friends. Young ones have built myths around sexual purity. It is popularly held among teenagers that abstinence from sex up to a certain age would result in some strange behaviour (Adomako, 1991:43). Since adolescents are largely influenced by their peers, not a few are overwhelmed and deceived by such myths. In the urban areas, a girl having a boy friend, and a boy having a girl friend is gradually becoming part of the culture. This is partly the result of some parents' 'laissez faire' attitude to moral issues.

Moreover, parents' occupations bear a relationship with students' sexual behaviour (Adomako, 1991:36). She discovered in her research that, incidence of sexual activity was found to be lowest amongst students whose fathers were professionals and highest amongst those whose fathers were farmers. Students with mothers in the armed forces also had less sexual experience. By virtue of their academic attainments, the professionals set high aspirations for their children to attain, and so exercise a strong moral discipline on them. Mothers in the armed forces will tend to carry the military discipline to their homes, thus exercise a strong moral control over their offspring.

Besides, family life education for the young ones is inadequate. Under the traditional system, parents taught their adolescent girls simple physiological changes as they grew, and the implications of certain actions as pre-marital sex, before and after puberty rites. They were taught the social implications of having bastard children. On the contrary, now, parents' responsibility in sex education is neglected, a factor of the changing family. Akuffo has found that, only 0.8% and 4.4% of girls in school and drop-out respondents respectively were told something about sex by their parents (Akuffo, op.cit.: 374).

The lack of adequate exposure of the youth to family planning methods is another cause of teenage pregnancy. The situation is made more precarious by the negative attitude of society to sex education. The opinion is held that, sex education and exposure of the youth to family planning methods will encourage greater pre-marital sexual activity. This has serious negative demographic implications. In a study of causes of teenage pregnancy at Chorkor, Akrofi (1990:60) observed that, several of the respondents who responded to the knowledge of contraceptive use only knew of the condom. The responses of the respondents are indicated in Table 4.8.

The large number that failed to respond may have done so on moral grounds. They might not feel comfortable to disclose their pre-marital sexual activities, since society generally frowns on pre-marital sexual behaviour. Lack of knowledge of contraceptive use would mean unprotected sexual intercourse by those who desire to indulge in it and the resultant high fertility.

Parents' marital status can also influence pre-marital sex and subsequent pregnancy. Adomako (1991) found in her research that, among students whose parents were married and living together, 40% of males and 17% of females had sex before, whereas among

students whose parents had never been married, 67% of males and 29% of females had experienced sexual intercourse. Parents indeed can exert great influence on their children if they unite to carry out the onerous task of child training. The Christian Bible counsels parents to train their children the way they should go, so that when they grow, they shall not depart from it (Solomon, Proverbs, The Bible).

Table 4.8
Use of Contraceptive by (Sexually Active) Teenagers at Chorkor

<i>Method</i>	<i>Number</i>	<i>Percentage of Users</i>
None	17	41.5
Condom	11	26.8
Pill	10	24.4
Sampooon	1	2.4
Herbs	1	2.4
Loop	1	2.4
Not Stated	44	Deleted from computation

Source: *Akrofi, 1990, "Factors Affecting Teenage Pregnancy at Chorkor", Undergraduate Dissertation, University of Ghana, Legon, p.61.*

Finally, there is a cause of reproduction within the family which, though of lower frequency, needs mentioning. This is rape, which is gaining roots especially in the major urban centres.

The decision to enter into pre-marital sexual relationship by adolescents is not to reproduce. The only exceptions are situations when, especially in the matrilineal families where there are very few females, mothers encourage their female daughters to have children at tender ages. In the case of extra-marital sex, reproduction could be a key factor, especially where one's partner is not fecund.

GOVERNMENT POLICIES, THE CHANGING FAMILY, AND REPRODUCTIVE DECISIONS

Government policy can help stabilise the family by bringing sanctions on irresponsible parents, guarding against unwarranted divorces and discouraging unrecognized sexual unions and resulting births.

Upon recommendations of the Ghana Manpower Board, the National Liberation Council (NLC) Government in March, 1969, officially published a population policy entitled, "Population Planning for National Progress and Prosperity" (Nabila, 1986:35).

Pragmatic steps were taken to implement the policy without delay. As a first step in May, 1970, the Ghana National Family Planning Programme (GNFPP) was formally launched, with a secretariat set up in Accra under the Ministry of Finance and Economic Planning.

In the GFS of 1978 and the GDHS of 1988 it was discovered that knowledge of any method of contraception was high even among the illiterates. This may be attributed to the activities of the GNFPP as illustrated in Table 4.9.

Table 4.9
Percentage Distribution of All and Currently Married Women Who Have Knowledge of Any Method of Contraception through Education

<i>Educational Status</i>	<i>GFS 1978</i>				<i>GDHS 1988</i>			
	<i>All Women</i>		<i>Currently Married</i>		<i>All Women</i>		<i>Currently Married</i>	
	No.	%	No.	%	No.	%	No.	%
No. Education	3,152	56.8	2,686	56.8	1,783	63.7	1,467	65.2
Primary	2,645	78.3	1,573	85.5	2,369	83.1	1,511	91.0
Secondary	303	93.1	159	96.2	296	93.9	156	98.1
Higher	23	100.0	18	100.0	40	97.5	22	100.0
<i>Total</i>	6,125	68.0	4,436	68.6	4,488	76.2	3,156	79.4

Source: *Computer Tapes; GFS 1978 and GDHS 1988.*

Knowledge of any method of contraception was high even for those with no education. There was significant increase of knowledge of any method of contraception between the GFS of 1978 and GDHS of 1988. There has, however, not been a significant increase in fertility rate. The Total Fertility Rate (TFR) was as high as 6.4 in 1988 (Ghana Statistical Service, 1989), and the Crude Birth Rate (CBR) has been estimated at 44 per 1,000 females (UN, 1991:114). This situation is the result of a small proportion of couples patronising the use of the methods of contraception.

The Government of Ghana has also taken steps to put a women's organisation, the National Council on Women and Development (NCWD) in place, and charged it with the responsibility of identifying problems facing women, and to formulate and execute policies to improve the status of women (Nukunya, 1992:218-219). There is also the 31st December Women's Movement (DWM). The activities of the women organisations will help enhance the economic status of women, thus make them equal partners with their men counterparts in manning the family. This can help stabilise the family.

Further to the structures already discussed, the Government of Ghana on May 19, 1992 authorised the establishment of the National Population Council (NPC) which was inaugurated on November 25, 1992. It serves as an advisory body to government on all

population matters and its related issues, and offers advice on, and interprets Government policy concerning population (Ministry of Information, November, 1992).

Finally, some legislations of Ghana encourage high fertility. Certain family laws only help to increase birth rate. Under the old family law, children born to a man outside the Ordinance or court registration were considered legitimate, and had access to their father's property (Greenstreet, 1987:65). This would encourage high fertility since a woman could have as many children as she liked outside wedlock, if only by responsible men, in the hope that their children would be properly catered for.

In the Intestate Succession Law (PNDCL 111), recognition is given to children born outside legal marriage. Such children, so far as they are considered the man's offspring, have access to their father's property if the father dies intestate (Government of Ghana, 1985:5).

The law would thus encourage women who find difficulty in getting marriage partners to have children by responsible men, since, after all, the illegitimacy of their relationship with the men will not nullify the legitimate right of their children to the men's property if they should die intestate. This situation will result in weak conjugal bonds which is a negative feature of the changing family.

STRATEGIES FOR REDRESS

The foregoing clearly reveals that reproductive decision-making within the changing Ghanaian family, ultimately leads to population growth and its attendant problem of a slow pace of development. The situation could be attributed to certain negative changes in the family systems. To address the problems of reproductive decision in the family in order to give credence to affordable family sizes, and to wither away unwanted pregnancies, especially outside wedlock, and also, to stabilise families, the following strategies are recommended:

1. The government should ensure the smooth implementation of the PNDC Law 111 which guarantees the security of surviving spouses, and to ensure the sanctioning of spouses who fail to give recognition to their marriages through registration. There must also be stringent laws on irresponsible parents. These can help stabilise the family.
2. The government should embark upon a vigorous and aggressive programme of mass education. A minimum level of formal education will ensure the high acceptance rate of family planning methods. Basic education should be free. Government effort should be supplemented by a national education tax.
3. Family planning education for both males and females must also be intensified and, as far as possible, clinical and injectable forms of contraception which have high success rate must be encouraged. The sector ministries that deal directly with the rural population, such as the Ministries of Education, Food and Agriculture, must be wholly integrated into the family planning education.

programmes. Newly created institutions like the National Commission for Civic Education (NCCE) must also be involved.

4. Women who are not in gainful employment must be equipped with vocational skills and business activities to keep them busy always. By such an engagement, much of their attention would be taken away from their domestic activities which engender natalist tendencies.
5. Communication among couples on reproductive issues must be encouraged.
6. Finally, research into family planning issues is of great necessity. It shall clearly reveal the attitudes of various segments of the society to child-bearing, and how those attitudes have been transformed with the introduction of family planning programmes.

The policy formulators will, however, have to address the following issues:

- i. Since reproduction is the right of the individual, will attempts to coerce a man or woman to adopt certain reproductive decisions not be an infringement on their personal liberty?
- ii. Will the increasing emphasis on the nuclear family not disintegrate the unity and cohesion of the broader extended family, and the socio-economic support it offers?
- iii. Will the exposure of teenagers to the various methods of pregnancy control not encourage them in pre-marital sex? Should emphasis be on moral values or pregnancy control?
- iv. Since a long period of breast-feeding can help space births, and also produce healthy children, should the Government increase the maternity leave period? If yes, how much is that going to cost the national economy?
- v. Should the Government give certain incentives to working couples with smaller family sizes in order to encourage lower total fertility rates?

FURTHER RESEARCH AREAS

The underlisted research areas are recommended:

- a. The disintegrating extended family and social unity and cohesion.
- b. Sexual satisfaction and fertility behaviour.
- c. Comparative analysis of reproductive behaviour of patrilineal and matrilineal families.
- d. Acquired Immune Deficiency Syndrome (AIDS) and Fertility behaviour.
- e. The effects of the notion of reduction of mortality due to better health care in fertility decision.
- f. Public fears of certain family planning methods and reproductive decision-making.

- g. Abortion as a means of controlling unwanted pregnancy.
- h. The effects of sexual violence on reproductive behaviour.
- i. The role of migration on reproductive decisions.
- j. Male perceptions of parenting.
- k. Sexual behaviour and child-bearing among adolescents.
- l. The effects of rising cost of child upbringing on fertility decision-making.
- m. Responsible parenthood and teenage fertility.

CONCLUSION

Reproductive decision-making in the context of the Ghanaian family has generally resulted in increasing the rate of population growth and its concomitant effect of declining quality of life. The changing trends in reproductive decision-making and behaviour is partly attributed to changing family structures and roles. Policies must be put in place to enlighten, especially the rural folk and the large illiterate population, on the negative implications of high birth rate for socio-economic development, and the development of the family. Measures must be put in place to ensure the stability and viability of families. Efforts must also be made to monitor and evaluate the implemented strategies, to serve as a guide to further action.

FURTHER RESEARCH AREAS

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- b. Sexual satisfaction and fertility behaviour.
- c. Comparative analysis of reproductive behaviour of patrilineal and matrilineal families.
- d. Acquired Immune Deficiency Syndrome (AIDS) and Fertility behaviour.
- e. The effects of the notion of 'protection' of fertility due to better health care in fertility decision.
- f. Fertility rates of certain family types (nuclear, extended) and reproductive decision-making.

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FAMILY DYNAMICS AND RESIDENTIAL ARRANGEMENTS IN GHANA

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ABSTRACT

The family is not an easy concept to define in the Ghanaian context. Because of the rigid coherence of kinship relations, many people tend to relate the "family" to their descent or lineage groups. In modern times, however, some people have developed an inclination towards the Euro-American idea of referring to the nuclear family as "the" family. The existence in the Ghanaian society of polygyny further complicates matters and makes it an extremely difficult enterprise to relate the family to residential arrangements. Thus, the complex nature of the Ghanaian family gives rise to an equally complex residential pattern. Natolocality (duolocality), matrilocality, patrilocality, avunculocality and neolocality are some of the residential patterns in Ghana. Besides, there are instances of single parenthood, female-headed households and child fosterage, all of which are characteristics of residential arrangements in Ghanaian society. The study has shown that the position of women and children in some of these arrangements leaves much to be desired. In terms of family dynamics, some of the traditional institutions on which the family is based, or with which it is associated, are changing under the impact of economic and political developments.

The descent group and the household are both losing some of their traditional importance in areas where cash-crop growing, labour migration, forms of social stratification, and social mobility have become significant. These developments have certain typical consequences, some of which are a change in the division of labour between men and women; a change in the economic relations; a change in authority patterns; a change in the nature of the rules of inheritance of property and succession of lineage and family office. As households change their functions and forms, those of the associated families are also affected. In spite of all these changes, however, the family system and the African concept of the family persist.

INTRODUCTION

Background and Problem

In African societies the family concept is enigmatic in the sense that people talk of it from the perspective of the conjugal to the extended family relationships, or from descent to

clanship associations. In Ghana, the situation is particularly complicated by changes in the socio-cultural environment in which new forms of living are emerging. For example, traditionally, an Akan would refer only to his matrilineage as his family. Today, the educated and Westernized Akan is tempted to refer to his wife and children as his family. In addition to this equivocation, there are also forces which seem to be altering the traditionally accepted relationships between male and female, parents and children, among siblings, and among generations, both vertical and lateral of related kins.

In traditional Ghanaian society, as elsewhere in Africa tremendous changes in the constellation of social inter-activities have taken place in the past few decades. Changes in the structure of the family have particularly given rise to much interest and controversy, precisely because of its varied and sometimes ambivalent definitions. The definition provided by Winch and Blumberg (1968) of the domestic family, implying that the occupants of a household are related to each other by blood, marriage or adoption, comes close to being accepted as appropriate for the purposes of this study. Especially significant is the fact that the domestic family is regarded by Meyer Fortes (1945) as the basic unit of kinship in the African context, even though some members of the family may be living in different households.

The meaning that William Goode (1970) assigns to his concept of "conjugal family" would under normal circumstances isolate it from other kin ties since it is supposed to comprise the adult couple (mother and father) and their children. However, there can be no illusions as to the extent to which the conjugal family is influenced by the wider kind network in the African environment. Consequently, a discussion on family dynamics and residential arrangements in Ghana can be meaningful only when the African marriage and descent systems are employed as the main independent variables. In fact, as one might expect, rules of residence are very closely tied to the rules of descent practised in a society, Goode (1970), for instance, has observed that the extended kin still figures prominently in the familial residential arrangements of Africans in Urban and industrial areas, and that this phenomenon persists even though the network no longer functions as effectively as it should, as a unit in traditional ways. Then, too, the type of marital arrangement greatly affects and influences the demographic and residential pattern of the family.

The two major forms of marriage in Africa are monogamy and polygyny. Whereas monogamy marriage is widely represented world-wide, polygyny on the other hand appears to be an African preserve, for it has been established that approximately 88 percent of African societies sanction and practice it. The magnitude of its occurrence, however, differs from one society to another (Murdock, 1949).

Objectives of the Study

The ultimate objective of the study was to bring to the awareness of the Ghanaian public a better and far-reaching understanding of the pivotal role that the family plays in social organization, and the numerous challenges it faces as it goes through the cycles of transformation.

Hypotheses

Since the study has been essentially exploratory, it did not attempt to test any set of hypotheses, but rather, it operated around certain basic propositions, some of which are as follows:

- (i) that there is a correlation between the structure of the family and residential arrangements in Ghanaian society.
- (ii) that there is a correlation between the economic status of the family and residential arrangements.

Methodology of the Study

Thus the framework of the study incorporated the relationships between two sets of variables, viz., household dynamics and residential arrangements. The economic status of the family and kin network were given particular consideration as intervening variables.

Research Design

This study is basically a literature review, and as such, calls for a qualitative analytical methodology. However, the discussion is primarily descriptive and based on the empirical data collected from various sources. This has entailed an assembly of assorted literature on family in general, family in the African context, and family dynamics in Ghanaian society. With regard to the dynamics, for example, special attention was given to demographic patterns and changes in the family composition and living arrangement.

The bulk of the quantitative data for this study has come from the Ghana Demographic and Health Survey (GDHS); Ghana Living Standard Survey (GLSS); National Demographic Sample Survey (NDSS); World Fertility Survey (WFS); and 1960 and 1984 Population Censuses of Ghana.

Relevance of the Study and Policy Implications

The investigator hopes that the findings of the study will bring to light some of the discrepancies associated with male-female relationship within the Ghanaian household, especially in terms of authority patterns and decision-making processes. The study reveals that on account of the stratification system that operates in the domestic unit, the decision as to where a newly-wedded couple should reside, and what form the residential arrangement should take is, invariably the domain of the male partner. Thus, it is revealed that the determination of the residential arrangements through the family is not merely a norm sanctioned by tradition, but a hidden agenda on the part of males to enjoy certain advantages and privileges at the expense of female counterparts. This revelation will certainly motivate other social scientists to fish out similar discrepancies in the other areas of Ghanaian social life.

It is the fervent hope of the investigator that the findings of the study will be beneficial to certain target groups in Ghana. First of all it is hoped that policy makers will be alerted

as to the effects of modern trends on the family dynamics so that, where and when necessary people will act and take decisions in a way that commensurate with reality. Secondly, the findings will "open" the eyes of women to be even more aware of the extent to which they have been marginalized in family interactions in Ghanaian society. Thirdly, the changes going on within the family as exposed by the study should be of interest to policy-makers in the areas of family planning and national development. Fourth, literature on the subject-matter is skewed and scanty, hence, academics will benefit immensely from the publication of the findings, and then, too they can develop their own intellectual convictions from the discussion and analysis ensuing from the study.

THE GHANAIAN FAMILY IN SOCIAL CHANGE

The family as a bio-social institution, facing both the individual and society, is susceptible to change. As such, irrespective of any theoretical orientation, it is possible to hazard what transformations the Ghanaian family is likely to go through in the face of structural changes in society.

Not many family sociologists have had the temerity to develop sweeping theoretical systems, probably because they are too aware of the difficulties involved and are unwilling to produce interpretations which they know beforehand will prove inadequate. Most scholars have been content to point out some of the empirical interrelations between family structure and social structure and to explore the general problem of the degree to which the family is an active or a passive force for social change.

In the main, the family has often been conceived of as a passive agent in social change to adapt to changes in other areas of society rather than to cause changes in other areas. The economic and political institutions are widely believed to change more rapidly than the family, and change can be produced only by institutions that are themselves changing.

Whatever shades of impressions people have about social change and the future of the family, many social scientists today believe that it is almost axiomatic that the family is a universal social institution and will remain as such through any foreseeable future. But the crux of the argument is that since other social institutions are changing, the expectation is that the family should also be changing.

Generally, people interested in the family institution have frequently resorted to a macroscopic approach to change, and considerable attention has been focused on the search for highly abstract and powerful explanatory variables. Two such variables that have wide currency in discussions of familial alterations are industrialization and urbanization. Each of these variables encompasses a wide range of phenomena. For instance, the term "industrialization" points to a mode of technology, a form of organization - a factory system, a type of economy - and frequently implies a particular kind of relationship between work and worker. Similarly, the concept urbanization includes a diversity of more concrete social processes such as a direction of population movement and reordering of institutional interchanges. In other contexts, it may refer to a shift in attitudes and values or a movement toward a specific types of solidarity and societal integration (Clayton, 1975).

Regardless of the particular referents of these concepts, they have generally been conceived as being related and co-occurring forces. Industrialization is often thought of as an antecedent to the process of urbanization. The process of industrialization and urbanization are viewed as stimulants to alterations in familial structures and functions. Some sociologists, reflecting this generally accepted point of view, suggest that with increasing industrialization, family structure is altered from a consanguineous types to an essentially conjugal form (See William Goode, 1970).

In essence, this notion contends that the extended family with its emphasis on ascription, particularism and diffuseness, places undue restraint on the mobile labour force demanded by an industrialized economy and interferes with efficient functioning (See Parsons, 1959). Consequently, the family structure accommodates to meet the requisites of a changing status order. In concrete terms, this means that as the family size decreases, the youth are accorded considerable freedom, and little allegiance to any extended unit is asked. The industrialized economy, furthermore, demands the services of only specific family members. Again as a matter of accommodation, the family loses or relinquishes many of its former functions. Both in terms of structure and functions, the family under the impetus of industrialization and urbanization is comparatively small, has fewer functions and is relatively isolated.

The relationships between industrialization and urbanization and family type has been endorsed and expatiated by William Goode. He presents a general discussion of the congruity between an industrialization economy and the conjugal family. He notes that there is a "fit" between this type of economy and family fertility, and familial roles are related, sometimes to the detriment of the society as a whole. Goode also points out that a family system at times may facilitate the change toward industrialization, that is, the family may act as an independent variable in social change. By contrasting the family systems in China and Japan and their attempts to industrialize, it is shown how the patterns of inheritance, the importance of the family in social mobility, and other family characteristics are related to subsequent success or failure in this attempt (Goode, 1970).

The changing family in contemporary Ghanaian society can be studied under certain ideal type patterns, based on suggestions by various sociologists, including William Goode. Some of the generalizations include the fact that, in "Modern" society, kinship is differentiated from economic, political and social life, and that recruitment to jobs is independent of one's relatives; that there is high geographic and social mobility based on merit and achievement; that the conjugal or nuclear family is the basic unit of residence and domestic functions; that people work away from home, and the household consumes rather than produces; that there is virtual absence of dominance of parents over children or men over women, and that instead there are relatively egalitarian relations within the nuclear family in ideals and practice; the advancement and economic gains of individuals prevail over kin obligations; that there is an ideology of individual rights, equality, freedom and self-realization within the family; that within the family there is an intense involvement of spouses, parents and children with each other; parents show great concern with the child's development, current adjustment and future potential, culminating in a sharp break with

parental authority on attaining adulthood; that there is a sharp line of demarcation between home and the outside world; the home becomes a private retreat and the outside world is regarded as impersonal, competitive and even threatening; that there tends to be low, controlled fertility and low death rates, especially in infancy, and that death becomes a phenomenon of old age (Skolnick, 1983).

Nukunya (1982) presents a similar scheme as concerns social change and the Ghanaian family. He examines the family within the context of the decline in the centrality of kinship as the pivot of social relations. He, like Goode, comes out with a broad categorization of the main general effects of social change on kinship. This includes:

1. the compression of genealogical ties in effective and routine kinship behaviour.
2. the strengthening of marital bond at the expense of that of kinship.
3. the failure of kinship relations to be determined by traditional roles and in the urban centres especially by strict genealogical distance.
4. the tendency of urban kinship, specially among migrants, to be omni-directional rather than descent oriented.
5. non-adherence to traditional kinship practices both in rural and urban settings but especially in the latter.
6. a gradual departure from traditional rules and practices relating to inheritance (and succession to some extent).
7. gradual breakdown of the sanctions sustaining kinship behaviour.

No doubt, these contingencies present a number of problems if we attempt to relate them to the contemporary Ghanaian experience. On the other hand, we cannot ignore the total or marginal applicability of some of them in certain circumstances at least. For instance, at the extreme ends of the socio-economic class these topologies are more reflective among the middle class than the lower class which appears to be much more engulfed in deep-seated "traditionalism" (See Goody, 1989). We get same picture when we look at it from the dimension of a rural-urban dichotomy. Whilst the urban areas appear to be well tuned-up for most of these changes as typified by "modernism", the rural areas appear to be still very much at home with "tradition". In other words the rural areas are less likely to relax the grip of kinship ties on its members. This tells us that at least there is a trend in Ghanaian society as far as social change and socio-cultural adjustment of the family are concerned (See Nukunya, 1992).

The new mode of production, that is, the changeover from subsistence to cash-crop or commercial farming, is an important factor which Goode considers potent enough to have generated job mobility long before the onset of industrialization. Again, the twin forces of colonialism and missionary evangelization, independent of industrialization, are strong factors in bringing about changes in the traditional family (See Nukunya, 1992).

Of perhaps still greater import for family change was the fundamental alternation in the legal and power structure of African people imposed by colonial administration and education. Laws hostile to such practices as betrothal, widow inheritance, bridewealth,

contributed to rocking the foundations of the family system (See Nukunya, 1992).

Linked historically with missionary activity, education has been an effective channel of cultural diffusion. The school curriculum is still largely imported, and, with increasing emphasis on higher educational levels, the curriculum is oriented towards cultures not traditionally Ghanaian. If its content describes activities of a types which are found in the country, they are largely on non-traditional ones and to a very large degree urban ones. For example, most educated urbanized Ghanaians prefer the Christian marriage as introduced by the missionaries or the civil or ordinance to the traditional customary type. Peil (1977) makes the point that christian marriage has tended to emphasize legalistic and prestige factors at the expense of the societal integration aspects. A church or civil marriage is supposed to be monogamous for life; additional wives are considered illegitimate and the marriage can be formally ended only by divorce. Nevertheless, many high educated Ghanaians will readily choose this type of marriage above the customary type because they tend to see the latter as unprogressive and tied too much to tradition.

Education certainly opened up the horizons of knowledge and its diffusion must have had a tremendous impact on the structure of the family in the African environment long before industrialization made any impact. In Ghana, some Akan peoples, by virtue of early contact with European formal education, already found it expedient to introduce some elements of the patrilineal descent system into the indigenous matrilineal descent system (See Nukunya, 1975; Goody, 1989).

Despite these factors, the forces of industrialization and urbanization as major factors in disorganizing and destabilizing the traditional family still need to be given attention.

Large Family

One peculiar element associated with family (the nuclear family in this sense) in the Ghanaian environment is size. As compared to, say, European or American families, Ghanaian families tend to be particularly large. Whereas women in the reproductive years usually average less than three live births among Europeans, women in most African societies in their reproductive years usually average more than five (see Berelson, 1966:658). In Ghana, completed families -- that is, the children born to a woman in the course of her reproductive years -- have averaged well over six or even seven (Friedlander, 1966; Gaisie, 1966; Goody, 1989; GDHS, 1988).

The point I am trying to make here is that if change is to occur, it will presumably be anticipated by some shifts in attitudes towards family size. Caldwell (1968) found out in a survey that urban families are being compelled by rising costs in family maintenance to reduce the size of the family. The expectation is that as urbanism slowly creeps to the rural areas, control of family size in the rural areas will be inevitably put into gear in the course of time. This is most likely to happen since he found out that the traditional case for the large family, namely, help in old age, help in the house, help on the farm, and family prestige, is on the decline.

Another salient point is that in the face of a rapid increase in population - growing at

an annual rate of 2.6 percent (Statistical Service, 1989), and a total fertility rate at 6.4, Ghana has embarked upon a birth control program to encourage the people to have fewer than six children which is now the common average. This program has run against strong societal and cultural values, but economic considerations and the spread of higher education seem likely to bring the birth rate down and reduce the family size in the long run (See Caldwell, 1968). It is obviously more expensive to rear children in town than on the farm, and even in the rural areas many children expect to be sent to school. Consequently, some parents are gradually beginning to see the wisdom in having fewer children than before.

Polygyny

Polygyny in Ghana appears to be more of a rural phenomenon than urban. In the rural economy of rural Ghana it is still possible and indeed sometimes even economical to practice polygyny. The practice embraces the possibilities in the village of cultivating more land with the help of extra children or sharing household and farm-work out between more wives. However, in the urban centre, serious problems emerge in the attempt to maintain a plural household. This is simply because the cost of maintenance is becoming higher and higher, and hence, unbearable. Food and housing are getting more and more expensive, and the situation is compounded by the fact that young dependents cannot be expected to contribute any considerable earnings to the household. As a result, potential polygynists are trying to avoid the system as far as they can.

Caldwell (1968) discovered in his survey that the majority of Ghanaians who argued against polygyny gave their reasons as emotional problems, divisions within the family, financial problems imposed by extra dependents, as well as religious and moral objections. The survey also indicated that the majority of females were against polygyny whereas males were somewhat reluctant to forgo their privilege of earning more than one wife. It was found that a higher proportion of respondents favoured polygyny in Kumasi where the Ashanti cultural traditions still have very considerable strength than in the three coastal cities. (Accra, Sekondi-Takoradi, Cape Coast). The replies of male respondents differed significantly (at 1 percent) with education, 56 per cent of those with Middle School Education or less being opposed to the institution compared 80 percent with more extended education. Among females, the numbers were 77 per cent and 80 percent respectively, the greater female hostility to polygyny apparently causing the switch against traditional views to cut deeply even into the less educated group.

Although Levine (1967), Clignet and Sween (1969), and Ohadike (1971) all indicate that polygyny is on the decline in Africa, studies by other writers indicate the contrary. For instance, Nukunya (1992) sounds a note of warning as to any rash generalizations on the decline of polygyny in contemporary Ghana. He warns against making comparisons with pre-colonial times and jumping to conclusions about social change and the demise of polygyny. Goody (1989) has noticed that while migration to towns means that initially a man is often separated from his wife, this has not substantially lowered the polygyny rate, although the marriages may take a different form. Indeed, he holds that polygyny in the

urban setting appears to have increased rather than declined, although his observation was based on a survey conducted on Accra alone, Aryee (1985) has also established that polygyny, in spite of modernization, is still widely practised in Ghana. His study showed that about one in three (34.6 percent) of all currently married women were involved in polygynous unions. The Northern and Volta regions were particularly noted to have very high occurrences of polygyny (Table 5.1).

Change in family life

When Caldwell (1968) set out to ask respondents to compare the life of themselves, spouses and children with traditional Ghanaian family, about 94 percent noticed that there had been a change. However, the change had been persistently unidimensional, towards a strengthening of relations between spouses and between them and their children, that is, within the group described here as the "nuclear family", at the expense of relations with other relatives. In one way or the other, 62 percent of female respondents and 70 percent of male respondents described this increase to accentuate the importance of the nuclear family. Caldwell's findings that much of the change, based on the responses from the respondents in the sample, seem to find parallels in Goode's hypothesis conceived from the following facts namely, that the family has adopted a trend towards:

- (a) emphasis on individual welfare as opposed to family continuity
- (b) free choice in mate selection
- (c) a closely knit unit
- (d) a relative exclusion of a wide range of affinal and kin influence from its everyday affairs
- (e) greater emphasis on the conjugal role relationships (See Goode, 1970).

These conceptual variables of the conjugal family also take a number of factors into consideration in respect of social change. For instance, as in other aspects of social change, adjustments within the system are not likely to be smooth and coordinated. Aspects of the traditional system which caused conflict may be subject to more rapid change than aspects which made far more harmonious relations. Change in residence, for example, may be easier to accomplish than changes in inheritance patterns. Nonetheless, the potency of Western influences, especially on Ghanaian middle class families - like going out together, taking out the children, or egalitarian approach to house chores, cannot be ignored.

Patterns of Matrimonial Residence

In Ghanaian society the commonest types of post-matrimonial residence are:

- (a) patrilocal or virilocal residence where the bride generally joins her husband in or near his natal residence.
- (b) matrilocal or uxoriocal residence where the couple customarily attaches its new household to that of the domestic group into which the wife was born.

- (c) avunculocal residence in which case the new husband and wife attach their residence to that of the husband's mother's brother or his matrilineal kinsmen,.
- (d) duolocal or natolocal residence - implying that the new nuclear family is domiciled separately from (or without reference to) the place of residence of either partner's kin group.
- (e) neolocal residence where the newly wedded couple establishes its own independent residential arrangement.

All the above-mentioned patterns of matrimonial residence are definitive in their correlation with descent and marriage, and it is vital to bear in mind that they in turn may be influenced by such factors as socio-economic status, life-style, environment, and the nature of residence. Changes are taking place as shown by the drift towards neolocality, but the traditional patterns are still firmly rooted in the residential arrangements.

Household Structure

It would be over ambitious to claim that the Ghanaian family is irrevocably on the way to the conjugal pattern as intimated by people. On the other hand, it would be a serious omission to ignore some of its influences, at least. One area that appears to undergo a rapid change is the household structure of many families, especially in the urban areas.

Quite apart from the fact that families are being forced by certain external constraints (economic hardships, children's education, etc.) to control their numbers, certain modern patterns of life-styles are also evolving fast. Compound houses are becoming more and more obsolete and in their place, bungalow-type structures designed for conjugal life-styles are in vogue.

This is even happening fast in the rural areas. Migration of husbands from rural to urban areas has put a lot of pressure on the spouses left behind to assume the position of household head, responsible for both the children as well as the activities and assets of the family, including farms and other property. Then, too, single number households are becoming prevalent in the urban areas due to the fact that many workers live on their own (See Kumekpor, 1992).

A GLSS report (1989) indicates that a significant number of households in Ghana are headed by females - about 24.8 percent, and 33.9 percent in Accra, and other urban and rural areas respectively. The explanatory factors for the phenomenon include marital status, education, occupational status, out-migration and culture.

The report found that quite a few female heads of household are owner-occupiers and are therefore independent and responsible for the welfare of the entire household. Unemployed female heads of household who do not have support of any sort are particularly vulnerable to social and economic pressures and may be tempted to turn to certain anti-social activities as a way out of their predicament. It noted that children from such homes suffer from malnutrition and diseases.

It was also found that migration of husbands from rural to urban areas has put a lot

of pressure on the spouses left behind who are forced to take care of children as well as the activities and assets of the family including farms and other property. However, there are many female heads of household who are neither owners nor renters, but have other tenancy status (See Table 5.2). They either have their rents paid by someone else or else housing is provided to them free of charge, for example, by a relative, a private employer or government agency. Female household heads who have better jobs, substantial education or are engaged in business are also in a better position to take care of themselves and their children. The report notes further that in matrilineal societies, where inheritance is through the female line, women who are heads of households may not necessarily face serious problems of survival for themselves and their children, particularly when they live in rural areas.

The study has come out with some interesting findings in respect of household headship in Ghana. For instance, from Table 5.3 we can see that the regional distribution of female-headed households shows substantial variation, whereas the Western Region has the highest percentage (73.70) of households with males as head, with 26.30 per cent of households headed by females of the matrilineal type of inheritance, the Northern Region has the highest percentage (93.43) of households with males as head, with only 6.5 per cent of households headed by females, all of the patrilineal systems of inheritance. It is also interesting to note that with 6.57 per cent, the Northern Region records the lowest number of households with females as head in the whole country, whereas the Central Region has the highest representation of female headed households. Apparently, there are many reasons for these regional variations, but the major factors are cultural and economic, including the extent of urbanization and level of education of women. Socio-culturally, male headship of households predominate in each region. However, a closer look at the data shows that, on the whole, matrilineal societies where the female lineage is very important, have a considerably greater proportion of females as heads of household.

In a paper read at the sub-regional seminar on Women and Health in 1992, Kumeckpor noted that 20 per cent of all households tabulated in the 1960 population census were headed by females. The figures however, showed that married female-headed households with husband absent were 23.6 percent of all households, and whereas 1.3 per cent made up single person household, another 22.3 per cent comprised multi-person households. Thus 22.3 per cent of all married females in 1960 were noted to be shouldering the responsibility of households composed of their own unmarried children, married children and other categories of relatives. Further, a comparison of female-headed households from the 1960, 1970 and 1984 censuses reveals the following trend with 1960 as the base: All female-headed households (1960): 100; 1970:131; 1984: 201. For urban female-headed households, the figures were as follows: 1960: 100; 1970: 122; 1984 153. The inference here is that during the period 1960-1984, while all female-headed households in Ghana doubled, those in rural areas increased one and a half times, while the urban areas registered an increase of two-thirds (Kumeckpor, 1992).

On women's role in maintaining households in Ghana, for instance, Cynthia Lloyd and Anastasia Gage-Brandon (1993) have noted that there has been a rise in the proportion

of households headed or principally maintained by women, along with an increasing concentration of poverty among women. As far as they are concerned, the probable causes of women's increasing poverty include rising costs of children, discrimination against women in access to resources, and changes in household structure and composition. Among the many factors that have caused changes in the household, particular emphasis has been given to large-scale migration of men to urban areas, disruption of marriages and pre-marital child-bearing. The effect of these factors on women is likely to have been compounded by economic decline and the process of structural adjustment which are currently occurring in many African countries. In their estimation, these trends imply long-term negative consequences for the next generation (Lloyd and Gage-Brandon, 1993).

Following the trend in female headship in Ghana, Lloyd and Gage-Brandon (1983) found out that the proportion of households formally headed by a women has risen by roughly seven percentage points over a 27 year span, from 22 to 29 per cent of households in 1987/88. At least 50 per cent of this increase occurred between 1960 and 1970, a period of rapid economic growth in Ghana. This growth in female-headed households implies that roughly one million more Ghanaians are living in such households than would have been the case had the prevalence of female-headed households remained at the level of 1960. Again, the two writers have noted that not only has the proportion of female-headed households increased, but that the marital situation of these heads has changed as well. For instance, in 1987/88 a larger proportion of women who headed households were widowed and divorced, compared with 1960 (47.5 against 38 per cent) with equivalently fewer married (49.5 against 58.9 per cent). Thus, in 1990, roughly 750,000 more Ghanaians were living in households with a divorced or widowed female head than would have been the case had the prevalence and marital status of female-headed households stayed the same as in 1960. It was found that the total number of individuals living in female-headed households was estimated at about four million in 1990, or slightly more than 25 per cent of the population (Lloyd and Gage-Brandon, 1993).

The conclusion that can be drawn from these data is that the increased proportion of female heads who are divorced or widowed identifies a growing sub-group of women who are particularly disadvantaged.

Child Fostering

One way of regulating family size in most societies in Sub-Saharan Africa is the system of child fostering. This system generally involves the relocation of children who are weaned or older, into a family of close kin - of the grandparental or child's generation - where the child is raised for a period of years, or until adulthood and marriage. Very rarely are foster children adopted, either formally or informally: their biological parents do not relinquish rights over them because of such transfers. The anthropological evidence, and especially the demographic estimates indicate that child fostering is widespread. Odile Frank (1990) has made the observation that the proportions of women who make alternative arrangements for their children's upbringing for several years of child-hood exceed by far the combined

proportions of women who practice modern contraception or who seek sterilization or abortion. In the framework of her analysis, fostering is a widely available and long-standing option for making high fertility manageable, thereby mitigating the demand for all other types of fertility control. Fostering opportunities can meet demands to delay space, or cease child-bearing by providing the means to delay, space or remove many of the consequences of reproductive events. Fostering can also meet demands for family size limitation because women can place their children, quasi-permanently, only with families who for one reason or another, have had fewer children (Frank, 1990).

Isiugo-Abamihe (1983) has estimated from households data that, in Ghana, in 1971, 18 per cent of all children below the age of 11 were foster children because they did not have parents in the household. Similarly, from census information, she also estimated that the proportion of children who were away from their mothers in Sierra Leone in 1974 ranged from 29 per cent for mothers aged 15-19 and to 46 per cent mothers aged 30-34 who had children away in Liberia in the same years was 40 percent with little variation by age (39 per cent at 15-19; 32 per cent at 20-24; 39 per cent at 25-29; and 46 per cent at 30-34).

Using the WFS household questionnaires, Page (1989) has found that the proportion of children under 15 not living with their mothers was 13-24 per cent (according to region) in Cameroon in 1978; 14-22 per cent in Ghana in 1979-80; 21 per cent in Lesotho in 1977; 9-13 per cent in Nigeria in 1981-82 and 4-9 per cent in Northern Sudan in 1979.

Frank (1990) reports that there is adequate information on child fostering among subnational and ethnic groups. For that, there appears to be a good consistency across the estimates in Ghana. Goody (1982) found the prevalence of fostered children for all ages in two of the four areas of Gonja in the Northern Region of Ghana to be 18 percent in Central Gonja in 1956-57 and 26 per cent in Eastern Gonja in 1964. Similarly, nine small studies of other Ghanaian ethnic groups yielded estimates ranging from 15 per cent to 36 per cent (Azu, 1974; Fiawoo, 1978; Goody, 1982), most of these applying to children of all ages.

Peil (1972) believes that fostering is based on a balance the rights and obligations of kinsmen sharing responsibility for rearing each other's children and between the advantages and disadvantages of additional children in the household. She notes that child-fostering takes place for a variety of reasons, and that the child who is fostered has considerable security - such as having more than two living parents at a time. Peil concedes, however, that economic and social changes have brought new models of fostering which provide less security for the child. Fostering by non-kinsmen may be according to the customary model (with foster parents acting as fictive kinsmen), or children may become apprentices or servants by the new models over which the parents have less control.

Fostering in Ghanaian society also provides the major solution in crisis situations where children require other caretakers, as in the case of divorce or the disability or death of a parent. It is especially important as a known option for child-bearing women who must consider their children's welfare in view of the risk of their own death in childbirth or its aftermath. In these contingencies, the possibility of foster care greatly relieves individuals of a number of years regarding potential obstacles to successfully engendering large families

(Frank 1990).

The Working Wife

Education has opened up new horizons for women and as a result, many women are now integrated in the labour market, competing with their male counterparts at all levels. Caldwell (1967) noted that three-fifths of women in both rural and urban Ghana were in employment other than "home duties". This position has risen largely because women have had to share much, or even all, the responsibility for supporting themselves and their children, in return for considerable independence. The hunch is that this independence may affect family structure, decision-making within the family, and even rearing of children.

Customarily, Ghanaian women have never been entirely without a say, partly because they do contribute to family support, but also largely because they are representatives of the family from which they come. This family, especially among matrilineal groups, can have a great deal to say even to the urban elite. However, it must be recognized that changes in recent times have really augmented the image and influence of women in contemporary Ghanaian family. The fact that these days the husband and wife choose each other, without necessarily becoming involved in a full kin network, that they are more dependent on one another for emotional satisfaction and that their relationship becomes more important to each other, must be taken into account. Most important of all, perhaps, is the fact the economic emancipation of Ghanaian women has given them an opportunity "to re-phrase their position" and play an active role in the major decision-making processes within the household (See Goody, 1990). Caldwell found out that over a quarter of the female respondents claimed that their husbands discussed all decisions with them, and that there was much more agreement on joint decisions concerning children and other domestic matters (Caldwell, 1968).

In a survey conducted in the Cape Coast municipality among middle class families, Dolling (1993) found that in the majority of cases, decision-making was shared between husbands and wives to very large extent. This has been caused by factors such as economic contributions that both spouses make towards the upkeep of the family, education and social change. The study revealed that despite these factors bringing about changes in the traditional authority patterns in the family, there is enough evidence to suggest that men, or husbands, for that matter, still have the upper hand in decision-making. This proposition seems to be affirmed by Nukunya's revelation that:

In husband-wife relations also, exposure to the factors of change have introduced some flexibility resulting in greater involvement of the wife in the decision-making process. But I am sure feminists would agree that even among couples with the greatest exposure to agents of change, there is a recognition that the husband's view must prevail ultimately.

The family has undergone considerable modification in recent years and the changes going on are most likely to continue. Nonetheless, the Ghanaian family will continue to

perform its basic traditional functions, namely, production and integration of new members into the existing system, providing economic and emotional support for its members, and performing political and religious functions for a long time to come.

CONCLUSION

Due to its central position in the Ghanaian cultural heritage, and because of its complex nature, attempts have been made to operationalize the concept "family" in such a way as to be concomitant with the Ghanaian environment. Traditionally speaking, the family in Ghana is usually a large domestic cluster consisting of one or more nuclear families, each of which comprises a husband, wife and children. In an instance of plural marriage, a family may comprise one husband, several wives and several children, all of whom may constitute a single household.

Social change has introduced some new involvements in the traditional mode of the family Ghanaian society. Convergence with the western family seems to be the direction of change. The most distinctive features of the Ghanaian marriage, unstable marriage and polygyny, are sliding down the scale and studies have established that many people have come to realize that their form of family life, especially of the middle class, is something new. In terms of household residence, a growing conjugal relationship has greatly contributed to the development of neolocal "nuclear" residential arrangement. Husband-wife relations are strengthening and because of the improved economic status of the wife, some degree of egalitarianism in the household can now be measured. Most significant of all family size, especially among the elite, is on the decline and there is a growing consciousness to stifle the rate of fertility. Despite all these changes, however, the family remains, in the main, very traditional in its structure and function in Ghana.

To a very large extent, the discussions following the analysis of the data assembled in the study have produced remarkable substance to most of the assumptions stated. For example, our discussions appear to have confirmed the hunch that there is a strong correlation between the structure of the family and residential arrangements. It has also been established that the socio-economic status of a family determines to a large extent, the nature and location of residence. Upper and middle class urban families tend to be neolocal and are usually found in the "posh" areas of the city. On the other hand, most families in the rural areas with a poor income bracket tend to live in poor extended and sometimes polygynous households. In the cities, the lower or working class families tend to live in poor and deprived neighbourhoods, sometimes slums, with relatively high demographic density. Both nuclear and extended, monogamous and polygynous families, share a common destiny in the city - poverty and deprivation.

In response to conditions of rapid social change, the Ghanaian, or for that matter, the African family, is often cited as being in a state of disintegration. This speculation is often related to industrialization, urbanization and education. That these latter have played some role in bringing about some alterations in the African family cannot be ignored

However, it is a bit too far-fetched to claim a “disintegration” or “breakdown” of the African family without concrete empirical evidence. In terms of change, what is happening in reality is that some of the traditional institutions are primarily the descent group and the household. Both are losing some of their traditional importance in areas where cash crop growing, labour migration, forms of social stratification, and social mobility have become significant. These developments have certain typical consequences, some of which are a change in the division of labour between men and women; a change in the economic relations; relationships of authority between old and young; and change in the nature of the rules of inheritance of property and succession to lineage and family office. As lineage and households change their functions and their forms, those of the associated families are also affected.

As regards structural change, it could be assumed that the traditional African family of the pre-colonial era had progressed toward, but most probably had not achieved, democratic relations among its members. Control was centered in the father and husband as the head of the farm economy, with strict discipline and with familistic objectives still tending to be dominant over its members. Children were appraised to in terms of their value for farm activities, and land tenure and farm operations were closely interrelated with family organization and objectives. However, in the colonial and post-colonial era, in the urban community, the African family appears to have lost the extrinsic functions which it had possessed from earlier times and which continue, although in steadily diminishing degrees, in the rural family.

The urban family has ceased to be, to any appreciable extent, a unit of economic production. This change has made possible a relaxation of authority and regimentation by the family head. Then, too, the actual or potential employment of wife and children outside the home signify to some extent economic independence and has created a new basis for family relations. In the city, the members of the family tend to engage in recreational activities separately, in their appropriate sex and age groups. Each generation has thus witnessed a decline of parental control over children. This increases freedom and individualization of family members and their release from the strict supervision of the rural neighbourhood is naturally reflected in the instability of the contemporary African family.

Urbanization involves much more than the concentration of growth of population. It includes commercialization of activities; specialization of vocations and interests, the development of new devices of communication. All these still further promote the urbanization and secularization of families residing not only in cities but even in remote rural settlements (See Abrahamson, 1980).

Thus, within the Ghanaian context there have been clearly discernible alterations in organization and relationships that signify changes in the social system. In terms of the family structure, there are two pervasive themes:

1. in neither internal affairs nor in extra-family relationships does a family as a corporate social entity any longer regulate and control entirely social activities throughout the whole of social existence; and

2. there has been a marked shift from group responsibility to that of the individual. Within the extended family circles, these changes are expressed in terms of a shift in balance and competition among component segments and a redefinition, and to some extent, this may be seen as an exarcebation of previously existing fissile tendencies. In other circumstances, it has meant the establishment of entirely new forms of relationships within the family.

Nevertheless, the family system and the Ghanaian concept of the family persist. The family remains a primary focus of cohesion and a source stability and control in the society. By accommodating the expression of conflict and by providing a basis to meet changing conditions through the recognition of new authorities and the assertion of new interests and relationships, the family has been able to minimize and contain these conflicts. Thus, major cleavages between individuals and their lineages have been prevented, and additional measure of stability has been given to a changing society. However, for how long this stability is likely to persist is a matter of conjecture.

Suggestions

In the light of the discussions above, we would like to make a few observations and suggestions. First, of all, we recognize the importance of the subject matter and it certainly needs to be integrated into the comprehensive development strategies of the country.

Secondly, we also recognize that the subject matter is too broad as to be able to enjoy any meaningful research. It would, therefore, be a good idea to break it down and subject the various components to exhaustive empirical field study. Scholars, and the nation as a whole, would stand to benefit from such exercise. Consequently, we suggest that the following problems areas which came into focus in the course of this study, be given special attention by way of field-work.

Family

An integrated comprehensive research on the concept "family" in contemporary Ghana is highly recommended. This is borne out of confusion that often arises when we talk of the "family" in the African, and for that matter, the Ghanaian sense. Whereas a middle class urbanized Ghanaian is prone to refer to his family of procreation as "the" family, the rural peasant, in most cases, has reference only to his wider kin network, namely, the lineage as "the" family. Surely, this kind of anomaly needs to be seriously worked on in any attempt to conceptualism and delineate the family in the Ghanaian environment.

Household Dynamics

The household as it exists in the Ghanaian context needs to be put in a clearer perspective for analysis. The most common comparative approach focuses on household composition - the size, age-sex structure, and presence of husband-wife, parent-child, or other kinship ties. However, it will be worth the exercise to also subject the current transformations going

on within the household to a thorough sociological examination. In these relationships, the role of the household itself in the total social array of production, social reproduction, consumption, sexual union and socialization are to be looked into.

Living Arrangements

This is another major area that deserves a comprehensive examination. We have already established in this study that family type influences living arrangements within the household. Thus, it will be appropriate to isolate such instances as single parenthood, child fostering, separate residence and sexual relationships of spouses, and subject them to careful study.

Cross-cultural Marriages

There needs to be a comprehensive field-study on those types of marriage that cut across different cultural environments. Ghana is a multi-ethnic, hence, a multi-cultural society.

Consequently, a comparative study on such things as:

- a. indigenous/foreign marriages
- b. inter-ethnic marriages
- c. inter-class marriages
- d. cross-descent marriages
- e. cross-religious marriages

would generate tremendous interest among social scientists as well as the general public.

Women, Health, Education and Children

This study has inadvertently projected the lot of women and children within the parameters of the family in the Ghanaian environment. Both seem to be associated with peculiar problems within the family household, particularly in terms of health, education and authority. A comprehensive study on women and children and their position within the family constellation would contribute a lot to understanding the contemporary Ghanaian social organization. We believe that when these specific areas related to the family are studied comprehensively, Ghanaians will come very close to understanding fully the dynamics of the family in contemporary times.

APPENDIX

Table 5.1

Percentage Distribution of Currently Married Women by Type of Union
and Selected Background Characteristics

Background Characteristics	Percentage of women in		All	
	Polygamous Unions	Monogamous Unions	Percent	N
All	34.6	65.4	100.0	4428
Region				
Western Central	32.1	67.9	100.0	648
Greater Accra	27.0	73.0	100.0	507
Eastern	27.8	72.2	100.0	688
Volta	43.4	56.6	100.0	426
Ashanti/B. Ahafo	30.0	70.0	100.0	1342
Northern/Upper	50.1	49.9	100.0	817
Place of Residence				
Urban	31.8	68.2	100.0	1420
Rural	35.9	64.1	100.0	3008
Education				
No Schooling	39.6	60.4	100.0	2681
1-6 years	28.7	71.3	100.0	456
7-9 years	28.9	71.1	100.0	388
10 years	27.5	72.5	100.0	743
11 years	15.2	84.8	100.0	151
Ethnicity				
Akan	28.5	71.5	100.0	2223
Mole-Dagbani	48.8	51.2	100.0	713
Ewe	35.8	64.2	100.0	533
Ga-Adangbe	32.0	68.0	100.0	316
Guan and others	40.3	59.7	100.0	643
Religion				
Christian	28.8	71.2	100.0	2622
Muslim	47.2	52.8	100.0	561
Traditional & Others	41.3	58.7	100.0	1245
Occupation				
Not working	34.2	65.8	100.0	2631
Professional/Clerical	23.1	76.9	100.0	117
Sales and service	37.2	62.8	100.0	841
Agricultural	32.3	67.7	100.0	579
Production	40.4	59.6	100.0	255
Husband's Education				
No schooling	44.2	55.8	100.0	1987
1-9 years	28.8	71.2	100.0	549
10 years	27.4	72.6	100.0	1276
11 + year	22.5	77.5	100.0	569
Age at Marriage				
15	41.2	58.8	100.0	524
15-19	43.1	65.9	100.0	2856
20-24	32.5	67.5	100.0	872
25+	33.5	66.5	100.0	176
Place of Work				
Family farm	32.6	67.4	100.0	389
Other farm	31.8	68.2	100.0	157
At home	39.6	60.4	100.0	328
Away from home	35.3	64.7	100.0	921
No work	34.2	65.8	100.0	2631

N = Number of Women

Source: Aryee, 1985.

Table 5.2

**Percentage of Female-Headed Households
by Locality and Tenancy Status**

<i>Tenancy Status</i>	<i>Other</i>			<i>Country</i>
	<i>Accra</i>	<i>Urban</i>	<i>Rural</i>	
Owners	22.4	29.8	18.6	20.2
Renters	20.4	24.2	24.5	23.3
Others	32.5	43.4	43.2	42.2
All	24.7	32.9	28.3	29.1

Source: *GLSS 1989, P. 72.*

Table 5.3

**Percentage of Regional Distribution of Population
by Sex of Head of Household**

<i>Region</i>	<i>Sex of Head</i>			<i>Dominant Type of Inheritance</i>
	<i>Male</i>	<i>Female</i>	<i>Total</i>	
Western	73.70	26.30	100.00	Matrilineal
Central	58.42	41.58	100.00	Matrilineal
G/Accra	66.39	33.61	100.00	Mixed
Eastern	67.45	32.55	100.00	Matrilineal
Volta	68.17	31.83	100.00	Mixed
Ashanti	60.63	39.37	100.00	Matrilineal
B/Ahafo	70.71	29.29	100.00	Matrilineal
Northern	93.43	6.57	100.00	Patrilineal
U/West	92.05	7.95	100.00	Patrilineal
U/East	92.35	7.65	100.00	Patrilineal
Ghana	71.24	28.76	100.00	-

Source: *Population Census 1984.*

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FAMILY LAW AND CUSTOMARY PRACTICES FOR CHILD MAINTENANCE AND INHERITANCE IN GHANA

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INTRODUCTION

The family is recognized as the basic social unit in all Ghanaian societies. It usually consists of a man, his wife or wives and children who live together with or without other relatives. Three major types of families are usually recognized. These are the nuclear, polygamous and the extended. The nuclear family refers to a married couple and their children. This type is generally operative in Western societies. A polygamous family comprises a man, his wives and children. The extended family can either be a residential group comprising a series of close relatives built around either patrilineal or matrilineal lines or a social arrangement in which an individual has extensive reciprocal duties, obligations and responsibilities to relations outside his immediate family (Nukunya, 1992).

In recent years, the family has come under considerable strain. There are a large number of broken homes, early child bearing and single parenthood, child delinquency, child labour, school drop-outs and an increasing number of street children posing serious problems to the society as a whole. The effect of all these places the heaviest burden on women, especially those who may be single parents or heads of households. These women are generally directly responsible for providing for the needs of their households. They are often thus compelled by circumstances to engage in a variety of activities, sometimes at a great cost to their physical and mental health. It is also common knowledge that even in many situations where men head the households, the responsibility of the women towards the maintenance of the household is still great.

Despite efforts made by well meaning individuals in the society, and the government through legislation to address the growing plight of Ghanaian women, it would seem that the anticipated result has been minimal.

It has therefore become necessary under the Family and Development Programme to find out strategies which will promote the welfare of Ghanaian women and their children during and after the life of a spouse. To achieve this objective, it became necessary to find out the type of marriage and its implication for the maintenance of women and children. the relationship between cultural practices and legislation, type of marriage and inheritance of property, the kind of support received from family members towards maintenance of children, and finally the effect of legislations especially PNDCL 111 on child maintenance and inheritance.

To understand the customary practices and the effect of legislations on child maintenance and inheritance, it became necessary to review past studies done among societies practising the two main systems of inheritance - patrilineal system and matrilineal system. Consequently, among the patrilineal societies, the Gas, Ewes, Dagombas and Krobos were considered whilst attention was focused on the Ashanti and Fantis from the matrilineal societies.

The review was followed by comprehensive interviews and focus group discussions among a sample of single parents, couples and the widowed. The next section of the paper will examine briefly works which have been done among the societies mentioned above, before describing the findings of the interviews and focus group discussions.

PATRILINEAL AND MATRILINEAL SYSTEMS OF KINSHIP SUCCESSION AND INHERITANCE

Cultural Practices Among Patrilineal Groups

In patrilineal societies, residence is generally patrilocal or virilocal. A couple after marriage will either live in the compound of the bridegroom's father or in a house the groom has built. Gas, however, practise duo-local residential system, where both husband and wife continue to live in their natal homes after marriage.

Succession and inheritance meet the concerns and needs of the immediate family in patrilineal societies. However, the details of transmission of property and of status is not uniform and differ considerably. In this context, inheritance is used to mean the transmission of property while succession refers to the transmission of status or office. Among these societies, both succession and inheritance pass from father to sons or to all his children, both male and female. In others, succession passes to brothers while inheritance passes to all children. Yet in others, both status and property go first to the deceased father's brother before eventually reaching the children.

In some societies, daughters are totally excluded when sharing property. In others, both sons and daughters share the property but the share or interest of the daughters is smaller. There is also the system by which the property is shared equally among the wives who had children with the deceased before it is distributed among the children of each wife. Sometimes, two or more systems or principles of transmission may exist side by side in the same society.

Cultural Practices Among the Matrilineal Groups

The matrilineal societies consist of the Akan speaking peoples in Ghana, including Ashanti, Akim, Akwapim (except those from Larteh, Awukugua, Abiriw, Apirede, Adukrom, Boso, Anum, Asisieso, Abonse, Dawu and few others) Brong Ahafo, Kwahu, Assin-Twifo, Wassa, Fanti, Agona, Nzima and Ahanta. Even though these groups exhibit considerable degree of cultural homogeneity, Nukunya (1992) notes that differences also exist in the detailed applications of the rules governing succession and inheritance.

Thus, from the work of Mensah Sarbah (1897), Danquah (1928), Rattray (1923, 1928, 1932) and Busia (1951), it is noted that among the Akan, children do not inherit the property of their deceased fathers. However, daughters inherit their mothers' property, and in the absence of a daughter, a son may inherit the property of his mother. Danquah points out that though the successor is not restrained in the use of property, and he holds the property as his own, he cannot alienate it without the consent of the family.

Similarly both Rattray and Fortes indicate that children cannot inherit their father's property but the father can, and often does provide for them by giving them gifts of property during his lifetime or on his death bed. Busia however notes that to make valid a gift of cocoa farm by an Ashanti to his children it must be made in the presence of witnesses and the consent of the matrilineal lineage must be obtained. This consent has often been refused, and there has been frequent litigation between a man's wives and children on one side and his matrilineal kinsmen - nephews, brothers and sisters - on the other.

Legal Practices of Succession and Inheritance

It must be realized that sometimes there is a divergence between what the law says is the custom or practices of the people and what the people actually do. Furthermore, under our legal system, attention is often focused on constitutional and statutory provisions and judicial decisions in cases involving succession and inheritance. Sections 48 and 10 of the Marriage Ordinance and the Marriage of Mohammedan's Ordinance respectively introduced changes into customary law of succession, by laying down special rules of succession for persons marrying under the two ordinances. It must be noted that these two statutes have been repealed by the Intestate Succession Law 1985, PNDCL 111. Accordingly, among communities where children did not have specific share in the estate of their deceased parents, they are now given such a share.

The entitlement of children from areas where they had a share in or inherited their father's property has also been confirmed under Law 111. As the name of the legislation implies, Law 111 applies in the case of intestacy. As regards testate succession, section 13 (1) of Wills Act, 1971 (Act 360) offers some protection for children under eighteen if certain conditions are fulfilled.

Again, on the issue of maintenance, Family Tribunals have been given jurisdiction to hear and determine complaints about maintenance of children under section 3 of the Maintenance of Children Decree, 1977 (SMCD 133).

Furthermore, legal aid is available to the needy in any civil case relating to inheritance and maintenance of children (with particular reference to the PNDCL 111) under the Legal Aid Scheme Law 1987, PNDCL 184.

DISCUSSION OF FIELD DATA

In order to achieve the objectives set out for the study, a multi method approach was adopted for the data collection. First, a review of existing literature on family law and customary practices for child maintenance and inheritance in Ghana was undertaken.

Second, interviews with the aid of questionnaires of a sample of single parents, married couples, and widows/widowers selected from households in urban, semi-urban, and rural areas were conducted. Efforts were made to include in the sample clients who have benefited from the services of FIDA, Family Tribunals, and the Legal Aid Board.

Third, an interview with selected personnel from FIDA, Family Tribunals and Legal Aid Board concerning their work on the subject.

Fourth, focus group discussions to gather information from young (18-30 years) and middle age (31-45 years) married women and unmarried or single women for the reasons of the latter status resulting sometimes from divorce, death, widowed or husbands working outside the country during the period of the survey took place.

Three categories of samples - single parents, couples and widowed were studied as shown in Table 6.1. In all 1,295 respondents were interviewed, drawn from urban, semi-urban and rural areas in seven regions. (See Table 6.2). The next section of the paper will discuss child maintenance and inheritance under each category, and also whether under patrilineal or matrilineal system (See Table 6.3).

Table 6.1
Frequency Distribution of Respondents by Survey Area and Sex

Region	Single		Couples		Widowed		Total	
	M	F	M	F	M	F	M	F
Gr. Accra	22	59	29	40	7	30	58	129
Eastern	23	56	25	41	7	33	55	130
Volta	12	65	22	42	13	31	47	138
Northern	20	55	20	48	14	28	54	131
Central	17	61	29	43	3	32	49	136
Western	20	55	21	46	11	31	52	132
Ashanti	24	58	26	39	7	30	57	127
<i>Total</i>	138	409	172	299	62	215	372	923

Table 6.2
Distribution of Respondents by Survey Area

Area	Marital Status			Total
	Single	Couples	Widowed	
Urban	203	194	112	509
Semi-urban	161	123	110	394
Rural	183	154	55	392
<i>Total</i>	547	471	277	1295

Table 6.3
Distribution of Respondents by Marital Status and Lineage

<i>Marital</i>	<i>Status</i>	<i>Male</i>	<i>Female</i>
Patrilineal			
Single	77	235	312
Couples	96	171	267
Widowed	41	122	163
Total	214	528	742
Matrilineal			
Single	61	174	235
Couple	76	128	204
Widowed	21	93	114
<i>Total</i>	158	395	553

Single Parents

A comprehensive meaning was given to child maintenance to cover the provision of food, clothing, shelter, education, health-care, moral upbringing, religious instruction and civic education.

The status of single parenthood resulted from desertion, separation, divorce, transfer or death of the other spouse, generally the man as indicated in Tables 6.4 and 6.5. But some had not been married at all even though the number of children from such union may be more than one (see Tables 6.6 and 6.7). In the latter case, some of the men repudiated responsibility for pregnancy before marriage.

Table 6.4
Percentage Distribution of Causes for Single Parenthood by Males

<i>Region</i>	<i>Divorce</i>	<i>Deserted</i>	<i>Widowed</i>	<i>Travel/Transfer</i>	<i>Others</i>
Gt. Accra	71.4	5.8	0.0	19.1	3.7
Eastern	63.6	9.1	0.0	22.7	4.6
Volta	81.0	8.4	0.0	10.6	0.0
Northern	79.0	11.0	4.1	2.5	3.4
Central	68.8	25.0	0.0	6.2	0.0
Western	55.0	28.0	6.0	8.0	3.0
Ashanti	91.7	4.2	0.0	4.1	0.0

Fig. 1a Percentage Distribution of Causes for Single Parenthood by Males

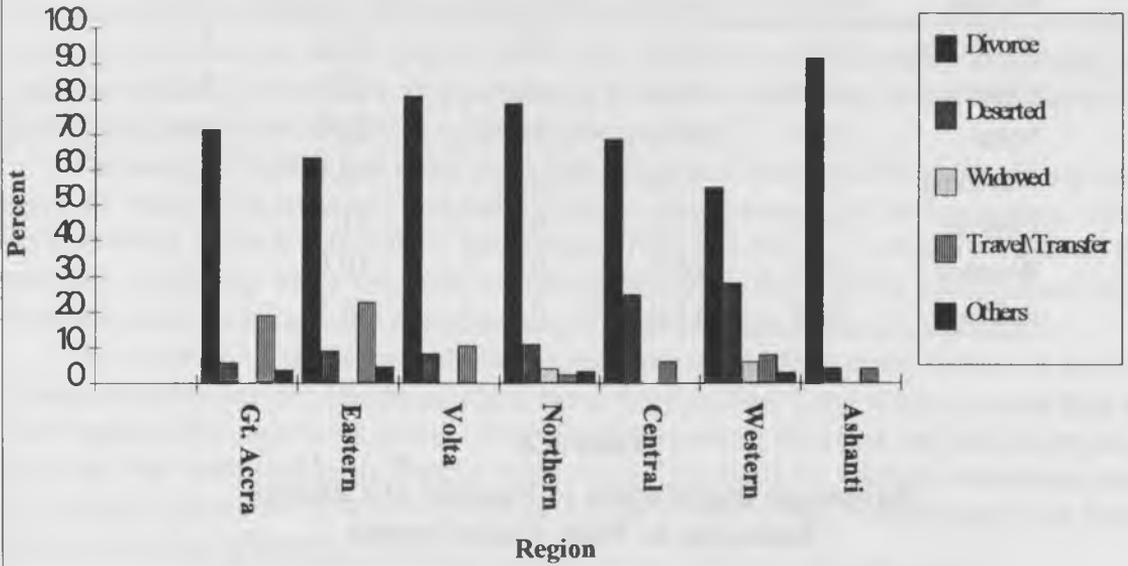


Fig. 1b Percentage Distribution of Causes for Single Parenthood by Females

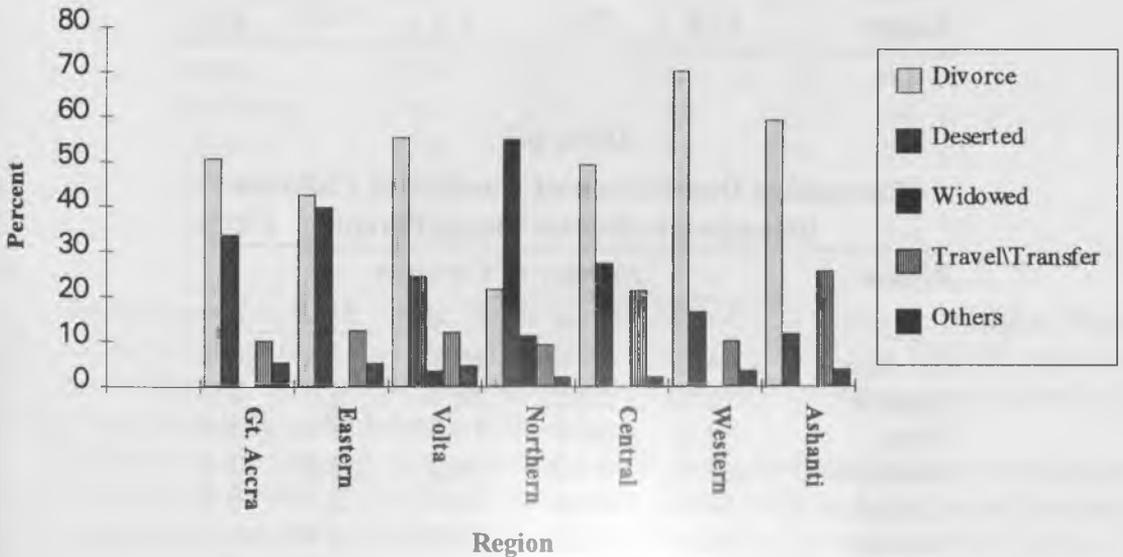


Table 6.5**Percentage Distribution of Causes for Single Parenthood by Females**

<i>Region</i>	<i>Divorce</i>	<i>Deserted</i>	<i>Widowed</i>	<i>Travel/Transfer</i>	<i>Others</i>
Gt. Accra	50.8	33.6	0.0	10.2	5.4
Eastern	42.5	39.8	0.0	12.5	5.2
Volta	55.4	24.5	3.4	12.1	4.6
Northern	21.5	55.0	11.2	9.3	2.2
Central	49.3	27.2	0.0	21.3	2.2
Western	70.1	16.4	0.0	10.0	3.5
Ashanti	59.2	11.6	0.0	25.5	3.7

Table 6.6**Percentage Distribution of Number of Children Belonging to Male Single Parents**

<i>Region</i>	<i>Number of Children</i>				
	<i>1 - 2</i>	<i>3 - 4</i>	<i>5 - 6</i>	<i>7 - 8</i>	<i>8+</i>
Gt. Accra	50.0	22.8	18.2	4.5	4.5
Eastern	20.0	67.0	13.0	0.0	0.0
Volta	41.7	8.3	25.0	25.0	0.0
Northern	50.0	21.0	20.0	4.5	4.5
Central	55.8	35.3	5.9	3.0	0.0
Western	25.0	50.0	20.0	5.0	0.0
Ashanti	62.4	29.2	4.2	0.0	4.2

Table 6.7**Percentage Distribution of Number of Children Belonging to Female Single Parents**

<i>Region</i>	<i>Number of Children</i>				
	<i>1 - 2</i>	<i>3 - 4</i>	<i>5 - 6</i>	<i>7 - 8</i>	<i>8+</i>
Gt. Accra	44.1	39.0	15.3	1.6	0.0
Eastern	15.6	50.0	28.4	6.0	0.0
Volta	52.3	18.5	18.5	7.7	3.0
Northern	43.6	31.0	18.2	3.6	3.6
Central	59.0	34.4	3.3	3.3	0.0
Western	38.4	30.2	21.8	3.6	6.0
Ashanti	57.3	31.0	3.4	5.2	3.9

Financial problems and unemployment were given by some male respondents as causes of their status. It is noted that while customary marriage is the most common form of marriage among Ghanaians, there is the widespread practice of parties not performing the ceremony and rites which are traditionally required for a customary marriage. The serious drawback with such an arrangement is that this informal union is easily dissoluble, and single parenthood is the result. It is also noted that even while such union lasts some men do not take their responsibility in maintenance seriously.

The survey revealed that some single parents stated bluntly that they would not either marry or remarry because of financial reasons or the pressures of the institution. Many more however looked forward to remarriage. Those in the last category asserted that marriage, especially when the couple live together provides a better setting than single parenthood for good care and maintenance of children (See Tables 6.10 and 6.11).

The duration of single parenthood ranged from one to four years Tables 6.8 and 6.9. It was noticeable that the Northern and Central Regions had fewer single parents than the other regions although the majority of the single parents in the latter regions belonged to the group who were looking forward to remarriage. The need for a helper, loneliness, quest for respectability and youth were some of the reasons why remarriage was being contemplated as indicated in Table 6.11.

Table 6.8
Percentage Distribution of Length of Period for Single Parenthood by Male Respondents

<i>Region</i>	<i>Number of Years</i>				
	<i>1 - 2</i>	<i>3 - 4</i>	<i>5 - 6</i>	<i>7 - 8</i>	<i>8+</i>
Gt. Accra	22.7	27.3	13.6	27.3	9.1
Eastern	50.0	22.7	18.2	9.1	0.0
Volta	35.0	31.7	18.3	8.3	6.7
Northern	36.5	29.5	12.8	15.2	6.0
Central	43.8	22.5	18.6	9.3	5.8
Western	64.3	13.4	10.0	7.5	4.8
Ashanti	45.8	37.5	8.3	5.2	3.2

The number of children which single parents had ranged from one to eight. Many of the female single parents had their first child when they were less than 20 years old. Thus, the children of these single parents would not have the advantages associated with maturity and knowledge which come with old age.

Furthermore, the material circumstances of such young mothers are likely to be poorer than the combined wealth of couples. In any event, at that early age, they could not have accumulated much wealth. It is noted that there were few male single parents below 21 years old.

Table 6.9
**Percentage Distribution of Length of Period for Single
 Parenthood by Female Respondents**

<i>Region</i>	<i>Number of Years</i>				
	<i>1 - 2</i>	<i>3 - 4</i>	<i>5 - 6</i>	<i>7 - 8</i>	<i>8+</i>
Gt. Accra	37.6	29.3	17.2	6.9	9.0
Eastern	48.0	25.5	19.1	6.7	0.0
Volta	30.8	32.3	20.8	12.5	3.6
Northern	55.5	37.5	7.0	0.0	0.0
Central	62.5	23.1	8.5	3.2	2.7
Western	50.0	21.8	15.4	9.2	3.6
Ashanti	60.5	17.3	12.2	5.9	4.1

Table 6.10
Percentage Distribution of Reasons for Not Wanting to Marry

<i>Reasons Given</i>	<i>Male</i>		<i>Female</i>	
	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>
Free from rivalry	0	0.0	4	1.8
Have enough children	9	13.4	70	30.7
Too old to marry	0	0.0	41	18.0
Have time to myself	4	6.0	10	4.4
Not lucky in marriage	8	11.9	58	25.4
Due to illness	0	0.0	2	0.9
Accommodation problem	15	22.4	0	0.0
I have grown used to it	2	3.0	6	2.6
Fed up with marriage	9	13.4	36	15.8
Financial constraint	15	22.4	0	0.0
Other reasons	5	7.5	1	0.4
<i>Total</i>	67	100.0	228	100.0

It was difficult to generalize about single parenthood being prevalent among either the patrilineal or matrilineal community because, there was a high number of single parents recorded among the Krobos, a patrilineal society as well as the Fantis and Ashantis who are matrilineal. It was however established that there was a relationship between ethnicity, the period that respondents had their first child, and the number of children belonging to the respondent.

Most of the single parents were educated. The male respondents had higher educational background than the females. Quite a number of the respondents were also

employed but a good number had no employment. Thus, unless the latter group had accumulated wealth, which is doubted, the maintenance of their children must be the responsibility of other persons. The men had relatively higher paid jobs than the women.

Table 6.11
Percentage Distribution of Reasons for Wanting to Marry

<i>Reasons Given</i>	<i>Male</i>		<i>Female</i>	
	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>
Still Young	15	21.1	61	33.7
Need a helper	22	31.1	39	21.6
Need more children	10	14.1	25	13.8
For social respect	11	15.4	20	11.0
Feel lonely	7	9.9	15	8.3
Not good to be single	3	4.2	12	6.6
Friends tease me	31	1.4	6	3.3
Other reasons	2	2.8	3	1.7
<i>Total</i>	71	100.0	181	100.0

Generally, children stayed with either their mothers, fathers or other relations, who turned out to be mostly grandparents. Usually, especially when they were young, the children stayed with their mothers. Women in matrilineal communities tended to keep their children after divorce.

The contributions of single male and female parents varied from region to region and from one ethnic group to another. But in some, they consisted of food, clothing and payment of medical and educational expenses. Many fathers did not shoulder their responsibility in the maintenance of their children. Diverse reasons occasioned such an unfortunate situation, but hardly any absolved the men of the abdication of their parental responsibility. Rejection of responsibility for pregnancy, non-recognition of child by a man's family, transfer of father and different ethnic background were the main reasons. In each case the father could have had his way if he meant to fulfil his parental obligation.

Couples

The study concentrated on couples living together in the same house. It shows that 55.4 per cent of the respondents were from patrilineal communities while 44.6 per cent came from matrilineal communities.

From the patrilineal communities, the male component was 36 per cent while it was 37 per cent in the case of the matrilineal communities. The selection of the respondents was, thus, advisedly biased in favour of females because by general consent females bear

the brunt of child maintenance. The majority of the respondents were from the 21-30, 31-40 and 41-50 age groups (See Table 6.12 and 6.13).

It is interesting to note that most of the respondents of both gender were from either the rural or urban areas as distinct from the semi-urban area (Tables 6.14 and 6.15). The study shows that couples living together provide the most conducive setting for the care and maintenance of children. On the one hand, factors that produce such co-habitation should be preserved. But on the other hand, there is the need for investigation into the reasons why the semi-urban areas cannot contain such ideal couples.

Table 6.12
Percentage Distribution of Male Couples by Age

<i>Region</i>	<i>Age Distribution</i>						<i>Total</i>
	<i><21</i>	<i>21 - 30</i>	<i>31 - 40</i>	<i>41 - 50</i>	<i>51 - 60</i>	<i>61+</i>	
Gt. Accra	0	5	9	7	4	4	29
Eastern	0	4	11	4	2	4	25
Volta	0	6	9	2	4	1	22
Northern	0	5	5	7	1	1	19
Central	0	5	9	7	4	4	29
Western	0	3	8	5	4	2	22
Ashanti	0	2	7	10	3	4	26
<i>Total</i>	0	30	58	42	22	20	172

Table 6.13
Percentage Distribution of Female Couples by Age

<i>Region</i>	<i>Age Distribution</i>						<i>Total</i>
	<i><21</i>	<i>21 - 30</i>	<i>31 - 40</i>	<i>41 - 50</i>	<i>51 - 60</i>	<i>61+</i>	
Gt. Accra	0	16	11	9	2	1	39
Eastern	1	21	9	5	2	3	41
Volta	0	10	20	8	1	3	42
Northern	1	16	18	12	1	0	48
Central	0	12	11	18	1	1	43
Western	2	23	15	3	1	0	44
Ashanti	1	13	13	11	2	0	40
<i>Total</i>	5	95	96	57	8	7	299

Table 6.14**Percentage Distribution of Place of Birth of Male Couples**

<i>Region</i>	<i>Urban</i>	<i>Semi-Urban</i>	<i>Rural</i>	<i>Total</i>
Gt. Accra	35.7	33.2	31.1	100.0
Eastern	38.0	18.0	44.0	100.0
Volta	20.7	28.3	51.0	100.0
Northern	70.7	8.3	21.1	100.0
Central	25.6	34.5	39.9	100.0
Western	48.4	28.6	23.0	100.0
Ashanti	49.8	19.2	31.0	100.0

Table 6.15**Percentage Distribution of Place of Birth of Female Couples**

<i>Region</i>	<i>Urban</i>	<i>Semi-Urban</i>	<i>Rural</i>	<i>Total</i>
Gt. Accra	45.0	25.0	30.0	100.0
Eastern	24.8	31.7	43.5	100.0
Volta	30.3	26.8	42.9	100.0
Northern	31.3	29.2	39.6	100.0
Central	34.2	27.9	37.9	100.0
Western	26.1	30.4	43.5	100.0
Ashanti	25.6	33.3	41.1	100.0

Respondents from the Northern region had the lowest educational background, and this explains why, generally, preferential treatment continues to be extended to Ghanaians from those areas in the areas of access to and support in education (See Tables 6.16 and 6.17).

Table 6.16**Percentage Distribution of Educational Background of Male Couples**

<i>Region</i>	<i>Educational Levels</i>				
	<i>Nil</i>	<i>Primary</i>	<i>Middle</i>	<i>Sec/Tech.</i>	<i>University</i>
Gt. Accra	10.0	13.4	31.4	38.3	6.9
Eastern	18.5	20.0	37.5	24.0	0.0
Volta	13.0	20.6	40.6	22.7	0.0
Northern	42.1	10.5	31.6	15.8	7.2
Central	20.7	6.9	44.8	23.6	17.6
Western	13.6	9.1	4.5	4.5	0.0
Ashanti	3.8	3.8	50.0	42.3	0.0

Table 6.17
**Percentage Distribution of Educational Background
of Female Couples**

<i>Region</i>	<i>Educational Levels</i>			
	<i>Nil</i>	<i>Primary</i>	<i>Middle</i>	<i>Sec/Tech.</i>
Gt. Accra	15.0	17.5	30.0	17.5
Eastern	26.8	14.6	46.3	9.8
Volta	11.9	14.3	61.9	11.9
Northern	66.7	8.4	12.5	12.5
Central	20.9	14.0	39.5	25.6
Western	26.1	17.4	54.3	2.2
Ashanti	32.5	7.5	45.0	15.0

All the male respondents had primary education, a pointer to the need to give greater encouragement to the education of females. Some of the respondents from Greater Accra, Central and Northern regions were graduates. Females from Greater Accra and Volta regions had poorer educational background. Although, as has just been observed, there is room for improvement, with the previous low incidence of education of females, it is a hopeful sign that 50 per cent of female respondents from all the regions had completed middle school education.

While a few of the female respondents were housewives, most of the couples were either farmers or traders. The majority of the respondents were either Christians or Muslims.

Most of the couples were married under customary law. Indeed 90 per cent of the men and 70 per cent of the women were so married. As Islam is the predominant religion in the Northern Region, it is not surprising that most of the respondents from that survey area married in accordance with Muslim law (See Tables 6.18 and 6.19).

Table 6.18
Distribution of the Types of Marriages by Male Couples

<i>Region</i>	<i>Customary</i>	<i>Ordinance</i>	<i>Moslem</i>	<i>Common Law</i>	<i>Church Blessing</i>
Gt. Accra	75.9	10.3	0.0	3.4	10.3
Eastern	96.0	0.0	0.0	0.0	4.0
Volta	81.8	0.0	0.0	13.6	4.5
Northern	36.8	0.0	63.2	0.0	0.0
Central	96.3	0.0	3.7	0.0	0.0
Western	95.5	0.0	4.5	0.0	0.0
Ashanti	88.0	70.0	0.0	12.0	0.0

For 70 per cent of the male respondents, it was their first marriage while the percentage for the women was 77 as shown in Table 6.20. Both men and women consider fidelity an important factor for an enduring relationship. But age, mixed marriage (inter-ethnic), desertion, irresponsibility, interference by in-laws and transfer of one spouse may, and in the case of death does, terminate marriages.

Table 6.19
Distribution of the Types of Marriage by Female Couples

<i>Region</i>	<i>Customary</i>	<i>Ordinance</i>	<i>Moslem</i>	<i>Common Law</i>	<i>Church Blessing</i>
Gt. Accra	70.0	10.0	0.0	15.0	5.0
Eastern	53.7	2.4	0.0	41.5	2.4
Volta	91.4	0.0	0.0	21.4	7.1
Northern	39.6	0.0	60.4	0.0	0.0
Central	78.6	7.1	2.4	4.8	7.1
Western	82.6	4.3	0.0	13.0	0.0
Ashanti	70.0	2.5	2.5	20.0	5.0

Table 6.20
Percentage Distribution of Responses as to whether that was their First Marriage

<i>Region</i>	<i>Male Responses</i>		<i>Female Respondents</i>	
	<i>Yes</i>	<i>No</i>	<i>Yes</i>	<i>No</i>
Gt. Accra	53.6	46.4	82.1	17.9
Eastern	62.5	37.5	71.4	28.6
Volta	82.4	17.6	70.3	29.7
Northern	68.4	31.6	87.5	12.5
Central	90.5	9.5	88.9	11.1
Western	71.4	28.6	61.4	38.6
Ashanti	57.1	42.9	82.5	17.5

Females marry at a younger age than males; the data on single parents and married females confirm this viewpoint. Indeed, many more females marry under the age of 20 than males. At that age, marriages were contracted either by mutual consent, and sometimes with the influence of parents or friends. But some marriages were the result of unplanned pregnancy (See Tables 6.21 and 6.22).

Table 6.21
Percentage Distribution of the Age at First Marriage
by Male Couples

<i>Region</i>	<i>Age Groups</i>				
	<i>15 - 19</i>	<i>20 - 24</i>	<i>25 - 29</i>	<i>30 - 34</i>	<i>35 - 39</i>
Gt. Accra	3.4	44.8	37.9	6.9	6.9
Eastern	4.0	24.0	52.0	8.0	12.0
Volta	0.0	36.4	36.4	27.3	0.0
Northern	0.0	38.9	22.2	22.2	16.7
Central	11.1	37.0	18.5	33.3	0.0
Western	0.0	31.8	54.5	13.6	0.0
Ashanti	16.0	32.0	44.0	8.0	0.0

6.22

Percentage Distribution of the Age at First Marriage
by Female Couples

<i>Region</i>	<i>Age Groups</i>				
	<i>15 - 19</i>	<i>20 - 24</i>	<i>25 - 29</i>	<i>30 - 34</i>	<i>35 - 39</i>
Gt. Accra	27.5	57.5	12.5	2.5	0.0
Eastern	26.8	46.3	24.4	2.4	0.0
Volta	19.0	57.1	19.0	4.8	0.0
Northern	39.6	37.5	14.6	6.3	2.1
Central	14.3	47.6	31.0	7.1	0.0
Western	46.7	51.1	2.2	0.0	0.0
Ashanti	30.0	60.0	7.5	2.5	0.0

It is revealing that most of the male respondents had become fathers before marriage. It is doubtful if such children staying with a parent, who is married to another spouse, can have the care, attention and maintenance which they would have had in the matrimonial home of both parents. The same can be said of such children who stay with relatives.

We could not conclude with any degree of exactitude the percentage of contribution of men on the one hand and women on the other hand, seeing that the men made claims which pitched their contribution to 100 per cent while tradition made the women reticent about the extent of their husbands' contribution towards the care and maintenance of the children and wives.

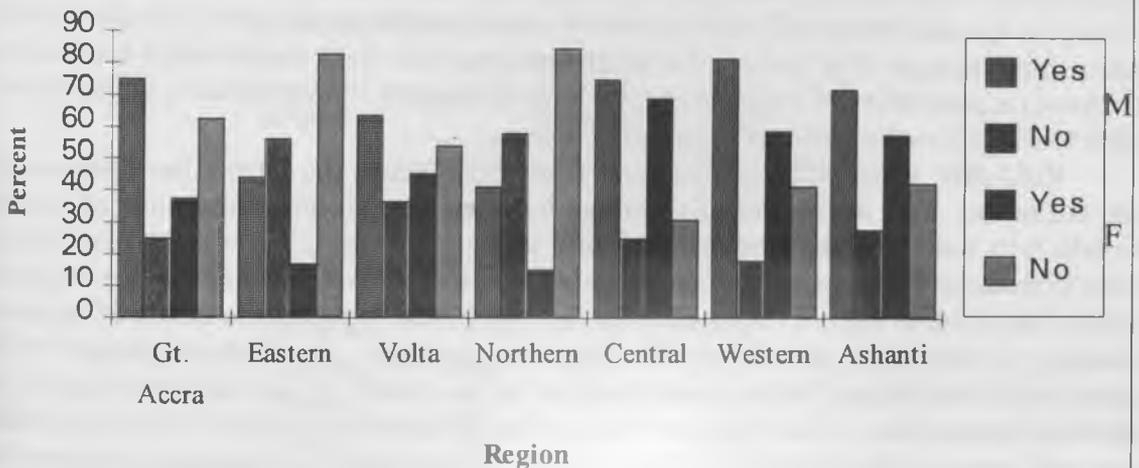
It is significant that, all the respondents expected maintenance for the surviving spouse

and children out of the estate of the deceased spouse, as a result of the form of marriage they had entered into. They obviously, were not aware that through the making of a will either statutory or customary, a man or woman could significantly alter the succession or entitlement to his or her estate. Additionally, the Intestate Succession Law, 1985 (PNDC 111) has also provided for uniform rules of succession irrespective of the type of marriage contracted (See Table 6.23).

Table 6.23
Percentage Distribution of Answers to Question Whether Respondents Have Heard About PNDC 111

Region	Male Responses		Female Respondents	
	Yes	No	Yes	No
Gt. Accra	75.0	25.0	37.5	62.5
Eastern	44.0	56.0	17.1	82.9
Volta	63.6	36.4	45.2	54.0
Northern	41.2	58.0	15.3	84.7
Central	75.0	25.0	69.0	31.0
Western	81.8	18.2	58.7	41.3
Ashanti	72.0	28.0	57.5	42.5

Fig. 2 Percentage Distribution of Answers to Question Whether Respondents Have Heard About PNDC 111



The wider family still plays a significant role in the maintenance of the children of a deceased member. Support and assistance in this area may also come from relatives of the surviving spouse. The awareness of the content of Law 111, which couples professed did not correspond with their view that the type of marriage, determines the nature of devolution of the estate of a deceased spouse.

The value of focus group discussions as a useful tool for social inquiry showed forth in the close observation of the consequences of inadequate child care and maintenance. It established a connection between children dropping out of schools and teenage pregnancy, prostitution and delinquency. It was observed, quite accurately, that sometimes when parents were unable to maintain their children, the latter were disrespectful to the former. Even wives sometimes had a similar attitude to their spouses who were unable to take adequate care of them. Responsibility for child care and maintenance was not seen as within the exclusive domain of the man; husband and wife were equally responsible. Social obligations such as financial contributions at funerals, weddings and out-dooring reduced the quality of care of children. Involvement in the church also meant less attention to the family, although if the whole family were so involved the moral fibre of the household is likely to be high. A job outside the home by the woman was said to be detrimental to her health as well as the welfare of the children.

Ghanaian homes consist of both members of the nuclear and wider families. While the latter contribute towards housework, they also benefit from training in trades and vocational skills. It is interesting to note the divergent views held among the Dagombas in respect of parents staying with their children. According to one view, parents took care of their grandchildren. But even if they made no contribution to the household they must be welcomed. A contrary view saw parents as a burden; they contributed nothing to the material well being of the household, although they were a unifying factor between the nuclear and wider families.

What should obtain in the house in relation to the roles of men and women in child maintenance was enriched through the focus group discussion albeit, there was no single view. It is the man's responsibility to provide money and the needs of the household while the woman manages the house. The other view was that child maintenance has become the joint responsibility of husband and wife in all respects. Nevertheless it is the father's duty to discipline the children especially the sons.

Relatedly, when children live apart from their fathers the former have less respect for the latter. The institution of marriage by itself can exercise the minds of men so wonderfully that they take their responsibility seriously. Generally, it was felt that children born in wedlock have better care than those born outside it. But it was noted by a Dagomba group that children are not responsible for their birth, and therefore the nature of the union resulting in their birth should not affect their maintenance. An additional reason by this group why there should be no discrimination in the quality of care and maintenance of children irrespective of how they are born is that the care they receive is the same which they will return to their parents in their old age. As regards the relationship between the care of wives and the type of marriage contracted, the preponderant view was that there

was no significant effect: love and commitment to the marriage determined the extent and quality of care of wives. A minority was, however, of the view that wives of Ordinance and church marriages are cared for better.

If a parent abdicates his or her responsibility in the house, misery is brought on the entire household. But it is encouraging that there are avenues for resolving such problems. Discussion with the erring spouse; involvement of parents, family and church elders; and ultimately, officials of the social welfare and the courts would contribute towards the solution of the problem. The regrettable fact is that the problem, nevertheless, persists in some cases.

The Widowed

The widowed were within the 31-60 age group although the majority were between 51 to 60 years or above the latter figure. Most of the widows and widowers had low educational background. The explanation for this condition was the non-availability of educational opportunities and facilities at the time of their birth and childhood. The disparity between men and women concerning education showed forth within this sub-group, as it had with single parents and couples. About 40 percent of the widowers had no formal education while 65% of the widows were uneducated. In both cases their education was limited to either primary or middle school (See Tables 6.24 and 6.25).

In the rural areas the men tended to be farmers and fishermen while the women engaged in sewing, petty trading and food processing. There was variation in occupation when the survey turned to the urban areas. The widowers were mainly either mechanics, traders or workers in administration, and the widows were teachers and traders. Majority of the widowed were Christians except in the Northern region, where true to the pattern, adherents of the Muslim faith were in the majority. The number of children of the widowed ranged from one to more than eight.

Table 6.24
Percentage Distribution of Educational Background
of Widowers

<i>Region</i>	<i>Educational Levels</i>			
	<i>Nil</i>	<i>Primary</i>	<i>Middle</i>	<i>Sec/Tech.</i>
Gt. Accra	28.6	14.3	42.9	14.3
Eastern	42.8	10.5	32.4	14.3
Volta	7.7	15.4	61.5	15.4
Northern	64.3	14.3	14.3	7.1
Central	56.7	10.0	33.3	0.0
Western	72.2	18.2	9.1	0.0
Ashanti	28.6	57.1	14.3	0.0

Table 6.25
Percentage Distribution of Educational Status of Widows

Region	Educational Levels			
	Nil	Primary	Middle	Sec/Tech.
Gt. Accra	60.0	13.3	23.4	3.3
Eastern	68.8	21.8	6.3	3.1
Volta	58.1	25.8	12.9	3.2
Northern	82.1	7.1	10.8	0.0
Central	81.2	9.4	9.4	0.0
Western	87.1	3.2	3.2	6.5
Ashanti	80.0	6.7	13.3	0.0

Most of the widowed had married under customary law except, once again, in the north where Muslim rites of marriage were observed (See Tables 6.26 and 6.27). A great number of the widowed married when they were 20 and over. As in the case of single parents and couples, few males married below age twenty. The period of widowhood ranged from one to over twenty years.

Table 6.26
Type of Marriage Contracted by Widowers

Region	Type of Marriage				
	Customary	Ordinance	Moslem	Common Law	Church Blessing
Gt. Accra	75.8	6.3	2.4	5.9	10.2
Eastern	87.7	0.0	0.0	0.0	14.3
Volta	100.0	0.0	0.0	0.0	0.0
Northern	35.7	0.0	64.3	0.0	0.0
Central	100.0	0.0	0.0	0.0	0.0
Western	100.0	0.0	0.0	0.0	0.0
Ashanti	100.0	0.0	0.0	0.0	0.0

Table 2.27
Type of Marriage Contracted by Widows

<i>Region</i>	<i>Type of Marriage</i>				
	<i>Customary</i>	<i>Ordinance</i>	<i>Moslem</i>	<i>Common Law</i>	<i>Church Blessing</i>
Gt. Accra	65.5	3.1	1.9	14.5	15.0
Eastern	64.5	9.7	0.0	22.6	3.2
Volta	100.0	0.0	0.0	0.0	0.0
Northern	25.9	0.0	70.4	0.0	3.7
Central	93.6	0.0	3.2	3.2	0.0
Western	96.8	0.0	0.0	0.0	3.2
Ashanti	100.0	0.0	0.0	0.0	0.0

Property left by a deceased spouse was distributed. Most of the surviving spouses were unhappy with the distribution while a few considered it fair. As is evidenced by the answers of the widowed many of them did not know the actual content or provisions of Law 111 (See Tables 6.28 and 6.29). It is for instance, inaccurate to state that the law gives a deceased parent's property to his children or that the elder son inherits his deceased father.

It is heartening to learn from this group that Law 111 was applied in some cases, but there can be no certainty on this issue until an investigation reveals how the intestate estate was distributed. What might have been considered as amounting to application of Law 111 might be entirely different from the dictates of that Law.

Table 6.28
Percentage Distribution of Answers to a Question
Whether PNDCL 111 was Applied

<i>Region</i>	<i>Male Responses</i>		<i>Female Respondents</i>	
	<i>Yes</i>	<i>No</i>	<i>Yes</i>	<i>No</i>
Gt. Accra	0.0	100.0	9.1	90.9
Eastern	0.0	100.0	0.0	100.0
Volta	0.0	100.0	0.0	100.0
Northern	9.1	90.9	0.0	100.0
Central	0.0	100.0	28.6	71.4
Western	0.0	100.0	13.3	86.7
Ashanti	33.3	66.7	44.4	55.5

Table 6.29**Percentage Distribution of Answer to a Question whether Respondents have any knowledge about PNDCL 111**

Region	Male Responses		Female Respondents	
	Yes	No	Yes	No
Gt. Accra	42.9	57.1	33.3	66.7
Eastern	14.3	85.7	6.1	93.9
Volta	38.5	61.5	38.7	61.3
Northern	57.1	42.9	14.8	85.2
Central	66.7	33.3	31.3	68.7
Western	18.2	81.8	19.4	80.6
Ashanti	85.7	14.3	55.2	44.8

Institutional Support and Inheritance

Institutions which have been set up to promote and ensure child welfare and maintenance cannot be resorted to if those who can benefit from them are not aware of their existence and mode of operation. It behooves those in charge of such institutions to popularise them if the objectives for which they were established are to be met.

It would appear that distance from the national capital, where most things happen and lack of access to information account for the low level of awareness of these institutions among the Dagombas. Since the Volta Region is nearer to the national capital than other survey areas, factors other than distance must account for the high incidence of lack of awareness among the respondents from that region. However, because FIDA operates mainly in Accra, it is not surprising that very few of the respondents were aware of it. There is the obvious need for expansion of its activity beyond the national capital if more people are to be aware of it.

Although the Legal Aid Board operates in all the survey areas, the concentration of their work in the regional capitals does not give the scheme the high visibility which will attract the attention of many people.

Arguably, Law 111 has been more popularised than any other law, and family tribunals have been in existence for a long time, which explain the relatively high awareness of them. The fact that very few of those who knew about the benefits of Law 111 and the family tribunals, and who could have used them had actually done so points to inhibiting factors other than lack of awareness.

It is generally known that widows, for instance, do not want to drag their deceased husbands' names or families into dispute. Similarly, among certain circles, it is considered undignified for a widow to be fighting over her late husband's property.

SUMMARY AND CONCLUSION

Religion did not seem to have influenced how parents maintained their children. Unemployment and poor financial circumstances affected the ability of parents to maintain their children. As regards single female parents, many had their first child before the age of 20. Married females also married at an early age.

Neglect of children sometimes occurred as a result of the marriage of partners from different ethnic groups and the refusal of a man's family to acknowledge the paternity of a child.

Friends and relatives contributed towards the provision of food, shelter and clothing, as well as the payment of educational and medical bills.

Informal arrangement which did not lead to marriages were easily dissoluble. And even with unions which persisted, some of the men did not take their responsibility for child care and maintenance seriously. Apart from the Volta Region, many men become fathers before getting married.

Men had better education and higher income yielding jobs than women. There was also a noticeable gap between the educational attainment of the Northern region and the rest of the country.

Most marriages were celebrated under customary law. But the Northern region is unique in having most marriages celebrated in accordance with Moslem Law. Marriages were terminated as a result of age, desertion, irresponsibility of a spouse, interference by relatives, nature of the marriage (mixed marriage), transfer and death.

There was no certainty as to the exact contribution by men and women to the maintenance of their children. The men claimed to have provided everything required in the maintenance of their children while tradition did not permit any contradiction from the women. There was the erroneous view that the type of marriage determined the distribution of property on the death of a spouse. Items which could be inherited included buildings, farmland, household furniture, clothing and cars. Many more female than male spouses survived their partners. Many widows and widowers had poor educational background.

PNDC Law 111 was applied in the distribution of the property of some deceased persons, while it was ignored in other cases. There was unanimity that the cost of living had become high. Included in "living" were consumer goods, drugs and education for children, unemployment, retrenchment and low wages and salaries. As a result of growth in population and poor economic conditions some men were unable to provide for their family with the result that children were sometimes disrespectful to those fathers. When children dropped out from school prostitution, teenage pregnancy and delinquency were the outcome.

The nuclear family lived with relatives who performed various functions in the household. Parents of the couple, for instance, assisted in the caring of the children. The mutuality of the benefits showed itself in trades and vocations learnt by members of the extended family. Taking a job outside the home affected the health of the women involved

and the quality of child care and maintenance at home.

The traditional perception of men providing what is needed in the home, and women managing it was tinged with modernity; maintenance had become the joint responsibility of men and women. Decision making, however, largely remained the preserve of the man. There was expectation that children would look after their parents in the old age of the latter. But filial love also showed forth in the disposition of property by parents to their children.

Apart from the Dagombas who generally married under Muslim law, no ethnic group preferred a particular type of marriage to the others. Parents have a wide understanding of child maintenance. It is for them, a term that encompasses the provision of food, clothing, shelter, health-care, education, moral upbringing, religious instruction and lessons in civics.

Married couples, irrespective of the type of marriage, living together with husband and wife and fulfilling their respective roles provide the best setting for the upbringing and maintenance of children.

But even for such couples the quality of care and maintenance which can be provided for their children can be significantly eroded by the economic circumstances that the parents, especially the fathers, find themselves. Inability to provide for children can engender disrespect of the father by the children. Sometimes a similar situation obtains between husband and wife.

Sufficiency of means to cater for the family should not be assumed to guarantee optimum care and maintenance of children. Morally reprehensible conducts such as heavy drinking, spending long hours outside the home, and maintaining relationship outside marriage were found in both types of study to have detrimental effects on the family; break-up of the marriage and waywardness of the children are illustrations.

While no correlation was found between ethnicity and a particular type of marriage, the Dagombas of the Northern region were unique in generally marrying in accordance with Muslim law. It is interesting that while awareness was shown by respondents in the long interview and discussants in the focus group of Law 111; and there was even some indication that a scheme of distribution of property has been provided under that law, it was also stated that the type of marriage determined the devolution of the deceased person's estate. The matter becomes complex when note is taken of the application of Law 111 in some cases. The lesson which emerges from all this is that there are no uniform practices of inheritance throughout the country. Even in Ashanti, a stronghold of the matrilineal society where by custom the wife and children have no specific share, in the estate of their deceased spouse and father respectively, the entire property of the deceased may be given to the wife and children by the family of the deceased.

There is a discernible tension between tradition and modernity in the roles of the man and woman. On the one hand, there is still the clamour for the man to provide for the needs of the family while the woman manages the household as tradition demands. Decision-making is also to be within the domain of the man. On the other hand, couples are beginning to accept that care and maintenance of children are the joint responsibility

of both parents, a view emphasized in the focus group discussions.

Because marriage of people from two different ethnic groups can foster national unity and hopefully avoid the internecine strife that has been the lot of many African nations, it is to be encouraged. But ethnicity has also been a factor in the breakdown of marriages.

Child care and maintenance by single parents, especially the female is not to be encouraged. With little or no material contribution from the father, it is an uphill task for mothers to bring up children especially boys. The problem is compounded especially with low income or no job at all for the mother.

Education which keeps girls away from prostitution and teenage pregnancy can undoubtedly contribute towards avoiding the burden of such single female parents.

Despite the increasing importance of the nuclear family as is evidenced, for instance, by Law 111, the wider family is not a spent force in child care and maintenance as well as inheritance.

As we have noted, the consent of the family to marriage may result in the surviving spouse and children taking the property of the deceased spouse. Refusal by the family to acknowledge the paternity of a child can render a child fatherless. Members of the wider family continue to be part of the household of married couples or single parents where they help in household chores. The reciprocal gain of some of the younger members of the wider family in the just mentioned situation, being set up in various trades makes the arrangement mutually beneficial. Parents-in-law who make no contribution to the household while staying with their children may justifiably see it as a reward for the good care they took of their children. As the Akans say: "se woni ahwe wo ama wose afifi a wonso hwe no na ma ne se ntutu" (If your mother has looked after you to have teeth, you should also look after her when she is losing her teeth).

Focus group discussion is a rewarding research methodology. Findings from this approach did not only confirm those of the long interview. In significant respects it added to them. To illustrate, the comprehensive understanding of child care and maintenance came out of a focus group discussion. Also, one such group from Krobo dealing with specific issues, indicated the discrimination between first born sons born within and outside wedlock as far as succession to the estate of their deceased fathers was concerned.

RECOMMENDATIONS

The institution of marriage should be promoted and protected because it is basic to any satisfactory care and maintenance of children. The duty of Parliament to enact laws which are necessary to ensure that "the protection and advancement of the family as the unit of society are safeguarded in the promotion of the interest of children" (Act. 28 (1) (e) should be taken seriously. When passed, steps should be taken to ensure its translation into practice.

Girls should be encouraged to go to school as far as they can to, *inter alia*, avoid early pregnancy. The education of boys is no less important for it can contribute towards the reduction of the level of child delinquency.

The redress of disparity between the educational background of the Northern Region and the rest of the country should continue to be a matter of national concern. Since stable marriage and high moral fibre seem to be important factors for adequate maintenance and child care, moral instruction should be vigorously pursued at home and at all levels of our educational system. Equally, since sound economic basis also provides a good base for many marriages, government should pursue sound economic policies.

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THE IMPACT OF PAMSCAD ON THE FAMILY: A STUDY OF CREDIT INTERVENTION IN THE WESTERN REGION

Elizabeth Ardayfio-Schandorf, Charles Brown & Peter Aglobitse

INTRODUCTION

Background

The three decades after independence saw the economy of Ghana steadily decline until 1983 when the PNDC government instituted some drastic policy measures aimed at structural adjustment, first, to arrest the decline and second, to generate positive growth thereafter. Specifically the Economic Recovery Programme (ERP) and the Structural Adjustment Programme (SAP) involved exchange rate adjustment with trade liberalisation, reduction in subsidies, interest rate adjustments, reduction in government deficits, increased effectiveness of public investment, increased competition in input supply and selective decentralisation among others (Ewusi 1987). The Programme of Action to Mitigate the Social Cost of Adjustment (PAMSCAD) was later launched to enable some cushioning of the impact of SAP on vulnerable groups. One of such credit programmes under the PAMSCAD, targeted to women in the Western Region, aimed at Enhancing the Opportunities for Women in Development (ENOWID) is the subject of this study.

Enhancing Opportunities for Women In Development (ENOWID)

In recognition of the fact that credit programmes have the ability to improve the overall status of women, the ENOWID credit intervention project was introduced to Ghana. The project was formulated as part of the Programme to Mitigate Costs of Adjustment (PAMSCAD) directed to needy women in remote and disadvantaged areas. The ENOWID project was, thus, developed to:

- Provide technical and financial support to increase women's production
- Improve their management skills
- Improve the marketing of their products and
- Encourage women to link increased income with improved family welfare.

Specifically the project aimed at alleviating poverty among women through employment generation. It was programmed to expand its support to existing arrangements

to motivate women in economic activities to improve their investment opportunities and stabilize their income. This was to be done by:

- Accelerating and improving acceptance of appropriate technology in food production, processing and packaging.
- Providing training to women's groups to improve business and managerial and organizational skills,
- Providing access to credit, business advisory services and marketing.
- Stimulating savings mobilization through regular savings no matter how small.
- Strengthening the capacity of extension agents to delivery services and mobilize resources to them.

The ENOWID project was initiated in the Western Region as one of the most vulnerable regions targeted in Southern Ghana. The project has a credit, technology and skill development, health, and family planning training.

The 24 villages selected in the region were those considered by the Ministry of Local Government to be ready to participate because they already have some type of women's groups or natural coalition that could form the nucleus of the project. In each of the selected village, groups of women ranging from 11 to 49 engaged in economic activities such as food processing and marketing are brought together and provided training in banking, credit, health education, skill development and family planning.

The groups meet once a week for discussions and training. Smaller groups of three to seven are formed within the larger group to form credit cooperatives that agree to insure each other for loans supplied to the women to provide small amounts of working capital for their business. These groups include members of the same family or friends who would naturally be willing to support each other in backing up loans. Right from the beginning women are taught to save and to bank. They gradually increase their credit line when they make more money. After some time, some of the villages are supplied with some appropriate technology to increase the productivity of the women. This is also financed on credit.

As at the end of 1993 a total amount of one hundred and twenty-nine million two hundred and fifty one thousand seven hundred and thirty-two cedis (¢129,251,732) had been disbursed as loans by the ENOWID secretariat. Three thousand five hundred and twenty-five (3,525) women forming one hundred and two (102) Community Credit Committees (CCCs) received loans in the targeted regions. The initial loans were re-cycled to benefit the CCCs three times though some CCCs had less disbursements. In the Western Region out of thirty-four (34) CCCs that benefited under the scheme, 9 had 3 cycles of loans, 12 had 2 cycles and thirteen had only 1 cycle of disbursement. The cumulative amount disbursed in the Western Region in 1993 was ¢94,475,000.

Six districts in the Western Region participated in the ENOWID revolving loan fund. These include Ahanta West, where the highest number of 494 women benefited from the fund. This was followed by Jomoro 273 women, Shama-Ahanta East 192, Juabeso-bia 158, Wassa Amenfi 128, and Mpohor Wassa-East 54 beneficiaries.

Objectives

The main objective of the study is to find out the extent of the impact of the ENOWID project on the economic status of women on family relationships as well as on the health, nutrition and education of the family. Specifically:

1. To assess and compare the living standards between participating and non-participating women and their families.
2. To examine the extent to which the ENOWID project has empowered participating as compared to non-participating women.
3. To analyze the effect of the ENOWID project on the economic activities of women and their families.
4. To determine the time input for economic activities for participating and non-participating women.
5. To investigate the extent to which the ENOWID project has impacted on the community.

Conceptual Framework

Credit can play a very important role in the successful implementation of activities in the economy as a whole. In a country like Ghana where 68 per cent live in the rural areas, average holdings are small and capacity to save is extremely limited, provision of credit assumes added significance.

Furthermore, the production operations in most rural communities are traditionally carried out using simple tools and without much application of improved inputs and credits. A very small portion of the total outlay on operations and home consumption is in the form of cash. The percentage of families which borrow is small, and the average amount borrowed per family is also small. Correspondingly, a very small proportion of the total farm output is sold for cash. These communities are, therefore, engulfed in a little "Opportunities Circle" whereby little investment results in little marketable surplus which in turn results in little income which allows for little capital outlay for further investment. This Circle can only be broken at a point between capital outlay and little income, and the exogenous force which can break through the circle is Credit (Owusu-Acheampong 1986, p. 96). Thus, it is being argued that, if used productively and judiciously, credit can increase the investment opportunity of the rural producer and thereby increase his/her output thus ensuring reasonable quantity and quality of production for home consumption and marketable surplus for the market.

This study adopts the theoretical position that participation in credit programmes tends to empower women by strengthening their economic roles. The underlying assumption is that strengthening women's economic roles gives them more autonomy and more control over important decisions affecting them and their families, as well as contributing to their self-confidence and their ability to plan for the future (Schuler and Hashemi, 1994, p. 73).

The study further posits that by providing a mechanism of drawing poor women out

of their traditional female seclusion within the households and by providing a changed social organizational set-up capable of producing opportunities for female self-employment or female income-generation, there is the creation of a new institutional context of augmenting and crystallizing women's empowerment through an improvement in the decision-making power of women (Amin et al, 1994, p. 26).

Finally, it is being theorized that while the economic benefits of the credit scheme may not spread in the same way among the non-participants, there is a significant spread effect from participants to non-participants in the same communities. By extension, it is argued that there is a meaningful sustainable increase in income levels for participants relative to non-participants in participating villages and relative to women in non-participating villages.

Methodology

Selection of Study Areas

The study was undertaken in three districts in the Western Region of Ghana. These districts were Ahanta West, Jomoro, and Wassa Amenfi.

The selection of these districts was guided by the fact that the PAMSCAD programme had been introduced there in 1991 and they were a part of a baseline survey conducted in connection with the project in May 1991.

In the three selected districts, 12 villages were selected. In six of the villages, the PAMSCAD programme had been introduced (participating villages), while the remaining six had not benefited from the presence of the programme (non-participating villages). They were therefore selected to serve as a control group.

Selection of Respondents

In each participating village, 30 women who had participated in the PAMSCAD programme were selected by simple random sampling. Thus, there were 180 respondents in the six participating villages. In addition, the sampling ensured representation of women who belonged to the small (11-25 members), medium (26-35 members) and large (36-50 members) project groups.

For each sample of project women, there were two comparable groups of equal sizes; one drawn from the participating village, selecting women of similar ages and economic activity and another drawn from a neighbouring non-participating or control village with similar environmental, economic and social characteristics. The total number of female respondents was 540.

In order to capture the full impact of the PAMSCAD programme on the economic situation of the participating women, data were collected on both the husbands of the participating women (in a husband's survey) and the children or dependents (10-16 years old) of the women (in a child's survey). The exercise was also extended to the husbands and children of the two comparable groups of non-participating groups and villages.

Data Analysis

For quick comparisons of participants PP and non-participants NPP (both individual women and their families and villages), we use the descriptive statistics obtained from the summary of data in the form of frequencies and percentages. By comparing the percentages of participants and non-participants who have obtained higher output levels for example, we are able to tell, with some confidence, that the intervention might or might not have had a significant effect.

For a more quantitative assessment of the impact, we used regression analysis to be able to fully control for the socioeconomic and demographic characteristics of the individuals. The specific dependent variables involved in the regressions are:

1. Change in output as perceived and reported by the respondents,
2. Change in income as perceived and reported by the respondents,
3. Level of living, computed as an index from source of drinking water, toilet facility, building materials, energy for cooking and material possessions.
4. Level of empowerment, computed as an index from the ability to take decisions on domestic needs, children's education, income generation activities, personal income, household income and community affairs.

EMPIRICAL RESULTS

This section introduces the empirical results obtained from the analysis of the field data on the impact of ENOWID on the social status, access to credit, output and income, time use, standard of living of the household and community at large.

Social Status

The study tried to find out if the health status of respondents has changed over the period of the project. It was revealed that 72 per cent of the participating women have observed improvement in their health status as compared to 51 per cent for non-participants in the participating village NPP and 57 per cent for non-participants in the non-participating villages NPN. Interestingly, the participating villages have less access to health care as compared to the non-participating villages. As to the reasons for the current health status as compared to last three years, the respondents from the participating villages stress more general improvement in personal health while the non-participating villages stress on the availability of health care facilities.

On the question of the provision of the nutritional needs of the household, 65 per cent of the project participants PP have reported improvement as compared to 36 per cent NPP and 42 per cent NPN. Also 62 per cent of PP attribute the improvement in the provision of the nutritional needs of their families to increased income due to the ENOWID specifically.

The study also revealed that 39 per cent PP solely provide for the educational needs of their children in the form of fees, uniforms, books and transportation as compared to 26

per cent and 14 per cent for NPP and NPN respectively. This is against the background that only 9 per cent PP have their spouses (husbands) solely providing the educational needs of their children as compared to 20 per cent NPP and 35 per cent NPN. As one might expect from the above information, 89 per cent PP reported improvement in the provision of the educational needs of their children and attribute the improvement to the project.

Economic Status

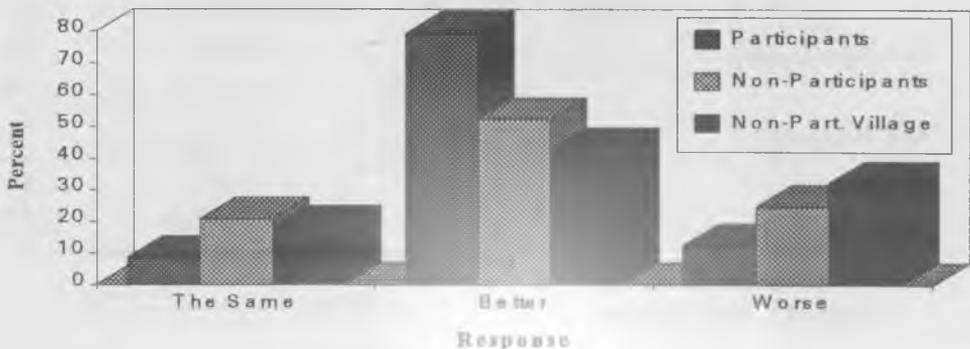
Access to Credit

Access to credit has been eased with the ENOWID intervention, at least for the project participants. As would be expected, 94 per cent of PP stated that their access to credit has improved over the last three years. Only 4 per cent PP indicated that their situation is worse. These are likely to defaulters who dropped out of the scheme. Over 30 per cent each of NPP and NPN said their situation is the same while 30 per cent NPN claim that their access to credit has worsened. Eighty-nine per cent (89%) of PP attribute the improvement to ENOWID while the non-participants attribute their disadvantaged position to non-existence of credit facilities and difficulties in obtaining credit in general.

Output and Marketing

The improvement in credit access realised by the participants is expected to enhance their production. The study revealed that 68 per cent PP have improvement in output (increase) as compared to 33 per cent NPP and 34 per cent NPN. Also 64 per cent PP assessed the current nature of the marketing of their produce as being better than three years ago as against 51 percent NPP and 46 per cent NPN. As previously reported, over 50 per cent of

Fig. 3 Current Personal Income of Women Participants as Compared with Last 3 Years



PP attribute their success to the project. However, over 40 per cent NPP stated that their production level has worsened over the last three years.

Women's Income

One of the expected outcomes of the project is improved income for women. It is, therefore, expected, that the improvement in production and business of ENOWID participants will lead to a meaningful sustainable increase in income levels for most project participants (PP) as compared with non-participants in participating villages (NPP) and with the women non-participants in non-participating villages (NPN). As Table 7.1 illustrates, on the average 16 per cent of all the women said their current personal incomes remain the same as compared to three years ago.

The average for non-participants in participating villages (NPP) and non-participants in non-participating villages (NPN) remains above the general average. The same applies to the percentage of women that perceived that their personal incomes have worsened. On the other hand, 79% of participating women reported that their current levels of income have improved. Forty six per cent (46%) attributed the change over the last 3 years to increased economic activity as compared with 22% and 18% NPP and NPN respectively. As much as eighty seven per cent (87%) of the Project Participants (PP) attributed the current state of their personal income to the project.

Table 7.1
Current Personal Income of Women Participants as Compared
With Last Three Years

<i>Response</i>	<i>Participating Villages</i>		<i>Non-Part. Villages</i>	
	<i>Participants</i>	<i>Non-Part.</i>	<i>Total</i>	
The Same	15 (8.4%)	36 (20.7%)	32 (18.1%)	83 (15.7%)
Better	142 (79.3%)	91 (52.3%)	76 (42.9%)	309 (58.3%)
Worse	22 (12.3%)	43 (24.7%)	58 (32.3%)	123 (23.2%)
Not Applicable	-	4 (2.3%)	11 (6.2%)	15 (2.8%)
Not Reported	1	6	3	10
<i>Total</i>	180 (100%)	180 (100%)	180 (100%)	540 (100%)

Source: *Field Survey, 1994.*

The claim from the participating women concerning increased output and increased income is corroborated by our logistic regression results. In Tables 7.2 and 7.3, we have the results of the logistic regressions involving increased output and income, as perceived by the respondents, for the participating villages. It is clear from both Tables 7.2 and 7.3 that participation in ENOWID is statistically very significant and positive in explaining increased output (t-ratio of 6.9833) and income (t-ratio of 6.4309).

Table 7.2

**Logistic Regression for Participating Villages Dependent
Variable: Increased Output**

<i>Explanatory Variables</i>	<i>Coefficients</i>	<i>T-ratio</i>
Some Education	-0.0762	-0.3018
Household Size	-0.0810	-0.9116
Number of Children	0.1136	1.1523
Presence of Husband	0.4709	1.6052
Food Processing	1.3662	3.4010*
Farming	1.2963	2.9782*
Baking	0.1011	0.1908
Marketing	0.7421	1.8023
Dressmaking	1.0086	1.5095
Salaried Worker	1.9348	1.7269
ENOWID Project Participant	1.9348	6.9833*
Constant	-1.5212	-2.8948*

Table 7.3

**Logistic Regression for Participating Villages Dependent
Variable: Increased Income**

<i>Explanatory Variables</i>	<i>Coefficients</i>	<i>T-ratio</i>
Some Education	0.2208	0.9064
Household Size	-0.0132	-0.1548
Number of Children	0.1411	1.4723
Presence of Husband	0.2659	0.9618
Food Processing	1.0621	2.7099*
Farming	0.5849	1.3873
Baking	0.5815	1.1035
Marketing	0.0464	0.1148
Dressmaking	1.3728	2.0362*
Salaried Worker	1.3708	1.6603
ENOWID Project Participant	1.6688	6.4309*
Constant	-2.0364	-3.9505*

Savings

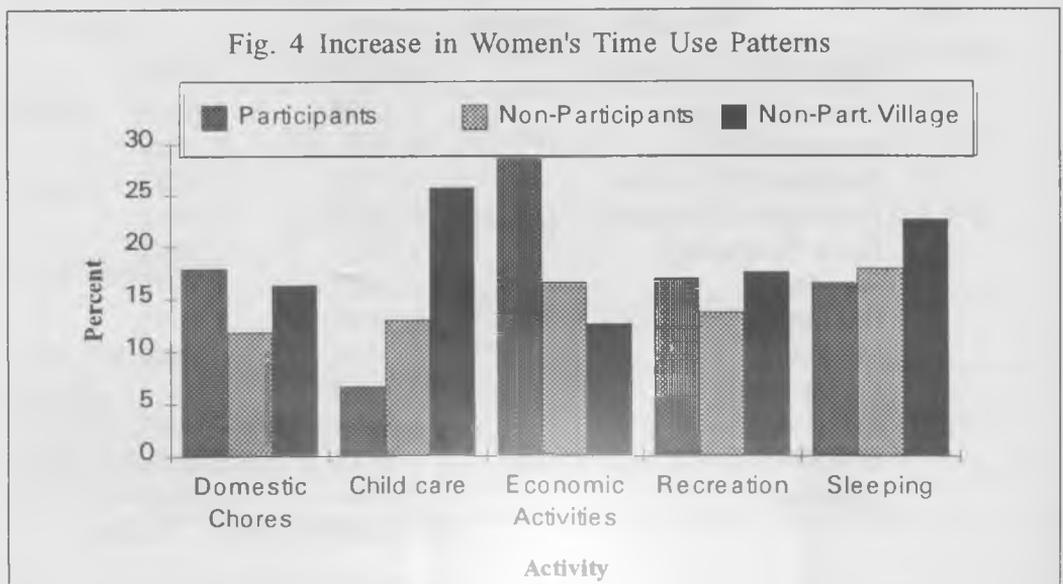
As women's income improve and they start to appreciate financing and business management they tend to acquire the habit of saving. From the responses given by the women, the project participants stand out in this regard. Among the participants 73% PP save in one way or the other as compared with 24% NPP and 21% NPN. Whereas only 5% of PP savers save at home, 46% of NPP and 55% of NPN savers keep their monies at home.

Out of the numbers of women who do keep saving, 57% of participants save in the banks as compared with 18% of NPP and 11% NPN. Sixteen percent (16%) of the PP save only with the ENOWID group. A few of the non-participants (about 3%) also claim they do some kind of group savings. The evidence so far points to the fact that there has been a meaningful and sustainable increase in both the output and income levels of most participants relative to non-participants in the participating villages.

Time Use

As women spend more time on economic activities, it is expected that their time input into domestic activities will diminish. This could happen especially when other members of the household assist or when women are able to hire labour to undertake household chores.

The evidence we have, as seen in Table 7.4, in relation to time use by women in the Western Region suggests that there is not much difference between project participants and non participants. The most clear cut differences occur in time for economic activities and sleep. A proportion of 28.5 per cent of the PP have the time spent on economic activity increased compared to 16.6 per cent and 12.6 per cent for the NPP and NPN respectively. Also while 16.6 per cent of the PP have increased sleeping time 18 percent and 22.7 per cent



of the NPP and NPN sleep for more hours (Fig. 4).

In economic activities women participants work very long hours. As compared with non-women participants, the participants work for much longer hours. Whereas currently the non-participants scarcely work for more than 12 hours a day, the participants work up to 16 hours on their economic activities.

When it comes to recreation and sleeping the women participants again seem to be having less of these activities when compared with 3 years ago. The tendency for increase in time use patterns for participants is also evidenced by the increase use of time in other activities, which have also increased since the past 3 years.

From the discussion above, it is not explicitly clear that time use patterns have changed so much as a result of the introduction of ENOWID. We have seen that more of the participating women spend more time on domestic chores, running counter to our hypothesis. However, we have observed that these women manage to increase their time for economic activity also while reducing time for sleep.

Women’s Empowerment in the Western Region

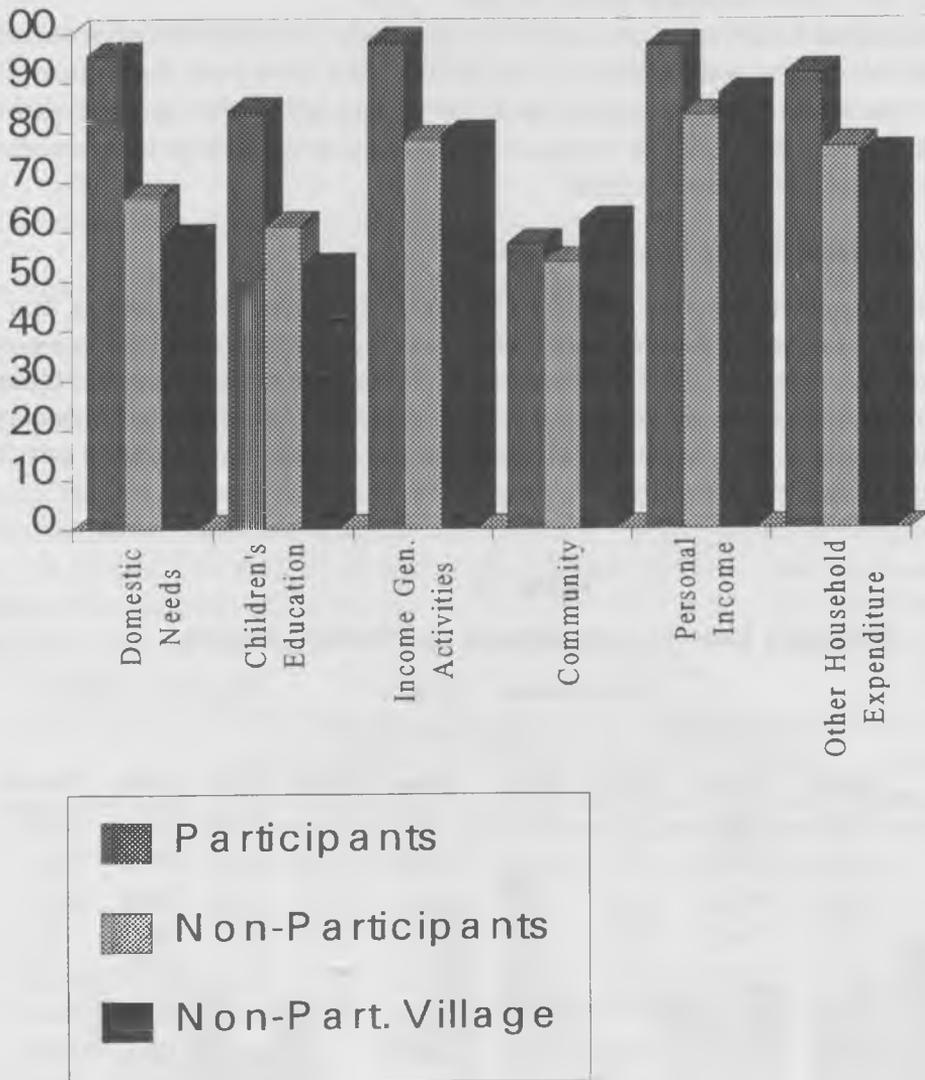
One of the expected outcomes of the ENOWID intervention project is that the increased output and increased income from their economic activities will lead to a greater independence of the women. This independence, otherwise called empowerment, is expected to manifest itself in the ability to take independent and joint decisions in connection with the domestic needs of the household, children’s education, income generating activities, personal income, household expenditure among others.

Table 7.4
Women’s Time Use Patterns in the Western Region

Activity	Participating Villages						Non-Part. Village		
	Participants			Non-Participants			Incre.	Same	Decre.
	Incre.	Same	Decre.	Incre.	Same	Decre.			
Domestic Chores	31.0	133.0	10.0	20.0	129.0	19.0	29.0	116.0	33.0
Child Care	17.9	76.4	5.7	11.9	76.8	11.3	16.3	65.2	18.5
Economic Activities	20.0	95.0	13.0	17.0	99.0	15.0	35.0	88.0	13.0
Recreation	6.6	74.2	10.2	13.0	75.6	11.5	25.7	64.7	9.6
Sleeping	49.0	108.0	15.0	28.0	101.0	40.0	22.0	111.0	42.0
	28.5	62.8	8.7	16.6	59.8	23.7	12.6	63.4	42.0
	23.0	104.0	8.0	15.0	87.0	7.0	23.0	98.0	18.0
	17.0	77.0	6.0	13.7	79.8	6.4	17.6	70.5	12.9
	28.0	126.0	15.0	31.0	129.0	12.0	40.0	123.0	13.0
	16.6	74.5	8.9	18.0	75.0	7.0	22.7	69.9	7.4

Source: Field Survey, 1994

Fig. 5 Women's Empowerment in the Western Region



The results in Table 7.4 show that as women's economic life improves they become more empowered in increasingly taking decisions in all spheres of life. From the table, over 95 per cent PP take decisions on their domestic needs as compared with 66 percent and 58 per cent for NPP and NPN respectively on children's education the respective proportions are 84%, 61% and 53%. On their income generating activities also, a greater proportion of the project participants are involved in decision-making as compared to the non-participants in both categories. Thus the results indicate as mentioned earlier that ENOWID has helped to empower women in the Western region as is confirmed by the regression results in (Table 7.5, Fig. 5).

Table 7.5
Women's Empowerment in the Western Region

<i>Taking More Decisions on</i>	<i>Participating Villages</i>				<i>Non-Participating Village</i>	
	<i>Participants</i>		<i>Non-Participants</i>		<i>Yes</i>	<i>No</i>
	<i>Yes</i>	<i>No</i>	<i>Yes</i>	<i>No</i>		
Domestic Needs	167 (95.4)	7 (4.0)	112 (66.7)	55 (32.7)	103 (58.5)	72 (40.9)
Children's Education	148 (84.1)	25 (14.2)	100 (61.0)	59 (36.0)	92 (52.6)	71 (40.6)
Income Gen. Activities	174 (98.3)	3 (1.7)	137 (78.3)	36 (20.6)	139 (79.4)	29 (16.6)
Community	97 (57.4)	55 (32.5)	91 (53.8)	76 (45.0)	111 (62.0)	61 (37.4)
Personal Income	164 (97.6)	3 (1.8)	145 (83.3)	29 (16.7)	127 (87.6)	16 (11.0)
Other Hsehold Expenditure	156 (91.8)	13 (7.6)	134 (77.0)	40 (23.0)	125 (75.3)	40 (24.1)

Source: Field Survey, 1994

The results of the OLS regression for empowerment reveal two interesting facts, namely that:

- (i) Participation in ENOWID is very significant statistically in explaining the level of empowerment of women with t-ratio of 6.6268 (see Table 7.6). This implies that project participants have been empowered more than non-participants from the same village.

Table 7.6**Ordinary Least Squares Regression for Participating Villages**
Dependent Variable: Empowerment

<i>Explanatory Variables</i>	<i>Coefficients</i>	<i>T-ratio</i>
Some Education	0.08422	0.4825
Household Size	0.02752	0.4580
Number of Children	0.03634	0.5355
Presence of Husband	-0.4140	-2.1126*
Food Processing	0.6652	2.4425*
Farming	0.5182	1.7433
Baking	0.2362	0.6351
Marketing	0.5723	1.9982*
Dressmaking	1.3821	2.9415*
Salaried Worker	1.7085	2.9529*
ENOWID Project Participant	1.1764	6.6268*
Constant	3.2711	9.4022*

- (ii) The presence of husband is also statistically significant in explaining empowerment, but has a negative impact, with -2.1126 (see Table 7.6) as the t-ratio. This is understandable because according to the women they take fewer decisions if they are dependent on their husbands.

We can, from the analysis above, conclude that ENOWID has clearly empowered the women who are the current participants. There is therefore every hope that many more women would be allowed to benefit from such projects for their empowerment.

The Impact of ENOWID on the Household

One of the major objectives of the ENOWID credit intervention was to improve the ability of project participants to improve upon their socio-economic situation. The study therefore attempted to find out whether there had been any improvements in various abilities of the household to look after its members. Specifically, the study examined improvements in:

- (a) the ability of the household to look after the children of school going age
- (b) the nutritional status of the household
- (c) the ability of the household to buy commodities and
- (d) the general standard of living of the household.

Table 7.7 gives a summary of the various improvements that had been made by the households during the past three years. It is clear from the table that households of ENOWID participants have consistently been more able to improve upon their socio-economic circumstances than households of non-participants. This is seen in their ability to look after children of school-going age, in nutritional status of members, in the ability to buy the needed commodities, and in the general standard of living of household members.

Table 7.7

**Summary of Various Improvements made by Households during the
Past Three Years**

Type of Improvement	Households of ENOWID Participants		Households of Non-Participants in Participating Villages		Households of Non-Participants in Non-Participating Villages	
	No	%	No	%	No	%
Ability to look after children of school-going age	115	64	58	32.4	49	27.1
Nutritional Status:						
(a) Number of meals a day	111	64.4	82	45.8	66	36.9
(b) Quantity of food	132	73.3	85	47.2	79	44.1
(c) Quality of food	126	69.9	84	46.4	68	38.0
Ability to buy commodities	106	58.9	37	20.3	47	26.0
Standard of living	123	68.1	38	21.3	44	24.6
	(N = 180)		(N = 180)		(N = 180)	

Source: *Field Survey, 1994.*

Several reasons were given for the improvements that had been made in the socio-economic circumstances of household members. With regards to the improvement in the ability of the household to look after children of school-going age, the major reasons given by most of the respondents were: the availability of food from their farm produce (73.4%), improvement in financial resources (7.8%) and proceeds from income-generating activities (7.0%). For some participants of the ENOWID project (6.7%) the credit scheme had served as an additional resource for production purposes, albeit the credit had been a minuscule percentage of the needed financial resource.

Similarly, the main reasons given by households who had been able to improve upon their nutritional status were: increase in farm produce and improvement in their financial resources. This was the case for households of ENOWID participants as it was for those of non-participants.

Furthermore, there had been an improvement in the ability of the household to buy commodities during the past three years mainly because of improvement in their financial resources (45.1%), proceeds from income-generating activities (23.6%), and especially from farm produce (8.2%).

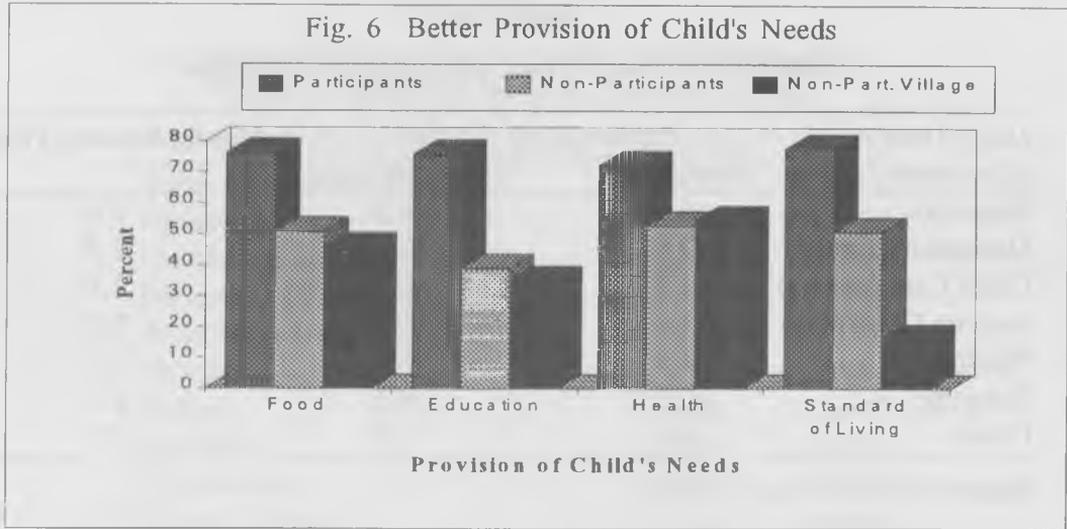
Finally, those households who had indicated that on the whole there had been an improvement in the standard of living of their members in recent years again gave as their reason: the increase in the income from the economic activities of members (27.5%), financial assistance from others (26.1%) and, the general improvement in their financial resources (15.9%). For ENOWID participants credit from the scheme had added to the financial resources of the household. Indeed, 14.3% had mentioned ENOWID credit as the main reason for the improvement in the standard of living of household members.

The husbands and children are members of the household and cannot be left out from an analysis of this nature. It is interesting to note that the trend of improvements (in relation to the family or household) reported by the women is no different from those reported by their husbands. Higher proportions of the husbands of participants reported improvements in their health and nutritional status of their families in addition to improvement in the provision of the educational needs of their children as compared to the husbands of non participants. However, when one considers the changes in economic status (especially in relation to their economic activities) of the husbands, one notices that there is not much difference between husbands of participants and non-participants. The husbands of participants, who reported improvements in the social lives of their families are themselves not any different from the husbands of the non-participants. This evidence points to the fact that the improvements in the lives of their families are due to the women's contribution and hence the ENOWID intervention.

Table 7.8
Provision of Child's Needs

<i>Provision of Child's Needs</i>	<i>Participating Villages</i>						<i>Non-Part. Village</i>		
	<i>Participants</i>			<i>Non-Participants</i>			<i>Better</i>	<i>Same</i>	<i>Worse</i>
	<i>Better</i>	<i>Same</i>	<i>Worse</i>	<i>Better</i>	<i>Same</i>	<i>Worse</i>	<i>Better</i>	<i>Same</i>	<i>Worse</i>
Food	95 (73.6%)	23 (17.8%)	11 (8.5%)	65 (50.8%)	42 (32.8%)	20 (15.6%)	49 (45.8%)	44 (41.1%)	11 (10.3%)
Education	98 (76.0%)	15 (11.6%)	15 (11.6%)	50 (38.9%)	33 (25.4%)	35 (26.5%)	40 (35.1%)	38 (33.3%)	26 (2.8%)
Health	94 (72.3%)	32 (24.6%)	4 (3.1%)	69 (52.7%)	46 (35.1%)	16 (12.2%)	61 (54.5%)	38 (33.9%)	9 (8.0%)
Standard of Living	102 (77.9%)	19 (14.5%)	10 (7.6%)	65 (50.8%)	42 (32.8%)	21 (16.4%)	45 (43.3%)	45 (43.3%)	11 (10.6%)

Source: *Field survey (1994)*



The data shown in Table 7.8 clearly illustrates the feelings of the children of the females involved in the survey concerning the provision for their nutritional, educational and health needs and their general standard of living. Generally, there is a vast difference in the provision of the children's needs between participants and non-participants in both the participating and non-participating villages (Fig. 6).

On the provision for the nutritional needs of children, shown by food in the table, the survey reveals that 73.6 per cent of the children of participants have had better provision for their nutritional needs as compared to 50.8 percent and 45.8 percent for non-participants in the participating and non-participating villages respectively. The situation is no different with education and health. The respective percentages for education and health are 76.0 and 72.0 for the participants, 38.9 and 52.7 for the non-participants in the participating villages and 35.1 and 54.5 for those from the non-participating villages. On the question of general standard of living, 77.9 per cent of the children of participants reported being better off than before the ENOWID intervention. This should be matched against 50.8 per cent and 43.3 per cent for non-participants from the participating and non-participating villages respectively.

Considering the improvement in the provision of the nutritional needs, education, health and the general standard of living, as reported by the child respondents, it is obvious that the ENOWID intervention has had a positive impact on the children of the participants.

The information in Table 7.9 indicates that, on the average, children of the participants spend more time on education as compared to the children of the non-participants. With regard to domestic chores and child care children of participants spend less time, on the average, than those of non-participants. As was seen earlier, the time use in economic activity has drastically increased for participants as compared to non-participants. It was therefore expected that much of their domestic chores will be taken over by other members of the family. However, the indication we have from the table above is that the children have not taken over the domestic chores and child care as was expected.

Table 7.9
Children's Average Time Allocation to Activities

<i>Daily Time Allocation</i>	<i>Participating Villages</i>		<i>Non-Participating Villages</i>
	<i>Participant</i>	<i>Non-participant</i>	
Education	6.9	6.6	6.6
Domestic Chores	2.6	3.2	3.3
Child Care (others)	1.2	2.1	2.1
Income Generation	3.8	4.3	5.0
Playing	2.9	3.1	3.7
Sleeping	10.0	9.2	8.5
Other	3.0	1.9	3.2

Source: *Field Survey, (1994)*

The results in Table 7.9 go to confirm those in the earlier table indicating that more of the children of the participants reported increase in welfare as compared to children of the non-participants. With more time for education, less time of work and longer hours of rest one cannot help but conclude that these children have had improved standard of living as a result of the ENOWID intervention.

The results above, as explained, indicate that there has been a positive impact from the ENOWID on the economic situation of the household in general. However, a more quantitative assessment of this using regression analysis indicates that much has not occurred in terms of improved level of living as far as ENOWID is concerned as we see from Table 7.10.

The results show that education has a positive significant influence on the level of living while farming as the major economic activity has a negative impact on the level of living. Participation in the ENOWID project is not statistically significant in this case.

The plausible explanation is that the participants may be more interested in re-investing profits rather than using such profits to improve the level of living to the detriment of their economic activities. It is believed that with time, as their economic situations improve through the re-investment of profits, they will be able to improve their level of living at a very rapid rate as compared to non-participants. On the other hand, level of living index was estimated from:

- (a) Source of drinking water
- (b) Toilet facility
- (c) Building materials
- (d) Energy for cooking
- (e) Material possessions.

Table 7.10

Ordinary Least Squares Regression for Participating Villages
Dependent Variable: Level of Living

<i>Explanatory Variables</i>	<i>Coefficients</i>	<i>T-ratio</i>
Some Education	0.5652	3.4973*
Household Size	0.0556	0.8638
Number of Children	-0.0217	-0.3460
Presence of Husband	0.2898	1.5973
Food Processing	-0.2858	-1.1335
Farming	0.5776	-2.0989*
Baking	0.4284	1.2442
Marketing	0.0550	0.2074
Dressmaking	0.3091	0.7106
Salaried Worker	0.4628	0.8640
ENOWID Project Participant	-0.1112	-0.6766
Constant	2.3600	7.3272*

There is therefore the possibility of a bias against those who would want to invest the increased income rather than use it for some material possessions, not forgetting that the list used is not exhaustive.

ENOWID and the Community

As has been outlined in the conceptual framework, the programme, if helpful to the individual members involved, one would expect that the communities within which such participants dwell will also have spill over effects from the improvement in output and hence income which the participating individual members would experience.

The impact of such improvements on the community would be expected through:

1. The empowered members being able to get involved in more decisions affecting the entire community for the betterment of their communities.
2. The increased output and income accruing to the project members would put them in a better position to contribute towards communities.
3. Conspicuous effect or externalities on the non-participants in those communities who would see the changes in the lives of the participating members and strive to copy or learn and hence uplift themselves for the betterment of the entire community.

As is evident from the results in Table 7.11, participating village is not significant statistically in explaining the level of living of the non-participants. This supports an earlier evidence (though not presented in this paper) that participation was not statistically significant in explaining the level of living in the participating villages. We cannot therefore expect the spill-over to the non-participants in the participating villages.

Table 7.11**Ordinary Least Squares (OLS) Regression for Non-Participants Dependent Variable: Level of Living**

<i>Explanatory Variables</i>	<i>Coefficients</i>	<i>T-ratio</i>
Some Education	0.5951	3.7343*
Household Size	0.0055	0.1150
Number of Children	0.0294	0.5095
Presence of Husband	0.4076	2.1993*
Food Processing	-0.1322	-0.5265
Farming	-0.2487	-0.9284
Baking	0.4589	1.3340
Marketing	0.0325	0.1280
Dressmaking	0.4030	0.8897
Salaried Worker	-0.0002	-0.0004
ENOWID Participating Village	0.2213	1.3653
Constant	2.2192	6.8548*

We observe from Table 7.12 that participating village is not statistically significant in explaining empowerment of the non-participants. This implies that there has not yet been much spill-over from the participants to the non-participants in the participating villages in terms of empowerment.

Table 7.12**Ordinary Least Squares (OLS) Regression for Non-Participants Dependent Variable: Empowerment**

<i>Explanatory Variables</i>	<i>Coefficients</i>	<i>T-ratio</i>
Some Education	-0.1712	-0.8598*
Household Size	-0.0064	-0.0606
Number of Children	0.0802	1.1114
Presence of Husband	-0.7207	-3.1122*
Food Processing	0.5818	1.8549
Farming	0.6002	1.7937
Baking	0.1024	0.2382
Marketing	0.7161	2.2517*
Dressmaking	1.4972	2.6457*
Salaried Worker	1.2055	1.8250
ENOWID Participating Village	0.0979	0.4836
Constant	3.7058	9.1672*

One interesting revelation from the result in Table 7.12 is that the presence of husband has a statistically negatively significant impact on the empowerment of women so far as women's time use is concerned. This is observed in the case of participating villages. This implies that the phenomenon is universal for the Western Region at least.

The results from Table 7.13 clearly show that participating village is statistically significant (with t-ratio of 2.1993) in explaining increased output. This implies that there has been some spill-over effect from the participants to the non-participants in the participating villages. It proves that the benefits of the ENOWID project have begun to have positive impact on the non-participants in the participating villages.

The situation is, however quite different for increased income as shown in Table 7.14.

We see that participating village is not significant in explaining increased income. The implication here is that the increased output effect has not yet led to an increased income effect for the non-participants in the participating villages.

As regards the spill-over effect from the participants to the non-participants in the participating villages we see that much has not occurred except in the case of the output effect. However, we have to recall that the project has survived barely three years of existence. If three years has an output effect, then with time other effect such as income, empowerment and level of living also. ENOWID has had a great impact and will continue to have positive effect on both participants and non-participants.

Table 7.13
Logistic Regression for Non-Participants Dependent Variable: Increased Output

<i>Explanatory Variables</i>	<i>Coefficients</i>	<i>T-ratio</i>
Some Education	-0.0562	-0.2504
Household Size	0.0375	0.5461
Number of Children	0.0474	0.5804
Presence of Husband	0.4014	1.5214
Food Processing	0.6901	1.9316
Farming	0.0713	0.1867
Baking	0.1631	0.3348
Marketing	0.1821	0.5050
Dressmaking	1.9108	1.4281
Salaried Worker	1.3219	0.4355
ENOWID Participating Village	0.4835	2.1048*
Constant	-1.3261	-2.8198*

Table 7.14
Logistic Regression for Non-Participants Dependent
Variable: Increased Income

<i>Explanatory Variables</i>	<i>Coefficients</i>	<i>T-ratio</i>
Some Education	-0.0667	-0.2810
Household Size	-0.0246	-0.3292
Number of Children	0.0922	1.0491
Presence of Husband	0.3714	1.2993
Food Processing	0.5803	1.5189
Farming	0.5846	1.4453
Baking	-0.2340	-0.4155
Marketing	0.0219	-0.0548
Dressmaking	1.0711	1.6508
Salaried Worker	0.8253	1.0988
ENOWID Participating Village	0.1742	0.7238
Constant	-1.5039	-2.9636*

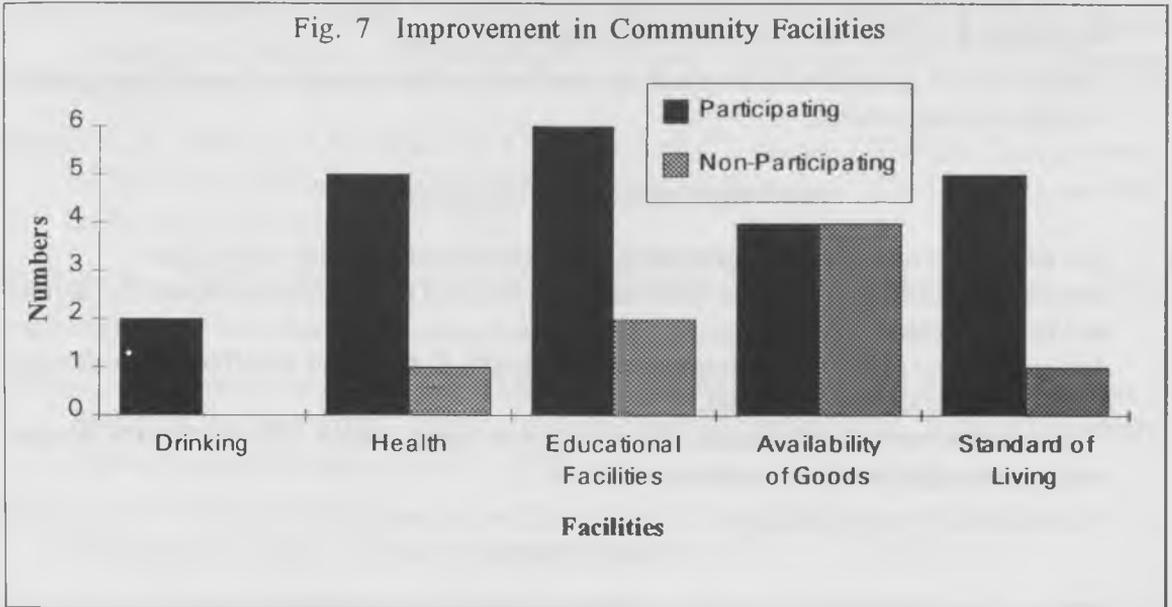
Table 7.15
Improvement in Community Facilities

<i>Facilities</i>	<i>Participating</i>		<i>Non-Participating</i>	
	<i>Improved</i>	<i>Not Improved</i>	<i>Improved</i>	<i>Not Improved</i>
Drinking Water	2	4	0	6
Provision of Health	5	1	1	5
Educational Facilities	6	0	2	4
Availability of Goods	4	2	4	2
Standard of Living	5	1	1	5

As can be seen from Table 7.15, five of the participating communities reported improved drinking water sources, provision of health, educational facilities and general standard of living more than was reported by the non-participating villages (Fig. 7). The reasons assigned to the improvements as reported by all six communities is increased economic activities being under taken by the community members and the increased contributions, both in cash and in kind that they are able to meet. It is, therefore, not surprising that ENOWID participating communities have reported improvements since the project actually pushed members of those communities into increased income generating activities.

It is evident from the discussion on the impact of ENOWID on the community that there have been some significant effects. ENOWID participating communities are able to take more initiatives in building and repair of community infrastructure as compared to

non-participating communities. They are also able to contribute more in terms of finance and labour in improving their sources of drinking water, health care delivery and educational facilities. In a nutshell, therefore, ENOWID has led to some improvement in the standard of living of the community members, in relation to non-participating communities.



POLICY IMPLICATIONS

1. In order to empower women in social and economic development, macro-economic policies should provide empowerment opportunities to women small micro-enterprises in both rural and urban areas.
2. Comprehensive credit programmes should be targeted to poor rural women in all communities as much as possible.
3. The existing ENOWID project scheme should be sustained in the communities where they have been already existed, and expanded to other communities.
4. Non-governmental organizations (both local and external) should be encouraged to adopt integrated credit programmes as an instrument for empowering vulnerable women.
5. Existing banking institutions should advance credit to individual women and women's groups and associations in the country in phases.
6. The government or women's associations should be encouraged to set up a Women's bank.
7. Macro-economic policies should also adopt policies to improve employment and income

opportunities for men as well as women so that men will be able to shoulder their responsibilities towards themselves, their families and communities for sustainable development.

8. Appropriate technologies in economic and domestic production should be introduced in rural areas to alleviate the laborious work load of women.
9. Social facilities like primary health care, education and improved transportation should be included in District Assemblies Development Plans.
10. Education for girls should be made compulsory in the country as an ultimate means of empowering women.

FURTHER AREAS OF RESEARCH

1. The effect of rural income-generating programmes and fertility behaviour.
2. Impact of institutional credit to individual women and its effect on productivity in rural and urban areas.
3. Analysis of the (1933-4) Demographic and Health Survey and its effect on health and fertility of the family in Ghana.
5. The impact of poverty alleviation programmes on marital status of both men and women and its attendant socio-economic problems.

CONCLUSION

The results of the study have so far shown that the ENOWID intervention in the Western region, even though has been in existence for a period of only three years has had some significant impact on the lives of the participants and their families and has had some spill-over effects in the communities involved.

- (1) The incomes of the participants have improved considerably as compared to those of non-participants. The increase in income from the analysis is attributable to the ENOWID project.
- (2) The time use patterns of the women has not significantly changed as expected even though ENOWID project participants spend more hours on their economic activities and have fewer hours of sleep as compared to non-participants.
- (3) The project has empowered women as is reflected in their ability to get involved in taking more decisions as affect themselves and their families.
- (4) The project has improved the economic situation of the women and their families in terms of their ability to look after their children, the nutritional status of the household and their ability to purchase the needed commodities. However, it is apparent that much has not been achieved by way of improved level of living because of reinvestment of profits.
- (5) There has been some spill-over effect from the participants to non-participants in the participating villages. It is, therefore, expected that with time more impact of the project will be diffused through the participating communities.

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ADOLESCENT FERTILITY AND REPRODUCTIVE BEHAVIOUR IN GHANA

John S. Nabila & Clara Fayorsey

ABSTRACT

This study focuses on adolescent fertility and reproductive behaviour in the two largest cities of Ghana - Accra and Kumasi. Adolescents within the urban metropolis, rural communities, peri-urban communities, and street youth (hereafter referred to collectively as sub categories) were interviewed through Focus Group Discussions (FGDs), In-depth interviews and sample surveys.

It presents the magnitude of the adolescent fertility problem in Ghana as it relates to the sub-Saharan African/global experiences. Specifically the study;

- *analyzes the prevalence levels and differentials of the adolescent fertility problem in Accra and Kumasi*
- *discusses the determinants and consequences of adolescent fertility and pregnancies and*
- *enumerates some of the various programmes and projects that deal with adolescent sexuality.*

The major findings are that although sexual activity among unmarried adolescents is high, contraceptive use remains low. Currently, pre-marital sex and child-bearing is widespread. Sexual activity among Ghanaian adolescents begin at the much too early age of ten. The mean age at first sexual experience however, is 16 years. Although women in Ghana are delaying marriage until they reach nearly 19 years of age, adolescents are becoming sexually experienced prior to marriage. Finally the study offers recommendations and policy implications of adolescent fertility in Ghana.

INTRODUCTION: THE PROBLEM AND METHODOLOGY

Worldwide, the problem of adolescents has become a critical issue that needs a concerted effort to solve. "The reproductive health status of young people, in terms of sexual activity, contraceptive use, child-bearing and sexually transmitted diseases, lays the foundation for the world's demographic future" (Population Reference Bureau, 1994).

Problems associated with adolescent reproductive health gained recognition at the International Conference on Population and Development (ICPD, 1994) held in Cairo in September 1994. One of the basic objectives of the ICPD was to "substantially reduce

adolescent pregnancies within as well as outside marriage". Appreciation of the major causes of adolescent pregnancy, requires an understanding of the socio-economic correlates of the problem not only in Ghana, but within developing countries. In most developing countries the occurrence of adolescent fertility is generally declining however, adolescent unmarried rates keep rising. There is therefore the need to understand the reasons for the increase within specific socio-cultural contexts.

Defining the Adolescent

Adolescence is the period of transition between childhood and adulthood, a period which is considered to begin at puberty in most societies (WHO, 1993). Adolescence may comprise all persons aged between 10 and 20 years. Apart from age, several other biological, social and physiological factors play crucial roles in the attainment of adolescence. Adolescence should be differentiated from youth which comprises all persons aged 15-24 years. Youth, then, can be considered as a transitional stage in human development which overlaps the boundary between adolescence and adulthood.

Justification for the Study

Despite declines in adolescent contribution to TFR from 33 percent in 1988 to 22 percent in 1993 (GDHS, 1988 & 1993), the Ghanaian adolescent population still substantially contributes to total fertility in the country. This study is justified on the basis of the many adolescent socio-economic and health problems that are associated with early age at sexual experience, early pregnancy and child-bearing, and early marriage. Prominent among the problems associated with these practices are high dropout rates from school, problems of child-mothers, street children, unemployment, delinquent children and single parenthood among adolescents. Early child bearing carries with it adverse reproductive health risks such as low birth weight, adverse consequences of abortion, infertility and adolescent maternal mortality. The incidence of Sexually Transmitted Disease (STDs) among adolescents who begin sex early is high. This fact is very threatening considering increases in the spread of HIV/AIDS disease.

The study is expected to assist the National Population Council in finding relevant solutions to the many questions and problems surrounding adolescent sexual and reproductive patterns in Ghana.

Objectives of the Study

The general objective of this study is to assess the extent to which both unmarried and married adolescent fertility, within selected areas and schools in the two major cities (Accra and Kumasi) of Ghana, is prevalent. In pursuing this objective, the determinants and consequences of adolescent fertility in Ghana will form the focus of the study.

Specifically the study aims at critically assessing the demographic, socio-cultural and economic factors that either enhance or limit the incidence of adolescent pregnancy in Ghana.

More specially this study attempts to:

- determine the ages and conditions affecting the first sexual exposure and pregnancy for adolescents in Accra, the nation's capital, and Kumasi in the Ashanti Region of Ghana.
- ascertain the socio-economic and other determinants of adolescent fertility.
- ascertain the health and other consequences of adolescent fertility.
- ascertain the programmes and projects that have been put in place to protect the adolescent and
- offer some suggestions for policy formulation and implementation within the context of the above mentioned objectives.

The Study Design ¹

This design comprises a case study of specific traditional, slum/shanty, high/middle class and rural residential communities in Accra and Kumasi. The choice of these two cities is based on the fact that there are differences in their kinship systems, economy, and the environment which, together, represents the Ghanaian situation at large.

The major characteristics of the Greater Accra ecological zone comprises a Savannah environment, coastal and fishing occupations and a patrilineal system of inheritance. The Ashanti Region, on the other hand, is characterized by an interior forest environment, forest occupations and a matrilineal kinship system. It is worth noting that almost all the northern savannah areas practice the patrilineal system while all the forest Akan areas practice the matrilineal system and, it would have been helpful to have examined data from the northern savannas and the Volta Region where the patrilineal system predominates. Due to financial constraints, this was not possible. It is our hope that the current study will be complemented by other studies which have already been conducted or are yet to be carried out on adolescent fertility in these other regions. Regardless of this fact, we believe that the data from the different selected socio-economic environments in Accra and Kumasi reasonably represent the causes and consequences of adolescent fertility in Ghana as a whole. Specific areas selected in Accra and Kumasi and their immediate environs are depicted in Table 8.1.

¹ Field Investigation Techniques

The study employed a wide range of basic demographic, and anthropological field investigation techniques. These included a single round of *Sample Survey* for males, females and household heads; an *In-Depth Interview* of specific people and *Focus Group Discussions* (FGDs) with adolescent males and females. The FGDs were conducted with "in-school" and "out-of-school" youth such as street sellers and the female porters. A total of 17 FGDs were held in Accra and Kumasi. In addition, 17 in-depth interviews were conducted and 844 household heads were interviewed in the two study areas. With regard to adolescent interviews, a total of 1,571 adolescents, comprising 757 males and 814 females, were interviewed.

Actual field data collection started on 10th October, 1994 in both Accra and Kumasi and was completed in January 1995.

Table 8.1
Study Areas

<i>Type of Study Area</i>	<i>Accra</i>	<i>Kumasi</i>
Urban Traditional	Ussher Town Jamestown, Bukom	Ashanti New Town Manhyia
Old Migrant	Nima, Mamobi Maamobi	Zongo, Fanti New Town Asawasi
Peri-Urban	Haatso	Atonsu, Kwadaso
Rural Secondary Schools	Oyarefa Achimota School Accra Girls Sec. Sch.	Akom on Ofinso-Road Prempeh Secondary Sch. St. Louis Sec. Sch.
Street Youth/Out of School Youth	At strategic locations within the city	At strategic location within the city

Source: Field Survey of Accra and Kumasi, 1994

MAGNITUDE OF THE ADOLESCENT FERTILITY PROBLEM

Global Perspectives On Adolescent Fertility

Almost half the World's population is made up of adolescents and the majority of them live in the developing countries. A significant number of these engage in premarital sex. Such sexual activity often results in teenage pregnancies associated with a myriad of health hazards. It is estimated that 15 million women give birth (about one-fifth of births worldwide) each year and the vast majority of these births are in developing countries. Many sexually active adolescents do not practice any family planning method and this results in unwanted pregnancies and illegal abortions. It is estimated that each year, at least one million and as many as 4.4 million adolescent women have abortions in developing countries. Furthermore, most of these abortions are illegal and are performed under unsafe conditions.

Although sexual activity among unmarried teens is high, contraceptive use remains low. The percentage of married teens who have ever used contraception, ranges from a high of 13 per cent in Ghana to a low of one per cent in Benin and Nigeria (Centre for Policy Options, 1990).

Apart from the increasing incidence of adolescent pregnancies, particularly outside marriage, there are serious health threats to sexually active adolescents. Each year, one out of every 20 teenagers contracts STDs. About half of all the HIV infections to date have occurred in people under the age of 25. There is, therefore, the need to examine the extent of adolescent fertility and its associated problems globally and within individual nations. In cultures where cultural behaviour places adolescents at greater reproductive health risks, it is important to make available reliable information on reproductive health and family life education for all adolescents and better access to family planning services.

Overview of the Problem in Sub-Saharan Africa

The United Nations (UN) estimates indicate that in 1960 there were 69 million young people, aged 10-24 in sub-Saharan Africa. By 1985, that number had more than doubled to nearly 141 million, and by the year 2000, it is projected to increase by another 131 million, bringing the total to 272 million (APAC, 1993). In Africa, the problem of adolescent fertility is often complex and is greatly influenced by long-standing traditions of the people and also, by a modernizing and an urbanizing environment. The dire social and medical consequences, of these characteristics, on adolescents and the population dynamics in Sub-Saharan Africa are of major concern.

The large number of adolescents reaching reproductive age, and the increasing number of them giving births, have serious implications for the continent's fertility regulation. Already, Demographic and Health Survey (DHS) findings from 11 countries in Sub-Saharan Africa indicate that births to adolescent females aged 15-19, range between 15 and 20 per cent of Africa's total births, with significant regional and inter-country variations (Barker, 1992:12).

Several socio-economic factors, more than ever before, are exerting pressure on young people to engage in premarital sexual relationships. For example, recent economic crisis has contributed to an upsurge of marital disruption. It is estimated that over 60 percent of women aged 40-49 in Ghana who had ever been married have experienced a marital disruption either through separation, divorce or widowhood (Bruce & Lloyd 1992). A more recent phenomenon is the increase in single parenthood and female-headed households.

Notable small scale surveys and reports such as those by the Ghana Government (1988), Njogu (1990), Barker (1992), Meekers and Gage-Brandon (1993) and Gyepi-Garbrah (1988) have stressed various dimensions of the problem.

Senanyake (1993) notes that there is a disparity in age at first marriage among males and females - a factor that deprives young girls of their education, since marriage and continued education are culturally incompatible. Such marriages often take place as early as age 13 and commonly by age 16 for females in many countries, thereby ensuring a very long reproductive life with its consequent health risks and high fertility.

Information gathered from individual country DHS data shows that sexual intercourse before age 20 is quite a common occurrence among unmarried African adolescents. It was found that between 26 per cent and 46 per cent of unmarried adolescents aged 15-19 in Ghana, Kenya, Liberia and Togo are sexually active. Equally, between 29 per cent and 36 per cent of adolescents in these countries were married and thus exposed to the risk of early child-bearing (Centre for Population Options, 1990).

Whilst these various studies and reports acknowledge the fact that adolescent child-bearing has always been common in Africa, they however suggest that it is only recently that it has become a social problem of such grave concern. This is because in the past, adolescent pregnancies occurred within sanctioned marital unions. More recently, however, a substantial fraction of this has occurred to never-married adolescent girls (Meekers and Gage-Brandon, 1993).

Sub-Saharan African DHS findings show that overall, 1 in 5 adolescents in Africa has one or more children or is currently pregnant (DHS, 1992). Besides these high fertility indicators, adolescent reproductive performance, when compared to the reproductive performance in older women, is poor. This fact is revealed by the higher morbidity, maternal mortality rates and abortion figures (Gyepi-Garbrah, 1985, Nichols et al, 1986, 1987, and Ampofo, 1989).

Adolescents are less likely than adults to use contraceptives despite the health risks and social problems associated with adolescent sexuality. Contraceptive use among adolescents is lower than the already low prevalence rate among both unmarried and married adults in Sub-Saharan Africa. A study in Kenya, for example, indicates that 89 percent of sexually active adolescents surveyed had never used any method of contraception (Conly and Koontz, 1994), as compared to 22.0 per cent of sexually active women over the age of 19.

In addition to the low contraceptive usage, STDs and the AIDS pandemic have added a potentially lethal dimension to the problem of adolescent sexuality in Africa. The World Health Organization (WHO) estimates that 1 in 20 teenagers worldwide contracted an STD each year.

The Magnitude of the Problem in Ghana

According to the 1984 census, adolescents constituted about 14.6 percent of the population of Ghana. By 1988, the Ghana Demographic Survey estimated a total of 1.6 million teenage and young adult women² in the country (USAID, 1992). This figure thus represented 40 percent of the women of reproductive age. Ghana's TFR is estimated at 5.5 (GDHS², 1993) having declined from a level of 6.4 births per woman in 1988. Adolescents contributed about one third of all births (USAID, 1992: ix). Several notable factors outlined below have contributed to the present state of adolescent fertility in the country.

Early Age at Menarche and Marriage

Pregnancy and child-bearing among adolescents have been part of the traditional fertility patterns in Ghana. Traditionally, marriage and the commencement of child-bearing follow shortly after the onset of menarche, the result of this is a condensed adolescent period in which marriage takes place while girls are still quite young, that is prior to attaining full biological maturity.

The median age at marriage in Ghana is currently 19 years (regional variations exist). The lowest age is in the Upper East Region (17.7) and the highest age is in the Eastern Region (19.8). A youthful age at first marriage usually implies a longer reproductive period and a higher total fertility rate.

A recent trend towards delayed marriage provides the grounds for hope of reducing adolescent fertility in the future, provided premarital births can be prevented. Increased

² The GDHS, 1988 defined teenagers as those from 15-19 and young adults as those from 20-24.

educational opportunities for girls in Ghana is one of the driving forces behind the trend toward delayed marriage. Comparisons of the median age at marriage in 1988 (18.3 years) with that of 1993 (18.9 years) show a trend toward a later age at marriage by one-half year. While the total percentage of women who are married has remained unchanged (70 per cent) since 1988, the percentage of sanctioned or legal unions has decreased by 6 per cent (from 65 to 59 per cent) and the number in informal unions has doubled (from 6 to 12 per cent).

Premarital Sexual Experience in Ghana

Currently, pre-marital sex and child-bearing is widespread. Although women in Ghana are delaying marriage until they reach nearly 19 years of age, adolescents are becoming sexually experienced prior to marriage. Among youth aged 15-19 years, 59 per cent are sexually experienced. This represents a slight increase over the number of sexually active teenagers in 1988 (50 per cent). Thus over one-half of those aged 15-19 have had some sexual experience. Of these, 51.4 per cent were outside marriage; 26.4 per cent were from urban areas and 25.0 per cent were from rural areas (USAID, 1992:12).

The median age at first intercourse (17 years) has neither improved nor changed over time. Whereas previously, adolescent pregnancies took place within the context of sanctioned marriage, now the combination of delayed marriage, early menarche and pre-marital initiation of sexual activity has resulted in an increase in pre-marital births. As compared to 1988, the per cent of adolescents who are parenting or pregnant with their first child remains unchanged. Similarly, comparisons between age cohorts (20-24, 25-29, and 30-34) of the per cent of women who gave birth before age 20 shows little variation.

The Levels and Differentials in Adolescent Fertility in Ghana

The proportion of women who give birth in their teenage years varies greatly between the urban and rural areas, and within the various regions of Ghana. Overall, however, the GDHS of 1988 indicated that one-third of all births in the country was attributed to adolescents 15-24 years (USAID, 1992).

Prior to this survey, Ampofo (1989) found that adolescents aged 15-19 years represented 18.4 per cent, 19.3 per cent and 20.0 per cent of the total ante-natal clinic attendance at Korle-Bu hospital for the respective years. In another study conducted at the Suhum Government Hospital between January and October of 1988, adolescent pregnancy accounted for 24 per cent of all the ante-natal clinic attendance seen during the period (Bediako, 1990).

According to the 1993 GDHS, 1 in 5 (22 per cent) of the women aged 15-19 was pregnant or already had a child. At the exact age 19 years, 5 per cent have already given birth to two or more children and 45 per cent were mothers or pregnant for the first time (GSS, 1994:32).

According to the 1993 GDHS, 12 percent of the teenage respondents had sexual relations by age 15. By age 20 however, more than 85 per cent of all women had experienced sexual intercourse. It is also recorded that about 22 per cent of teenage girls had started

child-bearing in 1993; about 19 per cent of this number were already mothers and 3 per cent were pregnant with their first children. Nearly half (45 percent) of adolescents aged 19 years were either mothers or pregnant the first time (GDHS, 1993).

The proportion of adolescents aged 15-19 who have begun child-bearing is depicted in Figure 8. As early as age 15, 1.5 per cent of the Ghana adolescent population have begun childbearing.

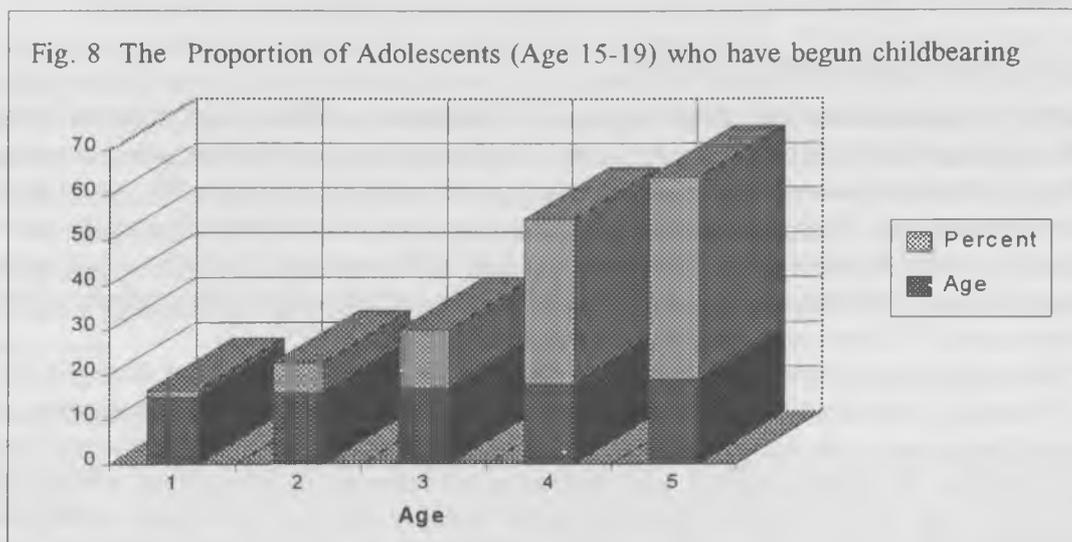
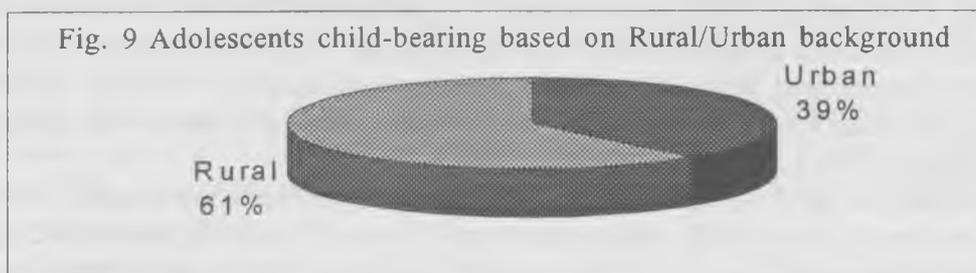
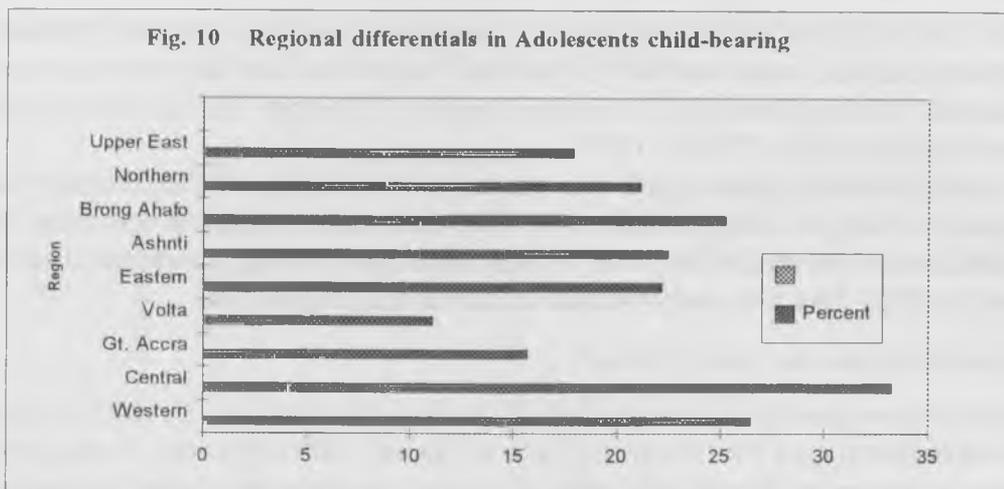


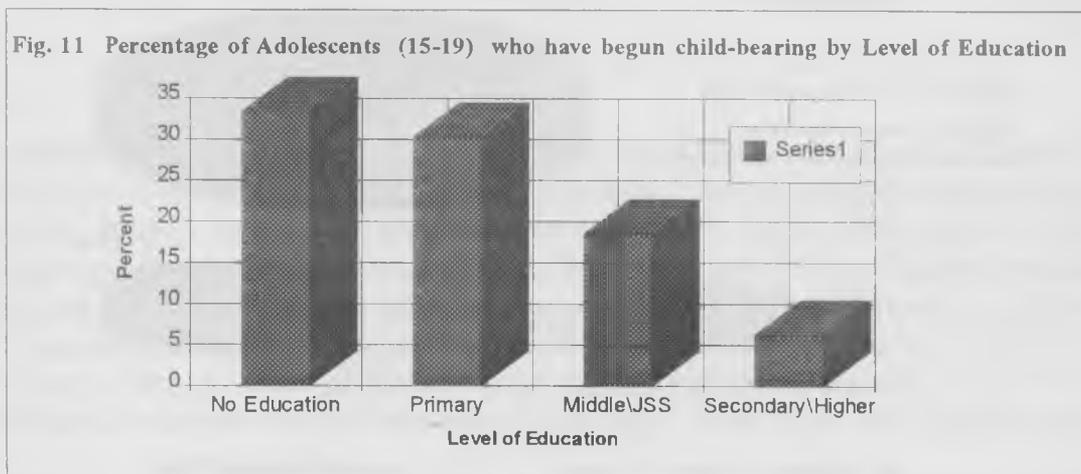
Figure 9 depicts adolescent child-bearing based on urban/rural background. More of those from the rural (25.9 per cent) than the urban areas (16.4 per cent) have started child-bearing. The incidence of child-bearing is higher in the rural areas than in the urban areas of Ghana because most girls marry early in the rural areas. Among adolescents who have given birth or are pregnant, most live in the rural areas (65 per cent). The majority of parenting girls are married (70 per cent), although one half of those marriages are in actuality, consensual unions (35 per cent). An additional 10 percent are divorced or are no longer living together with their partner, and 20 percent have never been married.



The proportion of adolescents who have started child-bearing also varies by region (Fig. 10). Adolescent child-bearing is more pronounced in the Central Region (33.3 per cent) than in any other region. The proportion from the Western, Brong Ahafo, Ashanti and Eastern Regions are 26.5 per cent, 25.3 per cent, 22.5 per cent and 22.2 per cent, respectively.



Equally, the percentage of adolescents who have started child-bearing in the Ashanti Region (22.5 per cent) far exceeds those in the Greater Accra Region (15.7 per cent). The breakdown in cultural norms, values and practices which in the past served as a mechanism for the transmission of information about issues related to family size, child spacing and sexuality have helped to exacerbate the problem. It is however noted that there is a positive effect of education on adolescent child-bearing. The higher the level of children, the lower age at first birth. Those adolescents who have never been to school start child-bearing early. (Figure 11).



Child-bearing is occurring in the absence of the institutional structures of marriage and traditional village support systems - factors which in the past tended to help young adolescent mothers.

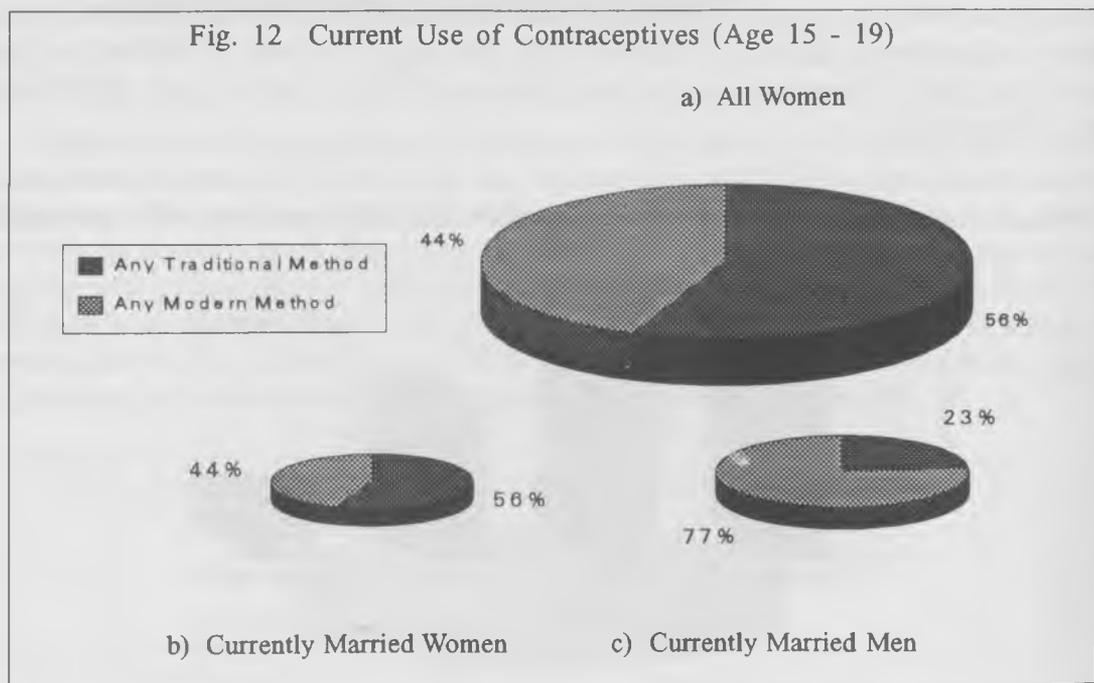
In both urban and rural areas, most of births are either mis-timed, or unwanted. More than two-thirds (69 per cent) of the young women aged 15-19 who have given birth report

that their last birth was either mis-timed or unwanted. Among adolescent mothers who are currently married, more than half (58 per cent) report that their last birth was mis-timed or unwanted. Among those who have never married, 93 per cent did not want the child at the time they gave birth (GDHS, 1993)

Among currently married girls who wanted their last child, most are formally married as opposed to being in a consensual union. The extent of unwanted pregnancies, that is, those that have not yet resulted in births or those terminated through abortions, is not known because the DHS does not query women on unwanted pregnancies.

Adolescent Reproductive Health Issues

Contraceptive use among adolescents is low. As depicted in Figure 11, only 5 per cent of female adolescents aged 15-19 use any form of modern contraceptives. Amongst female adolescents, patronage of traditional methods of contraceptives are higher than the modern methods. In comparing currently married men to women, it is revealed that more males (27.7 per cent) than females (7.5 per cent) patronize the modern methods. There is a higher patronage of traditional contraceptive among currently married adolescent females as compared to males (Figures 12b & 12c).

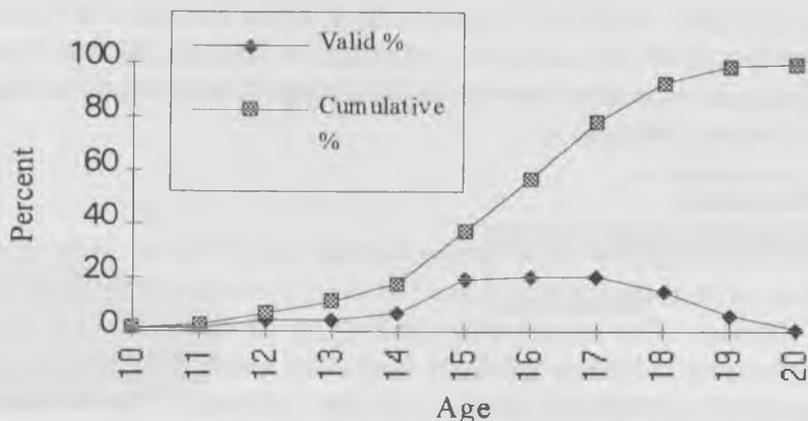


Source: Adopted from GDHS, 1993, GSS 1994:31, Table 3.9

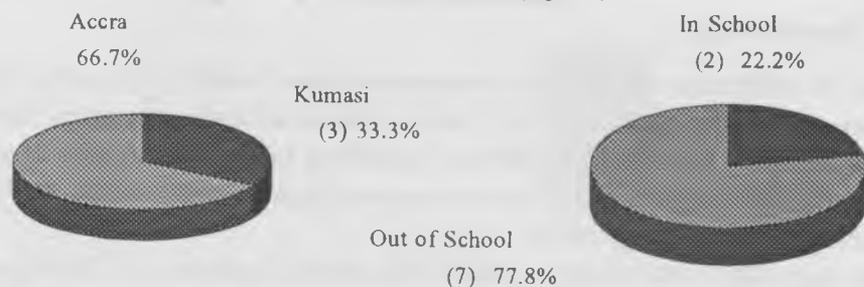
Media Reports on Teenage Pregnancies and Baby Dumping

Several stories of criminal act by adolescent mothers have been reported in the Ghanaian media. Criminal abortions, abandoning of babies at refuse dumps, pit latrines and gutters,

Fig. 13 Age at First Sexual Relation



First Sexual Relation (Age 10)



are just a few instances that are cited. It is reported that Ghana's social welfare authorities are worried about the incidence of abandoned babies. One government subsidized home for such children received 22 abandoned babies in 1991, 38 in 1992 and 33 in 1993. According to the social development officer of the Department of Social Welfare abandoned babies are received mostly from the police, hospitals and individuals. Perhaps as a reflection of this problem, it has almost become commonplace to see stories in the local media either referring to the incidence of teenage pregnancy in a given community, or one of the debilitating consequences of an unwanted pregnancy - abortion or child abandonment.

THE PREVALENCE, LEVELS AND DIFFERENTIALS IN ADOLESCENT FERTILITY AND REPRODUCTIVE BEHAVIOUR IN ACCRA AND KUMASI

Age at First Intercourse and Sexual Experience

Notably, the tender age of ten at which adolescents begin having sex is a major finding. The mean age at first sexual intercourse is 16 years. Specifically about 58 per cent of the

respondents had sex for the first time by the age of 15 years (Figure 13). Overall in Accra and Kumasi, males were found to practice sex at younger ages than females. On the other hand, with the exception of adolescents in the urban areas, adolescents in Kumasi, regardless of gender, tended to be pre-disposed to practising early sex compared to those in Accra. It was also realized that of all sub-categories, especially in Kumasi, the street youth indulged in sex earlier than adolescents in school. In fact, street female youth in Kumasi had the highest levels of sexual indulgence.

Age at First Pregnancy

Pregnancy occurs earlier among adolescent in Kumasi than in Accra. Most first pregnancies actually occurred within the ages of 15-19 in Accra compared to 10-14 years among adolescents in Kumasi. This supports the finding on adolescent sexual exposure which revealed that adolescents in Kumasi generally had earlier sexual practice than those in Accra. Further analysis also suggested that there is a higher incidence of adolescent births in the rural areas of Accra and in the peri-urban areas of Kumasi than in the other sub-categories.

Pregnancies Experienced

The incidence of pregnancy among the respondents was found to be higher among the females compared to the proportion of male adolescents who reported having ever impregnated a female. In fact the incidence was about twice for females as among the male adolescents. This suggests older men, as opposed to adolescent males, are responsible for most adolescent female pregnancies.

Another important observation was that while about 17 per cent of female adolescents had ever been pregnant, the proportion that had ever had children was only 8.3 percent. This implies that many pregnancies end up being terminated in abortion and this may have serious adverse social and health implications for adolescent females. Furthermore, the percentage of pregnancy and child-bearing was higher in Kumasi than Accra, the only exception to this trend comes from among adolescents selected from areas designated as rural in Accra. Similarly, although more of the in-school adolescents in Accra had ever been pregnant, at least 1 percent of their counterparts in Kumasi had ever had a live birth. Interestingly, although the female adolescents on the street who had ever been pregnant was lower in Accra vis-à-vis Kumasi, the reverse was the case for those who had a live birth. This suggests a higher incidence of abortion among the street youth in Kumasi in relation to their counterparts in Accra.

Children ever born among Adolescents

Child-bearing among the adolescents was not widespread. As high as 91.3 per cent of them were reported to have had no child. The pattern of distribution of children ever born among the respondents was not different from the pregnancy history as observed between males and females. As expected, the females adolescents had more children than their male counterparts. Adolescents who use contraceptives at first sexual intercourse had fewer

children than the non-users (Fig. 14a). It is significantly evident that adolescents from poor socio-economic classes have more children than their wealthy counterparts (Fig. 14b). Childbirth is more prevalent among out-of-school adolescents (Fig. 14c).

Fig. 14a Mean Number of Children Ever Born

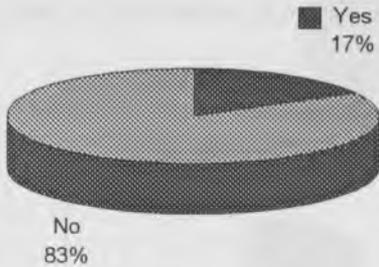


Fig. 14b By Economic class

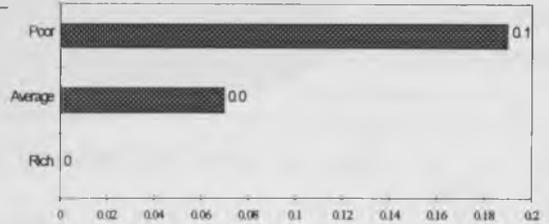
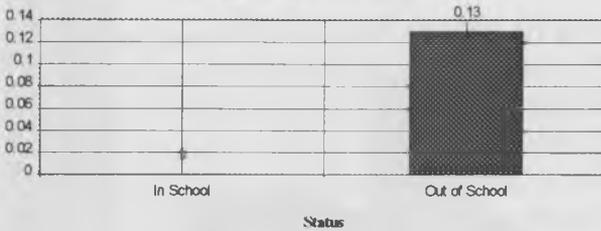


Fig. 14c By Educational Status



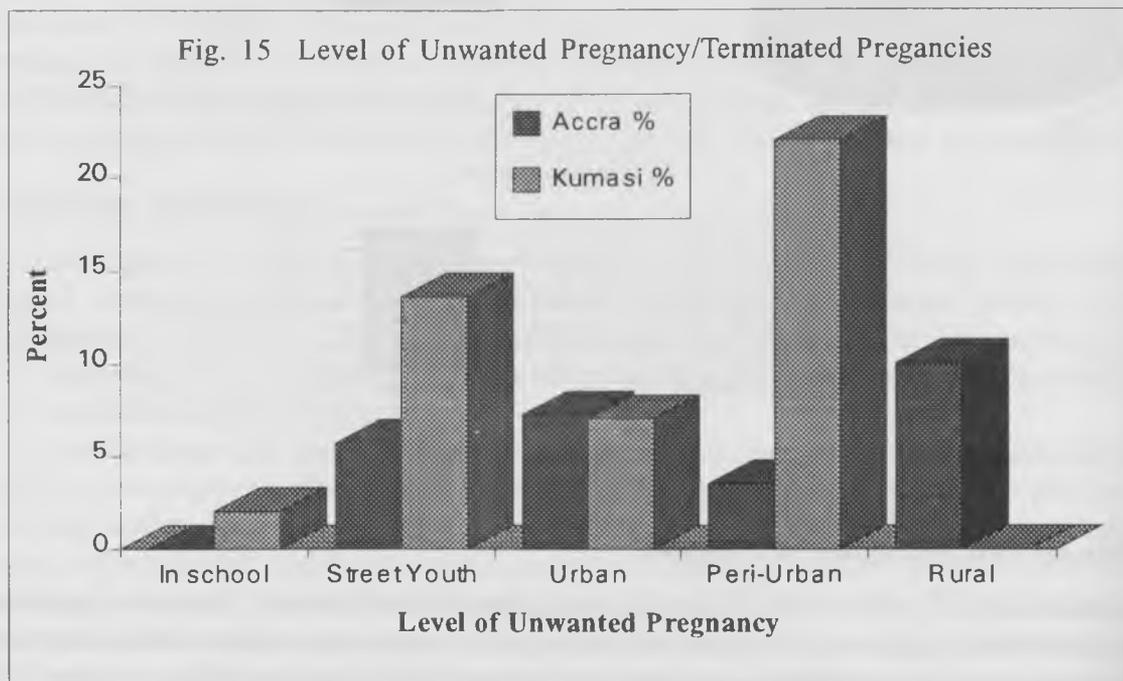
Attitudes and Prevalence of Abortion

Approximately 10 per cent of adolescents respondents had an abortion. This rate in actuality may have been higher since respondents are usually reluctant to disclose their abortion experiences on account of the stigma that is associated with abortion in Ghana. About 6.3 per cent of them had had an induced abortion while 4.2 per cent and 1.3 per cent had one and two abortions respectively. The breakdown according to sex however, showed a high abortion rate among the female adolescents in comparison to males. This was about 8 per cent for the females compared to about 4 per cent for the males.

Levels of Unwanted Pregnancy

Analysis of the level of incidence of unwanted pregnancies indicated that while none of the in-school adolescents in Accra had ever had an unwanted pregnancy, about 3.3 per cent of their counterparts in Kumasi reported having had an unwanted pregnancy. On the other hand, 4.4 per cent of them had terminated their first pregnancies. One outstanding observation was that the level of unwanted pregnancy and pregnancy termination were both higher among the in-school sample in Kumasi compared to their counterparts in Accra

(Figure 15). With the exception of adolescents in the rural areas of Accra, the incidence of unwanted pregnancy and pregnancy termination was higher in Kumasi than Accra. For example, 2.2 per cent of the adolescent respondents from Kumasi reported becoming pregnant while in school. Of this percentage, 1.1 per cent dropped out of school as a result. The situation in the rural areas in Accra also showed that approximately 13.0 per cent were pregnant while in school and 10.5 per cent of them dropped out of school as a result of the pregnancy. An explanation to this is manifested in the fact that some of the adolescents reported having engaged in casual sex with their partners. Since casual sex often takes place without the use of some form of contraception, there is a high probability of such acts resulting in unwanted pregnancies.



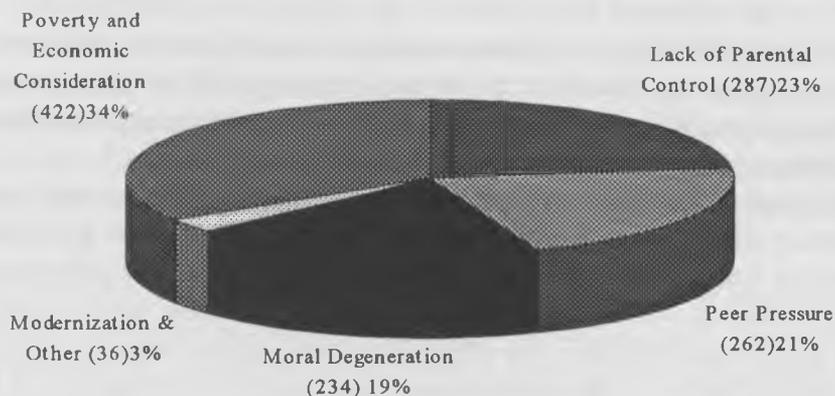
THE DETERMINANTS OF ADOLESCENT SEXUAL BEHAVIOUR AND PREGNANCIES IN ACCRA AND KUMASI

The responses of heads of households to the causes of sex indulgence by adolescents are given in Figure 16. These, together with the FGD results, form the basis for the ensuing discussion.

Poverty

The general consensus among household heads and all categories of adolescents who participated in FGDs in Accra and Kumasi was that poverty was a major cause of adolescent pregnancies in Ghana. This consensus is reflected in the fact that 34 per cent of all household heads indicated poverty as a major cause of adolescent pregnancies (Figure 9)

Fig. 16 Determinant of Sex Indulgence By Adolescents



The argument is that, whenever, parents are unable to meet all the needs of their children, these children find all available means of catering for themselves. The temptation then is to enter into sexual relationships with men or women they think can cater for their needs. Note, however, that the issue of poverty and its effects on the attraction to the opposite sex for economic gain is not gender biased. Both boys and girls try to attract the opposite sex for economic gain. This is evidenced by the following citations from the FGDs.

Due to poverty a friend advises her other friends that during her out-doing she got so much, so they should also go after men to get pregnant, so that they can also get something out of their out-dooring.

Young girls, especially are lured into sexual relationships with men they think can provide for their needs. In the process, they become pregnant at a time they are not prepared to be mothers. The worse offenders were named as “sugar daddies” who are wealthy older men who give money to the adolescent girls in return for sexual pleasures.

One of the causes may be that if a parent can't provide a girl's needs and she goes for a boy, the boy will also like the girl to pay in kind by having sex with her and this leads to impregnation.

The issue of large family size pressure on economic resources came up several times in the discussions. Many families are so large that proper care for their children is difficult. Some adolescents follow men, not because they are interested in having sex with them but, because they believe it is the only alternative by which their financial needs can be met.

Similar causes were listed at Oyarefa where most adolescents, due to mass unemployment, are financially handicapped. As a result, sexual relationship with men becomes an obvious alternative for them to survive.

An equally important factor associated with poverty is the frequent emergence of broken homes in Ghana. According to the participants, children from broken homes are most likely to go wayward as a result of the lack of adequate parental control. These children suddenly belong to two homes and this situation provides the perfect opportunity to move along with boy friends or girl friends on the pretext of going to the other home. The end result, usually, is adolescents pregnancy. This factor explains the high incidence of adolescent pregnancy among adolescents from broken homes.

With respect to their perception of the causes of adolescent pregnancy, FGD participants at Akom, near Kumasi did not vary much in their perception from their counterparts in Accra. Most of them explained the prevalence of adolescent pregnancy to be related to poverty. One participant for example, said she was a victim of adolescent pregnancy and explained that after completing the Middle School, there was no money for her to learn a trade. In the circumstance, she was forced to take a boy friend at a time she did not know the implications of sex. In the process, she became pregnant and gave birth to a child. For both Accra and Kumasi sexually active females were mainly from average income and poor families.

Unemployment

In this study the problem of unemployment was identified as one of the major determinants of adolescent reproductive behaviour in Ghana. The role of unemployment in leading adolescents into sex is somewhat similar to that of poverty. In fact, unemployed adolescents are most likely to also become poor if their parents are not financially capable of adequately providing for their needs. In attempting to overcome financial difficulties that are usually associated with unemployment, these adolescents are forced (often against their wish) into having early sexual relationships for material gains. Overall, about 30 percent or more of the adolescent respondents from both Accra and Kumasi saw unemployment as a major cause of adolescent unintended pregnancy. The problem was notable especially among the male and female street youth interviewed. More than 40 percent of all street youth in Accra and Kumasi indicated unemployment as a major determinant of adolescent pregnancy. Apart from the male youth in rural areas in Kumasi and the in-school youth in Accra all the other respondents in the different selected areas of the survey mentioned lack of employment as one of the most serious problems facing young people in Ghana.

Unemployment as a determinant of adolescent promiscuity and pregnancy came up clearly in the FGDs. During the FGD among male adolescents in Accra and Kumasi, unemployment was mentioned as the most important cause of adolescent pregnancies. The following citations give evidence of this assertion.

Unemployment leads to girls demanding money from the boys and the boys demanding sex from the girls in return. Unemployment also forces some of them into sex in order to get capital for business.

A major problem identified by FGD participants in Oyarefa was gambling and

stealing among unemployed adolescents and youth in the village.

Parental Care and Support

Lack of parental control over children is a major contributory factor to adolescent pregnancy. This point is emphasized by 23 percent of household heads and 52 percent of in-school females adolescents in Accra. The issue of lack of parental control came up several times in FGDs in Accra and Kumasi. These citations give evidence to these assertions.

In fact in Accra and Kumasi, attraction to men for economic gain is seen as a necessary evil.

Some parents perceive child-bearing as prestigious, as such they boast of it citing the number of children and grand children that they have. This, in a way, encourages the adolescents to go out for men and are not afraid of getting pregnant or impregnating some one.

Parents can be blamed for ineffective supervision and inadequate control. This is so since some parents see their children in new and expensive clothes but do not care to ask where they got them from.

In extreme cases, some adolescents could be drawn into full time prostitution and encounter major health problems such as STDs and AIDS. The major problem identified by the adolescents themselves was that most parents did not have time for their children.

It also depends on parental advice which is lacking because in some cases, both parents have no time for their children. Some parents too do not care about what happen to their children/wards or where they go to sleep.

This lack of time has, to a great extent, led to inadequate parental control over the affairs of their children. Infact having lost control over their children, some parents cease to bother about where their children sleep or eat.

In the final analysis the children rather begin to control their parents. As explained by some adolescent FGD discussants,

Some of the parents who are poor have no say in what their children do because often it is this child who is the bread winner for the family.

Unfair treatment of house helps was equally cited as a factor that could result in sexual relations and eventual pregnancy. This is when such unfortunate house help use sex as a source of gaining the comfort and joy which is missed at home. On the other hand, some of the adolescents feel that the problem comes about as a result of parents who are too strict on their children. The result is that some of them who feel unloved at home, may find solace in friends who tend to have greater influence on them and introduce them to sex which eventually could lead to pregnancy.

Some adolescents who indicated that their parents were unduly strict said they sought

ways and means of outwitting them.

Yes! because some parents tend to be rather strict on their wards making them crafty and cunning, that is, they use tricks to outwit their parents.

This trend according to male FGD discussants are also inherent in the types of family formations that exist. Adolescents one way or other try to outwit their parents. It was particularly noted that within the nuclear family system there are too many restrictions on the adolescent and equally too much freedom for those belonging to extended families. All the FGD participants agreed that because of the extended family system, adolescents move from one home to another. On the pretext of visiting a relation, they go anywhere and sleep anywhere since there is no monitoring by parents. For instance, an adolescence may ask permission to visit a family member somewhere but may end up at a boy or girl lover's place. Some FGD citations below support the views of the adolescents expressed above.

There is too much restrictions in such homes (nuclear), as such the children can easily deceive their parents and end up elsewhere leading to impregnation.

As a result of restrictions, some tend to take their maidservants/male servants as their lovers leading to impregnation.

Separation, Divorce and Single Parenthood

Separation, divorce and single parenthood are the major contributory factors to adolescent pregnancy and promiscuity. The effects of divorce, as mentioned earlier, came up distinctly among discussants both in Accra and Kumasi.

It (Divorce) makes the children very miserable and this makes them seek solace with others. You can easily deceive one of the parents that you are visiting the other parent and end up elsewhere since they might not be staying together.

Confrontation between the child and a parent gives the child an excuse to run away from the house. On the pretext of going to the other parent the child end up at a boyfriend/girlfriend's place. There is often no effective monitoring of children who are torn between parents. According to adolescent discussants:

Separation of parents and single parenthood had effects similar to divorce. The lack of a committed responsibility towards children in separated homes accounts for some of the economic and emotional difficulties encountered by children from such backgrounds. As discussants explained:-

The children are not put under any control as a result of the separation and this leads to the tossing of the children between the parents. Therefore the child gets the opportunity to indulge in immoral practices.

Peer Pressure

Apart from parents and teachers, children learn a lot from their peers who wield much influence on them. About 21 per cent of the household heads agree that some of the early adolescent pregnancies are the result of peer pressure.

The survey on adolescents also identified peer pressure as a problem instigating adolescent sexual behaviour. As many as 62 per cent of the in-school adolescent females in Accra support the peer pressure factor. Responses from the other categories were not significantly different. For example, about 43 per cent of the female street adolescents cited peer pressure as an important determinant of adolescent pregnancy. Among FGD participants the general consensus was that teasing and jeering from peers can force an innocent adolescent to experiment with sex so that she/he can also be at par with his peers.

Those of us who do not have girl friends are laughed at so if you can't stand the teases, you only go for one.

Adolescents from both Achimota School and Accra Girls in Accra emphasized that in cases where there is virtually no communication between parents and their children on sexual issues, sex information-starved adolescents may swallow every bit of information they hear from their friends at school as the truth.

Stupidity is often associated with lack of sex. Indulgence in sex to prove to one's friend that one is not stupid came up several times in both the discussions held among adolescents and the survey. In the process, due to ignorance of contraception some innocent victims of peer pressure become pregnant. Girls who refuse sex during their adolescent ages are mocked at.

Peer pressure could also arouse one's curiosity. Some adolescents out of curiosity, experiment with new ideas they hear from their friends. They indulge in sex and again for lack of knowledge on how to protect themselves they become pregnant.

Within the Bukom community in Accra peer pressure associated with the celebrations of the "rites of passage" came up a phenomenon is described as "commoditization of the life cycle" (Fayorsey, 1994c).

Psychological and Spiritual Considerations

Closely associated with peer pressure are some psychological and spiritual considerations. Some of the students explained that adolescents do not always indulge in sex for monetary gains. Sometimes, it is fun and forms an experience which they can share with their friends when they meet to chat on such matters. To them, it is odd to be in the company of friends who are sharing ideas about sexual experiences and not be in a position to contribute.

It was indicated that boys who impregnate girls do not go in with the intention of impregnating them. Rather, they feel psychologically great among their friends to list the number of girls they have had sex with. Thus, without understanding what they are doing, no precautions are taken in avoiding pregnancy and hence often have the unexpected

experience of impregnating some adolescent girls in the process. Adolescent sexual behaviour is attributed to moral degeneration. For example, in Figure 16, 18.9 per cent of the household heads attributed adolescent sex to moral degeneration.

Ignorance and Lack of Knowledge about Reproductive Health Issues

Discussions on adolescent sexuality seldom occurs between parents and their children. Apart from in-school adolescents among whom more than 60 per cent indicated some communication relationship between them and their parents on sexual issues do exist, most of the other adolescent categories whether from Accra or Kumasi had none of such discussions with their parents.

This implies that not less than 40 per cent of the adolescents were ignorant of the implications of sexual relationships at least as seen from the perspective of their parents. It was therefore in line with this observation that relatively fewer number of *in-school* adolescents had early sexual practice at the age of 10-14 years.

Contraceptive Knowledge and Usage

Non-usage of family planning methods by adolescents may be related to the social stigma associated with premarital intercourse, particularly among young adolescents. Because they fear discovery by their parents or want to avoid recrimination from service providers, sexually active adolescents may hesitate to visit clinics despite their need for information and services.

There is evidence of high knowledge but low usage of contraceptive among adolescents. According to the 1993 GDHS, 85.7 per cent of adolescents aged 15-19 know of a modern method. In the survey sample drawn from the designated areas in Accra and Kumasi, more than three-quarters of each gender had heard about family planning and child spacing methods.

Although most of the respondents know about contraception and knew where information about it could be obtained, its practice was not consistent and it was therefore not effective in preventing unwanted pregnancy. Only 11.2 per cent of the females compared to 29.0 percent of the male adolescents in Accra have ever used a contraceptive method. In Kumasi one-fifth of the female respondents had used a contraceptive method.

Contraceptive usage among the males is higher than among their female counterparts in both Accra and Kumasi. The difference is however more significant between the male and female respondents from Accra. Although no clear pattern exists in the differential based on the sub-categories of adolescents, a few notable observations can be made. Fewer of the in-school adolescents in Accra compared to those from the other sub-categories have ever-used a contraceptive method. A similar situation was observed among the adolescent females in Kumasi. For the in-school, only 5.5 per cent of the females have ever used a contraceptive.

Among those who used a contraceptive method during their first sexual encounter, less than 10.0 per cent, each, of males and females from Accra reported doing so. In Kumasi

a greater proportion of the females (13.0 per cent) compared to the males (9.4 per cent) used a method of contraception during their first sexual encounter.

The Accra in-school adolescents reported very low usage rates. None of the males, and only 0.8 per cent of the females used a method of contraception in the month before the survey. More of the Kumasi in-school males (13.9 per cent) but fewer of the females (1.1 per cent) reported using any method of contraception in the month before the survey.

From the rural areas of Accra and Kumasi, the level of current usage is lower for the males, compared to those from the urban and peri-urban areas of the two cities. For the adolescent males, only 5.9 per cent representing those from Accra, and absolutely none for Kumasi, reportedly used a method of contraception.

The rural-urban differential among the females from Accra is not so obvious. In Kumasi, however, current usage among adolescents from urban (15.3 per cent) and peri-urban (9.4 per cent) is higher, compared to those from the rural areas (4.0 per cent).

This lack of contraceptive use among adolescents in general and the females in particular from the rural areas appears to reflect the lack of access to contraceptives as indicated earlier. Additionally, the fact that current usage is higher among the urban respondents is no accident. Granted that they live in an urban environment, whatever little access there is and due to media exposure, the likelihood of contraceptive usage among them reflects this phenomenon.

Non-usage of contraceptives was due to inaccessibility and costs. In Accra, 33.2 per cent of the male respondents and 15.0 per cent of the females indicated accessibility factors, i.e. unavailability of methods, costs and lack of knowledge as reasons for non-usage of contraceptives. For the Kumasi respondents, 20.2 per cent (males) and 14.1 per cent (females) similarly indicated the problem of inaccessibility as the reason for their non-use.

It became evident, however, that adolescents favoured terminating a pregnancy as an alternative to prevention by use of contraceptives. The majority of the adolescents respondents from Accra (46.0 per cent for males and 63.0 per cent for females) indicated that an unwanted pregnancy can always be terminated when the issue arises. Similarly, this opinion was supported by 46.4 per cent (males) and 55.1 per cent (females) from Kumasi. Note that, more of the females, in both cities, are in favour of the pregnancy termination alternative.

The implication of restricting access to contraceptives cannot be more vividly put than what the respondents themselves have indicated. The larger society including parents, must acknowledge that adolescent sexuality is now a fact. The problem of restricting access can only lead to abortion which has its own tragic consequences.

Modernization and Moral Degeneration

Mass media, that is, electronic and print, is considered by students as greatly influencing adolescent pregnancy. Often, adolescents watch films and movies which arouse their sexual emotions to such an extent that they want to practically experiment what they observe. Many of the so-called short stories carried by some of the newspapers are mainly on love

affairs or love making. Commonly, after exposure to these sexy films and stories, otherwise innocent adolescents experiment with sex and the ultimate result is that a pregnancy occurs.

Advertisements on contraceptive use on the television were also labelled as enticing adolescents into sexual relationships which at times lead to pregnancies. These advertisements simply encourage everyone to use contraceptives without any warnings about their effectiveness. Hence adolescents, on account of their inexperience may use them without any consideration of their full proof effectiveness. This issue was raised by some of the students from St. Louis Secondary School in Kumasi during the FGDs.

Adolescent Dressing Habits

Participants from Accra Girls Secondary School and Achimota College blamed some of the adolescents for enticing men to have sex with them by the way they dress. For example, transparent dresses, literally showing body features and cosmetic make-ups which wrongly portray the youth as grown-ups are popular among adolescents. In extreme cases, girls in such attires, fall victim to rape which could result in pregnancy.

The general conclusion is that if adolescents stay out of sex until they are over 20 years, at which age most of them may either be legally married or employed, they will be able to cater for any pregnancies that may occur. This view was expressed by almost all the FGD participants in both Accra and Kumasi. This implies that given the necessary conditions, many adolescents will want to grow into adulthood, get married before indulging in sex. The need for immediate intervention cannot be underestimated.

SOCIAL AND ECONOMIC CONSEQUENCES OF ADOLESCENT PREGNANCY

In many African societies like in other developed and developing areas, adolescent fertility has consequences well beyond the repercussions for the young women and their families. Adolescent child-bearing, illness and debility sometimes impose a heavy cost on the society itself.

Consequences of Early Marriage and Early Pregnancy

Ghana's 1988 & 1993 DHS and other small scale studies and administrative reports have, over the years, reported a high incidence of adolescent child-bearing in the country. These are detailed in Section 2. This high level of adolescent child-bearing poses special health problems for both mother and child. Early marriage and child-bearing occurs among adolescents in both Accra and Kumasi. Within the Ghanaian society, cultural expectations favour early marriage and having many children.

Early child-bearing is associated with increasing pregnancy complications including obstructed and prolonged labour. This is primarily because girls under age 18 may not be fully physically developed. Pregnant adolescents are also less likely to receive early and adequate pre-natal care. The works of Ampofo in the early 1970's and 1980's at the Korle-Bu Hospital clearly showed a higher level of maternal mortality among adolescents than

among their adult counterparts. Overall, adolescents beginning child-bearing early are less likely to practice proper child spacing. Proper child spacing decreases maternal mortality.

Evidence shows that contracted marriages usually break down soon after the birth of a child. If such a marriage takes place too early in the life of the female adolescent, her chance of remarrying is greatly reduced. In most cases, the end of such marriages leave little or no economic support for the teenage mothers. They are left to face bleak futures characterized by lifetime of economic disadvantage. Some, yet still, are rejected by their families and most turn to prostitution.

Health Consequences of Adolescent Fertility

Prevalence of Adolescent Abortions in Accra And Kumasi

Evidence from the study in Accra and Kumasi indicates that 90.5 per cent of the respondents had no abortions. For those who had terminated pregnancy, the rate among the females is greater (almost 10.0 per cent) than among males who have encouraged their girl friends to abort (5.0 per cent). Some of the respondents in both Accra and Kumasi have had more than one abortion.

Reproductive Health Risks of STDs and AIDS

The extent to which adolescents may be exposed to STDs and AIDS largely depends on their knowledge of these diseases, modes of transmission and their effects. Adolescent respondents from Accra and Kumasi were asked to indicate their knowledge about some major STDs, including gonorrhoea, syphilis, herpes, chlamydia and AIDS.

Evidence shows that over 50 per cent of adolescents in Accra and Kumasi have no knowledge of STDs. Those who knew about them, had heard of AIDS, gonorrhoea and syphilis while most knew nothing about chlamydia and herpes.

Knowledge about STDs among adolescents varied according to type of STD, residence of the adolescent and the adolescent sub-category. Male in-school adolescent respondents in Kumasi had the highest knowledge about syphilis (40.6 per cent) compared to 29.1 per cent for their counterparts in Accra. However, with gonorrhoea, the highest knowledge was recorded among the urban respondents from Accra and the in-school respondents from Kumasi. An outstanding observation among the male adolescents was that while adolescents from the rural areas in Accra registered the least knowledge about syphilis, gonorrhoea, herpes and chlamydia, they surprisingly had the highest knowledge (54.4 per cent) about AIDS compared to all the other sub-groups for both Accra and Kumasi. On the other hand, knowledge about AIDS was highest among the in-school adolescents from Kumasi (54.0 per cent). In-school adolescents from Accra had the least knowledge of 29.1 per cent compared to the other adolescent sub-groups from Accra.

The in-school adolescents females had the highest knowledge about all the diseases under discussion.

Education and Adolescent Fertility

Level of education plays a crucial role regarding women's marriage and child-bearing decisions hence, it impacts the level of adolescent fertility. Specifically, a woman's level of education influences her decisions on contraceptive use, her marriage age, her desirable family size and other facets of her life. The most cited consequence of adolescent child-bearing, with respect to education, is that most adolescents drop out of school once they get pregnant. The generally accepted opinion that reproduction is incompatible with learning, explains the intense disapproval of adolescent mothers to continue their education and training.

Family-Related Consequences (Individual and Family)

One of the less documented and researched of the issues related to adolescent fertility is the impact/consequence of family type on adolescent reproductive behaviour. Despite this, adolescent fertility may have an effect on family type, type of union and child fostering.

Child fostering occurs among adolescents who get pregnant. The reason for this could be that children from previous partnerships (married or not-married) are seen as obstacles to subsequent unions or, as obstacles to the resumption of education and training. Child fostering is common in extended family systems.

Divorce and other forms of marital disruption are also known to affect teenage sexual behaviour. In the few areas where evidence of this has been found, children from unstable family units or households headed by single parents, especially females (since these are more common), initiate sexual activity earlier than would have been the case if they were from intact families.

For those adolescents with no parents, that is, the street youth sub-category, early sexual initiation is seen not only as a source of livelihood, but also as a form of protection and comfort. The consequence is that sex with seasonal partners and its consequences namely unwanted pregnancy, abortion, STDs and even AIDS become the norm.

The nuclear family type enforces proper parental upbringing and checks deviant behaviour. The majority of discussants from Accra and Kumasi, agreed that the nucleus family was the ideal. However, according to some, in instances where there is too much restriction, it compels adolescents in such homes to take to their house-helpers and this often leads to pregnancy as mentioned earlier. In the case of the extended family, the main concerns raised, relate to the issue of bad influence from other family members and the lack of direct parental control.

Street youth and adolescents from broken homes do not have the benefit of joint parental up-bringing, which is often needed for character formation and adequate placement in society. The consequence for such children is that they generally show a tendency towards indulgence and submission to peer pressure rather than parental dominance.

PROGRAMMES AND PROJECTS DEALING WITH ADOLESCENT SEXUALITY

This chapter presents information on existing social policies, programmes and projects dealing with adolescent issues in Ghana. It identifies the social policies and legislation which have been enacted by Government and which affect adolescents. These include educational, health, and economic policies.

Social Policies and Programmes

Educational Policies and Programmes

The 1961 Education Act (Act 87) makes provision for the free and compulsory education for all children of school going age in Ghana. Article 25 of the 1992 Constitution gives further endorsement to this Act. PNDC Law 42, of 1983, subsection (9) modifies the Education Act to direct that "educational facilities at all levels are to be provided and made available to the greatest extent possible". The state is specified as the key organ with responsibility for providing such facilities.

To strengthen this national vision, the country became a co-signatory to the African Charter on the Rights and Welfare of the Child, which also affirms that "Every Child shall have the right to education". Despite the policy of free and compulsory basic education for all and an increase in enrolment, over the years, there still exists a significant school drop-out rate.

Economic Policies and Considerations

Despite the UN Convention on the rights of the child and the Labour Decree of 1967 (N.L.C.D. 157) child labour still exists in Ghana. This is often attributed to genuine poverty within the family.

Health Policies

The government's health policy is committed to improving the health of Ghanaians by making basic health facilities accessible to all. The Government by 1992, had drafted a national policy on Adolescent Reproductive Health. The objectives of this policy include:

- to promote fertility awareness
- to reduce the incidence of teenage pregnancy
- to reduce the incidence of STDs and AIDS, and
- to reduce the incidence of abortion, drug abuse and anaemia in adolescents.

There is also a National Association for the Promotion of Adolescent Reproductive Health. The strategy for implementation of this policy involves the development of peer counselling programmes; encouraging awareness of adolescent reproductive health issues through the mass media and other IE&C techniques; making programmes sustainable by making them culturally sensitive and relevant; and establishing age-appropriate service delivery systems to include facilities and personnel for adolescents.

Criminal Procedure Code on Adolescents

Welfare policies under the Criminal Procedure Code of 1960 and (Amended in 1993) also affects adolescents. Under 1992 constitution and the child maintenance Decree (SMCD 133) a parent is legally liable to maintain a child and supply his/her needs of health, life and reasonable education. The stated provisions are however not enforced and this invariably produces street children.

State institutions such as the Borstal Institute, industrial schools for boys and girls, remand homes and children's homes provide alternative care for the few children who for one reason or another have to be removed from their families.

Policies Related to Mass Media Influence

The Cinematography Act protects "children" from exposure to unsuitable materials, especially through the state-owned mass media. The law is, however, not enforced and many Ghanaians attribute problems of drug abuse, teenage pregnancy and violence, burglary on the part of the youth to the influences of some of these foreign films.

Projects and Programmes on Adolescents

A number of key institutions, both private non-governmental and public agencies are collaborating with the National Association of Adolescent Reproductive Health to implement some of the policies discussed above. Principal among these agencies are those that have already developed leverage in programme development and implementation for adolescents. The Ghana Education Service, Planned Parenthood Association of Ghana (PPAG), Christian Council of Ghana, Young Women's Christian Association of Ghana (YWCA) and many other NGOs have helped in promoting and have intensified IE&C in Family Life Education and Family Planning including counselling.

RECOMMENDATIONS AND POLICY IMPLICATIONS

Need for Family Life Education

There is an urgent need for family life education not only for adolescents, but also, for parents and other adults on adolescent reproductive health issues. The development of audio-visual and literacy material, counselling and the provision of contraceptive services for some adolescents who are already sexually active should be emphasized.

Opportunities for Training and Retraining

Opportunities for training and retraining should be emphasized. Barriers to female participation in education should be identified. There is the need to target these school dropouts in special programmes to prevent the hazards and repercussions of street life.

State Interventions

Parliament should enact laws that provide regulations that will guide the engagement and treatment of maid servants at home.

Policies should be evolved to protect young girls from sexual harassment and rape in extreme cases. Specific laws should be passed to institute stringent sanctions against any person who sexually harasses or rapes a young girl to serve as a deterrent to future offenders.

Adequate responsibility towards children is a necessary precondition to regulating adolescent sexuality and reducing the unwanted pregnancies associated with it. To facilitate such parental responsibility, the socio-economic development that is being embarked upon in the country should be made to reflect in the incomes of parents to enable them carry out their responsibilities toward their wards.

To support greater access to services for adolescents, Parliament should enact a law to provide legal backing to the provision of family planning services to married and unmarried adolescents, regardless of age.

Government should institute measures that compel divorced couples to continue their responsibility, care and support towards their children till they grow into responsible adults.

Family Instability and a Call on Traditional and Religious Leaders

Since broken homes are potential fertile grounds for adolescent sex and pregnancy, religious organizations and traditional leaders are being called upon to emphasize to their people the dangers of broken homes on the development of children particularly as it relates to adolescent pregnancy.

Increase IE&C Programmes for the Youth

It is critically important that both adolescent boys and girls be well educated on how to protect themselves and have access to contraceptives. Family planning services should be made available to all those in need including unmarried adolescents.

Issues Related to the Mass Media

The electronic media should be selective about the types of films shown to Ghanaian adolescents. These films should take the cultural milieu into consideration. Scenes that attempt to portray the negative aspects of sex (with a principal focus on the adolescents) should be incorporated into the films that depict sexual behaviour of people. Films that dramatize the negative effects of adolescent sexuality and pregnancy should be encouraged.

Contraceptive/Social Marketing Advertisements

Advertisements should include cautions as to the possibility of failures and the need for everyone willing to use them to consult family planning experts at the hospital and clinics. The advertisements should advise adolescents to avoid sex altogether until they are married.

Youth Placement and Counselling Centres

Youth placement and counselling centres should be established in the major cities of the country. These should aim at training the youth in various skills and providing avenues for employment.

Youth Involvement in Programme Design

Adolescent participation in program design is critical for programme success, and therefore, planners should look for ways to incorporate adolescents in programme development and implementation.

IMPLICATIONS FOR FURTHER RESEARCH

Policy advice on how to encourage sexual abstinence among adolescents is critically needed to mitigate the health and social consequences of adolescents child bearing and risks of contracting STDs and AIDs among adolescents. Such policy advice could only be based on sound research on critical areas outlined below.

Socio-Cultural Emphasis on Adolescent Fertility and Reproductive Health Research

Further research is needed to fully understand the socio-cultural and health consequences of bearing children at very young ages. Too often, the context in which early marriage and child-bearing are condoned remains assumed under culture. The effects of different forms of conjugal arrangements, family structures and household types should form critical areas of socio-demographic research on adolescents.

Research on Abortion among Adolescents

A second need regarding understanding the health implication of adolescent child bearing is that of abortion. As has been indicated in this report, very little is still known about the incidence of abortion among both the adult female population in Ghana, and adolescents as well. For example, while school girls are the most common targets of concern about abortion, are there other categories of young women for whom pregnancy is also a problem? And if there are, how can reproductive health services be extended to them so as to improve their situation. A related issue is whether with improvements in maternal mortality through increasing the age at first birth, can be offset by an increase in the rate of abortion-related deaths among adolescents.

The Role of NGOs And other Bodies in Promoting Research

NGOs and research institutions should be encouraged to investigate issues relating to adolescent reproductive health and other problems. This is particularly important since NGOs have become a potent force in extending programmes to adolescents throughout the country. In view of this, they are in a very good position to lead efforts geared towards

undertaking research dealing with the various facet of life adolescents are engaged in. Specific areas of inquiry should include research dealing with determining appropriate intervention strategies, operations research to determine what works and how to bring about the positive attributes the period of adolescence is imbued with for effective programme implementation. The findings from such operations research could then be used to strengthen programmes and point to potential models for replication by identifying successful programmes elements. There should be fora like seminars and workshops to promote and draw up meaningful and practical programmes for adolescents based on current research findings on adolescents and not on cultural assumptions.

Policy Relevant Research

The Ghana Education Service, together with other NGOs, Christian groups and the Institute of Adult Education with support from the UNFPA have begun to invest resources in developing Family Life Education (FLE) programmes for in-school and out-of-school youth. A key question that needs to be answered through research, however, is how effective these programmes are or will be in persuading girls to delay fertility. Another area of policy relevant research is whether there are other culturally appropriate methods of targeting adolescents with needed information regarding their sexuality and how these could be implemented.

CONCLUSION AND MAJOR FINDINGS

The significant findings of this study may be summarized as follows:

- Sexual intercourse begins at age ten.
- Sex indulgence prevails among both in-school and out-of-school adolescents.
- Street adolescents indulge in sex earlier than the other adolescents.
- Poverty and lack of contraceptive usage among adolescents are the most important determinants of adolescent promiscuity and pregnancies. Other determinants are unemployment, lack of parental care and support, separation, divorce and single parenthood.
- Pregnancy occurs earlier among adolescents in Kumasi than in Accra.
- Adolescents resort to illegal abortions when pregnant. Pregnancy termination is high among in-school adolescents in Kumasi.
- More rural adolescents drop out-of-school as a result of unwanted pregnancies.

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LAND TENURE AND WOMEN'S ACCESS TO AGRICULTURAL LAND IN THE HOUSEHOLD: A CASE STUDY OF THREE SELECTED DISTRICTS IN GHANA

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ABSTRACT

The land problem in the developing countries has been well documented. To some authorities, land tenure systems pose the main constraints to women's access to agricultural land in the household. Whilst this contention is partly true for some regions such as Latin America, Asia, Southern Africa, the position in West Africa, particularly Ghana, has yet to be substantiated. This paper examines women's access to agricultural land in the household and, using empirical evidence from field surveys in three geographical locations concludes that the existing tenurial systems present no significant obstacle to women's access to agricultural land. Neither does tenure directly inhibit agricultural development amongst women.

The following findings are worthy of note:

- *Given land availability, the existing tenurial systems assure all, women and man alike, full employment in agriculture if they are willing and able to farm. There was no apparent discrimination against women regarding access to agricultural land.*
- *Farms and investment decisions are operated on a household and individual basis and women and men are independent in the control of their incomes and expenditure patterns.*
- *Real agricultural constraints facing women and men alike were found to include: erratic rainfall, lack of finance and credit, high cost of inputs, pests and diseases, labour shortage and cost, straying livestock, bushfires, thieves, lack of extension services, poor health and old age, limited access roads and transportation difficulties, marketing and storage problems.*
- *Furthermore, legislative interventions aimed at conferring property rights on women appeared to have limited application on the ground.*

These findings have serious implications for sustainable agricultural productivity and development generally.

The paper contends that the existing tenurial systems provide concrete platforms for sustainable development. What is needed is support from Government, District Assemblies, Donors, Non-Governmental Organizations (NGOs), Policy-Makers and Development Planners towards arresting the crucial agricultural constraints and bottlenecks in the agricultural production systems.

INTRODUCTION

This paper presents a summary of research findings, policy implications and recommendations from a research report (Benneh et al, 1995) funded by the United Nations Population Fund through the Family and Development Programme (FADEP), University of Ghana, Legon in collaboration with support from the Population Council, New York. The study specifically examined the relevance, if any of land tenure as a major constraint on women's access to agricultural land, and productivity in general.

This paper first presents the research objectives and the research methods, as well as the people interviewed. This is followed by a brief comparative overview of land tenure systems in the study areas, proceeding to a summary of the research findings, and policy implications. Finally, appropriate policy recommendations are offered towards promoting sustainable agricultural production amongst women and men alike.

Objectives

- (i) To examine the relevance, if any, of land tenure as a constraint on women's agricultural development.
- (ii) To describe the essential attributes of tenurial systems in two broad geographical study areas - the Savanna and Forest Zones. This would enable us to ascertain the extent to which generalized assertions of their adverse effects on women can be supported.
- (iii) To evaluate the level of awareness and practical effectiveness of various government enactments aimed at ensuring security and protection for women.
- (iv) To recommend sustainable policy options and recommendations towards enhancing women's access to land and other productive assets in the household.
- (v) To offer appropriate and workable customary and legal reforms towards the empowerment of women, to ensure their full participation in the development and decision-making processes generally.

Research Methods

Rapid Appraisal Survey

The researchers first spent two weeks carrying out a rapid appraisal survey in the Ashanti and Upper regions to ascertain appropriate study centres, especially agricultural land markets in which women were playing active roles. This was facilitated by interactions with key informants, public and local opinion leaders, government officials, educationists and researchers.

The rapid appraisal survey, along with secondary data and base maps collected during the period, laid the ground for the subsequent research design and the choice of study areas

The Study Areas

The study centres include 16 villages in three districts covering two broad geographical regions, reflecting the complexity and locational variations in tenurial systems. These are:

(a) Emena-Kotei District

This is a peri-urban neighbourhood in the Ashanti Region. Six villages were selected namely, Boadi, Emena, Appeadu, Kokobeng, Deduako-Kodiekrum and Kotei-Twumduase. These villages vary in distance from 5 km to 10 km from the University of Science and Technology, Kumasi. The district has an active peri-urban land market with competing land uses - recreational, residential and agricultural. The system of inheritance is matrilineal, akin generally to the 'Akan' speaking people in the country.

(b) Wa and Nadowli Districts

In contrast, the other two districts - Wa and Nadowli - are located in the Upper West Region. They are both basically rural and agricultural in outlook and profess the patrilineal system of inheritance. Whilst the five villages which were selected from the Wa district are predominantly Muslim, the five villages in the Nadowli district are a mixture of traditional and other religions.

Though the study areas are typical of the country generally, against the background of tenurial variations and complexities, and to avoid over-generalizations, this research would need to be repeated in three or more other localities in the country before any comprehensive conclusions can be drawn.

Questionnaire Surveys

The study was based mainly on primary empirical evidence from two major surveys - the land acquirer and community surveys. The land acquirer surveys covered 320 women farmers and 148 men farmers (i.e. 468 respondents). The community surveys were directed to key informants and community leaders including chiefs, queenmothers, religious leaders, "magazies" (i.e. women leaders), women groups, and the youth.

Both surveys covered 16 villages; six in the Kumasi Metropolitan District (Ashanti Region), and ten in the Wa and Nadowli Districts in the Upper West Region. The major surveys were complemented by secondary data both published and unpublished, along with informal interviews with some public sector women's groups and land administrators. The researchers also closely observed operations in the field and relied on their considerable previous knowledge and experience in the study areas and the Ghanaian land market in general.

THE KUMASI PERI-URBAN COMMUNITY STUDY

Land Tenure Systems - Kumasi Peri-Urban Study Area

Allowing for Part I and II lands within the Kumasi Metropolis, which are either publicly owned and/or have been vested in the government through various enactments, all other lands under the Kumasi Paramountcy (i.e. Kumasi Traditional area) are vested in the golden Stool, occupied by the Asantehene. In practice, however, control and the day-to-day management of the land is vested in "Stools" and "Sub-stools" occupied by chiefs and queenmothers, who are the custodians of the land. Out of the six villages studied four had chiefs and two had queenmothers, all occupying stools and managing lands.

Individuals and families from the land-owning group hold the customary freehold in land, inherited generally through the matrilineal lineage. Under this system women have an urge over men regarding access to agricultural land. Land allocation committees and village/town development committees have been established in all the villages to promote community development generally.

Land Use and Production Systems

In the study areas, as in Ashanti generally, the original vegetation comprised of thick forest, difficult to penetrate. Population was small relative to the vast land supplies. Farming was a laborious affair, dependent mainly on family labour and simple implements (i.e. cutlass, hoe, axe, fire, etc.). It was customary for men to help their wives to establish food crop farms (i.e. cassava, plantain, cocoyam, banana, yams, rice, vegetables, etc.). Men shoulder the initial slashing and burning of the forests, and left the women to perform the rest of the farming operations: planting and transplanting, weeding, harvesting, transportation, storage, marketing in addition to their household maintenance duties. After establishing the farms, the men diverted their attention to hunting, palm-wine tapping, rubber tapping, and other income-related activities to supplement family income. Consequently, women came to be associated with food crop farms.

Most women, unlike some men, knew the extent and boundaries of family land-holdings and duly passed on such farms and fallow lands to their daughters and grand-daughters who usually farmed with them. Under this system, women's access to land in the Kumasi peri-urban study centres was fully guaranteed.

In the past, land was in abundance whilst land uses and users were limited in number. Apart from subsistence, no economic value was put on land which had an opportunity cost of virtually zero. The introduction of commercial agriculture, particular cocoa appeared to have changed this picture.

With the coming of cocoa, most men continued to help their wives to establish and/or to maintain food crop farms to take care of the family, whilst the men devoted most of their time and energies to the cash crop. Food farms and cocoa farms could exist side by side. Food crops could also be interplanted among cocoa trees. However, unless gifts of

cocoa farms were made to women by their husbands (which was usual), the ownership of the cocoa trees went to the men who established the farms. The cocoa economy was, however, to be short-lived in peri-urban Kumasi.

Today, there is hardly any cocoa tree in the study areas. Customary land tenure appears to have gone full circle from food crops to cash crops and back to food crops.

WA AND NADOWLI DISTRICT STUDY

Land Tenure and Local Governance - Wa District

Except for Goripie which had no substantive chief (except a nominal absentee one), all the other villages had chiefs. There was a clear separation of powers: secular and religious matters were handled by the Imams, land matters by the *tendamba* and local governance by the chiefs. However, there was close co-operation amongst the various leaders. As predominantly Muslim villages with both the Orthodox and the Ahmadiyya sects, the Koran provides the highest point of reference and source of authority.

Religion and the Koran have modified the patrilineal inheritance system since 1921. Under the old system, a deceased brother inherited and took care of all other family members. Currently a deceased's properties all go directly to his children (both boys and girls) and wife or wives. If the children happen to be minors, any body who takes over is usually regarded as a caretaker, until the children reach maturity. The wider family does not come in.

Land Tenure and Local Governance - Nadowli district

Like the Wa district, there was a marked separation of powers between the chiefs and 'Tendamba'. The chiefs exercise jurisdictional authority, whilst land matters are left to the 'Tendamba'. The social and economic life of the people are, however, governed largely by tradition and custom.

Land Use and Production Systems - Wa and Nadowli Districts

Agriculture was (and still is) largely done on subsistence basis, based on the hoe, cutlass, dibble stick, fire and axe on secure family lands. The crops include millet, yam, maize, guinea corn, beans, cassava, groundnuts, rice and vegetables. Of late, cashew nuts and cotton have been introduced. Livestock, particularly cattle, sheep, goats, pigs, guinea fowls and local poultry form an important part of the local economy and are kept by all well-to-do families.

In the past, the farming practice was based on co-operative work on the farms and the sharing in consumption by the whole household as an economic unit. In one large family, the family head would organize all his brothers and the sons to work together on one farm. The wives and the girls would support on the same farm.

With the introduction of the money economy, social awareness, seeming injustice in the distribution of communal wealth, family quarrels and conflicts, the co-operative system has broken down. Every man is now obliged to establish his own farm with the support of his wife and children. In these communities the practice of women farming with their husbands as a household economic unit is still largely the case. According to the community surveys, the question of some women farming independently is a recent phenomenon. The reasons lie in the inability of men to adequately take care of themselves and their families, poverty, the collapse of the local economic base, acute economic hardships, and the need for cash from cotton farms.

EMPIRICAL FINDINGS

Land Tenure and Employment Opportunities

The occupational distribution of the land acquirer respondents suggests that apart from trading which employed a few women, the bulk of the respondents, women and men alike, pursued agriculture as their main occupation.

In the Kumasi peri-urban study area, however, 7 out of 43 men were landless. The detailed analysis suggests that three of the respondents were migrants, who had no customary or traditional claim to land in the neighbourhood. Four of the respondents were however, indigenes who claimed that they were landless. The problem would appear to lie with the physical land shortage in the Kumasi peri-urban study area, emanating from population pressure and rapid urbanization.

In contrast, in the Wa and Nadowli districts, there was only one driver (a man) in the Nadowli district who had no farm. All the others, men and women alike, were in full time farming. With vast undeveloped lands the question of landlessness does not arise, (at least, for now) in the two districts.

Land Tenure and Access Routes

The evidence suggests that in the Kumasi peri-urban study area, 61 per cent of men, 55 per cent of women with male support and 48 per cent of women without male support all gained access by occupying family land. The point is reinforced in the case of the Wa district, 86 per cent of men, 86 per cent of women with male support and 71 per cent of women without male support occupied family lands. The same is true for the Nadowli district - 95 per cent for men, 79 per cent for women with male support and 86 per cent for women without male support, all occupied family lands.

Other secure access routes to agricultural land in all the study areas for all the categories of respondents include the allocation of land by family heads, gift and inheritance. In the Kumasi peri-urban study area, however, additional access routes include share-cropping, share tenancy, rentals, hiring and leasing of land.

The existence of other access routes to land on the open market further suggests that

given the necessary capital (e.g. finance) and in the absence of a physical land shortage, no woman can be refused land on gender grounds in the study areas.

Land Tenure, Farm Sizes and Consideration Paid

Farm sizes were generally small in all the study areas. In the Kumasi peri-urban study area for instance, 82 per cent of women with male support, 79 per cent of women without male support and 65 per cent of men had farms varying from 0.1 acre to 2 acres. Farm size is, however, a function of several variables: the crucial agricultural constraints, population pressure and rapid urbanization and appropriate technology.

To be sure, most of the respondents paid nothing whatsoever for their agricultural lands. In the Kumasi district, 70 per cent of the men, 81 per cent of women with male support and 85 per cent of women without male support paid nothing. In the Wa district with the exception of 2 men, 1 woman with male support and 1 woman without male support who paid in kind, no respondent paid anything for agricultural land. In the Nadowli district, no respondent man or woman paid anything for agricultural land.

Poverty is real, but its causes must be sought largely in factors other than the land tenure systems. There was no apparent discrimination against women regarding agricultural land access in any of the study areas.

Employment, Household Incomes and control

Unemployment per se was not reported by any respondent. The irony is that inspite of being employed a substantial number of respondents, women and men alike, had no monthly or yearly income whilst an overwhelming majority had unpredictable incomes. In the control of the meagre incomes and decision-making processes on expenditure patterns, women and men alike, were highly independent.

Economic Hardships and Insecurity

Even though most respondents were happy with the existing tenurial and inheritance systems, the economic crisis appears to have induced some amount of insecurity amongst some women: 17 per cent of women without male support, and 15 per cent of women with male support reported of insecurity in the Kumasi peri-urban study area.

Land Tenure and Agricultural Constraints

The agricultural constraints appeared gender-blind. Land shortage, high land costs, land disputes and land acquisition problems were akin only to the Kumasi peri-urban study area. The generally applicable agricultural constraints fell outside the purview of land tenure systems, including: erratic rainfall, lack of finance, high cost of inputs, pests and diseases, labour shortage and cost, straying livestock, bushfires, thieves, lack of extension services, poor health and old age, lack of access roads and transportation difficulties and marketing and storage problems.

KNOWLEDGE AND APPLICATION OF LEGISLATIVE INTERVENTIONS
CONFERRING PROPERTY RIGHTS

The main enactments evaluated were:

- (i) The 1992 Constitutional provisions. In particular, articles, 27 and 36 as well as chapter five.
- (ii) Intestate Succession Law, 1985 (PNDCL 111)
- (iii) Customary Marriage and Divorce (Registration) Law 1985 (PNDCL 112).
- (iv) Administration of Estates (Amendment) Law, 1985, (PNDCL 113)
- (v) Head of Family and Accountability Law, 1985 (PNDCL 114).

In the Kumasi peri-urban study area, the men were generally well aware of all the relevant legislative interventions. The women's awareness of the laws was limited to the Intestate Succession law and the Customary Marriage and Divorce Registration law. The practical applicability of the laws was, however, very limited amongst all the respondents, women and men alike. Since almost all lands have been reduced to family land in peri-urban Ashanti, inheritable by women, the Intestate Succession law, would appear to be practically inapplicable in the study area.

In contrast, awareness and applicability of the legislative interventions in the Nadowli and Wa districts were negligible amongst both women and men. The evidence suggests that local communities are dynamic and appear to be following their own evolving customary laws independently of State imposed enactments. The Koran, for instance, governs the lives of the Muslims and devolves a deceased man's property directly to his surviving children and the spouses only. The question of the wider family as envisaged under the Intestate Succession law does not arise.

POLICY IMPLICATIONS

- (1) The need for an in-depth research into land tenure systems in the country generally is clear. Without this, land tenure could continue to be made a convenient scape goat on which to blame poverty and poor agricultural performance amongst women and men alike. Unless this is done policy options towards enhancing women's agricultural productivity in particular, and men's generally, could continue to be poorly targeted.
- (2) It is highly desirable to avoid generalizations about tenurial constraints to development. Customs, land tenure systems and customary practices which underpin every society are varied and complex. Without an understanding of the prevailing social philosophy of a people and their local production systems, external interventions by Government or Donors could cause more harm than good. Any policy, programme or project intervention which proves insensitive to culture and tradition, is bound to fail and could run into serious implementation problems.

- (3) Government officials, policy makers and development planners ought to credit local communities with some amount of wisdom, knowledge and dynamic institutions capable of promoting sustainable development. Making room for their imperfections and weaknesses, local institutions including chiefs/queenmothers and the council of elders, 'tendamba', "magazies", land allocation committees, village/town development committees, youth groups and women's groups/associations are progressive. "It makes sense to incorporate into development planning a process for understanding and using local knowledge systems and conducting participatory research to strengthen those systems". (Berkes, 1995:99-108). Local knowledge is rooted in local institutions. Hence their indispensable role in the modernization processes.
- (4) Nationally imposed property legislation, such as the Intestate Succession law (PNDCL 111) 1985 ought to be preceded by in-depth research, with due regard for regional, district and even village variations in inheritance systems and customary law governing property rights. Otherwise, such legislation would remain remote from the people and will have no chance of being effectively implemented. Evolutionary progressive local property law which is sensitive to culture and tradition, and aimed at securing and protecting the rights and interests of the majority on the ground, women and men alike would appear to be more appropriate to sustainable development than ad-hoc nationally imposed legislation which has little or no bearing on the realities on the ground.

POLICY RECOMMENDATIONS

- (1) The direct participation by the customary/traditional sector and prior consultations between traditional authorities and the state/public sector would help to narrow the communications gap between them. A new partnership would need to be forged between the customary/traditional and the public sector, if development programmes are to be effectively implemented with the support of local communities on the ground.
- (2) Far from suggesting tenurial reforms, it is recommended that the current tenurial systems in the study areas provide concrete and dynamic platforms for sustainable development. However, written records and land registration in line with the Land Registry Act 1962 (Act 122) and the Compulsory Land Title Registration Law, 1986, (PNDCL 152) for all land transactions would improve land management generally.
- (3) There is the need for a convergence between evolutionary local law, and nationally imposed general law. But ad-hoc general law on property rights ought to be discouraged. Against this background, some of the generalized laws, particularly the Intestate Succession law would need to be amended to remove any inherent ambiguities, and to take account of village, district, and regional differences in inheritance systems.
- (4) Appropriate technologies, environmental planning, and sustainable husbandry practices (agro-forestry, alley and mixed-cropping, soil improvements and erosion control, water

conservation, dugouts and small-scale irrigation schemes) would revitalise the agricultural resource base, in all the neighbourhoods studied and in rural Ghana generally.

- (5) In order to minimize the burden on women on the farms and in the homes, investments in appropriate time and labour-saving technologies are warranted. Investments in farming implements, improved inputs, processing and storage facilities, and improved access to extension services would be worthwhile.
- (6) Support services in the areas of rural finance, education, family planning, health and environmental hygiene would restore confidence in the rural and peri-urban communities. Productive agriculture is crucial, but alternative employment avenues in agro-processing, local crafts, tourism, commercial livestock raising would help to widen the economic base, and help to raise rural incomes and living standards.
- (7) Government, District Assemblies, Donors and NGO support and commitment are crucial if sustainable development for women and men alike is to be achieved in the rural and per-urban communities in Ghana generally.

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INCIDENCE OF CHILD FOSTERING AMONG SCHOOL CHILDREN IN GHANA

Elizabeth Ardayfio-Schandorf & Margaret Amissah

ABSTRACT

Traditionally, the extended family executed its corporate responsibility of child support through the institution of fostering. This process facilitated children's access to needed resources. The stringent economic conditions existing in contemporary Ghana, has made child support obligations burdensome for most parents. The study sought to find out, whether child fostering is a resort in maintenance of children from less fortunate backgrounds, considering the fact that urbanization has greatly weakened the bonds of the extended family.

Child fostering in Ghana is a prevalent means of easing the burden of parents who cannot cope with child care responsibility. It is a predominant practice among low income Ghanaian families. High fertility, marital disruption through death or divorce, and economic constraints are some of the reasons for the fostering of children. Although high income families do not foster out children, they participate actively in sponsorship of other children. The transfer of girls into new homes is more common than fostering of male children. This could be a probable result of girls' greater involvement in domestic roles. At the foster parental level, women are more committed than men, at ensuring the welfare of children besides their own.

The proper maintenance of the Ghanaian child is an issue of national concern, hence the presence of legislation to ensure that parents comply with this duty towards their children. However, the informal transfer of a child in the instance of fostering, means legislation cannot charge a foster parent with neglect of maintenance responsibilities towards a foster child. The vulnerable position of foster children calls for mechanisms to ensure their maintenance. Empowerment of women, a consideration of policies on educational expenses, encouragement of female education and the set up of family studies centres to facilitate research and dissemination of information were some of the recommendations that were made.

INTRODUCTION

The Ghanaian Family and Child Maintenance

The family has often been described as society's basic unit. It forms the baseline of all economic, social, religious and political organization within any community. Placing the Ghanaian family within the general definition of a family as "two married people with their biological children" poses some difficulty. This is because in Ghana, the basic family structure has been modified by the kinship system and household living arrangement into a more complex network. The Ghanaian family can thus be identified in its nuclear or extended state.

The nuclear family could entail a couple living together in the same household with their biological and adopted children or both. Polygamy, a traditionally accepted marital relationship, could further complicate the nuclear family to mean parents living in different households, with each child living with one parent at a time. Different parental living arrangements within the nuclear family could also be a result of migration or marital disruption. Another form of nuclear family exists where single parents are responsible for all children. (Benneh. 1994)

The extended family opens the nuclear family to embrace a wider network of kinsfolk. This family type includes kin other than the married couple and their children within the same household. Even where households of extended family members differ, they maintain close and continuous contact with each other. (Benneh 1994).

The family regardless of its structure, performs functions of procreation, maintenance and socialization. These functions are basically the responsibility of adult members of the family. The roles that result from these functions differ for mothers and fathers, based on the fact that tradition dictated very different social and economic roles for men and women. (Lloyd & Gage-Brandon 1994)

Concerning the procreational function of the family, reproductive roles were structured such that, men controlled reproduction through the marriage contract and the payment of bride wealth. (Caldwell & Caldwell 1990, Lloyd & Brandon 1991.) This gave them the prerogative to decide on the number of children the couple would have. With regards to the family as a productive unit, the husband was the main bread winner. When women contributed economically towards the household, their efforts were considered only as a means to supplement the output of men. The woman was traditionally the home manager and the main provider for family needs. This made her commitments to the maintenance of children stronger. In the training of children, daughters were often the responsibility of their mothers and men took up the task of training and teaching trade to their sons. (Manuh, 1984 in Lloyd & Gage-Brandon, 1994)

Traditionally, when the extended family was prominent, socialization and maintenance of younger members of the family included a network of relatives apart from parents. This system provided a very efficient means of guaranteeing the welfare of less fortunate members within the larger family, especially children.

Currently, the effects of modernization, urbanization, migration, and formal education have weakened the bonds of the extended family. Hence the mobilization and distribution of resources are concentrated more within the nuclear family. Extended family support, when sought is often for economic reasons than for reasons of socialization or strengthening of family ties alone. These changes within the traditional family structure have modified the roles of members within the family and have increased the responsibilities of adult members within the nuclear family in the areas of maintenance and socialization.

Today women play an active part in income generation for the family. Despite their relative inability to generate adequate income (as compared to men) to support their families, women are more committed to ensuring the welfare of children within the family (Desai 1991). Though present roles of men and women within the home are not clearly spelt out, women often take charge of roles associated with the nutritional requirements and the general well being of the family and men such duties as housing bills and school fees. Presently, women are more involved in the financing of such family ventures as housing and child education expenses (Robertson 1976, Lloyd and Brandon, 1991).

Maintenance of Children Within the Ghanaian Family

Children occupy a rather delicate position within the family because of their dependence on adults for their maintenance and socialization. Their access to essential resources is often dictated by the presence of adults (Desai 1991) who are committed to mobilizing and directing acquired resources towards their welfare and upkeep.

The structure and composition of the child's family also determines his or her access to resources. This is because families in Ghana exist in various forms, as the basic structure of parents and biological or adopted children, has been modified by the kinship system, household living arrangement and modern efforts into a more complicated network. Maintenance and socialization of children within the traditional extended family was facilitated by the presence of adults other than actual parents to ensure their access to support services and socialization. The corporate responsibility of child welfare was carried out through child fostering. Fostering is a process through which children are passed on to people other than their own parents, for training, services or companionship.

Fostering of children has been noted as a common occurrence within the African family system (Goody 1982, Isiugo-Abanihe 1989, Lloyd & Desai 1991, Desai 1991). In examining the issue of fostering, Goody distinguished between: Crises fostering where children are given to be brought up by people other than their own parents because the natal family of orientation is unable to fulfil its roles due to a critical situation, and voluntary or purposive fostering, where the decision to foster is without compulsion. In this form of fosterage, the initiative is normally left to would-be foster parents. In the foster home, Goody notes that a child could be under: Nurturant fosterage, where foster children are infants and are provided with food, care and early socialization, or Educational or apprentice fosterage where older children receive education and training in adult role skills and values of the society.

Goody distinguished fostering from pawning, where a child acts as security for a loan. Until the loan is paid, the person pawned lives with and works for the creditor. The pawned child is treated as a foster child but is usually overworked. Adoption, where the person acquires the status of 'child' legally, either statutorily or customarily. This bestows on the child all the rights and obligations of a natural child.

In their individual works where the issue of child fostering was examined, authors like Kayes, Divan, Goody, and Gueye mention the following as circumstances leading to the transfer of a child from his biological home into a foster home in traditional times. Child fostering could be due to social reasons. To strengthen or reaffirm family ties, children were transferred from their own homes to reside with other relations (Goody 1982). On occasion of the death of parents or parents' divorce, new homes had to be found for the children. Such children were fostered by relatives, on their lineage of affiliation (Kayes 1962, Goody 1982). Child arrangements where a child was transferred to a couple who have no children of their own for companionship and security in old age, was another common form of fosterage (Goody 1982, Gueye 1993).

Fostering of children was sometimes for political reasons. Sons and daughters of rulers were placed with royal tutors who trained children towards their royal responsibilities. In another type of political fostering practised traditionally, children were transferred from their original homes, to strengthen bonds between chiefs and particular officials and aid avoidance of estrangement with strong factions outside the ruling family (Goody 1982).

Religion also formed the basis of fosterage in certain circumstances. Under religious fosterage, children were trained to take up certain occupations believed to hold sacred connotation (Divan 1975, Goody 1982). Apart from religious training, secular apprenticeship or training by fosterage, was common among most ethnic groups in Ghana. Children were sent to relatives engaged in specific traditional roles, to learn their occupation (Goody 1982).

The transfer of a child from his biological home into a new home due to economic constraint, has been a long standing occurrence dating back to traditional times. Goody recounts that where a family had many and closely spaced births, in traditional times, a woman was likely to foster out at least one of her children to her own parents to reduce the financial burden of her family. Also, in most societies in especially in Northern Ghana, a well-off relative willing to relieve a family of the number of mouths to feed was often very welcome (Goody 1982).

In contemporary Ghana, the existing socio-economic conditions have broadened the quantity and quality of resources a child can have access to. This improvement in available resources is, however, accompanied by the continually rising cost of child maintenance. Parental economic obligation towards children is greatest during the school going period, when a child needs to be sponsored to acquire relevant knowledge and skill for a specific occupation.

Ghanaian children no longer enjoy free education, although education is still considered compulsory, as decreed under the Education Act of 1961. Present parental

expenses on a school-going child include tuition fees, books and supplies, uniforms, transportation and in certain cases, food and lodging. At each successive level, children's educational expenses get higher. The stringent economic climate makes it very difficult for most families to fulfil their economic responsibility towards school-going children. With the breakdown of the traditional obligatory ties, following the weakening of the extended family, families must have found coping strategies to ensure maintenance of its members.

Objectives of Study

The objectives of the study were to find out the extent to which the traditional institution of fostering is still resorted to in maintenance of children. To do this, a case study was undertaken among children with varying socio-economic backgrounds in the Greater Accra Region between January and August 1994.

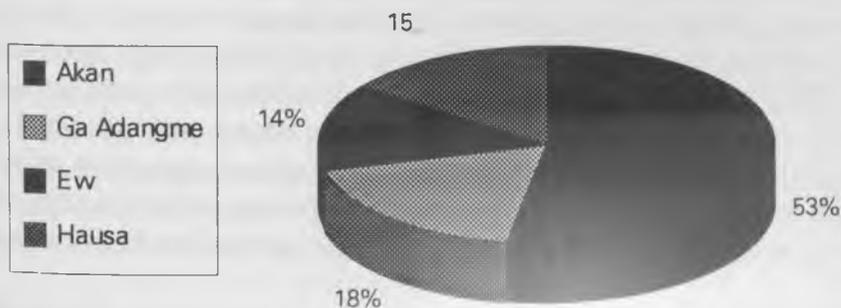
The study set out to investigate:

- i. How families of different economic backgrounds carry out maintenance obligations towards school-going children.
- ii. Alternative sources of help sought in maintaining school children in families.
- iii. Institutional support for children and their relevance in the maintenance of foster children.

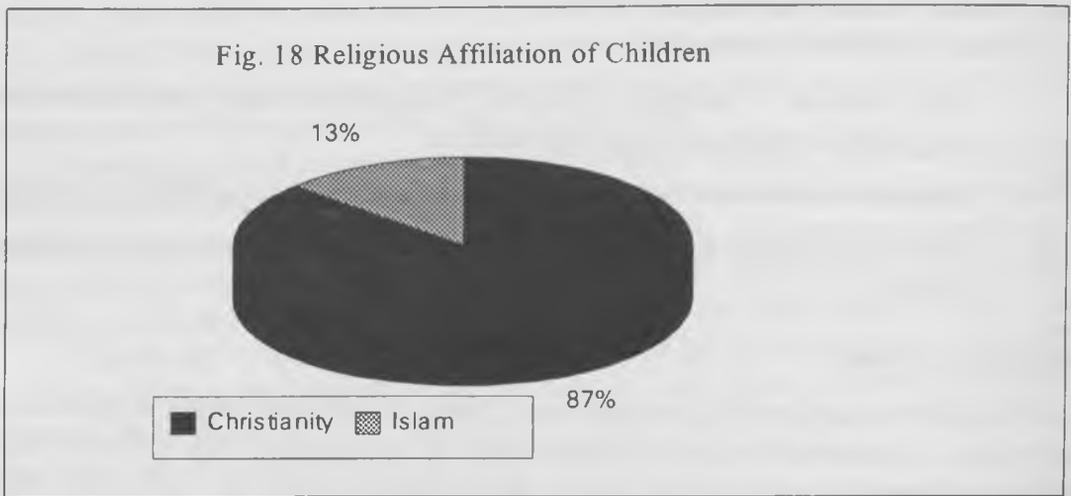
Methodology of Study

The study was undertaken in three areas: Nima, Kanda and Legon in the Greater Accra region. Questionnaires were administered to 100 pupils from different socio-economic backgrounds in their second year in junior secondary schools. Individuals within this class were, however, selected at random. Sixty-five (65) of the respondents were girls and 35 were boys. Their ages ranged between 12 and 18, with 13 as the modal age. The ethnicity and religious background of the children is shown Figures 17 and 18.

Fig. 17 Ethnic Background of Children



Children were, on the basis of their socio-economic backgrounds, grouped under two broad classes; the high income and low income classes. Factors which were taken into consideration in the selection were the occupational status of biological parents, the family's area of residence and the status of the child's school. The status of the child's school was determined by a combination of factors, namely - locational; in terms of the socio-economic status of the residential area, and organizational; whether private or governmental. Each of these factors were divided into various levels and each level rated. The total rating of each child qualified him or her to fall within the low or high income classes. Fifty children represented each income group.



Source: *Field Data, 1994*

MAINTENANCE OF SCHOOL CHILDREN

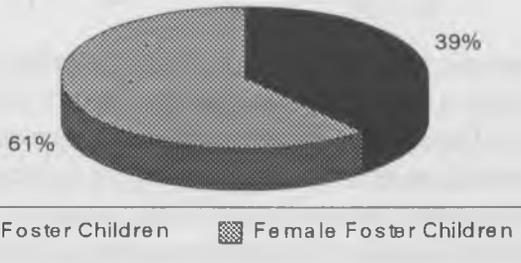
The quality of resources available to a child is highly dependant upon the income levels of parents, the proportion of generated income parents can afford to channel into the child's education and also competition among siblings for educational resources. The relatively more expensive private schools are generally patronized by children of high income earners.

Ninety-two (92%) per cent fathers and 72 per cent of mothers who were professionals or engaged in white collar jobs had their children in private, educational institutions. Only 6 percent fathers of public school children were professionals or engaged in white collar jobs. No mother fell into these occupational statuses. Most parents of public school children are either skilled or unskilled workers. As many as 74 per cent of mothers are unskilled workers.

The provision of essential resources for the maintenance and development of children in Ghana is still recognised as a responsibility that transcends the borders of the nuclear

family. Though urbanization has greatly reduced the bonds of the extended family, the corporate solidarity among relatives in easing the financial burdens of less advantaged relations is still common. Fifty two percent (52%) of the children interviewed were either fostered themselves, or had foster siblings in their home. Out of these, 28 percent were actual fostered children and 24 percent had foster siblings. When the need to foster a child arose, a female child was more likely to leave her biological home than a male child (see Figure 19). The services a foster child can provide in reciprocation for maintenance is considered important. Thus, with domestic help commonly required, girls, whose domestic services are often needed, are fostered more than their male counterparts.

Fig. 19 Male and Female Foster Children (Percentages)



Source: *Field Data, 1994*

Economic reasons are paramount to child fostering in contemporary times. They account directly and indirectly for the transfer of children to new homes. Examining the economic status of fostered children brought to light that the relocation of children into new homes is a more common phenomenon among adults who have low occupational status, as Table 10.1 indicates. Children from low income families form 88.5 per cent of all foster children in the schools. Among high income earners, fostering of school children is less common, as indicated by the fact that only 12.5 per cent of such children were fostered.

In low income, families where economic constraints creates difficulty in supplying children with needed resources, a child could be transferred to relatives in a better economic position to cater for the needs of the child. In return for essential resources of food, clothing, health care and educational support, such children rendered domestic services and provided companionship to foster parents. As many as 40 per cent of all children from low income families were fostered under such an arrangement.

Table 10.1
Occupational Status of Biological Parents of Fostered Children

<i>Occupation</i>	<i>Percentage of Parents</i>
Professional (Lecturer, Doctor, Lawyer)	8.0
White Collar Worker and Teacher	4.5
Skilled workers (Tailor, Mechanic)	22.0
Semi-Skilled Worker (Driver, Trader)	60.0
Unskilled Worker (Construction Site)	5.5
Total	100.0

Source: *Field Data, 1994*

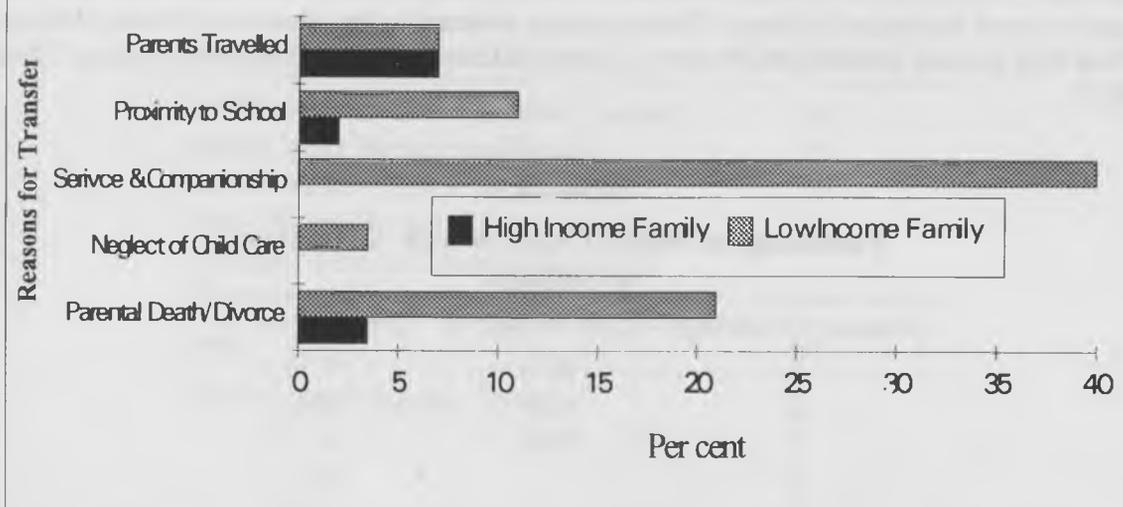
The indirect economic effects leading to child fostering include death of a partner or divorce, and child support neglect by one parent. Family crises such as death, divorce and child neglect, which burden one parent with child care responsibility is the second most frequent reason for the transfer of children from low income families into new homes. In this case, absence of a partner creates very difficult conditions for the surviving spouse and the child's already limited access to essential resources is further reduced. Such children are invariably transferred into other families where they can be taken care of, and the burden on the surviving parent reduced (Fig. 20). The economic influence in such an arrangement is revealed by the fact that, only 3.5 per cent of high income families transferred some of their children into new homes because of the death of a parent or due to divorce, as compared to 21% low income families (Table 10.2).

Table 10.2
Reasons for Transfer of Child into a New Home

<i>Reason for Transfer</i>	<i>High Income Family %</i>	<i>Low Income Family %</i>
Parental Death/Divorce	3.5	21.0
Neglect of Child care	-	3.5
Service & Companionship	-	40.0
Proximity to School	2.0	11.0
Parents Travelled	7.0	7.0

Source: *Field Survey, 1994*

Fig. 20 Reasons for Transfer of Child into a New Home



When some children within a family are transferred into new homes, competition for scarce resources among remaining siblings in the biological home is reduced. In a new home, a child who is fostered for lack of resources tends to experience a higher access to resources, not to mention an improvement in quality of available resources. In this regard, 86 percent of foster children expressed a positive attitude concerning leaving their original home, and stated a more flexible flow of resources in their new home. Asked about his impression concerning leaving his biological home, a boy, who had been living on resources his mother could provide due to neglect by his biological father said;

I was very happy to leave home because there was never enough to eat, my father did not give us any money. Also I was often sent home for my school fees.

About conditions in his new home the boy had this to say:

I have more food to eat now, my aunt (foster parent) pays my fees. Yet sometimes I miss my mother, brother and sisters. (He moved into his foster home with one biological brother).

This is a contrast to the situation of a girl who was transferred from a high income family, because her parents had travelled. To her the only difference was the absence of her own parents;

Things are no different from my own home, my foster home is a happy home like my own parents' home, only I miss my father and mother.

Among high income families child fostering is less common. Children, if transferred into new homes is mainly for social reasons. Access to better educational facilities, or their parents travelling, usually led to the fostering of children from high income homes (See Table 10.2).

High fertility tends to promote child fostering, especially among low income families. Biological parents with low educational and low economic status invariably have large families. Forty per cent (40%) of fostered school children from low income homes had four or more biological siblings. This is a sharp contrast to the situation of foster children from high income families where none of these children had more than three siblings (Table 10.3).

Table 10.3
**Percentage of Foster Children with X Number
of Siblings**

<i>Number of Siblings</i>	<i>High Income %</i>	<i>Low Income %</i>
1	40.0	17.3
2	40.0	26.1
3	20.0	17.3
4	-	13.3
5	-	9.0
6 or more	-	17.3
Total	100	100

Source: *Field Data, 1994*

The proper maintenance of additional dependents means available resources must be sufficient to cover the essential resources of these children, while placing no limitation on the flow of resources to original members of the family. For this reason, in the face of a crisis or an economic situation which disorients the flow of resources essential for the maintenance of children, other relations who are in a better position to take care of children are sought. It was observed that although high income families do not give out their own children to be fostered, high income earning adults are active in raising and maintaining relations from less fortunate backgrounds (Table 10.4). This makes it evident that the commitment to the welfare of members beyond the nuclear family has not been entirely eroded, even among the well educated. Nearly half of foster parents were professionals and white collar workers.

In spite of their status, low income families are also actively involved in maintaining the school-going age children of less fortunate relations. People of lower occupational status who are sponsoring children in school have few dependents of their own. Forty-five per cent (45%) of foster children from low income homes are the only dependents of their foster parents. Again, with limited facilities available to children due to their low economic status, low income families are able to accommodate a smaller number of foster children, usually, only one child. Only a tenth of low income child sponsors fostered more than a child (Table 10.5). On the contrary, fostering of two or more children is common among high income families with 21 per cent families taking on as many as 3 additional dependents.

Table 10.4
Occupational Status of Foster Parents

<i>Occupation</i>	<i>% of Parents</i>
Professional (Lecturer, Doctor, Lawyer)	26
White Collar Worker and Teacher	22
Skilled worker (Tailor, Mechanic)	24
Semi-Skilled Worker (Driver, Trader)	26
Unskilled Worker (Construction Site)	-
Pensioners	2
Total	100

Source: *Field Survey, 1994*

Table 10.5
Number of Foster Children Received into High and Low Income Families

<i>Number of Children</i>	<i>High Income %</i>	<i>Low Income %</i>
1	54	89
2	25	7
3	21	4
Total	100	100

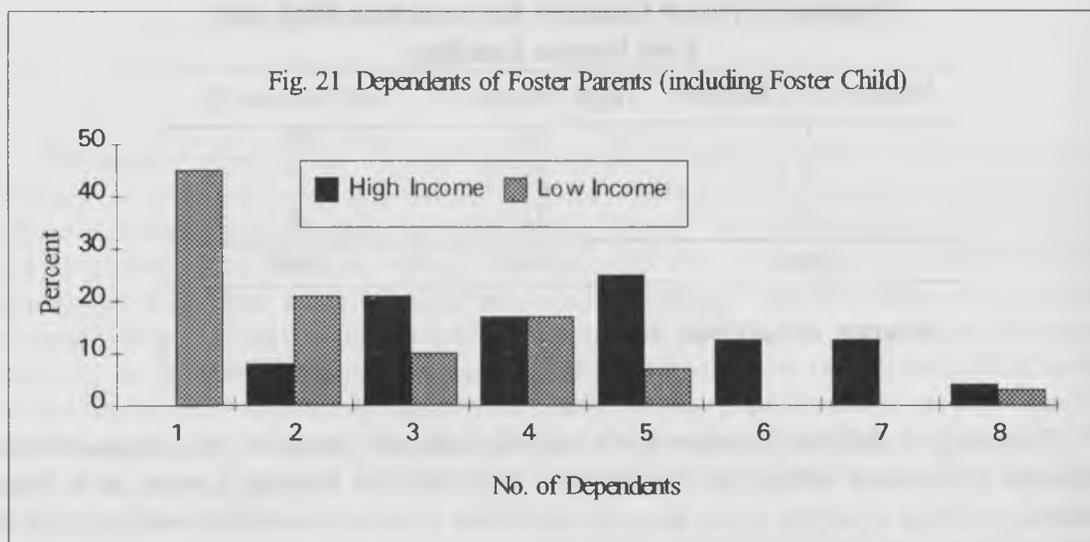
Source: *Field Data, 1994*

Fostering of children increases the household size and, therefore, the responsibilities of income generators within the household. High income earning parents in a better economic position to supply more than one additional child with needed resources, end up with a greater number of school-going children under their care. Although their nuclear families are small they often take on two or three additional dependents, thus, enlarging their household size. This is an interesting trend which provokes the question of the part small families are actually playing in encouraging high fertility among others. Few low income foster parents have more than a total of five dependents. Usually where low income households are large, the biological parents of fostered children still take an active part in child care responsibilities (Table 10.6).

Table 10.6
Dependents of Foster Parents (including Foster Child)

<i>Number of Dependents</i>	<i>High Income %</i>	<i>Low Income %</i>
1	-	45.0
2	8.0	21.0
3	21.0	10.0
4	17.0	17.0
5	25.0	7.0
6	12.5	-
7	12.5	-
8	4.0	3.0
Total	100	100

Source: *Field Data, 1994*



A biological parent's contribution towards a child who has been transferred into a new family depends upon the child support arrangement decided upon by adults involved in the transfer of the child. Since fostering among high income families is not for want of better economic conditions for children, biological parents still contribute actively to their nutritional, clothing and health needs. Parents continue to take full charge of the child's educational expense.

Among the low income households, where economic reasons are often paramount to the issue of transfer of child maintenance responsibilities, a relatively lower proportion of biological parents continue to contribute towards the educational expenses of the child. Foster parents in low income homes usually take sole responsibility of feeding, clothing and ensuring the educational and health needs of the child (Table 10.7).

Table 10.7
Percentage of Biological Parents Involved in the Maintenance of their Fostered Children

<i>Form of Contribution</i>	<i>High Income %</i>	<i>Low Income %</i>
Education	100	27
Nutrition	100	-
Clothing	100	36
Health	100	-

Source: Field Data, 1994

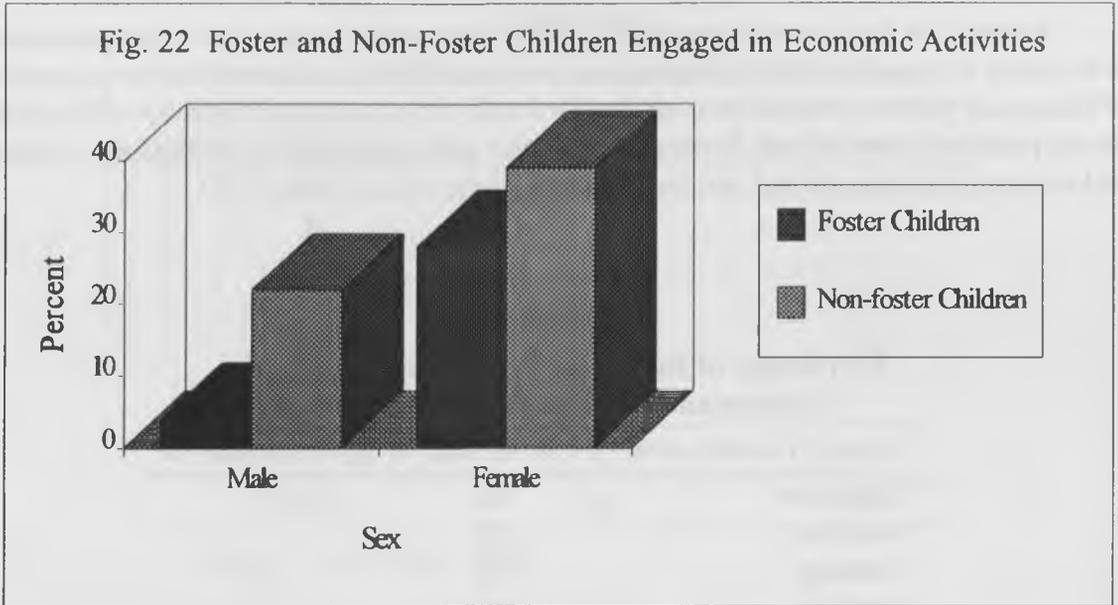
Providing foster children with support services, is commonly a joint responsibility of spouses. Almost half (48 per cent) of all foster children are taken care of by both parents in their present home.

In the situation where an individual fosters children, a woman is more likely to take on the additional responsibility of maintaining children apart from her own. In the study, such women accounted for 44 per cent of all foster parents, and their male counterparts, 8 per cent. Child fostering is not restricted to the parental level. Thirteen per cent (13%) of foster children were under the care of their grandparents and two per cent (2%) under siblings (Table 10.8).

Table 10.8
Relatives Charged with Welfare of School-Going Child

<i>Relative Responsible for Foster Child</i>	<i>Percentage of Children</i>
Uncle and Aunt (Joint Sponsorship)	46
Aunt	31
Grand mother	13
Uncle	8
Sibling and Spouse (Joint Sponsorship)	2
Total	100

Source: Field Survey, 1994



Sometimes, the foster child from a low income family may contribute economically towards his or her upkeep. The majority of foster children engaged in income generating activities are female. They formed as much as seven times more than the number of their male counterparts. These girls are mostly engaged in petty trading (Table 10.9).

Table 10.9

Foster and Non-Foster Children Engaged in Economic Activities

<i>Children Engaged Economically</i>	<i>Male %</i>	<i>Female %</i>	<i>Total %</i>
Foster Children	4	28	32
Non-foster Children	22	39	61

Source: Field Data, 1994

Among non-fostering low income homes, other alternatives are sought to ensure the child's welfare. A common resort is to reshuffle family economic roles and add dependents in the family to contributors to the family coffers. In the redefinition of family roles, older dependents of the family are initiated into the income generating scene and younger children are introduced earlier to domestic roles.

CHILD MAINTENANCE, FOSTERING AND POLICY IMPLICATION

Child maintenance in Ghana is an issue of national concern. Under the Maintenance of Children Decree 1977, Family Tribunals have been designed to deal with cases of maintenance, which include default of maintenance of a child by a legally responsible adult, normally a parent. The work of the Tribunal is supplemented by the Department of Social Welfare and legal institutions such as the Ghana Legal Aid Board and Non-Governmental Organizations like the Federation of International Women Lawyers (FIDA).

The services offered by these institutions are rendered freely or for a small fee. Attempts by these supporting institutions to get defaulting parents to comply with their obligations towards their legal dependents is mainly through arbitration and conciliation. When these institutions are unable to compel a defaulter to oblige to his or her responsibilities, the parent is sent to the Family Tribunal where the case is treated at the formal legal level.

Due to rising child-care cost, the maintenance of children in general, and children in school particularly is becoming more burdensome for the family, and especially for women taking care of children single-handedly. A study of cases, some of them handled by the above mentioned institutions, brought this out clearly (Tables 10.10 & 10.11). The extra burden on such women is frequently due to neglect by biological fathers.

In 1993, the Accra Family Tribunal recorded about 330 cases of neglect of maintenance. FIDA in Accra reported 207 cases while the Department of Social Welfare reported 6494 cases throughout its offices in the country. At the Accra Family Tribunal, for every year between 1989 and 1992, appeals for maintenance of deprived children formed about 50 per cent of all cases dealt with at the Family Tribunal. Appeals for maintenance in 1992 formed 64 per cent of all the cases registered at the Tribunal (Table 10.10).

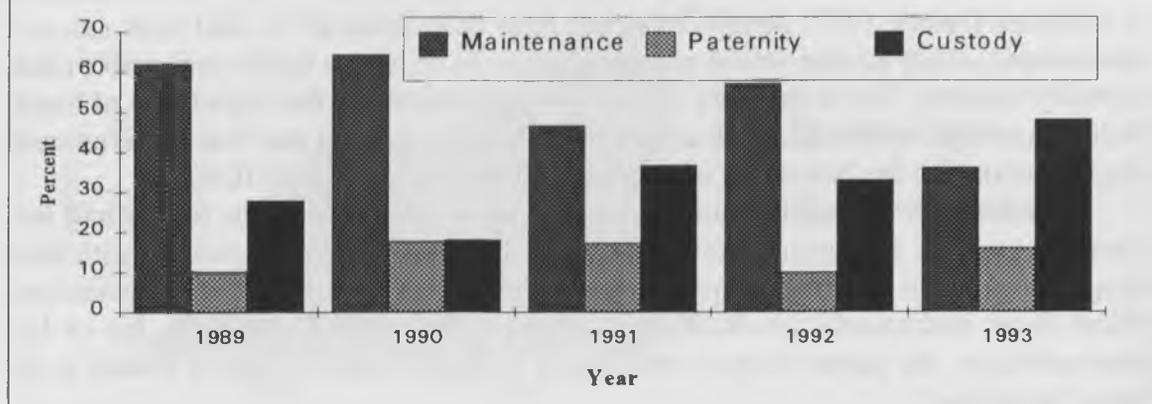
Table 10.10

**Deprived Children Reported to the Accra Family Tribunal 1989-1993
(in Percentages)**

<i>Year</i>	<i>Maintenance</i>		<i>Paternity</i>		<i>Custody</i>		<i>Total</i>	
	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>
1989	600	62.0	100	10.0	275	28.0	975	100
1990	800	64.2	220	17.7	225	18.1	1245	100
1991	500	46.6	189	17.3	400	36.7	1089	100
1992	600	57.0	100	10.0	340	33.0	1040	100
1993	300	36.0	137	16.0	400	48.0	837	100

Source: *Field Data, 1994*

Fig. 23 Deprived Children Reported to the Accra Family Tribunal 1989-1993 (%)



After the issue of child neglect, the question of which parent takes care of a child is most commonly reported to the Tribunal. Between 1991 and 1993, each year reported over 30 per cent of cases involving claims of custody of the child. Every year, patronage at the Tribunal is close to a thousand people. The Family Tribunal saw its highest patronage in 1990, where the total number of cases on maintenance of children exceeded 1200.

At the FIDA centre, cases of child maintenance form the highest percentage, followed by issues concerning the custody of children. Annual figures at FIDA keep rising, the number of people reporting issues involving maintenance of children to the centre each year, gives evidence of growing participation in resolving maintenance issues at the informal level (Table 10.11). The prevalent condition of child neglect in the country is apparent from the high proportions of child maintenance cases FIDA deals with. Child maintenance cases form on the average, 40 percent of all cases dealt with at the centre annually (Table 10.12).

Table 10.11

**Deprived Children Reported to FIDA in Greater Accra,
1985-1989 and 1992-1993**

<i>Year</i>	<i>Maintenance</i>	<i>Paternity</i>	<i>Custody</i>	<i>Total</i>
1985	16	2	7	25
1986	22	0	3	25
1987	34	2	3	39
1988	64	2	9	75
1989	60	2	8	70
1992	162	17	31	210
1993	207	32	26	265

Source: *Field Data, 1994*

Table 10.12
Deprived Children as a Percentage of Total Annual
Cases at FIDA, Greater Accra, 1985-1989
and 1992-1993

<i>Year</i>	<i>Maintenance</i>	<i>Paternity</i>	<i>Custody</i>	<i>Total</i>
1985	28.1	3.5	12.3	43.9
1986	35.5	0.0	4.8	40.3
1987	29.3	2.6	2.6	33.6
1988	35.8	1.1	5.0	41.9
1989	30.8	1.0	4.1	35.9
1992	40.4	4.2	7.7	52.3
1993	31.4	4.0	4.9	40.3

Source: Field Data, 1994

Women who seek legal aid to reduce their extra burden due to neglect of children by a biological father form the greater percentages of appellants at institutions. At the Family Tribunal, and FIDA Centre, women account for more than 80 per cent of all clients. The Department of Social Welfare reports a ratio of 100 women for every 2 men clients. All the institutions reported that low income women form the majority of their clients as they have greater problems coping with the sole responsibility of child care. Additionally, high income women are more often engaged in the formal job market which affords them less time on hand to go through the seemingly long proceedings involved in maintenance cases.

Ages of women appealing to these institutions vary and all the institutions mentioned that some female clients can be as young as in their teens. These adolescents are usually accompanied by adults who help them to file charges relating to maintenance. In most maintenance cases, the neglected child involved is the biological child of the mother.

In 1992 and 1993, women who reported at FIDA formed over 90 per cent of clients in almost all three areas dealt with under the Maintenance of Children Decree. Custody of a child stood out as the most frequent appeal of male clients to the centre. In 1993 men asking for custody of their children constituted a sizable 12.5 per cent which is quite high considering the fact that in most cases, they make up less than 5 per cent of appellants (Table 10.13).

It must, however, be mentioned that the centre's records showed that a significant percentage of male applicants in the issue of neglect of child care, are not parents, but young men, mostly students, soliciting the services of the centre to ensure their maintenance and educational needs are met by a defaulting parent, who is, in most cases the father. The Family Tribunal and supporting institutions, through cooperation, are at work to ensure that the children's needs are supplied by their legally responsible guardians.

Table 10.13
Percentage of Female and Male Clients Seeking Spousal Support for Deprived Children (1992-1993)

Year	Maintenance Cases		Paternity Cases		Custody Cases	
	Female %	Male %	Female %	Male %	Female %	Male %
1992	97.5	2.5	100.0	0.0	96.8	3.2
1993	96.1	3.9	96.2	3.8	87.5	12.5

Source: *Field Data, 1994*

The Foster Child and Maintenance

Under the Maintenance of Children Decree 1977 (SMDC 133), parents are legally charged to supply their children with the “necessaries of life, health and reasonable education.” A parent who neglects this duty can be prosecuted under this law. The law seeks to ensure that parents do not fail to perform, or neglect their responsibilities towards their children, also, that a child is not deprived of his or her right to needed resources. The legislation is binding on a child’s parents either natural or adopting.

A child under fosterage is transferred through an informal arrangement between his/her guardians and would be foster parents. It also means a transfer of some of the child maintenance responsibilities to the foster parents. The fact that no legal procedure is attached to the transfer of children by fosterage, means children under such arrangements cannot claim any legal rights from their foster parents. It is, therefore, clear that the provision to ensure the maintenance of children under law does not cover the child in the foster home. As child fostering is an informal institution, it can be easily terminated. In the case of neglect of care of the foster child no charges can be pressed against the foster parent. At best the child can be taken away from the foster home. The ensuing case brings this issue out clearly.

CASE A¹

The client Esi is a seamstress in Accra. She has two children with Ato. The couple lived under a consensual relationship, but are now separated. Ato took their first child away from Esi and sent him to his (Ato’s) mother in the village. The child was not properly maintained in his foster home, and although had reached school going age, was not in school. Esi appealed for assistance from FIDA to ensure Ato brought the child back to her, so that his upkeep and education would be assured. Also that Ato be compelled to contribute towards the maintenance of both of his children. FIDA ordered Ato to withdraw his son from the village and hand him over to his mother, Esi. He was also enjoined to contribute a monthly allowance of ₵8000, towards the upkeep of the children.

¹ All names are hypothetical

Comment

Direct charges could not be brought against the child's foster parent for not ensuring the maintenance and educational needs of the child under her care, as child maintenance was not her legal responsibility. Esi took the best resort of asking for custody of her child from Ato who arranged the fosterage of the child and making sure Ato took up his share of the responsibility of maintaining and seeing to the education of their children.

When a parent fails to perform his duties of maintenance towards his children, a foster parent could intervene to ensure that this obligation is carried out by the parent. Parents cannot totally shed off responsibilities towards their foster children. The transfer of a child to a new home does not relieve natural parents of child-care duties (Case B).

CASE B¹

On the death of their mother when they were a year old, Panyin and Kakra (twins) were fostered by their maternal grandfather, Mr. Amu, because their father refused to comply with his duty of maintaining them. Their father took custody of them briefly but due to ill treatment and neglect, the children returned to their foster home. FIDA invited the children's father for a discussion and he agreed to pay the ordered maintenance fee. But he defaulted in payment and the case was finally transferred to the Family Tribunal where the father was legally charged to oblige to his child care responsibility.

Comment

Although a foster parent cannot be charged by a court for neglecting his child care responsibilities, a foster parent can bring maintenance charges against the biological parent of a child who is legally obliged to ensure the welfare of the child.

From all indications, the foster child is in a very vulnerable position. Thus, with no legislation binding foster parents to ensure their access to needed resources the possibility of such children being neglected or deprived of basic essentials necessary for their development is real. At best, such children can report their predicament to their parents, who only have the option of withdrawal of them from the foster home. But what happens when economic constraints makes it virtually impossible for these children to be sponsored by his biological parents?

It could be argued that child welfare is considered under the law, but none of these laws specifically touch on the issue of child fostering. The examination of the issue of child maintenance is indicative enough of the difficulties involved in ensuring maintenance of even biological children. There exists no legislation to merit court action, so it is not possible to know how much foster children are neglected in the issue of their maintenance. But the figures indicating the alarming rate of neglect of biological children should be enough to give an idea of the situation of the fostered child. There is the need for a look into means of protecting the Ghanaian foster child and ensuring his maintenance by foster

¹ All names are hypothetical

parents for as long as he remains in their care. In the enactment of such laws, the socio-economic environment of these children must be taken into consideration to ensure their practicability and workability.

CONCLUSION

Maintenance, which is a right of every Ghanaian child, has become for some parents a nightmare. This is because of the lengths parents have to go to ensure their children receive the necessities of life, health and reasonable education. Although the traditional extended family system has broken down, the institution of fostering lives on, even in urban areas such as Accra.

Girls are the most likely choice in the instance of child fostering. They are as likely to benefit as to be deprived of their access to 'the necessities of life, health and reasonable education' when they are transferred into a new home. Under economic constraints, marital disruption and in the situation of high fertility, it is difficult to supply children with adequate resources that would ensure their maintenance and education.

Low income families make use of the corporate obligation the extended family shares over dependents in the family, to ensure their biological children's access to needed resources. Transfer of maintenance responsibilities of a child of low income parents gives the school child a better access to resources he needs, not to mention an improvement in the quality of available resources. High income families receive a greater number of foster children. This leaves the question of their involvement in encouragement of high fertility among families.

Women are generally more active participants in the institution of child fostering. When the need to foster arises, it is often female children who are transferred into new homes. This is probably because of their greater domestic viability. Women are more actively involved in single handed fostering of children, a possible result of their traditional role as home manager and their greater commitment to ensuring the welfare of children within the family.

Instead of recruiting children into the income generating force of the family, some low income families adopt the alternative strategy of child fostering. Thus, foster children in low income families are not as actively involved in economic activities, as children from low income families who stay with their biological parents. This is because the transfer of some children into new homes is expected to alleviate the economic conditions in their actual homes, as well as their own conditions in their new homes.

The burden of maintenance of children, especially school going children is becoming heavier on parents. When the responsibility is left for one parent, in most cases the woman, it becomes even more burdensome. The law on Maintenance of Children is ideally supposed to relieve the supporting parent of the sole responsibility of child support, by legally obliging both parents to cater for the child. This law is set in place to also ensure that children receive the care and support they are entitled to. Under the informal institution of child

fostering children are unprotected, as their foster parents are not legally responsible for their upkeep.

RECOMMENDATIONS

The present child-care cost demands that low income families transfer some of their children into new homes to ensure their access to needed resources. As child fostering is a common phenomenon in present times, there is the need to consider mechanisms to ensure the maintenance of foster children in the light of the following:

- (i) Assist foster children from less fortunate homes to have better access to maintenance, at least to some reasonable degree.
- (ii) As women are active child fosterers they should be empowered, so that they would be in a better position to ensure the welfare of children in their care.
- (iii) Efforts at combating high fertility, marital disruption and poverty through family planning, empowerment of women, encouragement of entrepreneurship, and marriage counselling seminars must be encouraged.
- (iv) In considering these issues, it is paramount that the socio-economic environment within which the institution of child fostering operates is carefully considered, so that laws and policies on family greatly benefit all those for whom they are intended.
- (v) Family studies centres which research into and disseminate information and data on family related issues such as child fostering are needed. The electronic and print media, seminars, workshops and local platforms are some of the avenues through which acquired information could be disseminated.

Recommended Areas for further Research

Further studies on the institution of fostering in Ghana could focus on the following:

- (i) Fertility and child fostering in Ghana.
- (ii) Modern trends in child fostering in Ghana.
- (iii) Emotional effects of fostering on the Ghanaian child.
- (iv) Perceptions and attitudes towards the institution of fostering in Ghana.

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IMPLICATIONS OF ERP/PAMSCAD FOR THE ECONOMIC WELL-BEING OF CHILDREN IN GHANA: POLICY REVIEW AND ANALYSIS ON MACRO-ECONOMIC POLICY

Kwabia Boateng

INTRODUCTION

Over the past eleven years Ghana has pursued a comprehensive programme of financial and structural reforms, which has come to be perceived as an example of adjustment with growth. Among the first in the Sub-Saharan region of Africa, Ghana's reforms has been supported by the International Monetary Fund (IMF) and World Bank, and by bilateral and multilateral external assistance. As a result, the economic and financial performance of the country is said to have improved substantially after a prolonged period of economic decline. There has, however, been some negative impact on the population, namely, its effects on such vulnerable groups as women, children and rural communities in general. To take care of these adverse social effects of Economic Recovery Programme (ERP) the Social Dimension of Adjustment (SDA) amplified in the Programme of Action to Mitigate the Social Cost of Adjustment (PAMSCAD) was launched in 1988.

Economic conditions and policies in a country affect children primarily through their effects on parents. Unemployed and poor parents cannot afford for their children good nutrition, good schooling and good medical care. Government policies may also affect the well-being of children directly; for example, education policy.

This paper highlights Ghana's economic reform efforts and their implications for the economic access, welfare and capacity of the next generation of children of the country. We recognise that in the Ghanaian social structure children are part of a family unit consisting not only of mother and father but also a network of uncles and nieces, and clan members. Thus, children as a dependent group may suffer double negative effects as their parents' economic circumstances and that of the extended family or clan members deteriorate due to present economic policies and conditions. Therefore, a convenient approach would be to examine the economic circumstances of children through those of their parents and adult members of extended family. In this paper we would focus both on those measures which directly affect children such as the provision of educational facilities and employment for the youth and on the indirect effects of economic policies through parents and other adults such as redeployment.

Definitions

For the purposes of this paper "children" is defined as those aged between 0-18 years. This group together with the old (those aged above 65) constitute the dependent population in the country. They make the greatest demand on public resources. However, unlike the old children are often described as the nation's best future asset. Therefore, it is always necessary to examine the implications of present economic, social and political measures for the well-being of children, given also that children are excluded from the decision-making process.

Economic access and welfare of an individual or group of individuals may be measured in several ways, for example, current income, potential income, earning capacity, assets including human capital, current consumption, and potential consumption. There is no agreement in the literature as to which measure is the best. However, the consensus appears to be that "income" or "income-earning capacity" is basic to all other measures of welfare and economic access.

Economic access may be distinguished from welfare. Economic access relates to the availability or the provision of opportunities for the attainment of the material well-being of the individual or group through employment. Welfare is a more comprehensive term which includes not only "access" (economic, social and political) but also control over resources and participation in communal life: a state of being healthy and happy and prosperous.

We will focus on three major factors which influence the economic access, welfare and capacity of children in the next generation, namely, education, health and nutrition, employment and poverty among children.
education, health care and good nutrition.

Background to the Economic Reforms

Inappropriate policies and external shocks prior to 1983 (drought in 1975-77 and 1981-83 and a marked decline in the terms of trade) culminated in the severe worsening in economic and financial performance of the country. Some of the poor economic indicators include: large fiscal deficits, over-valued exchange rate, heavy government intervention in the economy through price, distribution and import controls, and a large number of inefficient state enterprises.

These factors created further distortions in the economy and severely eroded incentives to produce, save and invest. Export earnings fell sharply while external financing, particularly from bilateral sources virtually dried up, as creditors' confidence in the economy weakened. Shortages of foreign exchange and imported goods and distortions in the structure of relative prices led to a proliferation of parallel markets, an intensification of illegal cross-border trade, and a marked deterioration in government services, basic economic and social infrastructure, and in the country's capital stock in general.

As a consequence, the growth of output came to a halt and then turned negative, while real per capita income declined by more than 30 percent inducing a large part of

Ghana's relatively well educated labour force to emigrate. The overall Balance of Payments (BOP) deficits widened, giving rise to a depletion of gross official reserves and an accumulation of external payments arrears of about US\$580 million by the end of 1982 (Kanpur, et al. 1991).

It is against this background that Ghana launched the IMF/WB stabilization and structural programmes aimed at a far-reaching financial and structural reforms amplified in the Economic Recovery Programme (ERP) and the Structural Adjustment Programme (SAP). The aim of the programme was also to switch away from direct state intervention and control of the Ghanaian economy towards increased reliance on the market system for the efficient allocation, distribution and consumption of resources.

The Economic Reform Strategy

The strategy for economic reform is summarised under the phases of the ERP and the SAP. The ERP is composed mainly of stabilization policies involving fiscal, monetary and exchange rate adjustments. The SAP is basically growth oriented. It includes resource mobilisation, public sector and institutional reforms and market liberalisation. The key elements of the reforms include (Kanpur, et al. 1991):

- (i) a realignment of relative prices to encourage productive activities and exports and a strengthening of economic incentives;
- (ii) a progressive shift away from direct controls and intervention towards greater reliance on market forces;
- (iii) restoration of fiscal and monetary discipline in order to reduce the level of inflation;
- (iv) the rehabilitation of the economic and social infrastructure;
- (v) the undertaking of structural and institutional reforms to enhance the efficiency of the economy and encourage the expansion of private savings and investment.

To improve upon the allocation of resources and the external payments position, a flexible exchange rate policy and trade liberalisation has been pursued. This has made it possible to raise real producer prices for cocoa and other food crops and encourage the diversification of exports.

In the financial sector there has been a gradual lifting of controls on bank deposits and lending interest rates by early 1988 and abolition of controls on the sectorial allocation of bank credit by late 1992.

These stabilization policies have been supported by a wide range of structural and institutional reforms designed to strengthen the efficiency of the economy and expand private sector activity. Under the state enterprises reforms there has been the liquidation or divestiture of some 40 enterprises, by early 1991, and measures put into place to improve the autonomy and accountability of state enterprises. Restructuring exercises for the financial sector has also been embarked upon. Non-performing bank assets, including loans to state enterprises and the private sector have been replaced with Bank of Ghana (BOG) bonds; and the bank's capital adequacy requirement and bank's supervision have been strengthened.

Further, the Investment Code has been revised and the administration and institutional framework has begun to be simplified so as to make it more conducive to private investment.

The most prominent instrument of ERP/SAP has been fiscal restructuring, the objective of which is to achieve and maintain fiscal balance, eliminate ineffective and economically unsound expenditures, and trimming the size of the public sector. The stringent fiscal policy, together with the increasing inflows of net foreign financing allowed a sharp reduction in the government's recourse to domestic bank financing, and between 1987-91 sizeable net repayments to the banking system.

On the revenue side, policies have focused on improving tax administration, broadening the tax base, and rationalizing the structure of tax. Tax reforms aimed at removing distortions and strengthening economic incentives, particularly for private savings and investment, as well as enhancing efficiency and equity in the economy have been undertaken.

On the expenditure side, measures were taken to raise capital outlays in the context of a three year public investment programme with the objective of rehabilitating the economic infrastructure and channelling more resources to operations and maintenance, particularly in the priority sectors of agriculture, health and education. Moreover the size of the civil service has been scaled down by the release of redundant employees. The most notable change in the Ghanaian economy brought about by the ERP/SAP with direct implications for the economic well-being of children was the implementation of the educational reform programme.

Developments during 1983 - 1991

The reforms brought about some positive economic impact. Real GDP growth was 5% during this period as compared to population growth of 2.6%. Point to point inflation measured by the Consumer Price Index fell from 123% in 1983 to less than 20% by May 1991. Export volume increased by 10%. Balance of payments deficits tended to a surplus eliminating the external arrears and increasing the build up of gross official reserves. Inflow of external official assistance increased from 1% of GDP in 1983 to about 10% of GDP in 1991. External debt declined as a ratio of GDP from a peak of 64% in 1983 to 53% by 1990, whilst its maturity structure and terms have improved; as a result, the debt service ratio including obligations to the Fund, eased to 38% by 1990.

Further improvement in the external position over the medium and long term is expected, on the assumption of no significant reversal of the terms of trade losses consistent with a reduced reliance on external assistance. Volume of exports is expected to increase relative to imports. Gold, timber and non-traditional exports are all expected to increase. Deficits as a ratio of GDP and debt service ratio are both expected to fall.

In spite of these encouraging indicators there are still some structural, institutional and financial constraints. Inflation is still high in the realm of two digits. There is still less private involvement, low domestic savings and investment to allow for self-sustained growth in output. There is also the increasing pressure on public sector management and implementation capacity.

The reform programme also had in its trail some social effects. It is for this reason

that the government's attention was directed to the social equity implications of the programme, in particular for the welfare of the most vulnerable social and economic groups - the small rural farmers, the urban unemployed and underemployed, retrenched public sector employees, women and the youth. In this regard, outlays on education, health and social welfare services have been raised in the context of the public expenditure programme, financed by external assistance under the PAMSCAD.

This programme was included in the adjustment process following the criticism by the structuralist group of writers, represented mainly by the WIDER country study researchers, notably Lance Taylor. A collaborative effort by the World Bank and other international organisations like the UNDP and the ADB led to the creation of the SDA Desk in the Ministry of Finance and Economic Planning (MFEP) to integrate social dimensions such as poverty reduction policies and programmes into economic and financial decision-making. Ghana's brand of the SDA began with the launching of the PAMSCAD which was estimated to cost \$84 million over the period 1988-89. Thus PAMSCAD grew out of the understanding and consciousness that the sustainability of the economic recovery effort could be endangered by inadequate attention to the social dimensions of the programme.

PAMSCAD

PAMSCAD sought to address the needs of vulnerable groups who are in precarious conditions due to the effects of the adjustment programme or the earlier period of economic decline. The following were identified as being the most vulnerable and hence the target groups for PAMSCAD:

- (i) rural households, especially in the Northern region, who have low productivity, poor access to social services, and income increasing opportunities, and who suffer particularly from unemployment and hunger during the lean season;
- (ii) low income un- and under-employed urban households who lack productive economic opportunities and have suffered the increase in prices of some essential commodities; and
- (iii) retrenched workers who lack relevant skills for productive employment.

Project proposal under PAMSCAD were to be chosen on the basis of certain criteria which included:

- (i) strong poverty focus;
- (ii) high economic and social rates of return;
- (iii) modest institutional requirements to ensure ease and speed of implementation; and
- (iv) high visibility to enhance confidence in the sustainability of the ERP, especially in sensitive areas.

Projects chosen under the programme include:

- (i) community initiative projects to rehabilitate and construct their social and economic infrastructure, generate employment and address the needs of the

- vulnerable groups;
- (ii) strengthen the district and sub-district capacity for effective planning and implementation of decentralised community initiative programmes;
 - (iii) a project designed to strengthen institutional responsibility for the implementation of social sector programmes;
 - (iv) employment generation projects which include a set of public works and food-for-work projects that would not only provide employment and increased incomes for a large cross-section of the rural and urban un- and under-employed but also create and rehabilitate production, economic and social infrastructure;
 - (v) credit-schemes for small-scale enterprises and specific projects to enhance the economic and employment opportunities of women and small-scale miners; and
 - (vi) projects designed to meet the basic needs (water and sanitation, health, nutrition and shelter) of vulnerable groups.

Conventional social programmes have expanded during the period of adjustment. From the outset of the ERP, social expenditures expanded in real terms as a share of GDP. Prior to adjustment, there was a decade-long decline in real social expenditures, which reached an unusually low level in 1983. Social spending rose thereafter and reached a plateau in the late 1980's at a level somewhat below the peak reached in the mid 1970's during the cocoa boom. While the increase in social expenditures occurred across the board, health, which had been compressed severely, experienced greater share of the increase.

Government spending on education, health and social security increased from 2.3% of GDP in 1983 to 5.8% of GDP in 1989, and from 29.1% of total government expenditure in 1983 to 41.7% in 1989 as shown in Table 11.1.

Table 11.1

Central Government Social Welfare Expenditure 1975-89

<i>Year</i>	<i>Narrow Measure (as % of GDP)</i>	<i>Broad Measure</i>	<i>Narrow Measure (as % of total govt. exp)</i>	<i>Broad Measure</i>
1975	8.7	9.5	40	44
1980	5.9	6.5	31	34
1983	2.3	2.6	29	33
1984	3.3	3.7	33	37
1985	4.4	4.8	33	36
1986	5.2	5.7	38	41
1987	5.3	6.2	39	45
1988	5.7	6.7	41	49
1989	5.8	7.1	43	51

Narrow measure includes expenditure on education, health, social security and welfare. Broad measure includes narrow measure plus spending on housing and community amenities, other community and social services.

Source: *Ghana: Adjustment and Growth, 1983-1991, IMF, Sept., 1991.*

Though community and social services is still the leading recipient of government funds, there has been a slight reduction in its share of expenditures in recent years compared with the years 1989-90 (ISSER, 1994). In 1992 and 1993, for example, the share of government expenditure going into community and social services was 41.5% and 40.1%, respectively.

Implications of ERP/PAMSCAD on the Economic Wellbeing of Children

The main effects of ERP and PAMSCAD on the economic access, welfare and capacity of children may be analyzed from the following perspectives:

- (i) Education;
- (ii) Health and nutrition;
- (iii) Youth employment;
- (iv) Incidence of poverty; and
- (v) Overall economic performance including growth in national debt.

Education

Education is the major means for improving access to market employment, maximizing lifetime earnings, and ensuring constructive participation in communal life. Several international studies, (for example, Psacharopoulos 1985) have shown that personal income growth is strongly and positively related to educational attainment and that economic growth in general is also directly associated with the level of educational attainments of the population. Thus, the educational reforms under ERP would have implications not only for economic potential of each individual child but also for the economic prosperity of all children as determined by the general economic conditions of the country in the future.

Prior to ERP successive governments tried to reform Ghana's educational system largely because of increasing unemployment among middle school leavers, doubts about quality in primary and secondary school education and the increasing burden of educational expenditures on the government. However, it was the economic crisis of the early eighties that virtually forced the government to take bold steps, with some assistance from international donor agencies, notably the World Bank, to implement proposals for reform some of which had been on the table since 1975.

The object of the reform was to reduce subsidies within the educational sector and introduce cost recovery as a means for reducing educational expenditures and restore balance in the fiscal system. As part of the fiscal restructuring effort, the ERP sought to restructure not only the size of educational expenditures as percentage of the total government budget but also the distribution of educational expenditures among various aspects of the educational sector. The percentage of central government expenditure going into education has fallen from 55.2% in 1988 to 50.4% in 1993.

The main elements of the educational reforms introduced include:

- (i) restructuring the educational system to provide 9 years of basic education, to be followed by 3 years of senior secondary school education, and then 3 or 4

years of tertiary education; thereby, reducing the duration of education from primary to university from a range of 18-21 years to only 15-16 years.

- (ii) increased access to basic education in the rural and other deprived areas, and to ensure access to senior secondary schools for 50% of JSS leavers, and the provision of tertiary education for 25% of SSS leavers.
- (iii) increase the relevance and efficiency of the educational system by expanding the curriculum of JSS to provide for academic, vocational, technical, cultural and commercial subjects, in order to foster creativity and productivity among children; and
- (iv) increase cost-effectiveness and cost-recovery within the educational system, particularly, at the tertiary level, by reducing the number of non-teaching staff, and ensuring that courses are relevant to the needs of the country.

The new basic educational system is expected to:

- (i) ensure numeracy and literacy, that is the ability to count, use numbers, read and write and communicate effectively;
- (ii) lay the foundation for inquiry and creativity;
- (iii) develop sound moral attitude, and healthy appreciation of Ghana's cultural heritage and identity;
- (iv) create the capacity to adopt constructively to a changing environment;
- (v) establish the basis for the acquisition of skills which will prepare the individual to function effectively to his own advantage as well as that of his community; and
- (vi) inculcate good citizenship as a basis for effective participation in national development.

The programme helped increased enrolment at the primary and secondary levels; primary enrolment rose by about 10% between 1985 and 1989, as shown in Table 11.2.

Table 11.2
Enrolment in Schools 1985/86 - 1991/92

	1984/85	1986/87	1987/88	1988/89	1989/90	1990/91	1991/92
Primary	1464624	1399145	1452730	1575837	1679801	1803148	1797490
JSS.	-	-	-	365151	507168	569343	692426
Secondary	120181	126344	136138	143367	159141	-	-

- not available

Source: *Various issues, Quarterly Digest of Statistics, GSS, Accra.*

However, as a ratio of the population of children primary school enrolment declined from 73% in 1980 to 67% in 1989. The quality of education and the high drop-out and withdrawal rate, however, remains a concern. Functional literacy has been much lower than the rate of school attendance would imply. The low levels of literacy reflects in part, the linguistic diversity in Ghana and the general shortage of appropriate teaching and reading materials.

The high drop-out and withdrawal rate estimated at 5-8% of enrolment is attributed to poverty among parents, low morale and motivation among teachers and pupils alike, and overcrowding in schools. It is observed that due to the massive lay-off of untrained teachers the student-teacher ratio in public primary schools has increased from 25.5 in 1988/89 to 27.2 in 1991/92.

Facilities at the polytechnics, universities and colleges are not enough to absorb the increasing number of applicants. The proportion of applicants admitted in the three universities declined from an average of 29% in 1988/89 to 21% in 1992/93, implying diminishing access to higher education. This problem of diminishing access has been compounded by high population growth rate and increasing rate of urbanization among the youth.

Under PAMSCAD, a policy aimed at improving the educational standards of the rural folk was pursued. Projects in this respect include paper commodity aid to support primary education development and to improve the living standards of rural teaching personnel through the provision of basic accommodation.

Efforts in non-formal education have also been intensified to help enhance the understanding of the less literate. For example the ability to read and write will help for easy communication and understanding of the necessary instructions relating to modern facilities, in especially farming and child care activities. It is also to help eliminate certain outmoded, unproductive customs and norms which hinder development of the youth. Another objective of the non-formal education is to enable illiterate parents appreciate the value of education and thereby get them to send their own children to school. It is also believed that a more informed parent is better for the healthy development of children.

Health

As already indicated in Table 11.1, expenditures on health have increased over the period. The share of public health expenditure as a percentage of GDP increased from 0.4% in 1983 to 1.2% in 1988. In real terms, health expenditures per head almost quadrupled during the period 1983-88. Development expenditure has increased as most of the major and district hospitals have been rehabilitated. There has also been community participation in the health delivery system to enhance better coverage.

These very substantial increases in health expenditures have been accompanied by some improvements in overall health indicators. Infant mortality declined to 89 per 1000 in 1987 (Table 11.3) compared to the African average of 102. Life expectancy at birth increased to 53 years, from 46 years, as compared to the African average of 51 years.

Table 11.3**Selected Summary Indicators of Health Development in Ghana 1970-1990**

<i>Indicator/Year</i>	<i>1970</i>	<i>1975</i>	<i>1980</i>	<i>1985</i>	<i>1986</i>	<i>1987</i>	<i>1990</i>
Daily per capita calorie supply (number)	2217	2161	1796	1785	1836	1887	2248*
Infant mortality rate (per 1000)	110	104	100	92	90	89	85
Life expectancy (males) (years)	48	49	50	50	52	53	53
Life expectancy (females) (years)	51	52	53	55	56	56	57

* 1989 values.

Source: *From Redeployment to Sustained Employment Generation, ILO. World Bank, World Development Report 1992 (for the 1990 values).*

However, as part of the cost-sharing measures under the ERP, a user-fee was introduced under the Hospital Fee Regulation (1985). Under this legislation patients pay for the full cost of drugs while children pay fees ranging from 50 percent to 67 percent of the adults fees depending upon service levels and treatment location. In 1985 prices for hospital beds multiplied by more than five and charges for hospital consultation increased fifteenfold (Roe and Schneider 1992).

In spite of the good intentions of the legislation, it is reported (Waddington and Enyimayew, 1989) that immediately after the introduction of the user fee attendance at health care centres fell. Nationally outpatient utilisation fell from 4468482 in 1984 to 1607386 in 1985 and 2051501 in 1986 (Dakpallah 1988). But the most hit were the rural areas where the fall in the attendance level did not recover to their previous levels even though it did in the urban areas.

In a study by Waddington and Enyimayew (1989) in the Volta region, women and children under five years were not disproportionately affected by the drop in utilisation. The most hit were the age group 45 years and above. But given the national fall in attendance it implies that the health of many people including children will be affected. Where mothers are involved it will impact upon the development of their babies.

In the community initiative programmes, communities are expected to set up, finance and manage health centres on their own. In some areas the health centres have succeeded, but in many others, they have ceased to operate because of the lack of local funds to meet administrative and other expenses and drugs have also run down.

The Primary Health Care (PHC) system with the objective of providing basic health care to the disadvantaged population is in operation. The PHC has 8 components: Maternal Child Health/family Planning (MCH/FP), Health Education, Immunization, Control of locally endemic diseases, environmental sanitation, nutrition and food supplementation, treatment for minor ailments and supply of essential drugs.

Special training programmes have also been embarked upon for Traditional Birth Attendants (TBAs), involving pre- and post-natal care, health education and Oral

Rehydration Treatment (ORT) and some aspects of child health and family planning. Herbalists are also in the process of being trained to help in the health care delivery system.

In spite of the fact that the official policy is PHC-based, rural health coverage still remains below 50 per cent with only 10 per cent of smaller communities benefiting from the service of the TBAs (Okyere et al. 1993).

The Expanded Programme for Immunization had the objective to immunize 80 per cent of children up to two years against the six childhood killer diseases and 80 per cent of pregnant women by 1990. But by the end of the period only 20 per cent of the target population had been covered mainly due to logistic and other problems. Budgetary cuts have rendered the PHC programmes ineffective. In real terms the MOH budget declined by 27 per cent per capita in the first two years of the introduction of the ERP.

Moreover, a high proportion of the health budget is allocated to the urban-based curative health system, where only 30 per cent of the population live, while PHC normally receives 20 per cent of MOH budgetary allocation. In 1987 the urban-based health care system received 59 per cent of the MOH budget (Okyere, 1991). The fact is that if this continues the development of the children will be impaired and their future productive capacity jeopardized.

Nutrition

In Ghana, malnutrition takes its greatest toll on young children and pregnant mothers. The problem is a combination of two interrelated phenomenon; protein-energy malnutrition and associated micro-nutrient deficiencies among vulnerable groups and pre-harvest hunger affecting predominantly the rural population (World Bank, 1989).

Although there has been a decrease in mortality at all levels of the population and a slight improvement in daily calorie supply (Table 11.3), there are still cases of under-nutrition and mal-nutrition in Ghana, especially among children. Daily per capita calorie supply dropped to 1516 in 1983 compared to 1796 in 1980 (16% fall), equivalent to 66% of daily requirements using the FAO standard of 2300. This was due to a decline in food production. With the increase in food production in 1984-86 combined with improvements in real incomes the daily per capita calorie supply increased to 1887 (24.5% increase), but only about 825 of FAO level, and 81.3% of the African average of 2322 for 1987. The daily calorie supply declined from 87% requirements in 1965 to 76% in 1985 and increased to 93% between 1988 and 1990 (UNDP, 1993). The improvements in the late 1980's were due to the ERP. However, there are 27% of children who are malnourished. This has substantial consequence for child health and human capital development (Asante, 1994).

A UNICEF study of 14000 children in 1986 shows that 58.5% of pre-school children fell below 80% of the United States National Center for Health Statistics (NCHS) weight-for-age standards. About 8% of children in the country were clinically classified as suffering from marasmus or kwashiorkor, an incidence which is about twice that found usually in low income countries (UNICEF, 1990). Alderman (1990), using the GLSS data found that, 31.4% of children fell below 80% of weight-for-age standard. This portrayed that

malnutrition has declined since 1986 but remains above the levels reported for the early post-independence period.

Stunting and underweight occur among almost one in three children aged three to 36 months in rural areas, where over two-thirds of the population lives. Nearly one in three urban children are stunted and nearly one in three urban children is underweight (Asante, 1994).

Asante (1994), using the GLSS (1987/88) data showed that a significant percentage children aged 0-59 months are chronically undernourished. About 27.20% of children in Ghana are underweight. Moreover acute under-nourishment, which is manifested by wasting is about 7.1% of children in Ghana aged 0-59 months. The rural areas turn out to be more under-nourished than the urban areas.

Under PAMSCAD, programmes to improve the nutrition of children including supplementary feeding and deworming of children were implemented. However the impact of these programmes has been limited given the results from the above studies. Malnutrition is still a serious problem among children. This also implies that the long term health and subsequent productivity of these children will be affected.

It must also be noted that about 75.6% of children are raised in households with untreated drinking water, they therefore become vulnerable to all types of diseases especially in these formative years of their lives.

Under PAMSCAD about 4000 hand-dug wells are expected to be dug by 1998 by the government and NGO's. The water supply needs of places or settlements with 500-2000 inhabitants are to be met by hand-pumps. An estimated 8000 pumps are currently in operation throughout the country serving about 2 million people. Another 6000 pumps are required to cover the remainder of the population in this group. The financing of projects require a cost-sharing partnership between the government, the community and support from the donor community (Okyere et al. 1993).

Employment

The welfare of children in the next generation partly depends on employment conditions their parents are currently facing and partly on employment prospects in the future. Employment levels in the formal public and private sector have been falling since the inception of the ERP (Table 11.4). For all sectors, both public and private, it fell from a peak of 464300 in 1985 to 229600 in 1990. The worse hit is the public sector falling from 397100 to 189400, and the private sector from 66300 to 40200 in 1985 and 1990 respectively. Two reasons can be assigned for this: 1) redeployment, retrenchment and freeze on employment in the public sector, and 2) the inability of the private sector to absorb the excess labour force because of a combination of factors including the excessive liberalisation of import trade and high interest rates.

The redeployment exercise affected not only adults but children alike. Firstly 5.8% and 12.5% of male and female redeployees respectively in 1987 were in the age group 15-24 years, this figure increased to 13.9% and 19.7% respectively in the 1988 programme (ILO, 1989). Secondly retrenched parents are not able to provide adequately for their

children in terms of food, shelter, health and education which goes to affect their human capital development.

Table 11.4
Level of Formal Employment,
1981-1990 ('000)

<i>Year</i>	<i>All Sectors</i>	<i>Public</i>	<i>Private</i>
1981	207.9	175.7	-
1982	279.6	236.0	43.6
1983	312.0	254.3	57.6
1984	450.8	386.3	64.5
1985	464.3	397.1	67.2
1986	413.7	347.4	66.3
1987	394.3	315.3	79.0
1988	306.8	251.6	55.3
1989	214.9	176.9	38.1
1990*	229.6	189.4	40.2

- not available

* provisional

Source: *Culled from "Quarterly Digest of Statistics" June, 1993, Ghana Statistical Service (GSS), Accra.*

It needs to be mentioned that the redeployment programme included an attempt to retrain and relocate redeployed workers. In addition quite generous and attractive compensation scheme for redeployed workers was instituted, with each redeployed worker receiving an average of 178000 in 1988 (ILO 1989). The aim of these attempts was to mitigate the adverse effects of the redeployment exercise. However, the impact of these attempts fell short of expectation due to lack of employment opportunities for retrained redeployees and delays in the payment of compensations.

According to the ILO (1989), for the next several years, virtually no leavers from the primary and junior secondary schools can expect formal sector wage and salary employment. Employment will have to be in farming and fishing, in informal services, construction, road building or in trading. A labour force attrition rate of 3% a year and a 5% economic growth rate would provide only 30,000 jobs. Even if all these jobs were to be taken by JSS leavers, only about 15% would find regular paid employment. It is estimated that between 250,000-300,000 new jobs are required each year to absorb school leavers (Republic of Ghana 1994). But given the low productivity in the rural and the informal sector this seems impossible, and the unemployment rate is expected to soar up.

Given the level of redundancies in both the public and private sector, and with few jobs being created, unemployment is on the increase, the youth being the most vulnerable group. Youth unemployment, particularly among young females and adolescents, is increasing faster than the overall unemployment rate. It has also been observed that with the freeze on employment in the public sector, employment prospects have been worsening even for university graduates.

The dwindling employment prospects for the youth has been attributed not only to the adverse effects of economic policy under ERP but also to the demographic factor of high population growth in excess of the ability of the economy to expand, high degree of urbanisation as well as a dysfunctional educational system.

Current unemployment has two major effects on the unemployed, namely, loss of current earnings and loss of human capital (work experience and ethics) and hence earnings capacity in the future. The high level of unemployment among the youth is also being compounded by the prevalence of child labour. It was estimated that in the rural areas 30% of girls aged 7-16 were reported to be economically active and therefore were out of the formal school system. The level of boys of the same age group was 21%. In the urban areas the problem was less severe, 14% of girls and 8% of boys.

The major cause of this phenomenon, it was noted, was the fact that many households found it increasingly difficult to live on the earnings of the head of the household, thus children had to work to supplement the household's income. A survey by Owusu (1987) on the socio-economic factors which push juveniles into early employment indicated that 44% needed money for various school expenses (textbooks, fees, stationery) and 27% to supplement household budget. This tendency of early employment is likely to affect the future earning capacity of children in view of their low educational attainment and to lead to further skewing of income distribution in the country.

The objectives of job training, compensation package for redeployees, information strategy and placement/counselling service, training service, food for resettlement and other assistance for redeployees and other unemployed, under PAMSCAD have helped to minimise the enormous negative consequences of increasing unemployment, particularly among rural communities and the urban youth.

Some of the redeployees were provided with training for self-employment in such trades as dressmaking and tailoring, vehicle repairs, blacksmithing and hairdressing. A survey of 1206 informal sector enterprises by ILO/JASPA in 1988 in Accra, Tema and Kumasi showed that nearly 3% of these had been set up by persons who had been recently redeployed. However, available data shows that the programme has not been very successful. Out of 11000 persons redeployed in the public sector in 1988, only 7.4% had been counselled by 1989 and the number of persons who have actually been able to find new forms of employment consequent to the counselling is not known.

One other problem is that there is no serious effort to influence those who are yet to enter into the labour market (mostly children) to go into the informal sector or self-employment.

INCIDENCE OF POVERTY AMONG CHILDREN

Poverty implies low levels of human capital, both today and in the future, which in turn harms prospects for economic growth. Poverty can undermine the development of the capacity of the next generation in terms of health status and involvement in productive activities and in communal life.

Poverty explains the persistent poor nutritional status of children born in many parts of the country, according to Alderman (1990). The removal of subsidies on certain imported food items has tended to impoverish some urban dwellers while the improvement in certain agricultural incomes has helped some rural agricultural households. The national consumer price for food has been increasing since 1986.

Poverty among adults appears to be having a double negative effect on children. First, the role of the extended family in supporting the less privileged within the family is dwindling as adults are becoming concerned with the well-being of their nuclear family and their own children. This trend is reflected in the increasing number of street children in many urban areas in the country.

Further poor parents cannot afford to provide proper health care and to educate their children. From Tables 11.5 and 11.6 we observe that the poor are less likely to seek medical attention or maintain their children in school.

Literacy and numeracy are significantly worse among the poor, and rural areas are consistently outperformed by urban areas. This suggests that educational disadvantage is likely to affect the next generation of individuals living in poor households. Among the very poor rural households, only 40 per cent of children of secondary school age attend school. This compares with 58.5 per cent of the poor and non-poor in Accra.

Price increases in the educational sector consisting of higher charges for textbooks and for food and boarding will have a regressive effect since the percentage of children of poorer households is higher at the lower levels of education which usually do not require boarding and which were exempted from the increases in textbooks user charges.

Table 11.5
Percentage Distribution of Ill people by Types of Consultation
and Poverty Group, Ghana, 1987/88

<i>Type of Consultation</i>	<i>Very Poor</i>	<i>Poor</i>	<i>All</i>
Doctor	13.1	16.9	25.6
Nurse	3.2	3.7	4.7
Medical Asst.	10.1	11.9	11.0
Other	5.2	6.1	6.2
None	68.5	61.4	52.5
All	100.0	100.0	100.0

Source: Boateng, et al, 1990.

Table 11.6
Percentage of Children (Age 12-18) Currently Attending School, by Region and Poverty Group, Ghana, 1987/88

<i>Region</i>	<i>Very Poor</i>	<i>Poor</i>	<i>All</i>
Rural	40.7	50.2	50.5
Accra	-	57.1	58.5
Other Urban	-	55.7	61.4

Source: *Boateng, et al. 1990.*

In terms of poverty alleviation programmes, efforts had been made under the ERP and PAMSCAD. These programmes mainly aimed at improving the productivity of agriculture, the main occupation of the poor, and improving upon their health and nutrition. The programmes include the Agricultural Services Rehabilitation Project (ASRP), Agricultural Productivity Promotion Programme (APPP), the Global 2000 and the Medium Term Agricultural Development Programme (MTADP).

The ASRP seeks to strengthen the Ministry of Agriculture (MOA) to initiate policy reforms in key areas of privatisation of fertilizer distribution, tractor services and to initiate the revitalization of key sub-sectors to promote a sustained agricultural development. It is said to have been successful since it has introduced different improved practices to farmers. In terms of food and nutrition it helped to provide information to the rural population on the nutritive values and various forms of utilization of local food items.

The APPP has helped rehabilitate some feeder roads to improve the mobility of extension officers, improved farmers' access to the market and also reduce transport cost which contains about 70 per cent of retail price of farm produce. By 1990 APPP helped to rehabilitate 40 per cent of the country's feeder roads. The result of this is that yields have gone up from one tonne per hectare to almost two tonnes per hectare for most crops.

Global 2000 objective is to provide soft loans, improved seedlings, fertilizer and an effective extension system. However, this has not been very successful since the repayment rate has fallen over the years for several reasons. Among other objectives, the MTADP is expected to enhance food security, create rural employment opportunities, develop agriculture-industry linkage. This is aimed at improving the well being of the rural poor and their children - their income, health and nutrition and education of their children.

OVERALL ECONOMIC PERFORMANCE

High economic growth as envisaged under the ERP implies more resources for future generations. However, the way growth is financed also has welfare implications for future generations. Even though economic growth accelerated (an average 5% p.a) in the initial years of the ERP the momentum appears to have been lost since 1992 with growth rate

declining to about 2-3%. With a population growth rate of 2.4%, the current economic growth rate will imply little or no change in the availability of economic resources for the population.

Further it is observed that national debt has increased from \$2.9 billion in 1983 to \$4.9 billion in 1993, with the foreign debt component increasing from 66.3% in 1983 to 94.9% in 1993 (ISSER 1994). The implication is that much of the economic growth in future will accrue to foreign nationals and debt financing will involve transfer of resources abroad and possible increase in taxes.

SUMMARY OF OBSERVATIONS, CONCLUSIONS AND RECOMMENDATIONS

It is generally believed that the economic access, welfare and capacity of children in the next generation is diminishing under ERP/SAP because of:

- (1) Increasing cost of education to individuals; limited availability of educational facilities especially in the rural areas and at the tertiary levels; limited supply of quality educational materials, notably, textbooks and laboratory equipment; and lack of teachers at all levels.

Attempts have been and are being made by government to solicit external grants for improving first and second cycle educational facilities in the rural areas.

There is the need for a more effective programme for human resource development which recognises the role of children and that of education and training in ensuring a viable nation.

- (2) The general indication is one of diminishing health and nutrition status among children partly as a result of the introduction of user fees in the hospitals which has increased the incidence of self-medication and lower hospital attendance. Due to the perceived high cost, fewer women receive antenatal care and more pre-mature and under-weight births are being reported, particularly in the rural areas. This tendency of low birth-weights is likely to affect the development and the earnings capacity of the affected children in future.

There is the need to intensify efforts under the primary health care programme and to develop a scheme to ensure adequate and affordable health care for all children and women in the country.

- (3) Employment patterns indicate a drift towards informal sector and low wage jobs. Job security is also diminishing and youth unemployment is high. In view of the government's objective of maintaining fiscal balance and reducing the size of the public sector, employment conditions in the future will certainly be less prosperous than in the past, even for those with university education.

It will therefore be necessary for government to integrate education and training with the promotion of employment generation schemes especially for the youth. This will help reduce the incidence of unemployment and poverty among the youth and reduce social stress.

4. The incidence of poverty is on the increase among children as result of increasing unemployment among parents which is affecting children's access to basic education, health care and good nutrition.

There is the need to develop a child-centred social development programme to improve access to basic education, health and nutrition for all children irrespective of the socio-economic background of their parents. There is also the need to improve upon intra-household distribution of resources to ensure that children get their fair share of household resources.

5. In view of the increased financial difficulties many adults face as a result of unemployment and uncertainty about future economic prospects the role of the extended family as a welfare institution supporting disadvantaged children within the family appears to be diminishing, leading to a growing number of street children in many urban centres.

Measures need to be taken by the state with support from private voluntary organisations to redress welfare programmes for children in poverty.

6. It is difficult to indicate whether the lot of children would have been worse without the ERP, given the economic trends before the adjustments started. It could be said however that if the objective of accelerated economic growth is achieved socio-economic prospects will be better for children in the next generation; provided the following specific measures are undertaken, among others:

- (i) A policy to redistribute income particularly in favour of children in rural communities;
- (ii) An educational policy based on the principle of equal access not only in terms of gender but also among communities; and
- (iii) Tax and transfer policy centred on the family unit rather than on "economic" market units.

It should be mentioned that the way of financing the ERP largely through foreign debt will have some adverse implications for the welfare of the next generation. For example, financing the debt might require higher taxes in the future. Secondly, the policy of privatising the entire economy and allowing market forces to determine prices and the allocation of resources will mean a more unequal income distribution which will require some deliberate policy of redistribution to deal with.

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FAMILY LAW POLICY AND RESEARCH AGENDA

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INTRODUCTION

The family has been recognized as the basic unit of every society. It not only forms the milieu within which approved mode of procreation takes place but also the milieu within which the individual's sense of stability is developed, and the society's culture and cultural roles are transmitted. In the performance of these functions, the personal security of the individual is also assured. Therefore without this entity called 'family' the integrity of the individual's person could not be secured, and there would be no mode by which the essence of a society's culture could be passed on to succeeding generations. What then is this entity called 'family' within the context of the African society? What should be its role in these days of rapid social change? Can any society develop materially and spiritually without some attention being paid to the wellbeing of the family?

The paper is in three parts. Part I deals with the family as an entity, and its constituent parts i.e. parents and children. Part II deals with some issues occasioned by social change and the continued relevance of the institution. Part III, which is the concluding part, makes suggestions in relation to the future agenda of the legal system in assisting in the fashioning out of solutions to address emerging social problems.

THE FAMILY

It is generally known that in Africa, there are two main types of family -the nuclear family, that is, the conjugal family, and the extended family. The nuclear family which is usually known to consist of a male and female related by the marriage tie, and their offspring. The extended family on the other part, consists of persons related either by blood or marriage ties.¹ Everybody - with the exception of a minority of children found abandoned - at one time or the other, is a member of both of these families at one and the same time. Even being orphaned at birth, does not deprive a person of family. This is because membership of the extended family is a certainty for everyone since it is acquired by reason of one's parentage, and retained - despite one's own actions or wishes - till the end of one's life. The lives of individual members of the family are controlled by the family as represented by its head, or its patriarch.

This simple statement of the existence of two forms of family does not begin to even describe the reality of the situation. The nuclear family just described reflects merely the ideal, because there are many nuclear families now that do not consist of a male and female

related by the marriage tie, and their offspring living under one roof, separate and apart from the extended family. Apart from the modern phenomenon of single-parent families, there are nuclear families where the male and female are not married, or where the children are not their joint offspring. These are, however, variations of the same model.

There are other models of nuclear family, common in all parts of Ghana which is characterised by polygyny. Thus a nuclear family is not always made up of one male and one female and their offspring. It could also be made up of one male and more than one female and all their offspring who would normally be the offspring of that male person. In such a situation, the male may be conceptualised as the hub in a wheel, and the various women as the spokes revolving around the hub. Thus, all the women and men together, would present one whole, while each woman and her children would represent a segment of that entity. These segments, often antagonistic towards each other, are kept together by the hub until his death releases the spokes from the restraining influence of the hub. It is at this time that all the spokes fly off in different directions and the nuclear family breaks up into several female-headed households. Until that time however, the set-up is described as a nuclear family.

There are other situations where the existence of the nuclear family is more a notion or intellectual concept, than a reality. In some parts of Ghana, cultural norms frown on individualism as represented by the nuclear family and, therefore, a conscious effort is made to obliterate the distinguishing features of the two forms of family. Therefore, it is impossible for the observer to distinguish between these two forms of family not only due to residence patterns but other traditional legal arrangements which ensure that no such lines can be drawn. In some patrilocal communities, for instance, the head of the family is the patriarch, and lines of authority are drawn according to the order of authority within the patriarchal compound. There is thus no room for the individual male offspring of the patriarch to exert exclusive control over their own wives and children. In some cases, even the family's economic power is centred around this patriarchal figure who ensures that everyone has access to a determinate portion of the family's resources within the family compound.² Such cultural arrangements may be so complex that one's own natural parents would play insignificant roles in one's life.³ In other communities, authority may not be so centralised and yet it may still be difficult to relate the ideal definition to the reality of the live of the people.

In situations of migrations, it becomes easier to distinguish between the nuclear and the extended family. This is because a person - usually a man - would tend to migrate with his own natural children and wife, rather than with the whole of the extended family. However, this change in residential pattern may be of no practical significance since the major decisions affecting the welfare of individual members of that nuclear family would still be referable, and are referred, to the extended family, or the patriarch. Very rarely is any nuclear family in Africa completely independent of the extended family of either partner to the marriage. Indeed, often the existence of the nuclear family is at the will and sufferance of the extended family. What then is this extended family and what are its characteristic features?

The extended family is characterised by unilineal descent, with all its members related by blood either through the male line or the female line. These are known in general terms as patrilineal or matrilineal systems respectively. These general terms would tend to obscure the fact that there are as many variations within the two classifications as there are communities in Ghana. The following descriptions would, therefore, be accurate in outline only, as it is impossible to document all the varieties in existence. Suffice it to say that these generalisations do not affect the essence of the systems under discussion.

In matrilineal families, children in the nuclear family belong to the family of their mother and inherit property as well as traditional offices within that matrilineal family. Therefore a man and his children do not belong to the same family. In a polygynous society, this rule has the effect of complicating life even within the nuclear family. This is because in the event that the children are of different mothers, there would be as many families represented therein, as there are mothers. With three or four different extended families represented within one nuclear family, the relationships are rendered more complex as the potential number of people who could interfere in the affairs of that family are considerably multiplied. Thus there often are difficulties arising out of this complex matrix of family relationships which sometimes determine the very stability and peace of the nuclear family.⁴

In patrilineal communities, children belong to the family of their father's extended family and also inherit property and traditional office according to the male line. Therefore, all of a man's children belong to one family irrespective of who are their mothers. Thus, the situation described above is considerably better since there are more limited numbers of persons from the extended family who can cause mischief by interfering in the affairs of the nuclear family. Daughters in such communities sometimes retain their membership of their own extended families for their whole lives, or else get absorbed into their husbands' families upon their marriage.

Within the Ghanaian family, the male adult member is the most important character and the undisputed head of his family. In some communities, the male is the absolute breadwinner and he keeps the family from physical deprivation. He is the protector of the family. He is a law unto himself, and his word is law for all the members of his nuclear family. He is expected to provide adequately for his family, and therefore his inability to do so is considered to be an affront to the societal norm that puts a premium on the primacy of the male. There is thus tremendous pressure on him to show physical strength and to distinguish himself by his physical exertions in a subsistence agrarian economy. Without this authority figure in the family, no Ghanaian family can consider itself to be complete. For this reason, other males are often called upon to play the role of the head of the family, when for any number of reasons a particular family has no male adult. Even in female-headed households, males are "borrowed" to play particular roles on ceremonial occasions or in times of social need. For instance, no marriage ceremony would be performed by females only. The family of the bride would borrow a male - however distantly related - to receive the customary gifts and dowry on behalf of the family. It is largely on account of the almost sacred role that the male plays in all aspects of a community's life that in many societies, siblings step in to perform the role when death robs the nuclear family of its head.

This is not to say that the female within the family is of no consequence. She is the pivot of the family even in societies where only males really count. Whether as mother or wife or housekeeper, she performs roles for which substitution is not nearly as effective as the actual performer. She shapes the lives of her children, even in societies where contacts are kept down to a minimum after the child's infancy,⁵ because the first few years of the child's life are spent with her. She assists the husband in whatever enterprise in which he engages for a living. In the farming communities, there are specific crops such as vegetables and cocoyams that are considered to be a woman's crops. These must be planted by her, at the same time as she performs other farming roles considered to be women's roles. Her duty to her husband and children are considered to be her primary essence as a woman.

Within the Ghanaian family, there are other players of great importance. These include the children of the family. Children are regarded as the *raison d'être* of the nuclear family and essential to the proper functioning of the society. One scholar states with confidence that a man and his wife without children do not constitute a family.⁶ This is because no Ghanaian family is considered to be complete without children. Indeed, as has been indicated, children are more important for the purposes of constituting a family than either spouse in the household, since the acquisition of the status of family is actually dependent upon the presence of children in the lives of the couple. Children serve many purposes in the family. Not only do they "add to parental prestige, strengthen marital bonds and provide security for parents in old age and during illness,"⁷ but they actually validate the marriage. The act of begetting children affirms the man's manhood and authority over the woman, whilst the woman acquires status by the sheer number of children she bears.⁸ In many Ghanaian communities, barrenness or impotence may be a ground for divorce. When a marriage is childless, the extended family, particularly the mothers of both parties to the marriage, may be instrumental in initiating the processes which could eventually lead to a divorce. Therefore childlessness is a serious matter for any couple since they may not be able to maintain their marriage despite their own inclinations. For the man and woman in the marital relationship, therefore, children are valuable for many reasons.

In a Ghanaian household, it is usual to find that not all the children in the household are the natural children of the couple. Some of the children in the household would have been fostered out to the couple, either by their own siblings, or complete strangers. The practice of fostering of children born to other members of the extended family is so widespread a phenomenon that there is hardly a nuclear family in which there are no such foster children. Fostering of children is the practice by which children are given out to other members of the kin group or even to complete strangers, to bring up. In some societies, it is even a kinship norm that every member of the kin group has to foster out a child and in turn foster the child of a sibling or other relative.⁹ This is not only the means by which the less fortunate members of the family are taken care of, but also the means by which bonds of kinship are strengthened. Therefore the presence of foster children in the household is no mean responsibility. They are expected to be treated as one of the family, and any ill-treatment could evoke the wrath of the entire extended family upon the member who is accused of such conduct since such conduct could threaten the cohesion of the extended

family. Indeed persistent maltreatment of such children could affect the very survival of the conjugal family.

In occasional cases, the children may have been formally adopted. Generally in Ghana, the practice of adoption is not very popular. This may not only be because its import is more serious in this culture than in others with less communal lifestyles, but because there usually is no shortage of children of family members to look after, in the event that a woman¹⁰ finds herself childless. In the context of Ghana, the effect of an adoption is not only to transfer a child from one nuclear family into another, but also constitutes a transplant of the child from one extended family into another with all the concomitant obligations that this imports to all the members of the extended family of an adoptive parent. In describing the legal effect of an adoption in the Ghanaian context, a judge stated that:

*It purports to effect a transplantation of one person from each of the two natural families into which he is born, into two other families, thereby depriving the one group of families of their rights interest and obligation in the person adopted, and conferring those rights and interest, and imposing those obligations and privileges upon the other group of families.*¹¹

However, this is not to say that grave as its import is for the whole extended family, it is a phenomenon that is unknown in any African culture. Certainly, it has been recognized as not being foreign to Ghanaian Customary Law,¹² although admitted to be rare of incidence in traditional society. Thus, it is by no means a phenomenon introduced by the Western legal systems. It must, however, be conceded that it is gaining in currency owing to changing attitudes, particularly among the educated elite. For this reason, it cannot be ignored in any discussion of issues arising within the context of the Ghanaian family.

In the Ghanaian household, there is always room for the parents of the couple. It is, therefore, not unusual to find three generations of relations living under one roof. Consequently, the care of the aged members is considered an integral part of family life. It is not an usual occurrence for a child to reject his/her parents in their old age, or not to consider them as dependents. In Ghana, although there is no specific statute imposing the obligation to maintain one's parents, the statute-books are replete with laws that specify 'parent' as one of the categories of 'dependents'. This legislative attitude is obviously a recognition of the moral obligation of the child to support his/her parents in their old age.

The elderly in the family perform useful roles as the anchor of the families. They baby-sit for the couple as the demands of bread-winning now require a double family income, they assist in the socialization of the young by passing on the cultural norms and folk lore of the people. They protect the children from the wrath of their parents when, the children offend parental norms and consequently incur punishment. In essence, grandparents form such an important part of the household that the lives of many households would be the poorer for the absence of such people.

On the part of the elderly, these roles give them a sense of belonging and emotional needs are satisfied. They also derive pleasure from these associations as they partake in

the enterprise of moulding and shaping the lives of their grandchildren. This mutual benefit inherent in such an arrangement does ensure that the problem of the neglected elderly is kept under control in most African societies.

SOCIAL EFFECTS

The social changes that are taking place may not at all be characterised as development. However, whenever the expression 'development' is employed, there is generally a connotation of qualitative change. As Ghana attempts to improve the living conditions of her people by adopting techniques of economic development, few of the basic social institutions are likely to remain the same. In the words of one author describing the effect of changes in one sphere of societal life,¹³ "any significant alteration or modification in the structure or function of any or some of the parts leads to alterations in others and eventually in the shape of the society [as a whole]."¹⁴ It is logical that any system that is a composite whole, with parts that operate interdependently, cannot operate in unaltered form when a substantial part of it changes as a result of external influences. Thus there is no doubt that efforts at national development are going to affect the social fabric of the whole society, including this institution of the family which is the basic unit of the society. It is, therefore, imperative that such change, be well-directed by the national effort, if it is not to lead to the disintegration of this vital institution and consequently, to innumerable social problems that such developing countries would do well to avoid.

Already, various changes have been noted all over Africa, which changes are the inevitable results of the introduction of a cash economy, western education and indeed the whole colonial experience.¹⁵ As urbanization and industrialization become the norm, "certain fundamental socio-cultural changes are taking place altering the whole social structure."¹⁶ It has for instance, been noted that owing to the introduction of the new economy as well as other new ideas:

The lineage head and the elders no longer have control over the economic lives of all their members; the religious beliefs which used to motivate people in areas of social control are now viewed with scepticism, the authority structure has been altered at the expense of the older generation while migration has taken away many of the people from the direct grip of those likely to enforce the sanction¹⁷.

With such a social revolution taking place, the total disintegration of the family as we now know it is not an unlikely prospect unless the essence of the family is grasped and its functioning supported by the authority of the state.

Remedies for protecting the family from the buffeting which modern forces are inflicting upon it, require that the affected societies have to embark upon decisive diagnostic action. However, a cautionary word would be in season. It must be accepted that the changes cannot be undone and unlike Canute, the societies should not attempt to hold back

the tide. Apart from the unlikely prospect of success in such an endeavour, the energies to be employed in such a futile endeavour would be better utilised in more useful directions. After all, it cannot be denied that modern development has its positive aspects, and that these cannot be had, without the fundamental social changes taking place. For instance the introduction of a cash economy has improved the living standards of the people tremendously, but it has also led to the diminution of the power and authority of the traditional elite, and the creation of a new elite. There is a world of difference between the ability to control access to communal resources and the ability to control the individual's income acquired by individual effort. Consequently, as the power to control resources has shifted from the communal head to the individual member of the family, so has the aura and majesty of that position been diminished. The changes noted are irreversible and therefore, our only hope is to ride with them. In riding with, and hopefully controlling the direction of the changes, all social institutions would not only require being harnessed into the process, but would themselves require transformation. In this process of guided change, the law is an essential management feature. The ability of the law to serve a useful purpose would be determined by the strategies adopted to harness it as a tool of development.

In this era of national development certain by-products of economic development must be noted and adapted to a greater end. The roles of the component parts of the family are changing. No longer are males the sole financial support of their families; Women are no more content to play submissive roles in view of their growing economic power; Children are no longer valuable as a source of cheap labour; western education has upset the balance of power within the community; age is no longer as revered as it used to be, old age is no longer a time of rest and relaxation; migration has affected the human resources of the extended family, etc. None of these major changes is without legal import. What would be required of the law if the family is to continue to exist in its familiar if somewhat changed form? First, there is a need to adopt a theoretical framework on the family and its survival needs and what the law must do, or must be, if those needs are to receive protection.¹⁸ For instance, it has been argued that in the face of disintegrating tendencies of modern lifestyles, caution must be exercised in introducing rules that would accelerate the change. Therefore, rules that interfere with the maintenance of family cohesion by permitting litigation as a means of assuring accountability within the family such as is represented by the Head of Family Accountability Law 1985 (PNDCL 114), may not be in the interest of the extended family.¹⁹

There must be a basic recognition that the family relations and legal rules that were premised upon the needs of an agrarian society are no longer adequate. Therefore whereas in the past, the nuclear family was subordinate to the extended family, this is no longer the case in the real lives of a large section of population in Africa since it is clear that the nuclear family, for obvious reasons, is best suited for the society of the future. That is not to say that the extended family would ever cease to be important. This realisation however has legal implications for both types of family, for, legal rules based upon the pre-eminence of the extended family have to be replaced. Yet care must be taken in making such necessary changes since the society is in transition and, therefore, there still are a large number of people for whom the traditional attitudes are still relevant, and still serve as a

focal point.

In the past, property of individual members of the family was considered to be family property, accessible and available to all needy members of the family. This is no longer correct. An emerging sense of individualism coupled with other reinforcing factors such as migration, have dealt a mortal blow to notions of communality in property holdings.²⁰ This fact recognised however, it must also be admitted that communally-owned property is one of the pillars of the extended family system. Therefore without such property, the essence of the extended family, where needy members are cared for etc. would be killed. A recognition of these two diametrically opposed philosophies would indicate that law reform aimed at balancing those two interests would be required. Too much of an emphasis on the needs of the extended family would disrupt the nuclear family, and vice versa. If both types of family are considered to be necessary even in a society undergoing such development both need protection. To deprive either system of needed protection would spell doom not just for the system deprived of such protection, but also the newly-introduced one. For instance, the Intestate Succession Law of 1985²¹ puts emphasis on the nuclear family at the expense of the extended family. However, it is untrue that the customary family serves no purpose during the lifetime of its members²²

The extended family has always been a source of support - financial and moral - for its members. There are several prominent persons whose education and upkeep was done by other members of the family either using their own resources or family resources. Such a person represents a family investment which by reason of this law, would yield no dividend. Wherein lies the incentive to invest resources in children of deprived members, if they would not in turn increase the family's resources? Whatever the attitude of the urban elite, it is not so for the rural people or the urban poor. As one learned author warns,

*In the exegesis of the customary law, it must continually be borne in mind that we are not making a law for the minority of the urban community alone. ... The fact that such policies are acceptable to the urban minority and the educated elite does not necessarily mean that it will be healthy for the rural community or the country as a whole.*²³

It is a worthy point to keep in mind as fundamental changes are made in the social fabric of this country.

There is also a need for the recognition of the shift in relations that has occurred between the male and female members of the conjugal family as a result of economic factors. Such recognition would require action on various fronts. As a matter of urgency, the various forms of contribution that the parties make to the acquisition of matrimonial property must be recognised, particularly in the event of dissolution or death. A legal system that fails to recognise the direct or indirect joint contributions of the spouses to the family assets would remove the incentive for such co-operation which is vital to the survival of the nuclear family. On another level, failure to recognize such positive contribution, particularly from the female, would lead to the conclusion that "From a purely economic point of view,

women's optimal household living arrangements ... will be those that maximise her access to and control over resources for the support of herself and her children."²⁴ Such a perception pitches the interest of the woman and child in the household against that of the man and is anything but conducive to the cohesiveness of the nuclear family. This conclusion, reached by some economically-independent women in other cultures, has led to their unwillingness to contract formal marriages and instead to cohabit in informal unions. A situation such as has been described above, would be inescapable as women gain more economic independence without the appropriate responses from the law. If marriage is to continue to have value for women in this country, married women must suffer no disadvantage as opposed to unmarried or otherwise single women, in matters of access to property acquired partially by her effort. Thus it is essential that property relations as well as access to marital property be regulated in such a way as to diffuse such situations that would be disruptive of family stability. The Constitution of 1992 provides in Article 22 that:

- (2) Parliament shall, as soon as practicable after the coming into force of the Constitution, enact legislation regulating the property rights of spouses.

With a view to achieving the full realization of the right referred to in clause (2) of this article -

- (a) spouses shall have equal access to property jointly acquired during marriage.
- (b) assets which are jointly acquired during marriage shall be distributed equitably between the spouses upon dissolution of the marriage.

These constitutional desiderata are yet to be actualised in this country.

Parent-child relationships and their legal consequences in a changing world, also require attention. In traditional societies, the existence and strength of the parent-child bond is presumed. Children are the expected product of any marital union and therefore they are sought after, often with great perseverance and at great expense. This is because traditional perceptions of status and honour often involve the number of one's children. As one author states 'children add to parental prestige, strengthen marital bonds and provide security for parents in old age and during illness.'²⁵ It is, therefore, almost unimaginable that any Ghanaian couple would consciously take a decision not to have children. The pressure from the kin group, particularly the parents on both sides would undermine any such couple's resolve to remain childless. The extent and importance of the functions served by children in a Ghanaian family necessarily demands a high degree of nurturing, education (formal and informal) and training in life skills. These ends were served by the performance of parental roles within the traditional society.

Within the modern society, however, these prerequisites can be obtained only at considerable expenditure and investment on the part of parents since the demands of a subsistence economy and a traditional way of life are considerably different. In a modern society, nurturing means good nutrition, good health facilities etc. The education of a child can sometimes span two decades during which the child would still be dependent upon the parent. These factors thus impose stresses on parents which their forbears did not have

to undergo. Parental obligations have thus become more onerous and their performance can no longer be taken for granted despite the presumed strength of the parent-child bond. What, then, are the implications for the wider society and consequently for the law?

The parental obligations listed above are performed by both parents in their particular gender-roles. The physical aspect of the nurturing of the child is usually performed by the woman. In a society where women stayed at home and worked, or worked on their own farms or even engaged in retail trade, this did not impose great strains on either the woman or the child. However, with the introduction of a formal sector of the economy in which women play very active roles outside the home, the attitudes that were possible for the woman are no longer possible. Women can no longer carry their children on their backs to work because no office set-up (private or public) has space for the children of its staff. This development necessarily means that other arrangements have to be made for the care of children if women are going to be able to combine their nurturing roles with the demands of modern life styles. The 1992 Constitution provides in Article 27(2) that "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 full potential." Unfortunately, the Constitution does not specify who is responsible for making the facilities available, and consequently, against whom the right would be enforceable. Since the State remains the largest single employer, it would have to take the lead in making such provision for mothers with young children. However, should the State plead poverty as it is wont to do, would it have the moral right to compel private employers to provide such facilities? The provision is so vague that it binds nobody. Therefore, specific legislation would be required to translate this right into reality in order to advance the interests of women.

Child-bearing also carries implications for the health of mothers. With the heightened awareness of women's issues has come the realisation that child-bearing-related health problems are not matters that are of importance only to specific individuals, but to the nation at large. If women who wish to have children have to choose between child-bearing and a career, then such decisions would impact directly upon the human resource potential of a nation. Either the women would opt for careers, as has happened in some developed countries or opt to have children and remain at home. Neither option would be in the nation's interest, for no nation with economic development as a serious objective, can afford to do without the work-force of the next generation, or keep all its women at home. Therefore means must be devised to enable those women who are willing and able to assume the burden of performing both roles, to do so without undue prejudice to their career prospects, or damaging their health unduly. Child-bearing must be seen as a national enterprise, such that the part of the population with the requisite equipment to undertake that function should not be made to bear the expense of doing so, all by themselves.

The most common response of many countries is to grant a leave - often paid - to enable the initial care of the child to take place as well as to enable the mother regain her health. It is admitted that in terms of factors that affect women's competitiveness in the employment market, the requirement of paid maternity leave is certainly not a positive factor since it results in employers having to pay two people concurrently to get one job done.

However, the reality of the situation is that without such a leave, the economic necessity dictating the entry of women into the work-force would lead to serious effects on the health of mothers, the extent of care which could be bestowed on new-born babies, and the quality of life for many families within the nation. Therefore, this is a valuable rule which at least ensures that women do not risk their own lives as well as that of their babies in order to retain their jobs. However, it is also true that it does form the basis of active discrimination against women in the job-market. There is, therefore, a need for anti-discrimination legislation to buttress the right to paid maternity leave.

There appears to be other difficulties to which Ghana has to find solutions in order to keep women competitive in the work-place as employees.²⁶ These difficulties relate to the period after the leave ends when the mothers have to return to work, and continue until the child reaches school-going age. The notion that there are members of the extended family to render child-care services is no more a reality for many working women. Indeed, with many women of all ages working outside the home, there are few unemployed grandmothers who are available for the performance of child-care duties. Those difficulties are now enhanced by the fact that, many countries are currently promoting breast-feeding since it is now recognized as an important element in the maintenance of a positive nutritional status for the child. It is an undeniable fact that the state certainly has an interest in the quality of its children. Yet, it also has an interest in the creation of an enabling environment for the empowerment of women. How can these two ideals be achieved without sacrificing one for the other? In a situation of national development, a mean position has to be found and maintained so that even if neither ideal can be completely realised, neither would be completely sacrificed.

A related problem of young mothers is the absence of trained child-minders in the economy. A working mother, therefore, has to trust her young baby to a young girl who is herself a child, while she goes out to earn a living. The extent of such a mother's concentration and effectiveness on the job would therefore not be very high. Specific policy has to be devised to ensure that the market for house-help is regulated to ensure that only persons of a certain age qualify to be employed.

Another angle of the issue which has implications for the whole country and the national economy, is that on account of the practice of sending young girls to the urban centres as maid-servants and child-minders, many young girls from poor rural backgrounds suffer exploitation and maltreatment. They receive neither the protection of the employer, nor of the parent, and their childhood is often spent doing back-breaking chores. They receive no formal education, and often no other training either. When returned to the village after tasting city life, they do not remain there, but return to the urban centres to look for a means of livelihood. Thus, not only do they swell the ranks of unemployed and illiterate women on whom national resources must be expended to become functionally literate, but they also often augment the prostitute class in the urban centres. Can the state afford to look on without intervening with realistic measures, to improve the availability of hired house-help and to protect its young rural girls from exploitation?

The difficulties of providing the requisite levels of nurturing are often compounded

by lack of financial support from one of the parents. As the perception of children as property with intrinsic value undergoes changes by virtue of social changes engineered by development, so would the problems associated with parental neglect increase. Problems such as the increase in the number of parents who fail to make financial provision for their children; or fail to claim responsibility for their children; or those who even get rid of them by throwing them away; and of those who maltreat the children to unacceptable lengths, are bound to affect the developmental process. All these are problems to which the law must give some attention. Parents must not only be supported in their performance of their natural roles, but on occasion, have to be compelled to perform them. The law must therefore strengthen its ability to demand parental accountability for the performance of parental duties. Its presence must also be felt when the dependency status of the child becomes a source of economic exploitation. Without recognising these dangers as the inevitable result of social change and the strain on family ties, the continued existence of the family in the form in which it would serve societal purposes could no longer be guaranteed.

The above facts notwithstanding, the family situation remains the ideal setting within which a child must be brought up. The importance of emphasising this fact is not dictated merely by the fact that international Human Rights instruments restate this truism, but because the experiences of other countries have shown that we de-emphasise the family, at our own peril. There are occasions however, when the family ceases to be the primary protector of the child, and when other arrangements could serve the function better. For instance, when the family breaks down, or is in any way considered unsuitable for the development of any child, the parents would have demonstrated that they are unwilling or unable to offer the care and protection under which every child must live, in order to develop properly at both the physical and emotional levels. When a mother buries a child alive and the child is rescued after seven days,²⁷ or abandons the child because she cannot feed her,²⁸ very little can be said in favour of the merits of keeping the child within that family unit. In such a situation, alternate care arrangements must be made by the state to provide the physical and emotional care that the child requires. However, in developing the appropriate institutions for the provision of alternate care, a lot of caution has to be exercised. The sole purpose of such alternate care arrangements should be to create or recreate a family for the child as soon as possible after the family set-up has broken down. Efforts should be concentrated on creating a machinery that responds to the needs of such children. This is because in attempting to create an efficient machine in some of the industrialised countries, sight has sometimes been lost of the real reason for the establishment of those institutions. In consequence, the social service machinery has, sometimes, become so intrusive of family life as to be counter-productive to the lives of the very people it has tried to save.²⁹ Such intrusions have eroded parental autonomy and have thus subverted the welfare of the family unit. Some scholars have observed that,

when the family integrity is broken or weakened by state intrusion, the child's needs are thwarted and his beliefs that his parents are omniscient and all powerful is shaken prematurely. The effect on the

*child's developmental progress is invariably detrimental. The child's need for safety within the confines of the family must be met by law through its recognition of family privacy as the barrier of state intrusion upon parental autonomy in child-rearing.*³⁰

The law must, therefore, adopt an appropriate mechanism of intervention between parent and child when the natural instinct to protect becomes perverted into physical abuse (including sexual abuse) as well as the various forms of economic exploitation. Such mechanism should also place a premium on parental autonomy and provide clear indications of when an interventionist measure would be justified.³¹ Article 28(1)(e) enjoins Parliament to make law to ensure that "the protection and advancement of the family as the unit of society are safeguarded in promotion of the interest of children. The Constitution has thus taken a stand in favour of family autonomy, and what remains is the working out of such rules as to ensure that the wall of family autonomy does not become an impregnable fortress against necessary interventions by the state in appropriate cases.

The growing number of aged people resulting from improvement in health care, need to be taken account of within the framework of national development. With people living longer, and in greater numbers, the family is going to be put under strain if it is not strengthened for the task. Old age is a period in one's life during which medical bills increase, and a substantial amount of physical care is often required. With the nuclear family caught between the needs of family members at extreme ends of the spectrum - infancy and old age - the pressures if not addressed, could lead to a rejection of the old. It is true that institutional care for the aged is considered 'unGhanaian', but neither is the current state of neglect from which many elderly people are suffering. Results of a recent survey³² confirm a phenomenon that is becoming evident: that the care of the elderly is a burden which families alone cannot continue to bear. Elderly respondents in the survey indicated that the government should help provide their basic needs, give them allowances and loans, and create job opportunities.³³ Clearly, were their basic needs being adequately supplied, such views would not have been forthcoming. It was also interesting to note that as 'unGhanaian' a suggestion as whether there is a need to establish institutional care for the elderly in this country was supported by 2.2% of the sample.³⁴ This 'unGhanaian' view is bound to grow unless the government, through its legal mechanisms, steps in to encourage families to care for their elderly. If tax-reliefs are provided for dependent children, there is no doubt that dependent parents require equal consideration. Social Security Systems have to be re-aligned to benefit not merely those who were employed in the formal sector, but everybody of a certain age. The loss in personal dignity which occurs as one moves from a state of self-sufficiency to one of dependency in old age, should not be compounded by the total absence of personal income. If the Ghanaian family is to survive in the form in which support for all its membership remains a feature, these matters require urgent attention.

The above discussion puts into sharp focus the need to strengthen the nuclear family. As residence patterns change, and internal and international migration become a permanent feature, the weakness of a reliance on the extended family becomes manifest. Although it

has been recognised that conjugal ties are not as strong as blood ties³⁵ in traditional African society, it is also true that upon migration, it is the members of the nuclear family that are first sent for, when residence in the new locality has been established.³⁶ It is also a fact that in the modern economy, government policies favour the nuclear family when provision is being made for one's dependants. An even more potent factor is the viability of the nuclear family as an economic unit as opposed to the extended family. With these admitted facts, comes the inevitable conclusion that, within the framework of national development, the strengthening of the nuclear family holds a greater prospect of family survival and stability than the system represented by the extended family. In any case; to do the contrary would be a hopeless exercise of swimming against the tide of social change. Therefore,

*at the level of the conjugal or nuclear family our society should be exerting pressures which reinforce factors promoting co-operative economic endeavour fostering a sense of common purpose in the launching of the next generation. ... Our system of unilineal descent groups work in the opposite direction exerting divisive pressure.*³⁸

However, all this is far from saying that extended family is unimportant any longer.

Another factor favouring the strengthening of the nuclear family is its dependence on the marriage institution. Marriage which is the socially-approved context within which procreation can take place, is a fundamental part of the well-being of any family. It is marriage that ensures the presence of two parents within a household. Everything that the nuclear family represents thus relies on the marriage institution. For this reason, marriage must not be made unattractive, by the legal recognition of all manner of casual unions. These casual unions harbour the seeds of several of the social problems which threaten the stability of every society. Little wonder that every community in Ghana, places emphasis on unions contracted according to the approved legal norms. When that happens, issues relating to the security and stability of the union, the fate of children born within it and rights of the spouses can all be properly regulated. In some industrialised countries, legal recognition is given to unions which remain in existence beyond a certain period. Would such a policy be acceptable to the majority of persons in this country? Would members of the extended family accept obligations that flow from marriage only because statute confers legality on a particular type of union contracted outside the acceptable norms of that community? These are questions whose answers cannot be assumed, or taken for granted. Marriage in Ghana means something somewhat different from what it means in western culture. Without the active support of both families such unions are often so fragile that we would do well not to follow the examples of other cultures without appropriate social research.

In this regard, it must be noted that the Customary Marriage and Divorce Registration Law 1985 (PNDCCL 112) is an important step. This law establishes a mechanism for the registration of customary marriages and divorces. Until the promulgation of this law, it was often difficult to establish whether a particular person was or was not the spouse of another. It was also difficult to establish whether or not a particular marriage was still

subsisting, or had been dissolved, owing to the fact that very few people took the trouble to have their marriages dissolved according to custom. Marriages just “fizzled out”, particularly in situations where there were no property claims to be adjusted. Although the promulgation of this law is an important step, its effect is limited by the fact that the registration requirements are for evidentiary purposes only. Therefore, the marriage or divorce must take place according to the custom of the communities concerned before steps can be taken to register same. No marriage would be registered without the appropriate Statutory Declarations of the parents of both parties to the marriage. In consequence, the need to register marriages under the Law has not been keenly felt by the majority of people as there is little need for the certificate of marriage. This fact apart, it is also a reality that many families prefer to have their daughters married under the Marriage Ordinance³⁹, in a monogamous form of marriage. There is, therefore, a tendency to postpone registration and await the moment when the marriage would be converted into a monogamous one. The result of such wait is that many marriages remain unregistered.⁴⁰ The issue is: is there a possibility of making registration a condition of validity rather than evidence of such marriage? If so, what are the policy implications considering the fact that a majority of people who live in the rural areas might be unable to comply with the requirements, thus rendering an otherwise valid marriage invalid? These are issues that must be thought through, in an attempt to put customary marriage on a formal documentary footing.

The lack of attraction for formal unions can be produced by many factors. Some of these are, complexities in mode of contracting as well as dissolution, expensive procedures in contracting such unions; inequitable property relations between spouses; legal disabilities suffered by spouses (e.g. inability of married women to engage in certain economic transactions e.g. access to bank loans depending upon her husband's consent). Apart from these factors, societal approval of casual unions and the products of such unions also contribute to undermine the institution of marriage. The law can, therefore, be subversive of the marriage institution when it confers benefits on the parties or their children irrespective of the legality of the union. Thus for instance, when it makes provision not only financial maintenance for minor children procreated in extra-marital relationships, but gives them an equal right with a widow in the estate of a deceased father, there is no incentive to limit procreation only to the marriage situation.⁴¹ In like vein, there is no incentive for couples to pool their resources since the possibility that the resources would be lost to total strangers remains real. Whilst it may not be possible to give incentives for formal unions, care should be taken in creating disincentives for marriage by the removal of disabilities that attach to informal ones. Casual unions by their very nature, are enough of an attraction for many people, without the law throwing its weight behind them. Remembering all the while that casual unions can be the result of extra-marital relationships, care must be taken in according respectability to them since many of such unions involve parties to legally monogamous marriages. If marriage is an “honourable estate”, then the law must be a reflection of this notion, and not render it an inconvenience.

These issues that affect the individuals in the family apart, there are others that affect the family as a whole. These are matters that operate to provide or create an enabling social

environment for the proper development of the family. Without appropriate attention to these, families would be rendered extremely vulnerable to stresses imposed by new socio-economic realities. Thus, the quality of life of families would be undermined by the developmental process. These factors affect areas as varied as, the age of marriage of couples; the empowerment of females through education; economic ability to shoulder the responsibilities of family life; family planning and the threat of the disease AIDS. They cannot be ignored in any process that values the survival and participation of the family.

In the modern society, discouragement of early marriage among both males and females would definitely have a positive effect on the family. If couples are not too immature, and not procreating, at too early an age, the family and the society as a whole can only benefit from such positive aspects.⁴² This is because the low age at marriage ensures that persons involved in such unions often do not have the requisite training to command positions of economic strength. For the males, this means that they have neither the emotional maturity nor the financial strength to play the leadership, role that the society expects of them. Both of these factors have grave consequences for the well-being of any family unit. For the female, the consequences are even graver for the family since she is unable to properly play the role of provider and role model for her children. Her ineffectual presence in the home and her absolute economic dependence on her husband thus increase the stresses on the resources of the male. Such increased stresses diminish the attraction of the marriage, and eventually undermine the integrity of the family, as many males in such situations desert the family, leading to many of the social problems herein identified. Therefore, there is a decided link between economic weakness, and extreme youth of marriage partners.

The question is this: How does one regulate age of marriage, when there is evidence that many girls are sexually-active at age 13, and therefore prone to becoming mothers by age fifteen? Since the male partners are often considerably older than the girls, there is a temptation to resort to the criminal sanction to control their behaviour. However, the imposition of criminal sanctions alone would not do the job because many of the relevant provisions have been in force for more than thirty years without making any impact on the communities that favour child-marriages. The answer then, would seem to lie in the realm of intense public education, and an insistence on compulsory schooling for all children in this country up to age fifteen at the earliest. At least compulsory education would change the girls' own expectations in life, loosen the cultural bonds on them and reduce the temptation on the part of the parents to make money on them by giving them away to be married.

Female education would thus serve many other functions, not least of them being the economic empowerment of women which is an essential factor in the wellbeing of the family. Apart from the economic opportunities that are opened up to the female through formal education, it is positively correlated with the health of the family as a whole and infants in particular. The reason for this is obvious as an educated mother has access to, and a better appreciation of health-related information such as appropriate nutritional information and even rules of elementary hygiene. Thus in the developmental effort, the

physical welfare of the family requires that some investment be made in female education.

Formal education would also open up avenues for vocational and technical training for women. Currently, there are very few vocations available to women on account of the fact that these particular skills do not depend greatly on being literate. However, the truth is that outside these vocations, most mothers require some measure of literacy. For instance how does one become a technician without being literate? Therefore, to enable women acquire a wider range of vocations other than sewing and hairdressing, they must be equipped to do so. At the current time many women have no option but to go into petty-trading although they have no business acumen. The result of this is that with no natural abilities, they soon become destitute when the trading capital is lost through mismanagement.

The ability of individuals to control their fertility and consequently limit their eventual family size cannot but have a beneficial influence on the quality of life of such individual. The norm of large numbers of children, which was appropriate within a subsistence agrarian economy dependent upon the physical strength of its own human resources, is no longer so. As already pointed out, raising children to the level at which they could function effectively in this modern society involves great expenditure. Families that have minimal resources cannot hope to provide the requisite level of training that their children would require. For this reason, it is imperative that family planning services be made available as well as accessible to couples within the society. Ignoring this need to restrict fertility would not only frustrate individual efforts at providing a reasonable standard of life for their families, but would impact negatively on the quality of the population.

Many families require some financial assistance in order to remain intact. Without any such assistance, it would be impossible to maintain the integrity of the family unit. The care of the dependent members of the family cannot be undertaken without appropriate economic resources. The practice of giving young girls out as maid-servants and thus breaking up the family unit is not likely to end until appropriate measures are adopted.⁴³ These would ensure that families not only keep their young girls with them, but also provide them with formal education and other forms of training. The cycle of illiteracy of females has to be broken if females are going to participate meaningfully in the developmental process. This is where the assistance of the state can make a difference. Despite the strapped state of our economic resources, the time is fast approaching when Ghana may have to consider offering some financial assistance to extremely needy families. Tax-relief by itself is not an effective mode of assistance since it is applicable only to those already with incomes, and is not a direct allowance. Even if it were possible to give a direct allowance, could this be done without undermining equally important national policy goals in respect of family planning?

CONCLUSION

In the foregoing, the discussion has been centred around the significance of families within the society and the relationship between the well-being of the family in development and

the developmental process has been demonstrated. The importance of maintaining the integrity of families has been focused upon. This is because without such integrity, none of the prescriptions necessary to maintain healthy families could be applied. The family has first to exist before it can be maintained or supported. For this reason, several policies and legislative measures are required. The various component parts require attention if the condition of the whole set-up is to be influenced. Economic pressures and other dictates of modern life demand that the nuclear family be emphasised and supported. Such support does not necessarily mean a total relegation of the extended family into oblivion. It would, however, ensure that the functions that are best performed by the nuclear family would be well-served. The physical care and financial provision for children could be better exacted from the couple with primary responsibility for its children than from the more diffuse extended family. Therefore, tensions between the expectation of the nuclear family and the extended family have to be resolved in favour of the nuclear family.

Attention would be required to address the social and legal impediments that affect the commitment of couples towards the building of strong family ties. Such measures in the form of the due recognition of the economic contribution of women on account of changed life-styles, would be required. The legal rules that operate as a disincentive to marriage would need to be changed. If single women are better off than married women in any society a subtle message would be communicated to women as to which of the two states is the superior one. The danger of this affecting the marriage institution and consequently the basis of strong family units should not be underestimated with the growing numbers of economically-independent women. Single-parenthood is accepted, but is unlikely to be considered an ideal setup for a long time to come.

The care of children in a developed society is more onerous because of the financial implications for families. Therefore, the need to adopt legislative measures that enforce compliance with such social requirements has to be appreciated. Social rules based upon a subsistence agrarian economy may be completely unsuitable for other forms of economic models. It is thus doubly important that the law keep abreast with changing social expectations and conditions.

Social research has to be shifted from academic into real life decision-making. The current state of the society has to be ascertained, if the rules that are adopted can keep pace. The societies that were in existence two or three decades ago must have changed in significant ways. It stands to reason that legal and other arrangements that were appropriate for them are no longer useful. If there are more children fending for themselves now than has ever been the case, there must be something happening and that something can be revealed by appropriate social research. Such research would also give indications as to what would be considered appropriate intervention mechanisms.

In the developmental process the pace of change is rapid and thus causes disorientation. For this reason, people need a fixed point of reference which is stable as well as emotionally-fulfilling. Only the family can serve those purposes. Therefore, any vote in the wellbeing of families, in fact, is a vote in the wellbeing of the whole society. If the family itself is not to succumb to the pressures of rapid social change, then action is

required. Mere good-will towards families would not be adequate.

Specific action aimed at maintaining the integrity and autonomy of the nuclear family as well as the extended family, would be the most important indicators of development in a positive direction.

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