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Credit with Education: Micro enterprising Women of Jamestown, Accra

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Credit with Education:
Micro-enterprising Women of Jamestown, Accra

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Abstract

This paper describes the experiences and views of women in the Jamestown community of Accra, Ghana, who take part in a micro-credit savings and loans program through Women's World Banking (Ghana), Ltd., and Freedom From Hunger. The goal of the paper is to understand the components of this program and how borrowers view these components. To give the reader an idea of the culture and environment in which the majority of the Jamestown participants live, it begins with a brief description of the life of Gifty Addy, a micro-entrepreneur currently receiving a loan through this micro-credit program. A history of the creation of micro-credit and its philosophies and goals follows. The paper then describes "Credit with Education," the specific micro-credit program Freedom From Hunger and Women's World Banking (Ghana), Ltd., implement in partnership. An explanation of the manner in which borrowers are organized is given, to highlight the ways in which "Credit with Education" attempts to bring self-sufficiency to borrower groups. An overview of the weekly meetings borrowers are required to attend is presented, with the following classifications: repayment, educational sessions, and savings. These components are presented from the point of view of the funding organizations, the borrowers, and the author. Finally, the paper ties together the culture of Jamestown and its effect on the relationship between borrowers and their husbands, the role of the Community Promoter, and the women's desire to do right by their children. To conclude, the author assesses the positive and negative effects the Credit with Education program has on the women borrowers and their families.

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List of Abbreviations

FFH - Freedom From Hunger

WWB - Women's World Banking

WWBG - Women's World Banking (Ghana), Ltd.

CSA - Credit and Savings Association

CP- Community Promoter

Introduction

I first became aware of micro-credit in the summer of 1997, when I completed an internship with RESULTS, a non-profit organization based in Washington, D.C. RESULTS partners in the United States and several other countries lobby government officials to support legislation that serves to end hunger and poverty throughout the world. At this time, the administrative staff was giving much attention to an exciting, relatively new program dedicated to giving poor people, especially women, access to credit. This program is named micro-credit because loans are given in relatively small amounts, usually less than \$300 US dollars, to aid people who take part in micro and small business. Loan amounts increase slightly over time in an attempt to create a stepping stone path from poverty towards self-sufficiency.

My internship position with RESULTS was as a logistics coordinator for that year's RESULTS/RESULTS Educational Fund International Conference, and so I did not have an excess of time to devote to learning more of the specifics of micro-credit programs around the world. What I did come to know, though, is that these programs have repayment rates close to 100% and are thus economically sound. I also watched a video of an ABC News "Person of the Week" presentation featuring Muhammad Yunus, the man who created the first micro-credit programs with his Grameen Bank in Bangladesh. This news profile included short stories and interviews of women in Bangladesh who are benefiting from the Grameen Bank's micro-credit program. I saw in these borrowers a newfound hope. One or two of the women held money in their hands for the first time. Having the support of an institution gave the women confidence in their ability to make a positive difference in their own lives and the lives of their children.

Other bits of information I obtained came from the voices of the RESULTS staff and partners who planned strategies of how best to convince the United States government to continue to support organizations that fund and implement micro-credit organizations. At this time The Microcredit for Self-Reliance Act (H.R. 1129) had recently been introduced in the House of Representatives. The Act directed the United

States Agency for International Development (USAID) to increase funding of micro-credit programs in 1999, devoting at least half of these funds to the poorest, those receiving loans less than the equivalent of \$300 US dollars. RESULTS members were also fighting for increased support of micro-credit programs in the United States, with the Treasury Department's Community Development Financial Institutions (CDFI) Fund.

It was during the summer of 1997 that I also began to fill out my application to participate in a study abroad program in Africa through the School for International Training. Four years earlier I participated in a community service based program in Kenya for six weeks and had wanted ever since to return to Africa. When the time came for me to propose an Independent Study Project (ISP) as part of the application process, I realized that, if were I to be accepted into the study abroad program, might have an amazing opportunity to learn more about micro-credit programs in a developing nation first hand.

Fast forward to a few months ago, when this possibility became a fast-approaching reality. While learning about and experiencing Ghanaian culture during this semester I was presented with and stumbled upon topics and people who interested me greatly. In the end, I chose to return to my original idea of micro-credit as my ISP topic. I was eager to speak with women who are participating in these programs. Is the economic position of their family changing? Does the program fit their lives and cultural values? Is access to credit causing a shift in their position in the family? How do husbands feel about their wives participating in such a program? What types of small businesses do these women facilitate to generate income? What are the positive and negative aspects of the micro-credit programs? Essentially, I had heard many micro-credit "success stories" and wondered if these stories represent the majority of borrowers or only a selected few.

Methodology

I began the process of collecting information about micro-credit last summer during my internship at RESULTS in Washington, D.C. Apart from all I mentioned in my introduction, I received printed information from the Microcredit Summit organization, the office of which is located adjacent to the RESULTS/RESULTS Educational Fund office. The two organizations are presided over by the same founder, Sam Daley-Harris. From the Micro credit Summit office I received a list of all organizations located in Ghana that are included in the Micro credit Summit's Council of Practitioners: Institutional Profiles directory. This directory includes program specifics such as the number of borrowers, the average loan given, the repayment percentage, the mission statement, and address and telephone information. I brought this, plus a similar list of development organizations in Ghana, along with me, knowing they could help me begin the ISP process.

After arriving in Ghana I began my research by phoning many of the micro-credit organizations listed in the above-mentioned directories. The first two organizations I was able to reach were Freedom From Hunger and Women's World Banking, without knowing these two organizations are in partnership to bring financial access to female micro-entrepreneurs in Ghana. I set up appointments with Mr. Francis Beinpuo, Ghana's Program Director of Freedom From Hunger, and Mr. Dawson Otu, Savings and Loans Manager at Women's World Banking (Ghana), Ltd. The purpose of these interviews was to gain a general knowledge of how their micro-credit programs are implemented, as a way for me to gauge my long term interest - did I want to devote the next month of my life to learning more as well as experiencing it?

Shortly after meeting with Mr. Otu, he organized the opportunity for me to "go to the field" (at this point I really had no idea where the field is or even what it is!) with Mr. Godwin Attipoe, the micro-credit Program Coordinator at WWBG. I accompanied Mr. Attipoe to Sukura and to Jamestown, two areas of Accra where about four hundred women who participate in the

bank's micro-credit program reside. We attended three separate meetings during which borrowers made loan repayments, and I asked them, through interpretation by Mr. Attipoe and the groups' Community Promoters, questions concerning what I was observing, as well as general program questions. Even though the women had no prior knowledge of my attending the meetings, and I asked them questions shortly after meeting them, I felt warmly welcomed. Witnessing the women make repayments and hearing their enthusiastic responses to my questions, I was excited to go on with my project.

I met with the General Manager of WWBG, Mrs. Adelaide Acquah-Adubah, the following day and was completely surprised and elated with her willingness to help me set up the particulars of my study. From this point on, the task of making contacts and having access to the type of information I desired was, for the most part, taken care of for me. I discussed with Mrs. Acquah-Adubah my interest in meeting with women who were new to the program and women who had been borrowing for an extended amount of time. While on the field I was struck by the abundant enthusiasm members of one of the borrowing groups in Sukura expressed, and this group had thus far received only one loan from the bank. I was curious if this enthusiasm stays with long-term borrowers or if it passes with time. We decided I would spend one week in the Jamestown community, where borrower groups are relatively young, and one week in Kwaso, where the first borrowers to participate in the program are located. I indicated that I wanted to live with a borrower in each community, in order to gain insight into the daily life of a micro-entrepreneur, and Mrs. Acquah-Adubah appointed Mr. Attipoe to set all of this up for me.

The next meeting I attended was of the executive members of the ten borrower groups in Jamestown. Claude Solomon, the Community Promoter (bank employee who attends weekly borrower group meetings) of these groups in Jamestown, introduced me to the women, told them of my mission, and asked if any of them would be willing to house me for the next week. Just like that, four women volunteered to open their homes to me. The women decided amongst themselves that it would be best for me to stay with Gifty Addy because she speaks English well.

and because her house is equipped with a toilet facility. (The women were speaking Ga, but I could tell from their gestures and use of the word 'toilet' that this was part of the discussion). They also decided Agnes Donquah would serve as my interpreter and escort me to the weekly meetings of all the groups in the community.

I lived in Jamestown with Gifty and her family for one week. She was incredibly generous and open with me, providing crucial information about her life history, current situation, and her (and her mother's) involvement in WWBG's micro-credit program. I woke early in the mornings, although not as early as Gifty, to witness her business. I drank tea and ate bread as she fried her doughnuts in front of the entrance gate of her home. By the second morning I was in charge of selling the doughnuts should Gifty need to go into the house compound for some reason. While she sold her doughnuts and attended to her children, we talked casually and also specifically about the loans she is receiving.

During the morning and early afternoon hours, I attended the meetings of borrower groups. Agnes would come to Gifty's house to pick me up, and we would walk to the various locations throughout Jamestown where women borrowers, and Solomon, gather under the shade of a tree or plastic canopy to take care of business. I sat amongst the group members, watching and listening as Solomon and the women interacted. Every so often Solomon would explain to me, in English, what was being discussed, but the majority of the time I relied on Agnes to tell me what was being said. While I believe she shared much of the conversations with me, I cannot be sure that how Agnes expresses a thought in English conveys what is really meant by the woman who spoke it in Ga. There was one instance near the beginning of my time in Jamestown when a woman was speaking of some kind of mistake she had made. When I asked Agnes to elaborate she responded with, "it's not good. It shouldn't go in the books" (18 April). I asked Solomon to explain to Agnes that I wanted to know everything being said, not just the positive comments, and that this type of selective interpretation would hinder my understanding of the program. I believe that one reason Agnes did not want to share the mistake with me is because I was still new to her

and the community at that time. Later in the week, though, during educational sessions dealing with birth control methods, Agnes shared with me the details of conversations surrounding subject matters such as sex, menstruation, and the reproductive organs.

After observing a group meeting I often talked to individual borrowers, asking them general questions about their life and work, as well as questions referring to topics brought up during the previous meeting. Approximately one-fourth of the borrowers speaks English well enough to understand and respond to my questions on their own. For those who could not speak English, Solomon, Agnes, or an English-speaking member of the informant's group, would serve as an interpreter. During these informal interviews, after asking of the small business the woman is taking part in and other standard information, I often let the interview become more of a conversation, moving to subjects as the women raised them. After all, answers are not usually what the interviewer expects them to be.

Aside from informal interviews, conversations, and the observation of group meetings, non-participant observation often led me to new discoveries. For example, I first learned of the Susu collector (see the section entitled Savings), when I saw Gifty Addy's mother giving money to an old man who suddenly showed up in the courtyard area of their home. He was wearing a straw hat and carried a leather bag over his shoulder. Gifty's daughter, Naadei, collected the money from her grandmother and handed it to the old man. He marked a piece of paper with a pencil and then left the house. The family members present in the house who witnessed and took part in this scene seemed to react in such a way as to indicate that what took place was not out of the ordinary. I asked Gifty the meaning of what took place, and I was introduced to an example of a traditional savings system used in conjunction with a western system.

I also collected data through participant observation. As I mentioned earlier, I often helped Gifty sell doughnuts during the morning hours. Likewise, I spent time with other women while they sold their particular products. One evening I accompanied Agnes Donquah to her roadside table where she sells teas and fried eggs. While I was not actually frying the eggs and

heating the tea water, I gained an understanding of the amount of business these women receive on a daily basis, and the effort required by the women who run the businesses. Agnes, for example, carries a table, pots, coal stoves, eggs, tea, bread, onions, oil, and buckets filled with water from her home to her designated selling spot every evening at about 5:30, in order to start selling at by 6:00: She remains at this task until at least 11:30, but often sells until 12:30 or 1 :00AM, at which time all materials are carried back to her house. The next morning she wakes up by 6:00AM, as do most of the women in Jamestown.

After I spent one week in Jamestown I decided not to go to Kasoa the next week, as I has originally planned with Mrs. Acquah-Adubah. I figured more detailed information from one community of borrowers, as opposed to surface information from two separate communities, would be more beneficial to my study. I made this decision, as well, for more personal reasons. I was overwhelmed by the prospect of entering a new community, a process which I had already been through numerous times in the previous three months, and know to require much energy, patience, and often times the compromise of personal and emotional needs. By this time, I had also developed relationships with Gifty and Agnes and other members of the Jamestown community. I attended church services with both women, at the first I wore cloth loaned to me by Agnes, at the second I wore cloth Gifty gave to me as a gift. And, so, I decided to remain in the Jamestown community. I had intended to spend at least one day in Kasoa, but when the scheduled day arrived I received a message from Solomon that it would not be possible. I believe I made a sound decision. Had my time on the field been two months or so, then a comparison of the two borrower groups would be more feasible, but in my case, my time to collect data was limited.

I recorded my observations and conversations with informants by hand, in a notebook. By the middle of my first week in Jamestown, Gifty knew that when I went inside the house suddenly it was often because she and I had started to discuss a subject that interested me and I wanted to add it to my notes. I have no way of knowing if my notebook had a direct impact on

what women said to me, as they knew I was recording their answers, but I found this to be the most realistic mode of data-collecting. Recording via audio-tape might have allowed me to get more accurate interpretations of statements, but requires endless hours of fast forwarding and rewinding, searching for one person's words. Carrying a recording device is cumbersome, and with the hours I spent attending borrower meetings, I might have been preoccupied with switching the tapes and wondering if I was going to have enough tape space to record everything.

With respect to analyzing data, the question is raised, again, of what an informant means exactly by a when a certain statement is made. I tried to do away with the majority of this suspicion by cross-checking and compiling as much information about each topic as possible. Due to time constraints and my desire to remain healthy, I could not crosscheck thoroughly. For example, I spent most of my time with Gifty and the other female borrowers. Solomon, their Community Promoter, was one of the few males I spoke with about the micro-credit program women of Jamestown are involved in. I never directly asked the male relatives of the borrowers how they viewed the program. When a borrower told me that her husband supports her participation in the program fully, and went on to comment about his lack of financial contributions for family needs, I did not seek out that borrower's husband in order to get his view. Thus, the majority of my data comes from many female borrowers and one man, Solomon.

While living in Jamestown, I observed a physical separation of the sexes. Women are at the roadside selling provisions or in the house preparing a meal, and seem to be plentiful. I found that men, on the other hand, are not as present within the community. Many travel to Accra to work during the day, while others can be found in a huddle, participating in a game much like 1: checkers. I have yet to see a female in Ghana participating in this game. For these reasons, I believe that had I made a tremendous effort to gain first hand knowledge of the views of these men, my efforts would not have been successful. Perhaps if I were male, or would have remained in the community for a longer time, I would have had greater access to the male social sphere.

Gifty Addy: One Woman Involved in Micro-enterprise

"We Ghanaian business women are always tired.

We can't rest small. If you rest small you are wasting your time.

I don't want to waste time at all because time is money."

Gifty Addy

Borrower, Women's World Banking (Ghana), Ltd.

These are the words spoken by Gifty Addy, a thirty-seven year old mother of two who lives in Jamestown, a coastal area of Ghana's capital, Accra. She has woken up this morning as she has for the past six years, at around 5:30 AM, to begin her daily work. Monday through Saturday mornings she sells doughnuts just outside the entrance to her family's home, a compound that has been with the family for several generations. Members of the Jamestown community refer to the house as Ko Tokota House. Tokota is the Ga word for slippers, and Ko is the name of one of Gifty's maternal ancestors who sold slippers. It is common practice in Ghana for homes to be named by the public in terms of what goods or food are sold from within the house or by a certain member of the household (Fayorsey, 1995), and thus, the house became known as the house of KO, who sells slippers.

As the name of Gifty's home implies, she comes from a family with a history of female economic activity. Gifty's mother, Susuana Aku Addo, bought bread and sold it from the home while she was a young mother providing for her twelve children, Gifty the eleventh-born and only daughter. Before Gifty was born, her brothers carried trays of bread on their heads, as so many young children in Ghana continue to do today, and sold it throughout the community, while their mother remained in the home to sell the bread. At ten years old, when Gifty was strong enough to carry the large tray of bread up and down the streets of Jamestown, she began to take part in this helpful activity as well. At this young age Gifty embarked on the type of micro-enterprising activity she has returned to today as she fries and sells doughnuts to hungry children in her community.

While Gifty is experienced in the small-scale selling of prepared foods, she has had opportunities in several other economic activities, as well as an educational experience common to other Ghanaian females. Gifty completed classes one through six of elementary school and forms one through four of middle school, all this while selling bread for her mother before leaving for school in the mornings. Gifty stopped selling bread for her mother towards the end of her middle school education in order to devote more time to her studies. In 1972, after completing middle school, Gifty attended the Presbyterian Girls Vocational School for three years to learn catering skills. Upon graduation from vocational school, she entered into a program with State Insurance, to learn how to operate computers. Unfortunately, when she completed the course, a new computer system was introduced on the market and all she had learned of the old system was not applicable to computers to be used in the workforce. Gifty's family did not have enough money to enroll her in classes to learn the new system, and so, once again, she had to find another economic avenue to pursue.

At this stage Gifty entered into a string of factory jobs, the first was in a factory that produced stationary. This job ended quickly, though, when the factory owner decided to sell the factory. Her next factory job was with Picadilly Biscuits, but Gifty was enticed to leave this job when a female relative invited Gifty to work in her small card and gift shop. Gifty's relative had been renting the shop space, though, and had to give up the store when its owner decided he wanted to use the space himself. By this time Gifty was married with two young children to support and needed to supplement the money her husband was contributing to the family with his job at the Graphic Corporation.

With the money Gifty had saved from her previous work, she decided to start her small business of selling doughnuts in the Jamestown community. It seemed to Gifty at this time that doughnuts were selling well and thus a sound economic investment. Preparing and selling food is also an attractive income-generating activity to Gifty because she is able to control several aspects of the work - when to sell, how much to sell, where to sell, etc. Selling doughnuts does

not require Gifty to leave the home, and so she is able to look after her two children, Niiokai and Naadei, while at the same time selling. Her children can also aid her, as Gifty had aided her own mother, by carrying the doughnuts through the streets of the community, adding profit to the business.

Before going to bed at night, Gifty prepares the dough she will fry the next morning. She mixes flour, water, sugar, baking powder, baking soda, salt, yeast, and freshly ground nutmeg together with her hand. Preparing the dough at night allows the yeast to take effect and saves Gifty from having to wake up before 5:30 AM. In the mornings Gifty sets up her cooking utensils and small wooden table on which she sells the doughnuts outside the entrance to her home. She begins frying the dough at about 6:00 AM, using coconut oil in which she has soaked orange peels to give an extra touch of sweetness to the taste of the doughnuts. She sells the doughnuts until about 8:30 or 9:00 AM, when the last customers arrive to buy her product.

Gifty's customers consist mostly of young children whose parents have given them one hundred or two hundred cedis upon waking up to buy a snack or treat until the time comes to eat the morning meal. Gifty's doughnuts, about the size of child's fist, cost one hundred cedis each. She says, though, that business is not going well now - when she prepares her dough at night she mixes one third as much flour and ingredients as she did when she was first selling the doughnuts six years ago. As she sits, waiting for customers, she says, "Look how the business is not going on. How can I cook for my family? It's very hard. Won't you see that?" (Addy, personal communication, 21 April 1998).

These days, at the close of her selling period, the container full of doughnuts she sells in front of her home will have about twenty doughnuts remaining, and the container her son, Niiokai, returns to the house with will be half full, as well. Gifty blames this slow selling period on the fact that it is the middle of the month, a time when parents in the Jamestown community are struggling to stretch their money to the end of the month when the men will bring home their

next pay check. If family money is running low, parents will not give their children one or two hundred cedis to buy a treat in the morning, and as a result, Gifty's sales decrease.

Gifty worries about this decrease in business because for the past five has not been working. His company, Graphic Corporation, implemented a process of downsizing and he and many other employees lost their jobs. The company promised the workers that had been let go a small monthly payment, but Gifty says that for the past five years her husband has received only two months' worth of this money, and is now involved in a court case against Graphic Corporation. What little money Gifty's husband has available to provide for Gifty and their two children is made even smaller by the fact that he has a second wife. His second wife, who Gifty refers to as "My Rival," gave birth to three children Gifty's husband is expected to support as well (Addy, personal communication, 24 April 1998). With little money from her husband in recent years, Gifty has relied on the small money her family has in savings and the profit from selling doughnuts in the mornings.

Two months ago, Gifty's current tribulations were made slightly more manageable when she and her children moved into Ko Tokota House, where her mother, Susuana resides. Previously, they were living with her husband in his family's compound. Susuana, aged seventy three years, has lived in the house since marrying her husband, who died in 1993. Gifty and her children moved into the house after the death of Susuana's second-born son, who lived in the same house with his mother. Another of Susuana's sons lives in Ko Tokota House with his wife three children and one grandchild, but four of those six family members leave the house during the day to work, and the death of Susuana's second-born son made the feelings of loneliness too much for her to manage. Gifty and her two children then moved into the house to help look after Susuana and keep her company.

Gifty says her mother likes her company so much that before, when Gifty just came for visit, Susuana would cry as Gifty was leaving. Perhaps one reason why Susuana is so vocal in her daughter's leaving is because Gifty is one of two wives. As Gifty explains it, the fact that

Gifty shares a home with her husband while the second wife lives apart from the husband, may be a point of contention for her husband's family. If Gifty remains living with her husband, his family might "start to love the other woman [wife] more" than they love Gifty (Addy, personal communication, 24 April 1998). Gifty being Susuana's only daughter might also increase her desire for Gifty to remain in Ko Tokota House.

While Gifty says she will eventually move back into the house she lived in with her husband and his family, visiting with her mother in the morning and afternoon, (24 Apr), Gifty expresses disapproval of her marriage. When speaking of her husband she holds out her hands and says, "See how my hands are? How can you tell that I'm married? It's not nice," referring to the absence of a wedding band (Addy, personal communication, 24 April 1998). Gifty equates a proper wedding with a respectful marriage, and thus considers her marriage to have little respect because she and her husband were never properly married. Gifty's husband went to her father to express his desire to marry Gifty and presented him with a bottle each of schnapps and whiskey, as well as 10,000 cedis. This exchange of spirits and money represents Gifty's engagement and marriage to her husband. Gifty says she could end the marriage if she wanted to, but is hoping her husband will find work soon and "things will get better" for her family (Addy, personal communication, 24 April 1998).

Apart from whatever benefits Gifty may receive living with her mother in terms of living *separately* from her husband, Gifty and her children are now able to use the profits from two economic activities as opposed to just one. Gifty's mother, Susuana, prepares and sells koko (porridge made from corn dough) in the mornings, just as Gifty prepares and sells doughnuts. The money Gifty makes from selling doughnuts and the money her mother makes from selling koko is pooled together to use as "chop money" for Susuana, Gifty and her two children, and Gifty's husband as well. Although Gifty and her mother did not technically start one food-selling business together, they have been in partnership since Gifty was a young girl, helping her mother by selling bread through the streets of the Jamestown community. Today, Gifty uses her

mother's home to sell her doughnuts, uses her own profits to help feed her mother, aids her mother in the selling of koko, and relies, as well, on the profits her mother makes to be used to buy food for herself and her children.

As Clara Fayorsey points out in her essay dealing with Ga Women, most family compounds in Ga settlements are "characterized by a number of small households mainly made up of matrilateral relations" (1995). Although Gifty's move into her mother's home was recent and is supposed to last only until her mother feels she can be on her own again, the characteristics of the above-mentioned matrilateral households can be found in Ko Tokota House. For example, Fayorsey found that in most Ga households "preparation of food for sale is the main economic activity in the matricomplex" and that "a woman's financial identity is inextricably tied to that of her daughter(s) because they are in business together" (1995).

The economic relationship between Gifty and her mother is found, most tangibly, in their dual enrollment in a savings and loans program offered by Women's World Banking (Ghana), Ltd., a financial institution dedicated to giving women in Ghana the opportunity to become members of the country's economic sector. Through this program Gifty and her mother have taken individual loans from the bank to purchase ingredients needed to prepare their products. The money the two women have borrowed allows them to buy the ingredients in cash as opposed to on a credit basis. For example, Gifty's mother, Susuana, buys one large bag of corn at the price of 50,000.00 cedis cash. Before her loan from WWBG, Susuana bought the bags of corn on credit, at a price ten to fifteen thousand cedis higher. Now, when Susuana tallies her profits, she does not have to set aside ten thousand cedis to pay the corn seller, thus increasing her net profit.

Gifty and Susuana have each received three loans from WWBG's credit program, the first about one year ago. Traditionally, banks view women of their low-income level as credit risks, believing their economic activity unable to generate the funds needed to repay the loan. Gifty, Susuana, and so many other women in Ghana also have little or no experience with the present-day banking system. Women who sell prepared foods and take part in other small-scale

economic activities often live hand to mouth, using one day's profit to feed themselves and their family the next day. Historically, women all over the world are less present in formal economic . sectors due to their cultural placement within the home.

How, then, were Gifty and Susuana able to convince WWBG to loan them money? The answer is that the bank is implementing a program tailored to the needs of women at their economic level. This program is termed micro-credit, as the loans are given in very small amounts, relative to the loan amounts normally distributed by banks. WWBG gives women in their micro-credit program loans starting at 100,000 cedis, which is approximately forty-five United States dollars, and the maximum amount of money they loan to women taking part in their micro-credit program is 500,000 cedis.

Perhaps as important as the financial support Gifty and her mother receive from WWBG is the educational and even personal support that is included in the program. The micro-credit program WWBG implements follows a philosophy similar to "give a man a fish and he will eat for a day, teach him how to fish and he will eat forever." As governments around the world have attempted to devise ways of releasing poor citizens from the strong grip of poverty, the most successful programs are often those that give participants the opportunity to create positive changes themselves. Such is the ideology behind micro-credit.

Where did Micro-Credit Come From?

"The banking system was designed to keep poor people out."

Muhammad Yunus

Founder, Grameen Bank, Bangladesh

Muhammad Yunus, a native of Bangladesh, was teaching economics at a university in a rural area of the country when he met a woman who made and sold bamboo stools to earn a living. After speaking with her for some time, Yunus realized that her daily profit was only two cents, as she had borrowed twenty-five cents from a moneylender and had agreed to sell him her handiwork at a price he determined. Yunus became aware of many more villagers in similar predicaments, and felt as though moneylenders were taking advantage of the villagers. He decided to loan villagers money from his pocket to start their own businesses, giving the borrowers as much time as they needed to pay him back (Ryan, 1997).

Yunus became determined to convince the government and banking institutions in Bangladesh that the poor "are good credit risks" (Ryan, 1997). It was not until 1983 when Yunus received permission from the Bangladesh government to open a bank dedicated to giving loans to the poor. He named the institution the Grameen Bank, after the Bengali word (grameen) for rural or village (Ryan, 1997). After loaning his own money for so many years and talking with his borrowers, Yunus wished to allocate the bulk of the money loaned by the Grameen Bank to women and mothers taking part in small businesses. As the 1989 Headline Series: Women, Poverty and Progress in the Third World states, "when they [programs that focus on women] raise women's productivity and income, they tend to produce benefits for the entire family. Crucial links exist between women's work, family welfare, and sustainable growth" (Buvinic and Yudelman, 1989). Today, the Grameen Bank reaches members in over thirty-six thousand villages in Bangladesh, lending one million dollars every day. Ninety-four per cent of the people receiving these loans are women (Ryan, 1997).

In more than fifty countries throughout the world, poor women and men, and perhaps more importantly, families, are benefiting from credit programs based on the principles of the Grameen Bank in Bangladesh. These principles stress that giving the poor access to credit is not the only obstacle that must be overcome in the fight to end poverty. A knowledge of how to manage the money once it is received is needed, as well as a strategy to convince each borrower that he or she has the ability to lift him or herself and family out of the cycle of poverty. To this end, a 1984 meeting in Bangladesh of one hundred heads of women's centers in the country, voted on "Sixteen Decisions" to govern the Grameen Bank's borrowers (see Appendix A). The rules include ideas such as discipline, unity, courage, and hard work, limiting the size of the family, the introduction of pit-latrines, general environmental cleanliness, and ensuring an education for children (Ryan, 1997).

At the beginning of February in 1997, a Microcredit Summit was organized. More than two thousand representatives of organizations, institutions, and individuals committed to ending poverty throughout the world, gathered to celebrate "the courage and strength of very poor people," and to discuss the exciting prospects micro-credit has to offer them. The Summit constituent set forth to devise a plan to reach at least 100 million of the world's poorest families, "especially the women of those families," with credit programs for micro-entrepreneurs (Daley-Harris, 1997). Thus, organizations throughout the world have implemented micro-credit programs based on the goals of this summit.

How did Micro-Credit Come To Ghana?

"The program has to remain personal to be successful."

Francis Beinpuo

Program Director, Freedom From Hunger - Ghana

Freedom From Hunger, a United States Non-Government Organization based in California, has as its goal the prevention of malnutrition and hunger throughout the world. Micro-credit lending to the poor, works to these same ends, and so was a natural program for Freedom From Hunger to adopt. Freedom From Hunger's micro-credit program is entitled Credit with Education and many of the program specifics come directly from the Grameen Bank in Bangladesh. One of the most important similarities between the credit programs implemented by the two institutions, is the focus on women. To date, FFH's program has reached approximately ten thousand of Ghana's micro-enterprising women, in six of the nation's ten regions (Beinpuo, personal communication, 10 April 1998). Francis Beinpuo, the program director of FFH's branch in Ghana, lists several reasons as to why giving credit to women can reap tremendous benefits for the country as a whole:

1. Ghanaian women's economic activities usually require less capital than do the activities of men, and thus a smaller amount of money can reach a greater number of people.
2. The position of caretaker within most Ghanaian families is filled by the mother, who devotes most of her income to the needs of the family.
3. Women in Ghana are at a great disadvantage when it comes to educational opportunities, and so need the educational aspect of the program to help them become more self-reliant (personal communication, 10 April 1998).

Freedom From Hunger's Credit with Education program offers women borrowers three main services: credit, education, and support groups. The credit component, "community-based

financial services that provide borrowing and saving opportunities," gives women an avenue by which to generate their own income. The education component, "non-formal education that offers guidance in family survival skills" aims to create changes in the behavior of the women that will in turn increase the general health of their families. The borrowers are also educated on topics dealing with money management. The final component, support groups, uses the borrowers themselves to create a "forum for peer support" during which the women develop leadership skills and gain self-confidence to make decisions and act upon these decisions to benefit themselves and their families (Freedom From Hunger, 1998).

Individual women who wish to take part in the program come together in groups of five or six to form what are called Solidarity Groups. Ideally, women in Solidarity Groups guarantee each other's loans and support one another through the repayment period. Women of Solidarity Groups may also counsel one another on how to spend and save the loans they receive in order to maximize profits. Five or six separate Solidarity Groups come together to form a larger governing body, the Credit and Savings Association. Each CSA has its own President, Treasurer and Secretary who are voted into office by all the members of that CSA. Credit institutions give loans to the CSA groups as a whole, not to the individual women borrowers. The amount of the loan is determined by how much money each borrower requests and is approved, by the executives of her CSA, to receive, and individual borrowers are to pay a small interest fee to the CSA group upon receiving the loan. When loans are given to the CSA groups as a whole the women are forced to use their leadership skills and the association becomes self-managing, increasing the self-confidence of the borrowers along the way.

How did Micro-Credit Come to Jamestown?

"Women have the willpower to go a step further than men would have gone."

Claude Solomon

Community Promoter, Jamestown

Women's World Banking (Ghana), Ltd.

Women's World Banking is a global, not-for-profit financial institution established in 1979, "to advance and promote the full economic participation of women" (Women's World Banking, Number 3, 1994). WWB believes that low-income women possess great economic potential, and aims to offer these women services that respond to their individual needs. And in similar fashion to FFH, WWB offers programs that are self-determined and self-sustaining to a certain degree, in order to give their female clientele the skills and desire to overcome their disadvantaged economic position.

Women's World Banking came to Ghana in 1982 with the development of Women's World Banking (Ghana), Ltd. (Women's World Banking, Number 4, 1994). The Ghana affiliate, drawing on the mission of its mother branch, aims to "integrate more women into the economy of Ghana through credit, savings, training, and technical services to women in micro and small enterprise" (Women's World Banking, 1998). It was October 1996, when WWBG entered into partnership with FFH, becoming one of the several financial institutions taking part in FFH's Credit with Education program for women. While FFH is the major source of funding for WWB's micro-credit program for women and trains the WWB employees who enter the communities of the borrowers to collect repayments, savings, and give educational information, it is WWB that actually loans the money to the women.

After WWBG and FFH signed a memorandum stating the terms of their agreement, FFH supplied the bank with a 19,440,000 cedi loan, with an interest rate of thirty percent, to be used for the micro-credit program. This loan made up 80% of the money used to run the program, while the other 20% coming from funds already secured by WWBG. The last loan given to

WWBG by FFH was in May of 1997, at the amount of 63,000,000 cedis, and to date, FFH has loaned WWBG a total of 169,680,000 cedis for their micro-credit savings and loans program (Acquah-Adubah, personal communication, 17 April 1998). The absence of a recent loan from FFH demonstrates that the program is expanding in such a way that the repayment of loans with interest, as well as an increase in the amount of money in savings of the borrowers, is providing enough money to sustain a greater number of loans as the program grows. WWBG now supplies micro-credit loans to 1,998 women in Ghana (Solomon, personal communication, 8 May 1998).

Before any of these women became borrowers through this program, WWBG wanted to custom fit the Credit with Education program to fit their specific needs. In order to do this, Bank representatives were sent into rural villages and urban areas of the country to speak with women on a one to one basis. The representatives sent into the field asked questions covering topics such as the economic activity of each woman - her daily, weekly, and monthly net profit and how she uses this profit to cater for her family; how much money her husband provides for the family if she is married, general information about her lifestyle and family situation, and her interest in taking part in the type of savings and loans program WWBG would provide (Solomon, personal communication, 1 May 1998).

The benefit of the pilot surveys was two-fold in that they not only provided information to WWBG, but to the communities and women who might become borrowers with the program. The WWBG representatives met with village and town chiefs and elders, informing them of the program specifics and asking them to spread this information to the larger community. WWBG hoped word would spread about the program, interest would be generated, and then CSAs would form within the communities.

Elizabeth Annoh, a member of a borrowing CSA, demonstrates the success of this strategy when she says, "I was walking towards the seashore when I saw a gathering of people at the chief s house. I asked what was going on and the people told me about the program. I decided it would be good in my house" (personal communication, 15 April 1998). Her response

is echoed in the words of other women, as well. Members of one CSA group in Sukura, an area of Accra, said their community chief informed them about the program. Another member of this same CSA group said she was walking through the Sukura community when she came upon a group of women discussing something. She asked the women why they had gathered together and they told her about the program. Now, members of this CSA gather together weekly, as well, under the shade of a tree or canopy to carry out the duties required by women who take part in the program.

When a CSA is newly formed, it is assigned a Community Promoter, a WWBG employee who oversees monetary transactions of the group and provides educational information to the borrowers. Over a period of four to six weeks, this CP guides the new members through an orientation process. Credit and Savings Association Rules are explained carefully so as to make sure each woman understands what is expected of her once she receives the loan (see Appendix A). Under these rules, the women are advised to use democracy, leadership, and group cooperation skills to create successful micro-entrepreneurial activities. The introductory weeks are also used to get the women involved in the practice of saving money in a bank account. The majority of the women who enter into the Credit with Education program have never before received a loan from a financial institution or held any sort of savings account at a bank. They will be expected to make weekly savings deposits and are taught that this is a good way to measure financial gains (or losses) and the impact of the program on their income level. This money could also be used should an emergency or unforeseen situation arise.

CSA groups are required to select a word or phrase to use as their group name, and to elect an executive board comprised of a president, a secretary, and a treasurer. Executive members should possess the ability to read and perform basic arithmetic, as these skills are needed to record monetary transactions taking place at weekly CSA meetings. Elizabeth Annoh, President of the Praise the Lord CSA in Jamestown, describes her position as that of a mother to her children, the children being the other members of the Praise the Lord CSA. As mother,

Annoh makes sure her "children abide by the rules" and she advises them on issues concerning their economic activities (15 Apr). The position of a CSA President is not always easy though, as Gifty Addy, President of Discipline and Unity, explains. When members of her group are unable to make, their weekly repayments, do not attend one of the weekly meetings, or in some other way not abide by the CSA rules, Gifty inquires as to the reason. The woman being questioned may take Gifty's inquiry negatively, though, and, as a result, insult Gifty "any time she likes. It's not nice" (personal communication, 25 April 1998).

Once a CSA has formed, picked a group name, elected executive members, and put money into a savings account, the group is ready to fill out a loan application. WWBG provides loans to each CSA, not the individual members comprising a CSA, and so, technically, this loan agreement is between a CSA and WWBG. The loan agreement includes a list of each member of the CSA group, the economic activity of each member, and the loan amount each member is to receive from the bulk CSA loan. Each borrower must sign the agreement, signifying her intent to abide by the requirements of the program.

First loans are usually for the amount of 100,000 cedis to each individual, so a CSA group comprised of thirty borrowers will receive a three million cedis first loan. This amount, and the date it is to be dispersed to the CSA group by the bank, is clearly stated at the start of the agreement. WWBG's loans are to be repaid in full, along with a fixed interest rate of seventeen percent. Thus, a loan of 3,000,000 cedis translates into the repayment of 3,510,000 cedis. Each loan cycle lasts sixteen weeks, and loan repayments are made in weekly increments during this sixteen-week period. The loan agreement includes the above information and lists the date by which repayment is to be completed, at the end of sixteen weeks.

In order to qualify for another loan the CSA must meet the requirements listed in the agreement, as well as be able to demonstrate that the CSA is well managed and has a strong sense of solidarity. The loan agreement also includes language on the ramifications of not meeting the date by which the full loan is to be paid. For the first week of a late repayment, one percent of the

amount still owed by the CSA will be added to the balance to be paid. The second week of a late payment includes a fee of ten percent of the remaining balance. Payments made the third week after the due date and beyond have a twenty percent fee added to the balance (appendix a, In God We Trust).

When a loan has been received by the CSA, the executive members disperse the individual loans and are required to charge a small CSA interest, usually of three percent, on this loan. The money generated from this interest is to be used for any supplies needed by the group, such as a notebook in which to record repayments, withdrawals, and savings. The CSA implements by-laws to govern the management of the groups' money. After all, if one or two group members keep the CSA from repaying a loan by the date designated on the loan agreement, it is the entire CSA that may be held back from receiving the next loan. In an attempt to keep this from happening, if a member of the CSA misses a weekly repayment, she may be subjected to a fine determined by the by-laws she and her CSA members have voted upon. As the next section of text demonstrates, failure to make weekly repayments occurs frequently.

Credit With Education Program Specifics

Loan Repayment

As according to the CSA rules established by WWBG, borrowers are expected to repay loans, with interest, over a sixteen week period, paying equal portions at each weekly CSA meeting. Every borrower has a CSA "PassBook" in which a record is kept of her weekly monetary transactions (see Appendix D). After witnessing only two or three of the CSA weekly meetings I realized that borrowers do not enter a repayment figure into their PassBooks every week. This is because many borrowers find it impossible to meet weekly repayment requirements. This inability to follow one of the Credit with Education program specifics is the topic of much heated conversation during the meetings. On 18 April, Claude Solomon led a meeting of all the executive members of the ten CSA groups in the Jamestown area. Approximately half of this hour long meeting was spent discussing the reasons why members have difficulty repaying their loans on a weekly basis. Several reasons were given, along with a variety of suggestions from Solomon and the CSA executive members as to how this problem might be solved.

One of the most common reasons voiced by the women as to why repayments cannot be made is the declining economic market. Women agree that at this time no one is making much profit because customers are scarce. Florence Duncan, a borrower who sells fried eggs and tea in the evenings, told me on a separate occasion that she could not make the past weeks' repayment because "the market has changed in the past three weeks. I have a problem now" (personal communication, 22 April 1998). Margaret Abbey, who has a successful repayment history, shared with me a tactic she uses that perhaps has not been brought to the attention of other borrowers. She said, "people only complain because the business is slow right now. I know that my business [selling raw fish and meet] is slow during holidays and when school is vacated. So,

during these times, I use money that I saved during the times when business was going well" (Abby, personal communication, 27 April 1998).

At the executive meeting none of the members mentioned such a tactic as a means of solving the problem. In fact, the majority of borrowers spend their entire loan allocation soon after receiving it. When I asked Gifty Addy about this, she answered, "if I get the money this afternoon I will go to the market this afternoon. I don't want to waste time at all, because time is money" (personal communication, 25 April 1998). In response to the borrowers' complaints at the executive meeting, Solomon advised the women that if they do business right they should be able to make the weekly repayments, but he never mentioned spacing the loan money or expecting slow periods in the economy as "right" ways to do business.

Another reason given by the executive members as to why they cannot always make weekly repayments is the fact that many of the women are selling in the same area. If one borrower has good business one week this may translate into decreased business for those borrowers who sell the same product. In Jamestown, the majority of residents are at the same economic level and most traders, therefore, buy and sell products within a certain price range. This decreases the variety of goods a micro-entrepreneur in Jamestown can afford to sell. Agnes Donquah, a borrower who, like Florence Duncan, fries eggs and sells tea to generate an income, sells her product at the side of a main road in the community. The table set up right next to hers, though, is used by another woman (not a borrower) to sell the exact same product. When three or four women are selling the same product on one stretch of a road in a community where most members are eating an evening meal from whatever profit their family makes that particular day, this would create competition for an already small pool of profits and, as Gifty Addy puts it, "when business is small, we [she and her children] eat it" (personal communication, 23 April 1998).

Executive members stated the high cost of living as another obstacle to timely repayments. This is due to the fact that almost all of the borrowers have children they must

support and want to educate, and the women said that their husbands provide little money when it comes to these expenses for the children. In a later interview with Solomon, he estimates that at least 90% of the borrowers in Jamestown have children, and the husbands of a full 80% of these mothers are not living in the house with the women and children (personal communication, 2 April 1998). Clara Fayorsey, in her essay, *Ga Women's Autonomy*, states that one characteristic principle of the Ga household is the separate living quarters of married couples. This separation often causes the men to become irresponsible in respects to childcare needs, and thus the burden of energy and money required to raise children is left to the mother alone (Fayorsey, 1995).

A topic that was not discussed at the executive meeting, but is a problem for several of the borrowers I spoke with, is that the success of their business often depends upon the actions of another person. For example, Esther, a member of the Blema Tesaa group in Jamestown, sews and sells school uniforms. For many years she has sold her uniforms within the community as well as in the surrounding villages. Esther has run this system with the help of a business partner who takes the uniforms Esther has sewn, to these villages to sell. This business partner usually returns to Jamestown very two weeks to collect more uniforms and to turn in any profits to Esther. This partner, though, has not returned to Jamestown in the past three months. Esther has received several messages from various community members that the partner is coming soon, but thus far none of these promises have materialized. Thus Esther is missing the money her partner collected by selling the last bunch of uniforms she sold and has also not been able to sell any more uniforms outside of the Jamestown community. Esther has spent these last three months waiting for the return of her business partner and, more specifically, the money her partner owes (personal communication, 28 April 1998).

Abigail, a member of the same CSA as Esther, tells a similar story. She gave her entire fourth of 250,000 cedis to a middleman who has been traveling to the farm to buy Abigail's product, groundnuts, at a cheaper price. Abigail can buy a bag of groundnuts at the farm for 140,000 cedis instead of the 200,000 she might pay in Accra for the same bag of nuts. The

middleman was to return to Jamestown with the groundnuts two weeks after receiving the money from Abigail but he has yet to return. Like Esther, Abigail says all she can do is wait for the middleman to return, and she will still pay the cost of transportation (personal communication, 28 April...1998). In a conversation with me, Solomon made the comment that middlemen can only be trusted for a few years. After this, he says, they often start to take advantage of the people for whom they are working. Again, though, in all the meetings I witnessed where repayment difficulties were discussed, the risk that middlemen pose was never mentioned to the borrowers.

Another possible reason borrowers may not make weekly repayments is due to a reluctance to pay, not necessarily an inability to pay. This reluctance may be based on a distrust of the Bank, and a misunderstanding of the entire program in which they are taking part. Mrs. Lorraine Osei-Mensah, a student at the University of Ghana at Legon, Accra, who is conducting research into the contrast between small-scale credit programs for men and women, suggests that many of the borrowers may regard the money they receive as "white man's money," a source which never depletes (personal communication, 23 April 1998). Several days into my homestay with Gifty Addy, she reminded me of Mrs. Osei-Mensah's suggestion when she said, "before you go back to America, give me your Ghanaian money. What will you do with it over there?" (personal communication, 25 April 1998).

Along the same lines, borrowers are concerned that WWBG is not keeping its end of the program bargain. Members of the CSA, The Lord is my Shepherd, attended their weekly CSA meeting on 22 April with small plastic bags in hand. They were expecting to receive their fourth loans of 300,000 cedis each. Solomon told these women, though, that the money was not ready to be dispersed, and intended to bring their money the following week. With no further explanation, one member of the group brought up the fact that when borrowers do not hand in their money on time they are subjected to fines and sometimes even sacked from the program. If someone is holding the women's money, she suggests he be sacked, too!

On the other hand, the borrowers most likely realize that they are not often fined for their inability to make repayments, as the by-laws of each CSA group state they should. Weekly repayments are the responsibility of the CSA and thus it is the duty of the executive members of each CSA to enforce the by-laws. It is not the responsibility of the Community Promoter. His job comes in at the end of each loan cycle, when the separate, Bank laws are enforced for the repayment of the total loan given to the CSA. Perhaps because executive members of the CSAs experience the same difficulties as other members of the group, fines are not enforced on a regular basis. Even still, though, borrowers do place a high level of importance on timely repayments. As Gifty Addy said, "on Thursday mornings [the time her CSA group meets every week] everyone in the house is hot because we have to pay. If business isn't going on you become worried, and worried and worried" (personal communication, 23 April 1998).

When a borrower has trouble repaying her loan, she is likely to face forced withdrawal from the program rather than fines added to what she already owes. For example, a member of the Travel and See CSA was able to complete the first eight repayments of her first loan. After that she was not able to settle her loan until four weeks after the final repayment was due. As a result, she was not permitted to receive a loan during the second loan cycle of her CSA. Instead, she used these sixteen weeks to finish repayments of the first loan and deposit money in her savings account. She was then able to receive a loan during the third loan cycle. Such tactics demonstrate the importance of making timely repayments, while making it less likely that a member becomes overwhelmed by feelings of failure should she have difficulty repaying her loan.

It is possible that a lack in the enforcement of fines disables the progress of a CSA, as in the case with the Blema Tesaa group of Jamestown. Although several members of the group including Esther and Abigail, who were mentioned above, must deal with unreliable middlemen and other unforeseen circumstances, at the end of the groups' fourth loan cycle, only two of the groups' thirty-six members, have repaid their loans in full. The total amount of money still owed

by the group is considerable, taking into account that only one group member has more money in her savings account than she owes of her loan repayments. Of the members present at the group meeting on 21 April, the total amount owed is 2,448,000 cedis, and these members have only 1,159,300 cedis in their combined savings account. At the Blema Tesaa meeting the following weeks the group contributes only about 200,000 cedis to the repayment amount owed, and Solomon informs the borrowers still owing money that they will be fined 1,140 cedis the following week if their full repayments are not made. The fine will rise to 10,786 cedis if money is owed in two weeks. And, if the women are not able to pay after the next two weeks, he will take the money from their savings account.

With all of the above obstacles keeping borrowers from making timely loan repayments, the WWBG Community Promoters, as well as officials at Freedom From Hunger, have discussed the possibility of lengthening the repayment period to two weeks, and maybe even to four weeks. The great concern with this idea, though, is that an extension of the repayment period may cause the women to spend their loan money more quickly. Family members of the borrowers might also have more success when asking the women to "dash" them some money. The weekly repayments are an attempt to introduce and maintain discipline in the economic activities of the women micro-entrepreneurs (Yangfo, personal communication, 15 April 1998). Perhaps providing the women with a deeper knowledge of where their loan money comes from, how to use the loan money in increments when at all possible, taking extreme caution with the use of middlemen, planning for slow profit periods, and the definition of doing "business right," as Solomon suggests, would increase the borrowers' capabilities to overcome the obstacles which keep them from making their weekly repayments.

Educational Sessions

During the second half of the CSA weekly meetings, after repayments, savings and withdrawals have been collected, dispersed, and recorded into the CSA notebook and individual q Pass Books of each member; the Community Promoter is to begin a discussion of an educational topic. These sessions are split into three sections: micro-enterprise development, health and nutrition, and self-confidence development. CPs are trained by FFH as to information that should be included in the discussion of each topic. In addition, the doors of the Ministries of Health Department are open to all CP, should they need specific information with which to answer a borrower's question. The Ministries of Health also provide materials, such as sample contraceptive devices, for use during educational presentations on related topics. As the following information indicates, Solomon conducts his educational sessions in a manner that serves not only to spread important information about micro-enterprise and health and nutrition, but also to raise solidarity within CSAs and promote self-expression.

The micro-enterprise development lessons are slated to take place three times per loan cycle, and include topics such as separating business money from house/personal money; recording sales, losses, and profits; minimizing losses and increasing sales; and developing customer relationships. At the CSA meetings I attended, there was never a formal introduction of, "Today, we are going to learn how to minimize economic losses," but, rather, the topics were discussed as issues were brought up by the women. For example, when members are unable to hand in their loan repayments, Solomon asks for an explanation. This would begin a discussion q of many of the topics covered in the preceding Repayment section, and CPs consider such a discussion as a micro-enterprise development session. More often than not, discussions as to why repayment requirements cannot be met revolve around borrowers telling Solomon that paying weekly is simply too often. His response is along the lines of, "the elders [executive members] of

the group need to educate the other members how best to use their loans," or, "buying products with cash rather than credit can save money" (appendix a).

To add to what I expressed in the preceding Repayment section, it might be of great help to borrowers if these micro-credit development educational sessions were more structured. Borrowers would benefit from concrete examples of strategies on which they could build to overcome obstacles which often keep their businesses from expanding. Many of the borrowers are experienced in the selling their products, but in ways that may be part of what is keeping them at their current economic level.

The greatest portion of the educational sessions is reserved for discussions of family planning, breast-feeding, infant and child feeding, diarrhea management, immunizations, and sexually transmitted diseases. These topics comprise the health and nutrition portion of the educational sessions and are to be given seven times per loan cycle. The two educational sessions I witnessed both covered the topic of family planning, and, more specifically, the use of a condom during sexual intercourse. I was surprised and pleased with what I saw and heard (through an interpreter), considering the personal nature of such a discussion. The women seem to feel comfortable voicing their opinions and concerns in front of group members and to Solomon.

During a discussion with Beatrice Odoi, I asked how she felt about Solomon being a man, and if having a female CP would make her more likely to ask questions or voice concerns during educational sessions. She responded with, "show me your friend, and I'll show you my character," expressing that she values the character of a person more than the gender. Beatrice went on to say that she rather prefers a male CP because women "don't take heart," and are not patient (personal communication, 20 April 1998). Her sentiments are echoed time and time again by every "Credit with Education" member in the Jamestown community, as they call Solomon by the name Pa Solo (and I will, too for the remainder of this section).

At the start of each educational session, Pa Solo introduces the topic to be discussed and then allows a session of brainstorming to occur. During this time women voice their ideas, concerns, rumors they have heard, and experiences which go along with the topic. Pa Solo listens as the women share their ideas, making sure to comment if any false information is brought up as the truth. He is often amazed by the women's "fantastic ideas," and with how much they already know about the particular topic (Solomon, personal communication, 1 May 1998). Pa Solo believes these brainstorming sessions are especially important for the CSAs in Jamestown because, with a cultural history of voodoo and witchcraft, members of the community are often scared to share their opinions and ideas on personal matters. This might lead to finger pointing should something negative happen to the person who follows advice given. Thus, these educational sessions give the women a safe space in which to voice their thoughts and learn from one another.

A Sample Educational Session in the Jamestown Community

Based on the author's observations, and interpretation provided by Agnes Donquah of the 20 April 1998, The Lord is My Shepherd CSA meeting.

Pa Solo takes a few minutes to review what he taught last week: the use of birth control pills. He points to the back of a packet of pills, showing arrows indicating in which direction pills should be taken. He says that if a woman forgets to take a pill one day it should be taken early the following morning.

Pa Solo then switches to the topic of the day: the condom. He shows the women a packaged condom, asks if anyone knows what it is, and, if so, to explain to the group the proper way it is used. A member of the group identifies the object as a condom, adding that some men do not like to use it. Pa Solo tells the women to try to make sure their male partners use a condom because "the woman is the one who will suffer if she becomes pregnant."

Pa Solo asks again if someone will explain to the group how a condom is used, and brings from his bag a wooden model penis on which to demonstrate this. {Some of the women let out a laugh or two, and I realize they are pointing to my notebook, commenting about the fact that I am writing all of this in my notebook! }

A woman volunteers to demonstrate. She stands in front of the CSA and uses her teeth to tear the condom wrapper open. Pa Solo interrupts her instructions immediately, explaining that opening the package in this manner might break the condom. He says it should be opened using the fingers, on the side of the package where the plastic is a bit ragged (where the single condom

package was attached to another condom package). The volunteer then rolls the condom onto the model penis.

Pa Solo points to the reservoir at the end of the condom and explains that this is where the sperm will go. If this space isn't made available, the condom might tear and then the sperm will go inside the woman. He says this tip should be held with one hand while the other hand is used to roll the condom onto the penis. Pa Solo then starts to explain how the condom should be removed. Care should be taken to ensure that the sperm do not spill out while the condom is being removed. Once the condom is removed a knot should be tied at the open end. He tells the women to throw the used condom into a proper trash receptacle, in the public toilet, or to burn it. It should not be thrown on the ground because small children might find it and use it as a balloon.

A member asks about "castration - something they remove from the man." Pa Solo says this topic is to be discussed on another day and so they will talk about it then.

Pa Solo goes on to say it is important for the women to discuss family planning with their husbands. If the husband refuses to talk about it, the women could make a decision about it for themselves. Or, she could tell her husband that the doctor wants him to come in so the three can discuss it.

A woman tells Pa Solo that some husbands will want to end the marriage if their wives use a family planning method. Pa Solo says that if there is understanding in the marriage the husband will not want to divorce his wife due to family planning. He says that a husband and wife should decide, together, the number of children they will include in their family.

Another member says that family planning has been around for a while but many births continue to occur in the community. She also adds that if a woman goes to the hospital for a family planning method the doctor might not attend to her without the presence of her husband. Pa Solo responds that men should attend sessions such as this one in order to learn more about family planning.

A member voices her concern that some contraceptives result in problems that show up once you go home. Maybe you will stop bleeding [menstruation will cease]. Because of this some husbands don't want their wives to use any method. A group member responds that a common problem in Ghana is that people learn information but then don't apply it.

Pa Solo turns the topic of conversation back to the condom, saying it is important to check the expiration date on the packet. He also tells the women not to buy condoms at the drugstore - it is safer to go to the doctor or clinic. The women should buy the condoms themselves, rather than sending a small child to buy the condoms.

A group member stands up to point out varicose veins in her legs. She says she went to the hospital to get birth control pills but the doctor would not give them to her because of the varicose veins. Instead, she was given the injections. Pa Solo uses this example to tell the group it is important to go to the doctor to discuss which method is best for the individual woman, as well as have a health check-up. He tells the women he will contact Planned Parenthood and try to set up a family planning information session for both the women and their husbands. He then says they will learn a different family planning method next week.

The above educational session exemplifies some of the concerns raised by borrowers during lectures on family planning methods. Another concern Pa Solo hears frequently is that contraceptive methods may cause barrenness. During a recent educational session, though, one woman explained to her group members that she had been given injections to keep her from getting pregnant, and stopped receiving the injections when she decided she wanted to have another child. This news spread to women in the community not participating in the credit program, and many of these women did not believe it possible to just stop the injections and get pregnant again. As a result, a few non-member community women attended the next educational session to hear Pa Solo's ruling on the matter (Solomon, personal communication, 1 May 1998).

The next major topic discussed during health and nutrition sessions is breast-feeding. FFH emphasizes exclusive breast feeding on demand for the first six months of a child's life, and up to two years if possible. During one session dealing with this topic, Solomon showed off one CSA member's baby as an example of a healthy and strong baby who had been fed only breast milk for the first six months. When discussing the importance of breast milk, borrowers give Solomon a variety of reasons as to why they do not want to breast feed their child. These include that breast feeding causes the breasts to become too soft or the nipples too sore, small breasts do not contain milk, feeding on demand is often impossible when they running their businesses. In addition, it is taboo within the families of some borrowers to feed a baby the first portion of milk, which flows from the breast. As a result, this milk, which contains vitamins and nutrients of great benefit to the health of babies, is discarded by some mothers (personal communication, 1 May 1998).

After discussing the above issues with Solomon, I asked Gifty Addy to share with me some of what she has learned during educational sessions on the topic of breast feeding, and she told me that there is "water" inside the breasts which will make the baby grow strong. She says it is important that a mother who is breast feeding her child eat well and drink plenty of water so her breasts will "stay well for the baby," and that the mother makes sure her breast and nipple are

clean before the baby feeds. She went on to tell me that today, in Ghana, doctors and nurses suggest that parents not give water to their babies because the water is not clean and some people cannot cook the water to make it clean. The safest thing to do is stop giving water to your baby because "there is water inside the breast already." Gifty then said, "but me, when I'm having a baby, I will make sure the water is clean." She will boil the water and the bottle to make sure they are safe for her child (personal communication, 1 May 1998).

These comments made by Gifty might lead one to assume she believes the breasts are filled with water, albeit a nutritious kind of water. To me, it sounds as if she may think breast milk is good only as an *alternative* to the unclean water of the Jamestown area, not because it contains a multitude of vitamins and minerals that water, even the most hygienic water, does not contain. I did not ask Gifty of her exact meaning of the word water as she used it to describe the liquid fed to a nursing child, for fear she would answer the question based on my implication that her description was wrong. The fact that Gifty may have misinterpreted what Pa Solo attempted to teach her needs to be investigated further, because Gifty, like so many of the borrowers, places great importance on Pa Solo's sessions. She says, "Pa Solo teach us very, very good" (personal communication, 1 May).

The next major topic discussed during educational sessions is infant and child feeding. Women are advised to begin this process after six months of exclusive breast-feeding. Food given to the child during this stage is referred to as "weany-food," because it is used during the process of weaning the child off the breast. Borrowers are taught that children between six months and three years should be fed at least five times a day, if not more, and be given weany-food rich with nutrients and of a thick consistence, so as to be digested easily by the toddler. A suggestion given to the women as to how to create such food is to mix fishmeal, Soya beans, or ground nuts into porridge to add protein. From the ages of one year to three years, it is advised that the child be given rice and fish because both are easy to digest and fish contains much protein. Children can also be given soft meat bones with which to teethe. The teething process

provides calcium from the bone. Food should be prepared in the house where the mother can evaluate nutritional content, and snacks, which many Ghanaian mothers think of as candy or minerals, should be fruit and other more nutritious options (Solomon, personal communication, 1 May 1998).

The management of diarrhea is the next topic of lecture during educational sessions. Solomon teaches CSA members that certain treatments can make an episode of diarrhea less taxing on the health of the child. CSA members in Jamestown knew of Oral Rehydration Salts (ORS) before Solomon spoke of it as a way to manage diarrhea, but say hearing the information once again erased whatever doubts they had about its validity. At a cost of 150 or 200 cedis per packet, ORS is affordable and easy to use.

The other two sections of the educational sessions deal with sexually transmitted diseases and immunization. Thus far, Solomon has not covered these topics with any of the CSAs in Jamestown but plans to discuss every STD in respect to modes of transmission, symptoms, possible treatments, and other pertinent information. With the subject of immunization, Solomon will discuss its positive effect on the health of a child and clinics and other locations where the service is provided. Once all health and nutrition topics have been discussed, Solomon will review the information with the borrowers and answer any remaining questions.

The final section of the educational sessions deals with the development of self-confidence within each woman. As with micro-enterprise development, discussions of self-confidence often flow from comments made by borrowers during weekly meetings. The women also take part in a variety of activities that heighten their confidence levels. Managing the Cases, giving advice to a fellow group member as to how profits might be increased, and feeling the satisfaction of being able to repay loans as scheduled all serve as self-esteem boosters. Self-confidence effects attendance levels at CSA weekly meetings. Richard Yangfo, the WWBG Community Promoter in Sukura, explains that when a member of a CSA has difficulty making

repayments, she often lacks the courage to tell him why cannot make her repayment, and may also feel too ashamed to face her CSA partners (personal communication, 15 April 1998).

Attendance rates do have a tremendous impact on the frequency with which educational sessions take place, and thus effect the success of the Credit with Education program as a whole. I attended several CSA meetings that did not include an educational session because a majority of the members were not in attendance. CPs feel it is more beneficial to postpone educational sessions until more women are present to take part in discussions.

Attendance impacts all aspects of the CSA meetings, not only the educational sessions. At one CSA meeting I attended in Jamestown, twenty-four of the thirty-four group members were not present, as they were attending the funeral of the husband of the group's treasurer. While a funeral is an excused absence, this group has a high rate of unexcused absences and, as a result, Solomon had marked the word "out" by the names of seventeen of the members. These women would be forced to withdraw from the association should they fail to attend the next weeks' meeting.

Due to Gifty Addy's position as President of her CSA, Discipline and Unity, she has heard many excuses given by borrowers as to why they cannot attend an educational session and entire CSA meetings. Women tell Gifty, "I am sick," or "My child is sick, I have to take him to the hospital." Women also say, "I will sit small and then I have to go.

The meetings waste my time" (personal communication, 1 May 1998). At the last meeting I attended of Gifty's CSA, at 10:00 AM, when the meeting was to begin, five of the twenty-nine members were present. By 10:45, eight members were present, and by 11:20, a total number of twelve women were at the meeting. Women arriving late to the meeting said the timing of the meeting, during the morning hours, coincides to when they are usually selling their products. Solomon told the women he is available until 3:00 PM every day, so they should pick any time prior to this to schedule their meetings. He also reminded them that the week before, the women had agreed that ten o'clock was a

convenient time to hold their CSA meeting. With so many group members missing, the Discipline and Unity meeting did little to display the discipline of individual members or a sense of unity among the group.

During each CSA meeting, members are required to make a deposit into their savings accounts, usually in the amount of 1,000 cedis. Of course, if a borrower is unable to make her weekly repayment, the odds are high that does not have money to put in her savings account either. Savings generated by each woman vary greatly, and I found that most women may reach a fairly high savings level only to withdraw the majority of it soon thereafter. For example, Beatrice Odoi had saved 5,000 cedis during her CSA's orientation period. With her first loan of 100,000 cedis her savings reached 23,000 cedis. Her second loan cycle of 150,000 cedis brought her savings to 27,000 cedis. Her savings level peaked at 31,000 cedis during the third loan cycle of 200,000 cedis. Currently, though, her savings level has fallen to 15,000 cedis during a fourth loan cycle of 100,000 cedis (appendix a).

A similar case is found with Agnes Donquah, the borrower who sells fried eggs and tea on the main road beside a community member who sells the same. He loan and savings record is as follows:

<u>Loan Cycle</u>	<u>Loan Amount (cedis)</u>	<u>Savings</u>
#1	100,000	16,500 at end of cycle
#2	150,000	20,000 at end of cycle
#3	200,000	31,000 at end of cycle
#4	200,000	57,000 at week 7 of cycle
#4	200,000	10,000 at week 11 of cycle (to date)

In contrast to Agnes' savings record is that of Margaret Abbey, a borrower who sells raw fish and meet and has an excellent repayment record. Her savings have grown from 17,5000 cedis at the end of her first loan cycle to the current amount of 55,500 cedis of her fourth loan cycle (appendix a).

One of the more interesting aspects of the savings component of the program is that many of the women do not rely solely on the account they have with the bank. They save their money, as CSA's account with WWBG collects interest, none of the borrowers has ever seen that profit materialize. This type of lack in information could lead to distrust in the system the

bank is offering. Gifty Addy expresses it well when she says, "they [WWBG] are profiting from us," (personal communication, 25 April 1998).

Husbands and the Role of the Community Promoter

One final topic which impacts the majority of women participating in the WWBG savings and loan program is their relationship with their husbands, the role these men have in economic contributions to the family, and how they feel about their wives participating in such a program. When I asked borrowers if their husbands, family members, or friends tried to dissuade them from joining the program, their immediate answers were that no, they only received support. Their relatives believe, as do the organizations supporting micro-credit programs across the world, that the money the mothers receive would benefit the entire family. On a few occasions, 1: the husband of a borrower has served as the witness to a loan agreement, and co-signed the document.

This is not to say, though, that husbands of borrowers have never grown suspicious. Solomon recollects several occasions when a borrower's husband has sought him out, questioning the validity of weekly meetings his wife tells him she is attending. A husband or two has also accused Solomon of attempting to take a member as his wife. When the male relatives of borrowers question Solomon's motives, he explains the savings and loans program to them and, thus far, has quelled the worries of the men. Often, Solomon and the men become friendly with one another.

Solomon's relationship with the women and their husbands often develops to the point that the women, men, or couples, come to Solomon seeking his advice, asking him, in essence, to play the role of a marriage counselor. When this occurs, Solomon usually directs their concerns to a person more qualified to evaluate the situation. Borrowers often seek Solomon's advice on

how to cope with a lack of financial support from their husbands to raise and educate their children. Florence Duncan, a borrower who is a widow, asked me one evening if widows living in America ever remarry. When I answered yes, she then said that if her business of selling tea and frying eggs goes well, "there is nothing pushing me to that [remarriage]," indicating that at

this point in her life she would remarry only at the prospect of financial gains (personal communication, 22 April 1998).

As was mentioned earlier, Solomon estimates that 90% of his borrowers are married, and that 80% of these married couples do not share the same place of residence. Although such separation of husbands and wives may translate into increased autonomy for women, it also usually means less familial financial support on the part of their husbands. To a certain degree, the credit program offered by WWBG fills this financial gap by taking on the culturally sanctioned role of the husband/father on which members of the Jamestown community place such a great deal of importance. Women in the Jamestown community who take part in small business, rely on their income to feed themselves and their children. Vida Tetteh says, "being a mother, you have to take care of your children so they can grow up and be good mothers, too. Otherwise, life will be unbearable" (personal communication, 27 April 1998).

Conclusion

The Credit with Education micro-credit program implemented by Women's World Banking and Freedom From Hunger has impacted the lives of women borrowers in a variety of ways. First and foremost, the credit program offers these women something usually reserved for people of a higher economic status. The simple fact that organizations such as WWBG and FFH are focusing their attention improving the living standards of some of the world's poorest families, is a tremendous step in a positive direction. When women like Gifty Addy attend the weekly meetings of borrowing groups, they are given a space in which they are viewed as important members of society, contributing to its development. Even though the businesses women borrowers take part in are considered to be micro, the women invest a great majority of their finances and their time and efforts into these businesses. Likewise, the women of Jamestown are struggling to support their children, just as mothers in Japan, Spain, and the United States struggle to make ends meet.

The Credit with Education program has the task of creating rules and boundaries to fit the capabilities of the micro-entrepreneurial borrowers who take part in the program. In addition to this, micro-credit programs have the task of generating funds in order to sustain the growth of the institution. More money is needed as more women and men sign up to take part in such programs. Thus, Credit with Education charges an interest rate of seventeen percent and requires borrowers to complete repayments in increments, over a span of sixteen weeks. As is pointed out by words of the borrowers themselves and the frequency with which they voice complaints about the weekly repayments, this comparatively low interest rate is still difficult for the women to pay. When they make daily profits which are enough to cover the costs of food for the day plus a small amount left over, an interest payment of almost any size might be difficult for them to achieve. Some borrowers are making a valiant effort, though, as they attempt strategies of how best to use their loan in order to gain the highest amount of profit.

The case is, though, that a large percentage of borrowers are not aware of the best way in which to allocate their loan amount or in any other way increase their profits. They get caught in mishaps when they rely on others to complete a task for them, such as a middleman traveling to the farm to buy a crop in bulk, and are not always aware of times of the year, such as seasons, when their businesses might experience a slump in profit. The borrowers need to be given information about such business specifics not only to increase their profits, but also an ability to meet loan repayments requirements, thus providing more funding for an increase in the participation level of the program.

The difficulties borrowers face in repaying their loans causes a decrease in attendance at weekly CSA meetings which, in turn, may decrease the unity felt between members of the same group. This unity is crucial in order for the program to run in the manner by which it is planned - borrowers supporting each other emotionally as well as financially, should a member of a Solidarity Group need such support. Because so many of the women in Jamestown receive less financial support from their husbands than they would hope for, as well as a relationship distanced by separate living arrangements, borrowers have the opportunity to create bonds with each other. They are, after all, running similar businesses and living in the same environment and culture. This type of unity was seldom expressed to me by a borrower though, and not always present during CSA meetings.

This type of support was displayed to me during the educational sessions I witnessed. During these sessions, which often ran like a conversation between a group of old friends, borrowers expressed their views, voiced their concerns, and sometimes sought and gave advice. These forums of self expression were filled with information the women could use to create behavioral changes, where necessary, in order to improve the health and living situation of themselves and their children. For example, the women seemed to have knowledge in the area of family planning methods. Even if the borrowers are not implementing such methods currently,

they at least have the opportunity to go over the methods in their minds, perhaps one day making the decision to use a method.

As was displayed by comments made by Gifty Addy, though, extra attention needs to be paid to how borrowers interpret the information presented to them. FFH does ask borrowers if they have learned valuable information during their weekly CSA meetings, and if this information can be used to improve their standard of living, but these yes and no answers do not include the type of information that may be the most telling. Direct statements of what was learned during meetings can benefit the women themselves, as the comments would be used to make changes within the structure of the micro-credit program to better fit the needs of the borrowers.

I have no doubt that the views of the majority of borrowers indicate that they are benefiting, in one way or the other, from taking part in the program. Borrower statements do include, however statements that point to issues that should be given more attention, such as specific money management techniques. The aims of the Credit with Education program, to decrease poverty and malnutrition levels throughout the world by concentrating on the idea that giving credit to poor women and mothers is often the best way to do this, call for a deep understanding of the lives and needs of these women. Such understanding comes from a relationship based in equal amounts of trust from both sides. Although a few program components cause borrowers to feel as though they cannot fulfill what is being asked, or rather, demanded of them, it does seem as though a system of trust developing between the Jamestown borrowers and Women's World Banking (Ghana), Ltd. These women look forward to interacting with their Community Promoter and seek his advice often. A clientele filled with such a willingness to learn and an eagerness to grow pushes the Credit with Education program towards a future filled with great possibilities.

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Appendix A:

Credit and Savings Association Meetings I Observed

Blema Tesaa. (21,28 April 1998). Jamestown, Accra.

Discipline and Unity. (23 April 1998). Jamestown, Accra. Executive Meeting. (18 April and 2 May 1998). Jamestown, Accra.

God is King. (20 April 1998). Jamestown, Accra.

In God We Trust. (21 April 1998). Jamestown, Accra.

Insurance. (15 April 1998). Sukura, Accra.

Kwe Boni Ehi. (20 April 1998). Jamestown, Accra.

The Lord is My Shepherd. (22 April 1998). Jamestown, Accra.

Travel and See. (22 April 1998). Jamestown, Accra.

Ye Ye Kru. (15 April 1998). Sukura, Accra.

Appendix B:

The Sixteen Decisions

Principles Followed by Grameen Bank Borrowers

Source: Ryan, M. (1997). A recipe for prosperity. Parade magazine.

1. We shall follow and advance the four principles of Grameen Bank - Discipline, Unity, Courage, and Hard Work - in all walks of our lives.

2. We shall bring prosperity to our families.

3. We shall not live in dilapidated houses. We shall repair our houses and work toward constructing new houses as soon as possible.

4. We shall grow vegetables all year round. We shall eat plenty of them and sell the surplus.

5. During the plantation season, we shall plant as many seedlings as possible.

6. We shall plan to keep our families small. We shall minimize our expenditures. We shall look after our health.

7. We shall educate our children and ensure that we can earn to pay for their education.

8. We shall always keep our children and their environment clean.

9. We shall build and use pit-latrines.

10. We shall drink water from the wells. If it is not available, we shall boil water or use alum.

11. We shall not take our dowry at our sons' weddings, nor shall we give any dowry at our daughters' weddings. We shall keep our center free from the curse of dowry. We shall not practice child marriage.

12. We shall not inflict any injustice on anyone, nor shall we allow anyone else to do so.

13. We shall collectively undertake larger investments for higher incomes.

14. We shall always be ready to help each other. If anyone is in difficulty, we shall help him or her.

15. If we come to know of any breach of discipline in any center, we shall go there and help restore discipline.

16. We shall introduce physical exercises in all our centers. We shall take part in all social activities collectively.

Appendix C:
Credit and Savings Association (CSA) Rules
(as they appear in the WWBG PassBook of each borrower)

1. Borrowers must be women at least 18 years old who have grouped in a borrower group of four to six like-minded women to personally guarantee each other's loan from the CSA.
2. All members must pay a membership fee (to be determined by the CSA).
3. Each borrower group must designate its leader who is automatically an officer of the CSA. From among the officers the whole CSA membership must elect a Chairwoman, a Treasurer who can count accurately and properly safeguard the money of the CSA, and a Secretary bookkeeper who can read, write, and do basic arithmetic with ease. If none of the officers have these skills another CSA member may be hired. The Chairwoman assisted by the other members will preside at each CSA meeting.
4. The CSA must pay weekly.
5. The CSA must collect savings from each member each week, the minimum amount to be determined by the bank.
6. CSA member's individual loan requests must first be approved by the members of the same borrower group and then presented to the whole CSA membership for review and approval.

7. The CSA may authorize a loan not exceeding the maximum recommended by the bank.
8. The CSA must charge interest on its loans to members in addition to the bank interest. All loans must be repaid to the CSA within the period agreed with the bank.
9. Part of each member's loan principal and interest must be repaid at each weekly meeting.
10. All disbursement and collection of money must be made in full view of all CSA members at the weekly meeting with public declaration to the full membership of the payment.
11. Each CSA is expected to apply appropriate sanctions to a borrower group whose members fail to abide by the rules of the CSA.
12. CSA members must agree to practice and motivate others to practice the education practices decided upon by the membership.

Appendix D:

The Passbook

A Record of the Monetary Transactions of One Borrower*

Loan Amount	Program Interest	CSA Interest	Total Due	#of Payment \$	Regular Payment \$	1 Final Payment	Mem. Fee Payment \$	Cycle No.
100,000+	17,000+	3,000 =	120,000 /	16 =	7,5000 +	7,500	500	2

Loan Principal + Interest Payment

Savings Deposits + Withdrawals

Meeting No.	Date	Payment	Balance	Signature	Deposit	With-drawal	Balance	Signature
1	23-3-98	7,500	117,000		1,000	--	7,000	
2	30-3-98	7,500	109,500		1,000	--	8,000	
3	6-4-98	7,500	102,000		1,000	--	9,000	
4	13-4-98	7,500	94,500		1,000	--	10,000	
5	20-4-98	7,500	87,000		1,000	--	11,000	
6	27-4-98	--	87,000		1,000	5,000	6,000	
7	4-5-98	7,500	79,500		1,000	--	7,000	
8	11-5-98	15,000	64,500		1,000	--	8,000	
9	18-5-98	7,5000	57,000		1,000	--	9,000	

* This is a fictional example of data recorded in the PassBook of one woman in the process of repaying her second loan from WWBG. This loan was for the amount of 100,000 cedis. With an interest rate of 17%, plus CSA interest, she is to make weekly repayments of 7,500 cedis. She began the loan cycle with 7,000 cedis in savings. She was able to make her repayment requirement during the first five weeks of this loan cycle but, for some reason, could not make her week six repayment. Maybe she had to pay a medical bill or take care of some other emergency, as she withdrew 5,000 cedis from her savings account at this time. At week eight of the loan cycle, though, she was able to make her repayment as scheduled plus the money she owed from week 5. At week nine, her transactions returned to their expected level.

