ECONOMIC RESTRUCTURING, MATRILINY AND
INTRAHOUSEHOLD RESOURCE ALLOCATION

Cases from the Suhum/Kraboa-Coaltar District of Ghana

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Submitted for the degree of philosophiae doctor

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To RO Boamah,
for all that you’ve endured……!
ACKNOWLEDGEMENT

Academic work is often described as a cooperative enterprise, as people rely on each other’s effort. But, this work, more than most at this level, owes much to the efforts of other people. It would have been impossible without these diverse contributions. Many thanks hence to the people, whose diverse writings, ideas and services fostered and finally brought the work to completion. Personal recognition would have been most appropriate - yet it is just impractical.

However, I acknowledge Siri Gerrard for the countless….countless….late afternoon tutorials and conversations on the substance and organisation of the work. Her articulate and constructive comments cleared and sharpened my thoughts in many respects, as well as influenced my overall views on the macro-micro interfaces in international development. She has not only shown strong interest in this academic work, but also in my career development and general well-being. Siri mobilised funds for us to develop and run two highly-subscribed English-taught courses with reckonable outcomes: my course coordinating and teaching capabilities gained recognition, securing me a fantastic job; many Cameroonian and Ghanaian master’s students got the chance to study at the University of Tromsø (UiT) under the so-called sandwich-quota arrangement. Getting to know and working with her have simply been edifying and gratifying. I am thus forever grateful for her kindness, guidance and encouragement, as well as unwavering belief in my capabilities.

The Norwegian Research Council fully funded this project – including the residency at the University of Oxford. To former colleagues in the Department of Planning and Community Studies (UiT), where I was a research fellow, sincere gratitude for the exciting discussions and enabling work setting. Profound appreciation goes to Elisabeth Sandersen and Lodve Svare, present colleagues at the Centre for Peace Studies (CPS), for the time-consuming lay-
out brush-up. I promise to brush-up my own passé computer skills to spare them such boring
tasks in future. Tone Bleie, CPS Director, has also been a steady of source of encouragement
and support, for which I offer my warm thanks.

To the men and women in Kofi Pare and Omenako in the Suhum Kraboa/Coaltar district,
whose farm work, lived experiences and aspirations have informed this project, I am most
indebted for their assistance. I hope that your thorough views and reflective accounts would
contribute towards a better understanding of farming systems and intrahousehold processes.

Last but not least, it is a big medase……tons of gratitude and appreciation to Patrick and
Phillip, my beloved sons, for the patience, companionship and daily inspiration. We have
many….many social grounds to cover hereafter…!!!

Percy Oware

Tromsø, 30.05.11
ABSTRACT

Many debt-ridden sub-Saharan African countries (SSA), including Ghana, adopted the International Monetary Fund’s and the World Bank’s neoliberal market-based structural adjustment programmes (SAPs) in the early 1980s to fine-tune their economies. The policy aim was to restructure production capacities in order to improve trade, improve growth and improve debt-servicing capabilities, as well as foster an overall institutional framework characterized by free markets and strong private property rights. Ever since market efficiency has come to underlie the general practice of development.

However, despite claims of SAPs being mere technical tools for addressing problems endemic to national economies and enabling societal development, they involve sets of universalising cultural assumptions. Their market orientations privilege certain life ways as every economic policy is embedded within locally-situated repertoires and experiences. The agricultural sector policies particularly bring Western cultural assumptions to the understanding of crop production and domestic economic behaviour, which are at variance with processes within the households that mostly cultivate cocoa for export and staple food items - such as maize, cassava and plantains - in Ghana.

Households link people to the macro structures that dispense valued resources and offer new forms of opportunities, making diverse intra-household processes relevant in effective policy design and implementation. As a result, the present study explored aspects of the contemporary fall-outs of the market-informed policies through how Ghanaian matrilineal cocoa farm households frame rights and obligations, organize routine activities, make allocative decisions and share diverse welfare-oriented resources among their members.
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# ABBREVIATIONS AND ACRONYMS

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<tr>
<td>ADB</td>
<td>Agricultural Development Bank</td>
</tr>
<tr>
<td>BWC</td>
<td>Bretton Woods Conference</td>
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<td>BWIs</td>
<td>Bretton Wood Institutions</td>
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<td>COCOBOD</td>
<td>Cocoa Marketing Board</td>
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<tr>
<td>CODESRIA</td>
<td>Council for the Development of Economic and Social Research in Africa</td>
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<tr>
<td>ERP</td>
<td>Economic Recovery Programme</td>
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<td>FOB</td>
<td>Freight on Board</td>
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<td>GATT</td>
<td>General Agreement on Tariffs and Trade</td>
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<tr>
<td>GSS</td>
<td>Ghana Statistical Service</td>
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<tr>
<td>HIPC</td>
<td>Highly Indebted Poor Countries Initiative</td>
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<tr>
<td>IBRD</td>
<td>International Bank for Reconstruction and Development</td>
</tr>
<tr>
<td>IDS</td>
<td>Institute of Development Studies, University of Sussex</td>
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<tr>
<td>IFC</td>
<td>International Finance for Corporation</td>
</tr>
<tr>
<td>IFPRI</td>
<td>International Food Policy Research Institute</td>
</tr>
<tr>
<td>IMF</td>
<td>International Monetary Fund</td>
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<tr>
<td>ISSER</td>
<td>The Institutional of Statistical of Social and Economic Research</td>
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<tr>
<td>LBC</td>
<td>Licensed Buying Companies</td>
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<tr>
<td>NDPC</td>
<td>National Development Planning Commission</td>
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<td>NFR</td>
<td>Research Council of Norway</td>
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<tr>
<td>NHE</td>
<td>New Household Economics</td>
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<tr>
<td>OECD</td>
<td>Organisation for Economic Cooperation and Development</td>
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<tr>
<td>PBC</td>
<td>Produce Buying Company</td>
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<tr>
<td>SAP</td>
<td>Structural Adjustment Programme</td>
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<tr>
<td>SAPRIN</td>
<td>Structural Adjustment Participatory Review International Network</td>
</tr>
<tr>
<td>SSA</td>
<td>Sub-Saharan Africa</td>
</tr>
<tr>
<td>UK</td>
<td>United Kingdom</td>
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<tr>
<td>UN</td>
<td>United Nations</td>
</tr>
<tr>
<td>UNCTAD</td>
<td>United Nations Conference on Trade and Development</td>
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<tr>
<td>UNRISD</td>
<td>United Nations Research Institute for Social Development</td>
</tr>
<tr>
<td>US</td>
<td>United States of America</td>
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<tr>
<td>WTO</td>
<td>World Trade Organisation</td>
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<td>WWII</td>
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EASTERN REGION OF GHANA

SUHUM/KRABOA-COALTAR DISTRICT

(Source: http://maps.google.com/maps?hl=no&eq=Suhum/Kraboa+Coaltar+district&width=640&height=480&cbp=0,0,1000,100,0
(Source: http://commons.wikimedia.org/wiki/File:Eastern_Ghana_districts.png)
PART I: INTRODUCTION AND ORGANIZING APPROACHES

CHAPTER 1 CULTURAL PROCESSES AND DEVELOPMENT

In the world of policy, culture is increasingly being viewed as a fact of life that matters as much as economics or politics to the process of development. But there remains some confusion about how it matters... (Rao and Walton, 2004:1)

Introduction

This thesis explores the cultural and ideological expressions underlying the International Monetary Fund’s (IMF) and World Bank’s promoted and financed Structural Adjustment Programmes (SAPs) and matrilineal Akan household processes in two Ghanaian farming communities, namely, Kofi Pare and Omenako in the Suhum Kraboa/Coaltar district. Its proposition is that SAPs, which Ghana adopted in the early 1980s and whose market orientations have since guided the general practice of development (Shepherd, 1998), bring a certain cultural and ideological dimension to the understanding of agricultural production and household economy that is at variance with processes within the rural households that predominantly produce cocoa for export and staple food crops – including maize, millet, cassava and plantains. Through how matrilineal Akan cocoa farm households particularly organize activities, make allocative decisions, and share responsibilities and resources among their members, this defining proposition is further clarified, developed and examined.

SAPs sought to help address structural problems endemic to developing economies. Their rationale was to restructure production capacities in order to improve balance of payments, improve trade, improve growth, and improve the overall economic efficiency by switching resources to the production of exportable products – exploit national economies of scale and
enhance the foreign exchange earning and debt-servicing capacities of the adjusting country (Peet, 1999 UNCTAD, 1999). They were meant to create a market-friendly environment via sets of specific multi-sectoral policies that liberate individual entrepreneurial freedoms and skills, support private initiatives and divest the state (government) from direct involvement in economic activities. All financial assistance under SAPs was linked to the singular pursuit of market reforms.

In other words, according to the 1987 World Development Report, SAPs were the roadmap for achieving “faster growth of national income, alleviation of poverty, and reduction of income inequalities” - the presumed ultimate objectives of development (quoted in Peet, 1999:55).

Ghana’s agricultural reforms
The economic policy reforms in Ghana’s agricultural sector specifically emphasized increased productivity in the smallholder-dominated farm system as a means of broadening the base of growth. An efficient and a broad-based farm sector were projected to translate into improved incomes, consumption and general living conditions of farm households - the basic social organizations in rural communities. This would also galvanize, boost the non-agricultural sectors and set the pace for development (Lele, 1992; Brydon and Chant, 1993; Sarris and Shams, 1991).

Consequently, the agricultural adjustment focused on only one “cash crop (cocoa), on which both reforms and resources were concentrated” to kick-start the turnaround towards economic growth and national development (Gibbon et al., 1993:31). This cocoa sector rehabilitation had improvements in producer incentives as a key component. These incentives ranged from
increased share of price of the exported cocoa, payment of pre-season bonuses, timely and easy access to extensive services (including provision of high-yielding seedlings, insecticides and mass spraying services) to the construction of feeder and access roads in cocoa farming communities (Hutchful, 2002).

All the policy opportunities were (and are still) in principle available to all cocoa farmers, householders or smallholders, making the policies essentially gender neutral, - i.e. equally accessible to all men and women who had (and still have) the capacity and desire to cultivate cocoa. Indeed, many farmers responded to the new policies by increasing cocoa production to an all-time level of 700,000 metric tonnes by 2004 and even outstripping the 1964/65 record of 580,000metric tonnes¹. That cocoa output increased considerably because of the producer-friendly policy reforms give credence to Theodore Schultz’s noted view that “once there are investment opportunities and efficient incentives, farmers will turn sand into gold” (quoted in Bates, 1981:2).

Who are the real policy beneficiaries?

Due to the weak conjugal bonds and non-pooling of resources that characterize matrilineal Akan households (Guyer, 1987; 1988), it is being argued that the benefits of SAPs did not trickle (and still do not) down equitably to the husbands and wives (conjugal partners or main actors) within cocoa farming households. The SAP beneficiaries are generally male farmers, who, according to Doss (2002), cultivate cocoa and actually own household-run cocoa farms in Ghana. That there is a remarkable gender division in crop cultivation as “women who farm tend to specialize in food production; women who farm specialize in cash crop production” in Ghana (Chao, 1999:8). Even rural women, who work on household-run cocoa farms, only do

so as part of their routine domestic responsibilities that do not come with direct access to and control over the improved income and other incentives in cocoa farming, thereby still putting the women folk beyond the fullest reach of the policy opportunities.

All this is because the husbands and wives (conjugal partners) or smallholders, who cultivate cocoa, do not necessarily work as corporate entities with shared interests and resources in line with the joint or pooling household thinking that informs SAP (Koopman, 1991). Instead the conjugal partners operate as distinct individuals within the cocoa farm households; they have separate income and expenditure streams, and have no inheritance obligations to and rights in each other (Kabeer, 2001; Mock 1986). They consistently promote their independent, distinct or own-account economic portfolios within the cocoa farm households, beyond cooperating on the day-to-day obligations of collective subsistence, which, to some extent, collaborates Jackson’s (2007:118) notion of “complex dependencies and interdependencies in marriage” within rural domestic groups in Zimbabwe and Zambia.

While the terms of traditional domestic Akan marriage contracts may presumptively differ from the undertones of SAPs, they are neither elements of the ignorant past nor a hindrance to the “future positive” (Edwards, 1999), “future-oriented” (Appadurai, 2004) and “new beginnings” (Mosse, 2005) logic of development - but rather a set of contemporary cultural formations or vibrant life ways that can equally be a natural ally in making the promises of development more meaningful to and relevant for all sectors of society. This development thinking or approach demands, however, a thorough knowledge of development beneficiaries and their realities – institutions and priorities. It is for this reason that the present study seeks to generate further insights into the operations of Akan domestic groups and their mediating effects on SAPs in two communities – Kofi Pare and Omenako in Ghana. Any evidenced
complexities in how these households organize activities, make decisions and share resources will provide striking depth and fresh insights into the contextual conditions within which any external donor-driven and one-size-fit-all development initiative is likely to evolve.

To this end, the study addresses the following questions:

- What are the main characteristics of matrilineal Akan households?
- Which household model - intrahousehold resource allocative principles - inform SAPs?
- Is there a mismatch between the intrahousehold resource allocative principles underlying agricultural adjustment programmes and matrilineal Akan households?
- If there is a mismatch, what characterises this mismatch in everyday life?

The preceding introductory remarks, which have given rise to the above research questions, feed into a now longstanding interest in the role of non-economic factors in human progress or process of change (Cernean, 1992; Harrison and Huntington, 2000) – i.e. the articulation of development concerns beyond purely economic and technocratic terms in order to highlight the social-cultural issues that always lurk beneath the surface of economic activities, as well as demonstrate the irrelevance of pushing the realities of development beneficiaries out of sight into insignificant “discipline-bound logics of diagnosis and prescription (whether in education, agriculture or education)” (Mosse, 2005:4).

Re-visiting refrains

The present study therefore represents an attempt to re-visit two refrains: “cultures count” (Huntington, 2000: xiii) and “cultural turn” (Nederveen Pieterse, 2001:60) in development thinking and practice, with emphasis on how the recognition of certain cultural factors can
create a suitable platform for development action. These refrains, like the study, are rooted in the argument that what people do at every point in time is traceable to and embedded within distinct value systems, so in-built learning mechanisms and flexible adjustments are required in development action or, more aptly, in moving development “practice towards seeking to listen rather than to tell” (Rao and Walton, 2004:19). The proposal is that policy-makers need to develop socio-cultural antennae - extend their ears and eyes into the specific life ways of communities, where projects are being carried out, to ensure better understandings of their complex realities and project compatibility, success. In so doing, the needs of beneficiary communities become more important than the desire to be visibly seen offering development assistance in the face of growing human suffering (Ramalingam and Barnett, 2010).

To begin with, all the preceding introductory remarks are situated in running debates about the term development, and how it (development) is eventually practised. This includes how certain development understandings silence and/overlook beneficiary priorities and voices, thereby making otherwise well-intentioned development initiatives less relevant for certain social categories.

**Development - whose priorities matter?**

Since the term “development” assumed prominence in the vocabulary of international affairs after the Second World War (WWII) - i.e. at the dawn of the decolonisation processes in sub-Saharan African (SSA) and when most countries in Latin America had long attained political independence - it has been a referent for continuous advancement in aspects of human society (Eade, 2002; Sumner and Tribe, 2008). It has encapsulated the ideal and prosperous future desired by many societies, institutions and individuals. It has been used to capture the mood of optimism and enthusiasm that the relatively poor “new nations”, which later came to make
up today’s “Third World” and “developing countries”, equally had the potential to achieve economic growth and improved living conditions for their people within a reasonable time frame (Rapley, 2002; Worsley, 1984).

The term development particularly has been linked with societal structural transformation from the worse to the better, from the inferior to the superior, and the simple to the more technologically complex and integrated “modern” form (Gardner and Lewis, 1996). It has implied fundamental social, economic, political and cultural changes that often occur in the life course of a society. That the advanced Western countries had all gone through certain processes of change and the present long list of “late developers” too must necessarily move in the same predetermined track of “ineluctable, universal law and toward a desirable goal” of modern society (Esteva, 2003:10).

This idea of modern society too was defined as much the same as Western modernisation. Such a society was typified by economic patterns of diversified occupational structures, industrialisation, entrepreneurism and growth of markets; social patterns of urbanisation, bureaucracy, literacy, mobility and flexibility; and value orientations of rationality and individualism (Toye, 1987). This made the idea of modern Western society the implied outcome of development processes (Worsley, 1984). Developing societies were therefore required to imitate the “open society” of the West; assume the mental models of the West (rationalisation), to adopt the institutions of the West (market) and to aspire to the lifestyles of the West (high mass consumption) (Peet, 1999). Indeed, as shown in Forster’s (1962) work on “peasant’s image of the limited good”, the understanding and application of the concept of development had Western modernisation as the standard panacea for the perceived problem of
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traditionalism, social disorder and poverty in developing societies (quoted in Gardner and Lewis, 1996:12).

Re-inventing modernisation paradigm

More importantly, this paradigm of development as a process of structural societal change along Western lines or modernisation was intellectually influential in the 1950s and 1960s. It was, according to Peet (2003), an offshoot of the liberal economic consensus - Keynesianism - that accounted or, more appropriately, provided an intellectual backdrop for the post-World War II policy of state intervention in national economies, including the European Recovery Programme (Marshall Plan) and, in many ways, development aid transfers to low income countries. Keynesian-inspired macro-economic instruments and centralised planning had successfully spearheaded the post-war reconstruction of Western Europe with US bilateral loans under the Marshall Plan, thereby providing “lessons for the development of poor and technologically backward economies” and specific policy clues in “investment, technology transfer and free trade” (Remenyi, 2004:27).

In the developing world, this Keynesian policy conjuncture saw governments assuming the role of a prime mover of economic growth and progress. They actively mobilised investible capital and prepared national development plans to help speed up the societal transition to the modern form (Leys, 1996). On the bilateral level, Western countries provided “capital and know how, to bring these countries into the modern age of capitalism and liberal democracy” (Rapley, 2002:15). Similarly, the World Bank and International Monetary Fund (IMF), which had been sidelined in their limited foundational role of European post-war reconstruction and economic restoration by the Marshall Plan, shifted their attention to development financing within the wider Keynesian policy of multilateral cooperation (Adams, 1993). Thus, the two
Bretton Woods institutions ended up being the multilateral agencies that would “garner and inject the necessary capital required for developing countries to achieve modernisation” and, more aptly, assume enormous influence in the highest levels of policy decision-making in the developing world (Mihevc, 1995:47).

However, by the 1970s and 1980s the Keynesian liberal economics had lost its intellectual and policy-making allure as stagflation hit developed economies and debts, corruption and power abuse strangled most developing economies (Rapley, 2002). That Keynesianism was literally hobbled by the new economic orthodoxy of neo-liberalism – which emphasised a minimalist state (reduced government role in economic activities and welfare services), open markets, divestiture, liberalisation and export-led growth. Untrustworthiness in the state in economic decision-making was the fundamental principle of neo-liberalism. Maximising the reach and frequency of the market was hence considered to be the best way of solving short-term national economic problems and enhancing long-term socio-economic development that had been undermined by unproductive state interventions (Leys, 1996; MacEwan, 1999).

Modernisation as neo-liberalism

Despite the differing roles for the state and market in development, “neo-liberalism is simply a reformulation of modernisation theory”(Kothari and Minogue, 2004:7). That the prevailing discourse of neo-liberalism too considered “development to be synonymous with economic growth and capital formation: the engines that will drive the modernisation effort of the entire society” (Mihevc, 1995: 45). It shared the earlier modernisation narrative that development was a single-track, imitative and universal process propelling societies “toward the modernity that is portrayed as so successful in the West” (McKay, 2004:61). Both paradigms have the implicit assumption that problem-solving capabilities are wanting in poor and developing
societies; only Western normative values have the relevant tool-kits for countering obstacles to economic growth and human progress, regardless of space and time (McKay, 2004).

In the early 1980s, these re-invented modernisation ideals (neo-liberalism) too were neatly packaged as Structural Adjustment Programmes (SAPs) for general adoption by debt-ridden developing countries at the instance of the International Monetary Fund (IMF) and World Bank (Kothari and Minogue, 2002). The SAPs were meant to help reform, re-tool, rejuvenate, and revamp developing economies to mirror the supposedly “competitive ideal derived from Western economic experience” (Peet, 1999:56). In other words, both the discourses of neo-liberalism and SAPs re-affirmed the achievements of Western modernity as the definitive goal of development.

Catching up
The resurfaced modernisation ideals express value premises for societal structural change: developing countries can benefit and catch up from the earlier successful economic growth and social development experiences of others, given the availability of certain conditions and the pursuit of certain policies (McKay, 2004). They again reduce the thrust of development policy and practice to imitation of the developed West. All that is associated with the West is reified and positioned as a representation of how “living the good life” is and ought to be; Western life ways provided a standard model for the best of human aspirations and reflecting simplified images of model values and lifestyles, as well as the nature of the desirous “good society”. Conversely, non-western societies are portrayed as decadent, irrational, ignorant and lacking the capacity to tackle fundamental socio-economic problems of scarcity, exchange and production. They (non-western societies) serve as the metaphor of societal failings and institutional absences – “an absent object” – in relation to what presently obtains or has been
achieved in Western societies (Ferguson, 2007:2). In so doing, the very core of development narratives has essentially come to revolve around “latecomers, pioneers and catching up; the economic coordination of mechanism which enable late developers to compensate for the historical accident of their lateness” (Watts, 1998:50).

Consequently, the catching up process has come to mean a virtual transfer of more efficient technologies (modes of production, e.g. industrialisation), institutional structures (markets) and life ways from Western to non-Western societies (Black, 1999). However, this process appears to disconnect socio-economic processes from the realities, insights and experiences of the beneficiaries in the developing world. It overlooks contextual issues that help explain the complex forms of social and institutional organisations, relationships among people and the motives, stimuli and codes regulating their actions. All non-western ways of life, ways of thinking and ways of looking at the world are categorised as obstacles to increasing the space of economic growth and human development – of a more fulfilling, healthier, longer, and less burdensome everyday life. Only Western construction matter in processes of change; the non-West and poor are portrayed as being ignorant and incapable of properly managing their own lives (Sadar, 2002; White, 2010).

A Western development model that assumes universal application monopolises dreams of progress and overshadows alternative conceptions of future based on local cultural resources. People’s problems are outcomes of their encounters with the surrounding milieu, requiring local resources for effective resolution. Such a mode of problem handling goes a long way to test and strengthen the creativity, innovativeness and adaptability of local people and cultural resources, as well as fostering harmony - communication and understanding - between people and their immediate environs. However, if local problems are defined through external lenses
and addressed with external toll-kits, the ability of local people to harness their local cultural resources in solving local problems becomes usurped. This particularly ends up denying local cultural resources the chance to prove their problem solving capabilities and also promote themselves as alternative life ways (Claxton, 1982).

This emphasis on application of local cultural resources to problems raises many questions-including: What do cultural processes really bring to development? How do cultural elements impact outsider-initiated development interventions? How can the recognition and use of local cultural elements enhance development policy formulation and implementation? Or is the call for recognition of local cultures in development programmes a distraction from the substantive issue of improving livelihoods and lives?

**Culture – the missing link**

The term culture has a confusing history and many shades of meaning (Friedman, 1994). Yet, following Eade (2002), every culture has three overlapping dimensions: the *symbolic*, such as customs, traditions, heritage, values, norms, customs, beliefs, myths, behaviours, attitudes, and worldviews; the *societal* (methods of social, economic or political organisation), such as marriage and kinship systems, resource management practices, housekeeping arrangements, patterns of authority and decision-making; and the *technological*, such as knowledge, skills, expertise and techniques for realising certain economic, political and social ends.

Culture is therefore definable as the whole range of distinctive symbolic, organisational and technological systems and practices prevalent in a society (Eade, 2001; Claxton, 2000). It is the means by which members of a community relate to each other, interact with their natural and social milieu, organise activities to serve their diverse relational ends. This underscores
Griffin’s (2001:197) reference to culture as the “glue that binds people together and enables them to interact” to bring a form of flavour to their lives. It is equally expressed or constituted only by the actions, experiences and words of its members; culture is invisible on its own, but is made visible and evident only through its representation in the everyday lives (including activities) of social groups (Van Maanen, 1988). Taken together, human culture is like the seashell wherein people can see who they are, see where they have been, and see what they can become (Verhelst and Tyndale, 2000).

Culture and development: any direct linkages?
Key to the above definition of culture is the idea that it is an integral part of human lives. If societal development involves progress in diverse spheres of human life, then development efforts cannot overlook the world of culture – issues informing the routine and not-so-routine activities and what it generally means to live a meaningful life in the beneficiary community (Sen, 2004). Development and culture are intertwined; as people’s interests, orientations and motivations (conscious and unconscious) are related to certain normative systems, which, in turn, exert influence on socio-economic decision-making (White, 2010). Culture matters in the material dimension of people’s sense of being, self-worth and attempt to name the world in a way that reflects their particular experiences, needs and expectations. As a result, a well-intentioned development action cannot sideline the very system of ideologies and values that underpin, drive and sustain socio-economic activities in the beneficiary communities, as well as the structure for realising the material desires that people consciously identify and seek to pursue in life (Claxton, 2000; Matarasso, 2001; Tucker, 1997).

People’s understanding of development initiatives and, most importantly, their own material possessions, life aspirations and well-being are all grounded in a particular socio-cultural
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location – i.e. a measure of shared perception of “doing well” and “good standard of living” (White, 2010). This is why Appadurai (2004:67) writes that material aspirations “form parts of wider ethical and metaphysical ideas which derive from larger cultural norms”. Diverse socio-economic wants and desires to achieve improvements in certain areas of life spring from are the natural settings and structural relationships that people find themselves in. And like feedback loops, these locally determined needs create and preserve a particular economic way of life, define one’s place in the larger world and ultimately stream into more densely, intermediate or higher cultural systems.

These contextual cultural systems may not be explicitly articulated. But, they all the same lie beneath the flow of everyday life such as ways of organising social and economic activities and ensuring multiple linkages between systems of production and social groups. This particularly could be further exemplified by how rural households routinely constitute themselves into work groups and go on to allocate products of labour, make decisions and manage intrahousehold expectations at inheritance, as well as create networks of obligation and solidarity among kinsfolk and neighbours through labour and food exchanges to promote the general well-being of their members (Pottier, 2007).

In this respect, concerted efforts at improving living conditions and realising life aspirations (i.e. development) must be reflective of the wide-ranging and local-specific conditions. Such material demands and choices are cultivated in the thick of “specific and multiple designs for social life” (Appadurai, 2004:64). This means that situated cultural factors shape, influence and enable social and economic processes; they facilitate the formation of the sense of self, identity or who we are, how we live our lives and what sort of material things we aspire to and crave for in life, embedding people’s needs, expectations and priorities (e.g. housing,
clean water, stable jobs, health facilities and all-weather roads) within wider institutional structures (Griffin, 2001). Or, as Schirato and Webb (2006:140) would want us to believe, the “contexts in which we live, and through which we move” almost always “insinuates itself into our well-being”.

What the preceding discussions importantly suggest is that all concerted initiatives at helping people to navigate themselves out of poverty cannot disregard the basis or sources of their materials wants and priorities. This is unsurprising as culture constitutes both the veritable source of and the springboard for development action – satisfying all manner of material desires. It is a source because it is itself a means of determining what has to be and should be done – i.e. development aims; it is a springboard because the culture of every human society has certain in-built mechanisms for addressing material needs and expectations. While some of the societal tool-kits for handling emerging problems may not be so effective at certain times, they still exist as part of the given society’s resource pool that can be refined, re-tooled or perfected through continuous application.

As a result, reliance upon proven universal and external donor-promoted modes of solving diverse development problems across time and space, as envisaged by the IMF/World Bank’s SAPs, can be argued to undermine local hands-on learning, experimentation, creativity and capacity building (Matarasso, 2001). It is indeed why culture matters in development efforts; it provides the institutional and social scaffolding for constructing a new edifice – improving life chances; it plays a significant role in the extent to which particular policy interventions bring improvements and a sense of being capable of helping one’s self. Equally development expectations vary across and within countries; every country is somewhat different in its own unique way and indeed each region within every country may not necessarily be the same,
making varying cultures a significant resource for the process of development. That local culture both shapes the nature of material expectations and varied attempts at achieving these material aspirations (Rao and Walton, 2004).

In the foreword to the World Bank’s policy framework pin-pointing culture as the missing link in the realisation of sustainable development, for example, the then President, James Wolfensohn (1998: iii), observes that:

 ..........we are at crossroads in our understanding of development and how to go about it. We are realizing that building development solutions on local forms of interchange, values, traditions and knowledge reinforces the social fabric.........

Further, in 2002, two World Bank economists, Rao and Walton (2004: vii), organised a cross-disciplinary conference to explore ways of engaging culture to help improve understandings and practices of development. And in the preface of the proceedings, the economists made the case for the unlikely disciplinary alliances and incongruities that informed the conference as such:

 ..........it reflects an increasing recognition of the centrality of cultural processes to the reproduction of inequality and human ill-being among development policy makers and economists.........

The World Bank is at the leading edge of much of what takes place in development: it is the leading financier of development programmes, the biggest player in development cooperation and the hub of development expertise or knowledge, as well as the most pilloried for lacking understanding of and respect for the cultural context of implementation (King and McGrath,
Consequently, these statements simply point to a policy turnaround within the corridors of the World Bank and the realisation that diverse local cultures constitute a potentially veritable basis for social and economic life. That is, the mundane symbolic forces making and shaping everyday social life, when properly steered, can help generate positive dynamism for satisfying material aspirations – i.e. effective public action. This is necessary because how a group of people think and live cannot be overlooked if development efforts are really expected to be relevant to real life, real time and real space, as well as provide an arena for energising cultural resources on which the long-term sustainability of local livelihoods and communities depend. Can the household typify a local cultural formation that can influence development action? How, if so?

Households as cultural units

Households typify aspects of local cultural units that have their own set of “codes, rules, rights and duties” Wilk (1997:36). Their internal structures and working reflect, and are shaped by a diversity of local conditions and experiences. That it is within the framework of culturally informed guidelines that households manage and organise production, exchange, consumption, gender perceptions, parenting, budgeting, decision-making, resource sharing, inheritance, and income pooling and unpooling (Netting, 1993; Wilk, 1997). But, since these defining cultures always vary from place to place, and time to time, household functions and boundaries too come completely more diverse and more dynamic – not natural or universal units (Harris, 1991). A household or a household-like group may be found in all societies and at all times, but each may differ significantly in terms of structure and activity.

Consider these examples: some households are concurrent loci for production, consumption and investment based on the nuclear or conjugal core, others are not. Some households limit
membership to affinal and kinship relationships, others do not. Some households engage in resource pooling, operate maintenance funds and make allocative decisions through a single authority, others do not. Some households restrict intergenerational property transfers to nuclear family members, others do not. Some households trace descent matrilineally, others do not. Some households practice polygamy or multiple spouse system, others do not.

From the preceding examples, it is clearly impossible for a single feature or combination of features to constitute a sufficient basis for a standard or generic definition of households. The concept of household is fluid; varying local conditions express housekeeping differently and categorise domestic experiences in different ways. However, by way of generating a measure of organised ideas about what constitutes a household, the study adopts Netting’s (1984:xxii) consideration that it is the “fundamental social unit.............a primary arena for the expression of age and sex roles, kinship, socialization, and economic cooperation where the very stuff of culture is mediated and transformed into action”. Underlying this working definition is the notion of culture, which is invoked through practice – for instance, how people organise and manage daily life, and experience the world; how households - which are anchored in cultural concepts of division of labour, rights and obligations - organise reproduction and production, and distribute valued resources in multiple contacts with a wide array of institutions beyond their boundaries.

In extension, the present conceptual approach facilitates the understanding of households as both embedded channels and outcomes of broader macro processes, as well as contexts within which external and local forces readily fuse to create new life forms and ways (Kabeer, 2001). But, in the operations of households, how do they impact and influence macro institutional processes?
Intrahousehold dynamics

The complex set of social and economic interactions among household members are usually referred to as intrahousehold dynamics. Until recently, such internal household processes were considered inconsequential, irrelevant or neutral in how public programmes impacted the lives of people (Haddad et al, 1997; Rao and Walton, 2004). Development policies were deemed to stop at the door-steps of households; as policy-makers had no control over the redistributive rules and norms within households, which ensured that resource transfers to an individual always ended up in a common fund to maximise the welfare of all their members. This defining policy theory of joint welfare maximisation was premised on the assumption of shared interests and resource pools among household members. Individuals, who exhibited self-motivated behaviours in external household relations as in the marketplace for scarce resources, presumptively revert into selfless or altruistic behaviours in internal domestic matters (Hart, 1995; Kabeer, 2001).

However, there is evidence of intrahousehold welfare inequalities that often cast a shadow over policy design and implementation (Kabeer, 2001; Young, 1993). That many polices are transmitted and experienced through culturally determined intrahousehold dynamics, such as divisions of labour, parenting, gender and generational relations, patterns of income and food sharing, and the exercise of resource rights, claims and obligations, and conjugal expectations and obligations (Doss,1996). Being the basic socio-economic mechanisms for meeting the needs of individuals and collectivities, households act as linkages between macro institutions and individuals. All public policies are “filtered” through social institutions (e.g. households), as these public policies depend on individuals operating as members of society and, in turn, these institutional structures both shape the reach of the policies and lifestyles of individuals.
(Potter et al., 1999). This is precisely why Berry (1986:205) contends that individuals make claims on resources and property “not only through the market (by means of purchase, lease hiring, etc) but also by drawing on social norms and patterns of authority, obligations and loyalty” and thereby reinforce the growing perception that internal household dynamics are the ultimate determinants of macro processes (Kabeer, 2001).

Similarly, knowledge about how households internally measure, value and categorise people and resources is a precursor to the understanding of resource flow patterns and predicting policy effects. Such intrahousehold measurement procedures usually determine how much certain social categories (e.g. children/adults, boys/girls, and men/women) could eat under certain circumstances, influence food allocations and who eventually benefit from a particular public program to improve health, nutrition or general well-being (Doss, 1996). Therefore, intrahousehold dynamics matter in programme design and implementation; as households connect people to macro structures where valued resources, opportunities are potentially available and accessible.

Gender constructions are equally relevant tools for specifying links between intrahousehold processes and macro institutions, tracking intrahousehold resource flows and understanding intrahousehold responses to economic changes (Hart, 1995). The idea of acceptable work for men and women, which resources men and women are allowed to control and manage, and household decision-making models are all a function of gender. It is an expression of certain localised terms of relations between men and women within domestic groups, which also translates or feeds into extra-household relations. What does need mentioned then, however, is that the ability of both men and women to avail themselves of development opportunities is usually circumscribed by gendered ideologies (Potter et al., 1999). This is why Elson (1992) has also noted that male biases implicitly underlie the design and implementation of many
public policies, as well as explaining the relative poverty among women and high incidence of intrahousehold inequality (Agarwal, 1997). What then are the expressions of the socially constructed meanings belying Ghanaian agricultural households in the market-oriented policy context? How do Ghanaian internal household dynamics influence the reach of development projects? How does the cultural dimension of Ghanaian households influence the reach of the IMF/World-promoted SAPs?

**Thesis structure**

This thesis is structured to facilitate the highlighting of the cultural expressions underlying IMF/World Bank-funded economic adjustment policies, focusing on patterns of resource flow within matrilineal Akan households in two cocoa farming communities in the Suhum/Kraboa Coaltar district of Ghana. *Chapter 1* begins with the problem statement, understandings of development and the case for incorporating cultural variables into development practices. The core issues here are that development initiatives are unlikely to produce the desired outcomes without due recognition of the culture of the beneficiary communities. Particular emphasis is placed on farm households as typical cultural forms that have their own normative systems and operate to influence outcomes of development initiatives - such as SAPs.

*Chapter 2* discusses the wider conceptual bearings, emphasising the neoclassical models that underlie SAPs and characterise households as unified units in which incomes are pooled and interests are shared. All this is contrasted with households that do not function as corporate units to generate a cultural analytic approach – i.e. the understanding of households as both embedded channels and outcomes of development practices, as well as meeting points for global and local forces. *Chapter 3* focuses on methodological issues – choice of study area, selection of informants and modes of data collection. It also captures reflections about
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interview situations involving familiarity with the local culture and issues considered sensitive to discuss with outsiders – such as inheritance plans or speculations about one’s own death and its aftermath. It explains why critically relevant background issues, such as nature of farm systems, matrilineal Akan kinship system, and marriage systems, are taken up in Chapters 6, 7, 8 and 9. Its argument inter alia is that preceding field data discussions with socio-cultural issues maximizes data contextualisation and re-affirms how particular ways of organizing research materials optimizes understanding. Every research has to make its own methodological choices, as well as tailor its organisational format.

Chapter 4 turns to the policy framework of state intervention. It traces the global political and economic developments that culminated in state interventionist policies in both the West and post-colonial Ghana. It further draws attention to how certain powerful global institutions, particularly the IMF and World Bank, impose policy ideas on developing countries and the implications for local policy ownership and success. In many subtle ways, this chapter constitutes a forerunner to the Ghanaian economic crisis that the market-oriented policy prescriptions in the next sought to remedy. Chapter 5 simply looks at the policy era of the market and the increasing domination of everyday life by market imperatives. It presents SAPs, emphasising elements of Ghana’s agricultural sector priorities and their promises to rural householders or small farmers, who account for most of the farm production in Ghana.

Chapter 6 is the first of four chapters (including 7, 8 and 9) that cover empirical materials and their corresponding reflections within the earlier eclectic theoretical discussions in Chapter 3. It looks specifically at the structural compositions of the informant households to help show the linkages between marital forms and socio-economic welfare burden. Chapter 7 is about how the informants organise their smallholder farming activities – a very important source of rural livelihood - and the related manifestation of processes of domesticity of production,
reproduction and consumption in rural communities. It involves the organisation of domestic activities and how decision-making mechanisms surrounding the returns of the rural welfare-enhancing activities highlight day-to-day (short-term) gender inequalities – the argument put forward is that domestic relations are all properties of cultural systems and social relations rather than individual preferences and idiosyncrasies.

Chapter 8 examines how the present informants mobilise land, an important resource in rural communities and livelihoods, whose contextual tenure arrangements tend to show the running trade-offs and synergies between customary practices and development projects. It provides indicators to how modes of farmers’ acquisition of land resources often influence inheritance decision-making – the focus of next chapter. Chapter 9 is on inheritance planning – i.e. the intergenerational management and distribution of household resources and the implications of particular resource flow patterns for individual household members. It is broadly about the complex interconnections between the spheres of production, and kinship and marriage. It mainly seeks to address these questions: What are the normative systems that individual householders negotiate, struggle against or contend with at inheritance? Are all household members potential beneficiaries in built-up resources at inheritance? If not, how then do householders plan to negotiate the traditional inheritance rules to secure a portion of their household resources for themselves and/or their children?

Chapter 10 finally aligns the underlying debates and provides a set of concluding remarks. It catalogues the main findings towards a comprehensive appreciation of the operations of matrilineal Akan households in exemplification of the interplay between local cultural forms and development. It thus draws a line under strong macro-micro linkages as the surest means of improving material well-being - recognising diverse cultural resources in the dialogue and mutuality of respect that are supposed to characterise international development.
CHAPTER 2 CONCEPTUAL APPROACH

Introduction

This chapter seeks to develop and apply a conceptual approach to household economic behaviour for a better understanding of agricultural household responses to new opportunities. It is about understanding household economy, especially the flow of resources, and decisions about how to manage, distribute and use them. Its focus is on what goes on within or inside domestic groups; the processes by which welfare-oriented resources are shared through sets of relationships among members of a domestic group. Such resource-mediated relationships are presumptively culturally embedded, determined and influenced by wider structures and thereby requiring flexible intrahousehold models to fully capture, explain and unravel their spatial and temporal variations (Hart, 1995).

In this regard, the chapter starts with a discussion of the universalizing neoclassical models that characterise and elucidate agricultural households as unified production and consumption entities in which all members agree on most issues, pool resources and have a single set of objectives (Katz, 1991). Alternative models are further developed to help understand and accommodate the diversity of household structures, decision-making systems, inheritance rules and terms of conjugality. These alternatives will give credence to households as cultural units “for which there are codes, rules, rights and duties” (Wilk, 1997:36), as well as provide locally sensitive and handy conceptual tools for critical reflection on the subsequent field materials and answer the overarching research question: Is there a mismatch between the intrahousehold resource allocative principles underlying agricultural adjustment programmes and matrilineal Akan kinship norms and practices?
The neoliberal household model

Neo-liberalism

Using the liberal philosophy of universal human rationality, which gained currency in Europe at the outset of capitalist forms of production, neoliberals have sought to develop and apply a pattern of human economic behaviour. This has been done through a positivist analysis of the individual and society, and the results are sets of hermetically-bounded concepts that presume to explain bewildering everyday life experiences. The economic concepts are mainly couched to lend themselves to quantitative approximations, mathematical manipulations and universal or cross-cultural application (Kabeer, 1994; Young, 1993).

The neoliberal economic abstractions do not only seek to explain individual behaviour in the West but also global behaviour since the world out there itself is presumed to be a “natural” aggregation of self-oriented individuals. This presumed applicability of neoliberal paradigm to all human allocative behaviour is explained Becker (1976:8) as such:

   Indeed, I have come to the position that the economic position is a comprehensive one that is applicable to all human behaviour, be it behaviour involving money prices or imputed shadow prices, repeated or infrequent decisions, large or minor decisions, emotional or mechanical ends, rich or poor, men or women, adults or children, brilliant or stupid persons, businessmen or politicians, teachers or students.

Neo-liberalism, as an economic paradigm, is about the rational individual whose actions are motivated by self-interest and the desire for maximum welfare in the face of scare resources. Self-motivation is presumptively a universal and unchanging human behaviour, but requiring certain institutional measures to facilitate the goal-orientations and reward strategic choices. According to Kabeer and John (1991:80), “the institutional arrangements which best achieve
this condition are private property and the free market; private property because it clearly
delineates the sphere of individual choice and responsibility, giving exclusive rights to what is
owned (labour, property and capital); and the free market because greater efficiencies are
achieved through division of labour, specialization and exchange”.

The family household is also viewed as a “natural” unit; that is, a widespread and structurally
analogous institution of spontaneous association of self-oriented and motivated individuals.
Even though the individual is the basic social unit, the individual exists prior to and separate
from society. Human society and related institutions are by-products of “individual actions
directed towards other people and guided by their expected behaviour” (Hayek, 1949:6).
While society is an outcome of spontaneous human actions, the state only exists as an arbiter
of competing individual claims, guarantor of “formalised rules” and a rectifier of market
imperfections. Hence, the benchmarks of the neoclassical economic paradigm are the free
individual, free enterprise, free market and efficient allocation of resources (Kabeer and

**New household economics**

The neoclassical household, based on the work of Becker’s (1974) treatise on the economics
of the family household, is generally referred to as the New Household Economics (NHE). It
combines neo-classical theory of the firm and economic rationality of the family household
behaviour to “conceptualise the household as both a consumer and producer in the market
place” (Evans, 1991:51). The internal workings of household, hitherto considered a “black
box”, were brought under the purview of the same profit maximization principles of the firm.
Economic theory had earlier focused on social collectivities, such as firms and households,
but only as individual decision-making units whose internal operations belonged to the
In the view of Becker (1974), households are established by men and women in marriage due to their complementarities in biological reproduction. The assumption then is that the family household unit involves parents, their children and relevant others (i.e. people living under the same roof and eating from the same pot) (Young, 1993). Once established, the household unit, like all others, exudes standard features of co-residence, co-existence of production and consumption, and constitution around marriage and parenthood. It functions as a corporate unit; combines income, assets and assigns members socio-economic roles, which they are most suitable, for optimal output and welfare (utility) of the entire domestic group. Therefore, like the profit-oriented firm in neoclassical economics, the family household is also a utility maximizing entity and has a cross-culturally replicable economic behaviour (Becker, 1974; Moser, 1993).

The consequence of this new conceptualization, in the view of Evans (1990), is a unitary, unified or joint household model reflective of neoclassical theory in two key ways: (i) the entire household rather than the individual (or member of a household) is the unit for welfare maximization; and (ii) the household is a locus of production and consumption decisions. How then does this welfare-oriented unitary household operate?

Producing the Z-goods

The NHE’s unitary household combines purchased goods, services and family labour time to produce a set of welfare-maximizing goods or the so-called Z-goods. These Z-goods are mostly objects of final consumption and not fully available in the market (e.g. childcare,
homecare for sick adults, home-prepared food and other domestic services etc.). Further household labour time could be applied to the following: (i) produce goods and services for sale in the open market (commodities); (ii) work outside the family household for wages; and (iii) leisure. In all this, the principle for production is cost minimization in order to optimize household utility – like the profit-maximizing firm (Evans, 1990; Koopman, 1991).

The mode of factor combination for production, according to Evans (1990), depends on the level of technology available to the household, prices of purchased inputs and the imputed rate of return to capital and labour time. Every factor is considered to have an opportunity cost. The allocation of labour time, for example, between competing uses is based on the principle of comparative advantage; every household member specializes in those activities that afford the highest relative market return to the entire group. Put otherwise, household members “allocate their labour to market and non-market work on the basis of their “natural” comparative advantage - women specialising in motherhood and house care, men in economic activities outside the home” (Young, 1993:120) or vice versa if that is the most functional and effective way for maximizing the joint welfare. Implicit here is the notion that men’s and women’s diverse labour efforts are both substitutable between market and household tasks, and within households (Young, 1993).

Benevolent dictator

NHE’s notion of household welfare maximization is contingent on the principle of shared preferences and interests; that is, households having a joint utility function. This assumption of preference implies that altruism is a pervasive household behaviour: household members voluntarily subordinate their individual preferences and interests in pursuit of the common good. Members, who control more economic resources, will altruistically make compensatory
transfers to others, as they conceive their own welfare (utility) only in terms of the welfare of other household members (Moser, 1993).

Additionally, the assumption of shared interests within unitary households, coupled with altruism, points to the existence of a benign household head or a “benevolent dictator” who represents and sets the joint, unified or collective household agenda. The existence of an altruistic household head is said to induce all others to act selflessly. The welfare of every unitary household member becomes dependent on the size of the pooled household income; as any extra income earned or resource obtained by other household members “trickles down” to everybody. Thus, within the NHE’s joint or unitary household, there is a single fund and single nexus for decisions relating to the common resource pool and interest (Elson, 1995; Evans, 1990; Maitra and Ray, 2005).

Unitary model in practice

The unitary or joint household model is not just for academic exercises, as they also inform policy action. For instance, in a study of the impact of incentive policies on smallholders in the developing world, Singh et al. (1986) observed that resource in-flows were directed at male household heads (benevolent dictators) with the anticipation that the resources will “trickle-down” to all other household members. This means the identity of the household member receiving a resource is irrelevant; as all in-coming household resources are merged in the long-run and distributed among members according to need. The households are simply characterised by the values of altruism, cooperation, solidarity, mutuality, cohesion, shared goals and benign headship (Kabeer, 2001).
In many ways, as exemplified, the unitary household is treated as an “individual by another name” in public action; the actions of the putative household head (benevolent dictator) are considered to reflect the interests and preferences of all members. Neither is internal conflicts and struggles over the allocation and use of pooled resources, demonstrating a fine replica of a Durkheimian mechanical solidarity (Wolf, 1990). But, does the unitary or joint model really account for the myriad of intrahousehold processes?

The bargaining household

Some economists, in critique of the neoclassical unitary household model, which presumes pooled income, shared interests and interdependent utilities (welfare) within households, have also developed an alternative NHE model that emphasises conflict, bargaining, negotiation and cooperation in internal household relations. It is called bargaining model and involves a more nuanced understanding of NHE household decision-making by allowing for differences in life goals, interests, preferences and access to pooled resources, as well as acknowledging the existence of more than one household decision-maker at a time (Kabeer, 1991). While the bargaining model subscribes to the idea of a household with self-interested individuals and pooled resources, the welfare of members is independent of each other. This is because individual members negotiate and accommodate each other in pursuit of their respective welfare-oriented goals, in-so-far as these collaborative efforts will make each of them better-off than non-cooperation (Agarwal, 1997; Hart, 1992).

Bargaining power

The core assumption of the bargaining model is the existence of a relative fall-back position or “bargaining power” among household members. The bargaining power represents the level of welfare (utility) available to a household member, if he/she fails to cooperate with others
within the household. A household member with a substantial fall-back position (bargaining power) will have a better deal in his/her negotiations with the other members. Balance of economic forces can influence patterns of domestic decision-making. For instance, women who bring home wage income are noted to exercise greater influence on how the income is spent in Bangladesh - a typical patriarchal society (Rogers and Schlossman, 1990). Changes in an individual’s life circumstances will influence the relative bargaining power balance within the household, which, in turn, will be translated into successes in negotiations over jointly-owned resources. Household decision-making here is perceived as a resolution of divergent interests through a process of negotiation and accommodation among potential social equals.

Fall-back positions or bargaining powers depend on what McElroy (1990) has classified as extra-household environmental parameters (EEPs) as such: parental wealth, a member’s non-wage income and the legal structure governing marriage and divorce. Additionally, in the context of rural India, Agarwal (1997) has proposed a set of factors that could determine a household member’s bargaining power: access to social supports systems - both from the extended family network and the state; private ownership and control over assets; access to community (village) resources such as forests; and access to support from non-governmental organisations (NGOs).

An improved model?

In terms of policy analysis, the joint household and the bargaining model offer different sets of interpretations. Since the joint domestic economy has a representative and decision-maker in the male head (patriarch), the household itself is an irrelevant policy target for improving the welfare of all its members (Hart, 1995; Maitra and Ray, 2005). The income that the male
household head (breadwinner) or any other altruistic member earns from any newly created employment venture is assumed to go ultimately to the benefit of other household members. Thus, within NHE’s joint or unified household model, it does not matter who receive a particular productivity enhancing incentive, such as increased wages, commodity prices and subsidized extension services.

However, if an intra-household resource allocation is characterised by bargaining, then the individual household member whom a policy targets could make a difference. It is exactly for this reason that Katz (1991) has argued that a woman with ample bargaining power will be in a better position to influence decisions over the use of pooled resources – including diverting resources from her husband’s discretionary and personal use for common household use.

The bargaining model evidently fine-tunes some of the rough edges of the joint household model (NHE): the aggregation of interests within households is critiqued because there are obvious differences in human preferences, which could be pursued through changes in access to material resources and the attendant bargaining power. Individual preferences and resource control are not constant across time and households. Thus, in spite of the two NHE-informed models’ common interest in resource allocation decisions, the bargaining approach recognises the diversity in decision-making behaviour and accommodates the simultaneity or likelihood of both conflict and cooperation in household relations (Kabeer, 1991).

While the joint/unitary domestic unit is couched as a paragon of solidarity, cooperation and consensus because of the presence of altruistic individuals and a benevolent patriarch, the bargaining model points to the evidential reality of unequal social power relations within households. This relative power endowment of household members is often manifested in
negotiations over shared resources; the more powerful will retain more influence within the household (Haddad et al., 1997).

Any gendered fallacies?
Since the bargaining model, like the joint or unified model, is also rooted in methodological individualism (Kabeer, 2001), household members are perceived as a priori equal but can only change their relative bargaining positions through access to economic resources and certain extra-household environmental parameters. This view, however, according to Katz (1991), overlooks the cultural embeddedness of gender perceptions and how they operate to circumscribe material opportunities for men and women in everyday life. A gender relational approach to the bargaining process would thus have recognized women’s structural disadvantages in accessing resources in domestic relationships in certain cultural settings.

In some agrarian societies, for example, a woman cannot lay claim to valued economic resources, especially land, without a relationship to a man as a wife, a sister or a daughter. But, men, can conveniently access such resources by virtue of their lineage membership. Neither too can women be intergenerational beneficiaries because of gendered biases in inheritance rules and practices. This social establishment of women’s resource accessibility through male counterparts within households or domestic relationships ends up giving men added socio-economic advantage in the bargaining process, and also consolidate the material basis for women marginalization as a gender (Agarwal, 1997).

Again, the bargaining model assumes incorrectly that it is possible for women to “bargain away” certain gendered and unpaid tasks, such as food preparation and childcare. Although the considerable amount of time and energy women spend on childcare has been attributed to
maternal altruism by Whitehead (1994), it still undermines women’s involvement in income
generating opportunities, which could improve their positions in the bargaining process. A
gender-sensitive household model ought to consider these locale-specific social and historical
structures that influence women’s bargaining power.

On a more general level, the neo-liberal underpinnings of both household models - unitary
and bargaining -, which are manifested in the perception of the family household as a “natural
unit” of parents and their children has no universal application, and warrants no priority in
policy analysis. As noted by O’Laughlin (1995), the marital and kinship relationships that
define the nuclear family have no natural priority in the constitution of domestic groups in the
world. There is neither a fixed nor a natural form of a household, which is observable in all
cultures and societies, and ought not to be prioritized in policy action.

**Continuing attractiveness of the unitary model**

In spite of the bargaining model’s merit in capturing differences in opinions over allocation of
household resources, according to Dwyer and Bruce (1988), it is still the NHE’s unitary/joint
household model that has been most attractive in policy circles. Policy-makers prefer “simple,
direct, measurable, unambiguous proxies rather than proxies that are indirect or ambiguous”
(Sumner, 2007:10). Precisely because the open-ended, subjective, impressionistic and
intangible data sets, which are associated with the bargaining approach, appear comparatively
inaccurate and inconsistent in policy measurement and application. They are incapable of
providing easily distinguishable and replicable household concepts for policy analysis, both in
measuring responses to certain welfare-enhancing initiatives and generating statistical
observations of aggregate domestic behaviour (Rode, 2011). It is for these reasons that Pollak
(1985:246) described the bargaining model in the following terms: “it is difficult to or
impossible to test, refute or falsify, claiming that it explains everything and, therefore, explains nothing”.

The unitary household model, on the contrary, provides simpler analytical tools for policy targeting. Their data sets derive from aggregated preferences, joint resource pools, single decision-makers and easily identifiable patriarchs (male heads). Such presumed standard household structures and operations make data collection reasonably easier, enhance data legitimacy and facilitate universal comparisons both within and across countries (Sumner, 2007). Indeed, perceiving households as single units makes it easier for policy makers to stay away from their “messy”, indeterminate, fast changing and complex internal processes; they enable and foster maximizing decision making that the unitary/unified/pooling/joint model exemplifies (O’Laughlin, 2008).

But, as earlier indicated, the same cannot be said about the bargaining model and their differences interests and social power. This again explains why policy-makers conveniently direct resources to the unitary household units through their nominal male heads (patriarchs) instead of devising mechanisms to target specific individuals and their respective pre-occupations within the household, regardless of the obvious gendered implications (Hart, 1995; Rode, 2011).

Furthermore, conceiving the household as a resource pooling and sharing system, which links members to the larger society, makes such members convenient targets for policy neglect. A household characterised by altruism, solidarity, cooperation and resource sharing can always be counted upon to take care of less fortunate members; that is, cushion individuals against transactional costs of new economic policies – such as SAP. This is why it has been argued
that women in countries undergoing economic restructuring, which involve subsidy withdrawals on public services, have used their unpaid labour services to ensure the economic viability of their policy-presumed unitary households (Elson, 1990). Such women’s increased workload both within and outside such households, which have been referred to as “invisible adjustment” and “equalizing factor”, have made adjustment policies socially possible (Elson, 1990; Dwyer and Bruce, 1988).

Towards an alternative household model

There is a need for an alternative household model, which is resilient and sensitive to cross-cultural diversities. The neglect of local variations in household dynamics may unfortunately translate into policy invisibility and lack of access to new economic opportunities for certain members of society (Haddad et al, 1997). As a result, drawing mostly on the West African household processes that informed feminist critique of unitary/unified/joint models (Jackson, 2007), this sub-section attempts a cross-cultural understanding of household dynamics. The overall aim is to re-question the universal validity of the unitary models and its continuing prioritization in international donor-funded initiatives - including IMF/World Bank-funded agricultural adjustment programmes (Katz, 1991) - as all incessant “the critique”, according to Pottier (2007:14), “has not deterred policy-makers” to date.

Products of history

Households are products of history and culturally varied sets of institutional arrangements (Hart, 1995; Netting, 1993). Every household and the larger cultural milieu, which it is an integral part, should be understood in terms of causal mechanisms, contexts, and complex processes of institutional change. Intrahousehold dynamics in production, consumption and distribution always mirror how a society or a social group has evolved over time. No two
domestic groups may necessarily be the same - despite their manifested structural semblances. Hence, instead of a universal model that has to be “identified” and “followed”, households are fluid and shaped by local histories which are themselves always under change and revision. If the past is inherently never finished and complete, then the same can be said about their constitutive elements (Woolcock et al., 2011) – such as intrahousehold practices and role of kinship ideologies in everyday life, which are determined by local cultures.

The individual and lineage institutions

Understandings of personhood

Lineage institutions pervade everyday social life – especially in decision making, control and access to productive resources, residential arrangements and inheritance transfers in Ghana. Diverse individual decisions are informed by kin-based obligations, pressures and responsibilities; people are not necessarily self-driven or “individuated subjects”, who are free from social entanglements that could undermine rational choices (Berry, 2001) and weaken husband-wife cohesiveness (Whitehead, 1984). Individuals (conjugal pairs) may act, but their actions may not only depend on their abilities but also on the sources of their productive resources and yearn to solidify their rights in these resource owning lineage groups (Juul and Lund, 2002). Local understandings of personhood therefore cannot be disengaged from household economic principles, decision-making processes and terms of conjugality.

All this because the social relations of kinship construct individual resource rights and obligations, set parameters for individual action and define the depth of other relationships – including conjugality (Berry, 1993; 2001). Individual access to traditional offices or titles (e.g. chiefship), inheritance transfers, and socio-economic opportunities are all dependent on carefully cultivated complex extended family relationships. Resource claims and rights are
often defined, framed and operationalised within lineage relationships, restricting people in the use of such resources to satisfy their own interests; for example, a man’s wife is not entitled to a share of his estate unless a special provision has been made and approved by the main’s extended family. In other words, the ideology of the matrikin actively prescribes and dictates the cultural content of conjugal expectations - how husband-wife relations - not only in everyday affairs but also at inheritance (Guyer and Peters, 1987; Juul and Lund, 2002).

Among the Kusasi of northern Ghana, for example, how an individual gains access to and maintain claims to productive resources and daily provisions are principally mediated by kinship ties (Whitehead, 1984). The conjugal household pair is dependent on a large extended family group in terms of resource exchange to function as a production unit; farm land and labour services, investment capital and other productive resources are all accessible through kinship networks. Implicitly, the organisation of certain domestic activities is embedded in sets of social relations of the extended family unit rather that are far beyond the conjugal unit. By operating as a social agency in organising access to resources to enable subsistence in rural communities, lineage institutions in effect tend to undermine the cohesiveness of the wife-husband unit.

Not two persons in one

Many sub-Saharan societies - including Ghana - have been described as being characterised by strong lineage ties and weak conjugal relationships (Guyer and Peters, 1987). Marriages do not automatically transform husbands and wives into close-knit and corporate conjugal units. Neither do conjugal pairs (husbands and wives) become resource pooling and sharing entities. Drawing upon her long field and lived experience in Ghana, Oppong (1981:31) writes that conjugal partners “are not regarded as two persons in one as a result of the marriage contract.
The interests of the husband, apart from their conjugal life, are not thought to be part of the wife’s business”. This further reinforces the description of marriages as casual relationships or friendships, which only serve the immediate interests of those involved and wither as they start, and cannot be likened to the enduring close bonds among people from the same abusua – lineage. It is for this reason that marital relationships cannot be a basis for resource pooling and sharing, as well as long-term economic activities (Clark, 1994; van der Geest, 2003).

The influence of Ghanaian lineage groups on daily marital affairs and resource management practices is perhaps better framed by Baden et al. (1994:20) in these terms: “in matrilineal communities, there is a tension for husbands over how to divide their resources between their conjugal unit and the matrilineage, with tendency to make investments favourable to the latter, and to cover consumption expenditure for the conjugal unit”. Lineages are the de-facto citadels of binding and reliable socio-economic relationships, leading husbands and wives to maintain very strong links with members of their matrilineages or patrilineages. Such strong lineage ties often manifest in decision-making, resource management, living arrangements and inheritance transfers, which, in the thought of neoclassical household modelling, should not go beyond the boundaries of the conjugal household (O’Laughlin, 1995).

Split in space, split over time

Even in the absence of plural a marriage, a husband and a wife, will still control separate productive resources, assume different production priorities, manage separate budgets, take separate investment decisions and assume separate responsibilities within and outside the household (Hyden, 1986; Guyer, 1986). Close attachment to and collaboration with a spouse that result in income pooling and use, economic planning and investment oftentimes invite accusations of neglect and betrayal of relatives. As indicated by Clark (1994:103), the
discernible pattern of Ghanaian conjugal economic decision-making is “short-tem reciprocity, which is closely monitored by both sets of relatives as well as the spouses themselves”. Spouses do not have joint economies. Neither are conjugal households self-contained sites for (re)production and consumption decision-making, as kinship relations routinely intrude into conjugal socio-economic affairs (Moore, 1992). Consequently, as indicated by Fortes (1974:67), the conjugal households can be said to be socially, economically and physically split:

Matrilineal marriage in Ghana tends to be associated with an open domestic system with split residence – split in space, split over time, both in the individual life time and in sequence of generations for spouses, split for the and so on.

Fortes’ (1974) perception of spousal resource separation is akin to the widely recognised principle of “non pooling” of household resources. In a description of the Ghanaian specific intrahousehold processes, Baden et al. (1994:4) has equally posited that:

Pooling of resources and joint decision making between men and women in households is generally not the norm, with men and women tending to have separate income and expenditure streams.

Duolocal marriage

In duolocal marriages, spouses maintain separate dwelling places with kin or live separately. This is a common practice in Ghana; married couples live in their natal (compounds) homes and pursue their respective economic interests (Fayorsey, 1995). If the duolocal couple have children, they often live with the mother but retain normal bonds with the father. The woman will receive money, generally referred to as subsistence allowance, and/or other resources
from the man for the maintenance of the duolocal household. The woman will supplement the man’s subsistence allowance with her self-generated resources. Among the Ga of southern Ghana, particularly, Fayorsey (1995) writes that conjugal partners live in separate compounds but still share the same meals. The men traditionally live in men-only compounds, while the women and their children reside in the women-only compounds either in the same vicinity or elsewhere.

Implicit in the duolocal residence is the possibility that either the husband or wife will live in his/her natal alongside his/her siblings. The duolocal residence then becomes sibling-based, with both brothers and sisters diverse pooling resources for household maintenance. The lines of individual property ownership will be clearly demarcated but resources will eventually be shared without hindrance. Adult sisters who live in the same house may eat from the same pot and share domestic tasks - such as dish washing, compound sweeping and childcare. A man’s wife and children living in such a sibling-based duolocal residence will send some of the prepared evening meals to the husband (Clark, 1987).

It is noteworthy that in these duolocal marriages, both husband and wife contribute into a household maintenance fund, which is administered by the wife. All the household members eat from this maintenance fund, though they do not live under the same roof. In the case of the sibling-based duolocal household, the husband will contribute into a form of sibling-based household maintenance fund and eat from it. Under such seemingly convoluted conjugal living arrangements in Ghana, consumption units cut across residential units, affinal and kinship ties and the chances for a husband-and-a-wife decision-making are further reduced.
Instead of the presumed unified household, such a household with a web of obligations to a spouse’s siblings and possibly in-laws (lineage) fits Lloyd and Gae-Brandon’s (1993:117) description of “loosely knit set of overlapping economies”, with most domestic activities reaching into other households. Thus, in Ghana, boundaries of the family household are fluid and extensive, and not a husband-wife-child headed by either an altruist or characterised by bargaining processes over allocation decisions under the same roof.

Economic relations
Within the neoclassical modelling, households have been understood as intimacy-based economies of sharing and cooperation rather than economic exchanges that exist in the larger society (Wilk, 1993). In most cases, the economic relations between the key actors (men and women) within Ghanaian household are no different from what prevails in distant relations because of the varying goals and interests within the domestic unit. There is a wealth of studies to buttress the point that most conjugal economic relationships in Ghana are best described or modelled as *exchanges*. Evidence of separate socio-economic interests abound of spouses lending money to each other with usurious interests, wives lending money to husbands for the payment of the couple’s own children’s school fees, wives and children selling water to husbands/fathers in the field, the payment of wages for farm labour within the households, husbands selling firewood to wives for preparation of the household’s collective evening meal, spouses selling domestic animals (e.g. goats, sheep and fowls) to each other for the family feast meal.

In the above socio-economic exchanges, to paraphrase Gladwin and McMillan (1989), the priorities of both husbands and wives are divergent. But, NHE theorists would still want us to believe that all goals within the household are the same and geared towards the collective
well-being – and in cases of divergent interests, they are always resolved amicably through negotiations and bargaining. Likewise, the theorists expect us to overlook intrahousehold rules and practices which are firmly rooted in cultural variables of rights and obligations, and division of labour that necessarily informs resource in-flows and use (Hart, 1995).

**Summary**

Using mainly elements of literature with analytical relevance for Ghanaian intrahousehold processes, this chapter has pointed out some of the fallacies underlying the universalizing neoclassical household models: that there is a standard rule for household decision-making; that there exists a single household purse and a nerve centre for allocating the pooled resources according to need; that the desire for cooperation enables households to resolve potentially conflicting preferences through negotiation and bargaining processes; and that there is a perfect altruism among households members since their welfare is dependent on each other.

The alternative conceptualisation emphasised the cultural dimension of household economic behaviour. Multiple and conflicting interests were noted to exist within households in Ghanaian and other SSA countries, often resulting in separate spheres of economic activities and resource management. The same spatial and temporal variations appeared to characterise household structural compositions, undermining the policy prioritisation of the parent-children unit. This was to suggest that context matters in household modelling. The ensuing primary data sets in Chapters 6, 7, 8 and 9 and their discussions will further highlight the relevance of contextual household understandings in public action – such as the IMF/World Bank-funded adjustment programmes.
CHAPTER 3 METHODOLOGICAL APPROACH

Introduction

This chapter mainly focuses on field decisions and their justifications, especially the choice of study area, selection of research informants and modes of data collection. It also captures reflections on interview situations, such as challenges with cross-gender (man-to-woman) interviews, familiarity with the culture of the research areas and discussions that appeared to have intruded into the informants’ private spheres. Such sensitive topics particularly involved discussions about life situations and intergenerational resource transfer plans that implied speculations about one’s own death.

In spite of the study’s socio-cultural concerns, the substantive materials on land tenure practices, marital forms and Akan matrilineal inheritance rules are not detailed in the present chapter. They are rather reserved for the data analysis chapters of 6, 7 8 and 9. These critically important background issues strategically precede the field data discussions in the above-mentioned chapters to ensure maximum data contextualisation, as well as to demonstrate how particular modes of research data ordering and elaboration can go a way long to optimize and enrich the understanding of certain socio-cultural realities (Rogers and Schlossman, 1990).

The chosen approach also re-affirms how every research adapts to its self-defined core issues and what happens in the field, making both research methods and data organization less canonized or standardized. It is indeed an approach that seems to give credence to Silverman’s (2005:112) longstanding advice to research students to follow and trust their judgements since “there are no right or wrong methods”, but only malleable, elastic and integrative practices.
Methodological Approach

Taken together, the present chapter looks beyond *how* particular data sets were collected but *why* – seeks to explain diverse field choices of the present researcher. Precisely because the role and orientations of a researcher can influence data access and interpretations, lead to re-interpretation of social realities and bring new meanings to bear on already known issues. Who the researcher is, and the complex mix of social attributes (local language proficiency, gender etc.) that he/she brings to the data generation\(^2\) informs and is informed by the field decisions and interactions. It is hence impossible to downplay a researcher’s role in the process of knowledge production (McLeod and Thomson, 2009).

Choice of study area

The study mostly drew upon primary materials from two farming communities, Kofi Pare and Omenako, in the Suhum-Kraboa/Coaltar district of Ghana, and a wide array of secondary materials. Fifty households (plus two subsets of polygamous households), which had ethnic matrilineal Akan conjugal partners and simultaneously farmed food crops and cocoa, were purposively interviewed. This field strategy of targeting mainly Akan farmers was clearly predisposed to avail only a partial or fragmented knowledge on a country with motley of ethnic groups. However, it was deemed analytically more plausible because of the multi-ethnic context, varying socio-cultural practices and complex social structure. Because, over time, when many such group-based studies were undertaken and partial insights generated, there was the likelihood of generating a richer, fuller and more nuanced understanding of the many-sided Ghanaian social structure. That assembling several partial understandings, insights and putting them together was the most plausible way of obtaining data that could

\(^2\)Following Mosse (1994), the use of “generation” implies that the data is not “out there” waiting to be “collected” or “gathered”. Rather, they have to be constructed or created to serve certain needs or what Weber calls the generation of data through interconnections with manifold realities and value-premises.
give the best possible knowledge about a particular social phenomenon. The study will re-
visit these issues under the sub-section on selection of informants.

Now, where are Kofi Pare and Omenako in the Suhum-Krabo/Cooltart district of Ghana - and what account for their prevailing research relevance?

Ghana – a country brief

Ghana, formerly known as Gold Coast, became the first country in sub-Saharan Africa to achieve political independence in 1957. English is its official language - a legacy of the British colonial administration. Almost oblong-shaped, it is located in Western Africa and covers a total area of about 238, 253 square kilometres. It is bounded on the west by Ivory Coast, on the east by Togo, on the north by Burkina Faso and on the south by the Gulf of Guinea (Assimeng, 1999; Buah, 1998).

Ghana has had a chequered political history with successive changes in government; series of coup d’état with intervals of democratic governments characterises its post-colonial political history. A new democratic order, however, began in 1993 and has endured with remarkable success to date - 2010. Its estimated population is 22 million and spread over many ethnic groups that have their distinct languages. The major ethnic groups include the Akan, Ewe, Ga-Adangbe, Guan and Mole-Dagbani. The sub-divisions of each ethnic group have a shared culture – customs, ceremonies, history and mutually intelligible languages. The matrilineal Akan, who account for almost half of the Ghanaian population, for example, are further divided into the Asante, Akwapim, Akim, Akwamu, Ahanta, Bono, Fante, Nzema, Kwahu, and Sefwi (Assimeng, 1999; Buah, 1998).
It has ten administrative regions: Ashanti, Brong Ahafo, Central, Eastern, Greater Accra, Northern, Upper East, Upper West, Volta and Western. Of these, Ashanti, Brong Ahafo, Central, Eastern and Western lie in a forest zone with about 60% of their land area suitable for crop production. The cultivable land in the Volta, Upper West and Northern is 50%. The related figure for Greater Accra and Upper East, which is located in the Sudan Savannah, is 75% (Sarris and Shams, 1991).

The economy is mostly reliant on primary exports, especially cocoa, timber, gold, bauxite and manganese. Agriculture dominates the Ghanaian primary export-based economy. The agricultural production is mainly undertaken by smallholders or householders, who cultivate diverse crops on small plots and on labour-intensive basis. There are also mechanised large farms and plantations for oil-palm, coconut, rubber, rice and pineapple (Sarris and Shams, 1991). Cocoa - the main export crop - is predominantly grown by small farmers and accounts for about 50% of export revenue, 20% of all public revenue, and provides employment for 17% of the population. It has been the leading foreign exchange earner for nearly a century and traces its historical origins to the particular efforts of migrant farmers in the present day Eastern Region, where Suhum/Kraboa-Coaltar district is located.

In other words, the present research area was a prominent historical player in the large-scale adoption and commercial cultivation of cocoa in the late nineteenth century in the then Gold Coast – now called Ghana (Austin, 2003; Norde and van Duursen, 2003), and came across as one of the most appropriate sites to study the contemporary socio-cultural dynamics of smallholder cocoa production.

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3 Further details of Ghana’s economic policies are available in Chapters 4 and 5.
Suhum/Kraboa-Coaltar district

The administrative district, Suhum/Kraboa-Coaltar, which includes the farming communities of Kofi Pare and Omenako, is located in the oldest cocoa belt of Eastern Region of Ghana. It covers almost 200 square miles of the south eastern forest zone (Schwimmer, 1980). While the prevailing population data is silent on the exact number of people living in the entire district, Suhum, the administrative and commercial town, is listed as having a population of 31,044. The towns of Kofi Pare and Omenako also have a respective population of 1,521 and 1,755 (GSS, 2000).

Climate and vegetation

Lying in the semi-deciduous forest zone that covers 21% of Ghana’s total land area, the district has two major seasons – wet and dry. The wet season is categorised into the major and minor seasons with annual rainfall averaging 1,400-1,800 millimetres. The major wet season is in May/June and the minor in September/October. The district in effect has a bimodal rainfall pattern. The dry season too lasts from December to February and often characterised by cold dry wind – harmattan. The soil is generally rich – gravely, permeable and less acidic – and exceptionally suitable for agricultural production, especially the cultivation of cocoa and staple food crops (Hill, 1997; Sarris and Shams, 1991).

Rich cocoa history

In the economic history of Ghana, the entire Suhum-Krabo/Coaltar district has been credited with the initial expansion of cocoa investment and production. The administrative district, covering the Densu valley, has come to symbolise frontier settlements of native Akwapim farmers, who, in response to producer or economic incentives in the mid-to-late 1890s,

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banded together and migrated into an uninhabited forest zone in the neighbouring Akim Abuakwa chiefdom to buy suitable land for cocoa production (Hill, 1997). It was these migrant farmers, who pioneered commercial cocoa farming to enable Ghana to produce and export 40,000 tons of cocoa beans to overtake Brazil as the world’s leading exporter in 1911. By 1923, these same migrant farmers had pushed Ghana’s annual cocoa production to 200,000 tons (Austin, 2003).

Beginnings of family land pools

The migration process in search of appropriate land for cocoa farming in today’s Suhum district was based on traditional organisations; farmers from the same hometown and/or members of the same extended family came together for the migration (Hill, 1997) – i.e. people journeyed to forest reserves in another chiefdom to cultivate a completely “new, imported, exotic cultigen; once planted it did not begin to yield for several years” (Austin, 2003:440). The risk-taking and migrant farmers pooled financial resources and selected a leader to negotiate with the landowning Akim chiefs on behalf of the group at all times. Their eventual land acquisitions followed traditional Akan rituals surrounding property transactions, waiving all Akim claims and interests – usufruct rights, rents, fees, etc. Thus, the migrant cocoa farmers bought and came to control frontier lands with full proprietary rights or freehold tenure in present day Suhum district (Densu valley) - which they could later sell and/or transfer without hindrance (Schwimmer, 1980).

Consequently, the migrant kinsmen, such as those who bought Kofi Pare and Omenako lands, have been referred to as “family land” systems and the non-kinsfolk too termed “companies” (Hill, 1997). After the land purchases, company members oftentimes shared their plots on the basis of financial contributions and assumed individual ownership control, and then folded up.
That land companies were mostly single-purpose and momentary arrangements, which, unlike family land groups, broke up as a close-knit social group after realising their agricultural land purchasing objectives (Hunter, 1963; Schwimmer, 1980). With the “family land” systems or groups, their land acquisitions were not only apportioned on the basis of individual (family) member’s cash contributions, but also on the principle of what a member (kinsman) could cultivate. Regardless of how purchased agricultural lands were apportioned, members of family land systems continued to relate to each other due to kinship bonds; they always held together to provide a form of insurance against personal misfortune in their new settlements or “homes” (Hunter, 1963). Noteworthy here is the fact that both types of migrant land buyers and their descendants later came to constitute organised social units, controlling large tracts of land resources and thereby creating discernible “family land” farming communities or villages – like Kofi Pare and Omenako (Hill, 1997).

A trajectory of response to producer incentives

The migration of farmers into the district underscores the trajectory of Ghanaian farmers’ responsiveness to producer incentives and the voluntary desire to pursue economic ends, which, seem to have challenged the general perception of African peasantry (Hill, 1997). The African peasant farmer had been characterised as sedentary, subsistence-oriented, short sighted, passive, non-adaptive, non-entrepreneurial and unresponsive to economic signals (Austin, 1997; 2003). However, drawing upon primary materials from the present-day Suhum district, Hill (1997) dismissed this myth of the peasant farmer as an “oral tradition of the educated” and went ahead to refer to the migrant cocoa farmers as “rural capitalists”. This version of capitalism had nothing to do with the relations of production, as it merely underscored the cocoa farmers’ distinct entrepreneurial attributes of eagerness to take risks and make long-term investment through the adoption of an exotic crop for economic benefits.
The migrant farmers’ attitudes revolved around savings, investment, expansion and increased productivity for maximum economic returns. Furthermore, it was not the tax policies of the then British colonial administration that forced the Akwapim farmers to travel in search of fertile land for commercial cocoa cultivation in order to meet their tax obligations; but rather the farmers’ own response to the price incentives from the European produce buying companies. Simply, the search for new economic opportunities pioneered cocoa farming in today’s Suhum Krabo-Coaltar district, created the initial cocoa boom in Ghana 100 years ago and has sustained Ghana’s reputation as a major cocoa producer to date (Austin, 1997; 2003).

**Eastern Region Cocoa Project**

The Suhum Krabo-Coaltar district also became the site for the Eastern Region Cocoa Project - a World Bank-Ghana Government funded cocoa development initiative. It run from 1970 to 1979 and led to the rehabilitation of 15,200 hectares of cocoa farms, replanting of 13,176 hectares of cocoa farms and trained cocoa farmers in improved farming techniques, as well as the construction and renovation of feeder road networks in cocoa growing communities in and beyond the district (Amoah, 1998).

Beyond the time-bound project, the district still abounds of numerous agricultural extension sub-stations and outlets of the Cocoa Services Division (CSD) of Ghana Cocoa Board - COCOBOD. These farmer-oriented service units, especially the cocoa extension facilities, still provide disease monitoring and control services, distribute high-yielding seedlings, spraying machines and other inputs, and organise field demonstrations of improved cocoa farming techniques.
In many ways, the entire study district has retained its enormous relevance in cocoa history and production - especially in the provision of facilities to help farmers adapt and adopt new ideas, try out and evaluate innovative techniques and make decisions towards enhancing their skills and overall productivity. In the broader attempt to further understand Ghanaian agrarian development and the workings of local institutions, it was therefore most appropriate to return to select communities in the Suhum district to explore how the present generation of cocoa farming households too were responding to the incentive regimes underlying the IMF/World Bank-promoted agricultural adjustment programmes and the potential intrahousehold implications of such responses.

**Kofi Pare – a family land system**

According to Hill (1997), the tract of land, which has come to form the bulk of the present town or farming community called Kofi Pare, was purchased by Kofi Pare – a native of Akwapim Aburi in the present Eastern Region of Ghana. The land area, measuring 1,152 acres, was purchased from the chief of Akim Akantin in 1911. It was bounded on the south by the Ayensu stream and its tributary, the Suwurum, on the west (Hill, 1997).

Kofi Pare made the land purchasing journey with 6 associates, of whom 3 came from his matrikin or abusua. The other 3 associates were paternal relatives, not members of his abusua. The purchased land of 1,152 acres was shared among all the 7 associates, with Kofi Pare (the group leader) receiving 372.2 acres (Hill, 1997). Members of the land purchasing group later allocated part of their holdings to other relatives, but the seven initial apportionments and their sub-divisions were still discernible in the town of Kofi Pare (Amanor, 2001). Further, from the records of Hill (1997), in 1959, there were 137 registered
farmers on the land purchased by Kofi Pare and his 6 associates. Of these farmers, 49 worked on Kofi Pare’s 372.2 acres.

Around the year of 2000, 45 farmers lived off Kofi Pare’s allotment (Amanor, 2003). The 2000 census records indicated that there were 1,521 people and 128 houses in Kofi Pare (GSS, 2000). Of the present population, an overwhelming 70% still traced their origins to Akwapim Aburi - the hometown of Kofi Pare, who led the incentive-driven group that purchased the lands in 1911 and pioneered the settlement (Amanor, 2001).

The availability of a feeder road network and other social infrastructure may have led to diversification of the settlement patterns in Kofi Pare, but crop cultivation still remained the major source of livelihood. Farming may thus be considered as an integral part of what the people of Kofi Pare consider meaningful to their everyday lives and needs – and in many ways relevant for studies on micro effects of macro policies. In this regard, I ask again: what are the specific production priorities of the male and female farmers, intrahousehold resource management practices, inheritance plans and diverse lived experiences in Kofi Pare within the prevailing market-oriented policy context?

**Omenako – a family land system**

According to Hill (1997), the tract of land, which has come to form the bulk of the present town or farming community called Omenako, was purchased by Kwabena Omenako – a native of Akwapim Akropong in the Eastern Region of Ghana. The land area, measuring 486 acres, was purchased from the chief of Akim Apapam in 1907.
Kwabena Omenako embarked upon the land purchasing journey with 5 associates, including his son and a maternal nephew. The other 3 associates were his in-laws – i.e. two brothers-in-law and a daughter-in-law. The purchased land of 486 acres was shared among the 6 migrant farmers, with 206.6 acres going to the group leader - Kwabena Omenako (Hill, 1997). Later, members of the land purchasing group gave part of their holdings to other relatives. By 1959, according to Hill (1997), 92 farms were registered in the names of these relatives of the original farmers and settlers in Omenako.

Around the year of 2000, census records were also indicative that 1,755 people lived in Omenako (GSS, 2000). It appears to be a flourishing community with small drinking bars, petty shops and a make-shift station for commercial cars. Located on the main Accra-Kumasi highway and less than 30 minutes drive from Suhum, the district’s administrative and commercial centre, Omenako has seen diversification in the ethnicity of the residents and their livelihood forms. Nevertheless, a good part of the population still hailed from Akwapim Akropong - the hometown of the original settlers - and was engaged in household-based production of cocoa and staple foods as in many other rural communities in the Eastern Region (GSS, 2000; ISSER, 1993).

Therefore, in line with objectives of the present study, I pose the following questions about the male and female farmers in Omenako: what are their specific production priorities, intrahousehold resource management practices, inheritance plans and diverse lived experiences in Omenako within the ongoing market-oriented policy context?
Enduring influence, intense attention

Cocoa is a perennial tree crop and an enduring asset. While cultivated cocoa plants may take 3-4 years to start yielding fruits, a well-maintained cocoa farm has an economic life of almost 50 years (Amoah, 1995). Mature cocoa trees yield fruits and survive for many years, enabling the surrounding chain of activities and technical knowledge sufficient time to interweave with the socio-cultural institutions of the farming communities. The crop therefore easily becomes an inseparable part of the contingencies and struggles that inform daily life, exerting a “salient influence on the people who” and communities that rely on it for livelihood (Robertson, 1983:458).

Neither private companies nor the state own cocoa farms in the present research communities in Kofi Pare and Omenako, as well as the larger Suhum district. The crop is grown on smallholder basis; householders primarily undertake and manage cocoa production processes. Therefore, as a long-term enterprise, it has integrated into the smallholder or household-based agricultural system and the social structure in the two research communities. It has assumed a social dimension, become bound in the endless cycle of farmers’ life: while local gender perceptions and authority systems are employed to provide labour services on farms, descent and inheritance practices help create right holders in farms. The routine task of clearing and preparing fields, planting seedlings, weather forecasting, harvesting and sharing economic returns of cocoa have all become mixed up with the local social institutions and also potential reference points for exploring farmers’ needs and aspirations, and rural lives and livelihoods.

Generating research interests

In this light, over the years, Suhum district and its farming communities have become the focal point of many important studies. This is most demonstrable in Polly Hill’s magisterial
work on the economic and social organisation of cocoa farming or the pioneering investment process through land purchase and planting that resulted in the publication of *The Migrant Cocoa-Farmers of Southern Ghana* in 1963 (Hill, 1997); the organisation of migrant farmer communities under the influence of new forms of capital formation, land tenure, labour organisation and marketing strategies (Schwimmer, 1980); ICRA\(^5\) initiated work on the perceptions of agricultural stakeholders - farmers, extension officers, researchers and policy-makers (Baah et al., 1994); and the catalogue of farm labour and land use under a neo-liberal policy regime (Amanor, 2001).

It is thus at the heels of these earlier studies that the present work returned to the Suhum district to explore the responsiveness of the present generation of cocoa farmers to new economic opportunities in the broader attempt to understand the intrahousehold resource allocative principles (cultural expressions) underlying IMF/World-promoted SAP and their potential implications at the household level. That this study feeds particularly into the running need to deepen understandings about how diverse societies organise access and control productive resources under different policy regimes, and the multiple interactions of rural institutions with forces of change - such as SAP (Berry, 1993; Sikor and Lund, 2009).

**Selection of informants**

Who was selected, and why?

Fifty households (plus two subsets of polygamous households), which had ethnic matrilineal Akan conjugal partners and simultaneously farmed food crops and cocoa, were purposively selected as study informants. The selected informant households had the following specific characteristics:

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\(^5\) International Centre for development oriented Research in Agriculture, Wageningen, The Netherlands
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- they all had cocoa farms;
- they were all jointly headed, suggesting the presence of a husband and a wife or wives;
- every householder (husband or wife) was a matrilineal Akan; and
- where a man had several wives, each woman or wife and her children constituted a matrilocal hearth-hold or cooking unit within the larger single household rather than a separate household.

While both Akans and non-Akans (including foreign nationals) were involved in all levels of cocoa production in the two research areas, Kofi Pare and Omenako, the purposive selection of the matrilineal farm households was designed to generate a definite set of relevant data. Only Akan cocoa farmers obviously had the relevant lived experience and knowledge to answer the research questions. Methodologically, as Patton (1990) has suggested, a purposive sample is an information-rich social group whose unique qualities avail relevant data on certain issues under study. Hence, to obtain an understanding of the potentially complex patterns of resource flows within matrilineal households in a market-based policy context, the study was inclined to be selective and goal-oriented by focusing exclusively on not only cocoa farmers but also those who belonged to the matrilineal Akan ethnic group. Any other informant group was untenable.

As a result, the study, as in many others with location and group-specific focus, seemed to have dictated its own methodological approach. Ghana, the research country, as earlier noted, is a social structure, which is characterised by motley of ethnic groups and their identifiable symbolic markers, such as language, names, rituals, festivals, marriage and descent systems, food habits and patterns of traditional authority (Assimeng, 1999). By concentrating on a
specific ethnic group and its routine practices, such as Akan intrahousehold rules and practices, the study was ostensibly disposed to bring forth only a partial view or fragmented knowledge of the multi-stranded Ghanaian socio-cultural system.

However, as previously argued, in the long-run, when such webs of partial views or findings on the definite ethnic groups are systematically assembled, a richer and thicker knowledge about the whole social structure is likely to be generated.\(^6\) It is equally noteworthy that focusing exclusively on an ethnic group offers a safer analytical ground to understand social groups in their multiple relations and, then, match their contrasting symbolic markers against each other. The partial knowledge that is eventually generated so becomes as “much without as within: in the construction and negotiation of external boundaries” (Nederveen Pieterse, 2001:64). Such a time demanding, step-by-step or, more suitably, group-by-group process of knowledge production somewhat fits Nugent’s (2002:9) observation, which incidentally is derived from his own long fieldwork in Ghana, to the effect that “it is arguably also much easier to work outwards from a local study than in the opposite direction”.

How was the selection done?

The chain-referral or snowball approach was mostly used in identifying, reaching and selecting all informants, as well as easing field entry at all phases of the data collection. The 8 people, who were recruited during the foremost fieldwork in July/August 2002, mostly served as seeds or agents for further informant recruitment. Subsequent field trips took place in October/November 2002 and July/August 2003. These 8 seed/initial subjects or informants, who were themselves members of the Akan ethnic group and involved in cocoa farming, were

\(^6\)Following Mosse (1994), the use of “generation” implies that the data is not “out there” waiting to be “collected” or “gathered”. Rather, they have to be constructed or created to serve a particular need or what Weber calls the generation of data through an interplay of manifold realities and value-premises in the context of the method applied (Hansen, 1994).
then asked to put me in contact with people with similar background and might be interested in discussing their lives as farmers. Each referred person was also asked to recommend another potential participant, making existing social networks and local knowledge in the communities the starting point for participant recruitment. This “referral system” led to the recruitment of a total of 77 potential participants (excluding the 8 seed participants) in both communities, which, indeed, was far beyond what could be considered handy for the planned in-depth interviews.

In this regard, once contacts were established with these 77 potential research participants through home visits and brief self-presentations, 42 people were randomly selected to join the 8 seed/initial participants for the planned in-depth interviews. Through further home visits and interactions, alongside the seed/initial informants, the randomly selected people now received more information about the study objectives and how the field returns will be used, got the option to opt out of the entire exercise (i.e. spared additional home visits) and assured of anonymity in the research report, as well as confidentiality in all discussions. People were understandably concerned about what would be done to ensure that conversations about their domestic economic lives did not make rounds in the compact settlements, where everyone appeared to know everyone. I felt that the attempts made to answer the informant questions and allay their fears about confidentiality helped immeasurably in building rapport or trust relationships. It is always the case that when people see someone acting in trustful ways, they also reciprocate by trusting him/her (Radsch, 2009).

The random selection from the pool of people, who had been introduced by the initial 8 subjects, was not only meant to screen for study eligibility and reduce the sample frame to a manageable level but also to maximise my control over the final informant recruitment. Seed
informants have been known to conveniently refer their relatives, friends, neighbours and other close associates. There was thus a need to dilute such direct social links and minimise the social biases usually associated with recruitment by respondents rather than researchers (Heckathorn, 2002). Minimising these known social biases had nothing to do with enhancing sample representativeness as the need for external validity (data generalisation) did not really loom. Precisely because the field priority was to identify famers, who had certain pre-defined characteristics and were ready to share their viewpoints and experiences for the limited objective of understanding and interpreting how Akan intrahousehold processes unfold and interrelate daily life in the chosen research communities.

Using community gatekeepers

In both study communities, Kofi Pare and Omenako, the initial 8 informants were themselves identified and recruited through the help of Produce Buying Officers (PBOs) or attendants of state licensed outlets – which buy dried cocoa beans from farmers on behalf of the sole state agency\(^7\) responsible for export. PBOs have a highly recognised role in cocoa farming communities in Ghana; they are important service providers, very knowledgeable about local protocols, and sufficiently positioned to endorse and act as advocates for farm studies. Hence, in July/August 2002, my first points of call in the field were cocoa buying outlets, where I presented myself and the project to the local PBOs in the attempt to establish rapport with and gain smooth entry into the communities.

By way of clarification, while the research agenda called for self-disclosure or revelation on diverse intrahousehold matters, my “rapport” building had more to do with generating interests in and acceptance for the research objectives among the eventual research

\(^{7}\) Ghana Cocoa Board - COCOBOD
participants rather than entering into any conscious “sympathetic relations” as the term (rapport) literally means. This explanation, in the view of Oakley (1981), is often necessary because of the power asymmetries among research participants – interviewers and interviewees.

It was these PBOs, who took me into the homes of the first 8 people, whom they were well-acquainted with and had previously informed about the study objectives. All these 8 initial informants put me in contact and set up meetings with other people, who, in their opinion, might also be interested in discussions about aspects of their farming activities and lives as farmers. In other words, I got to know of my initial informants or gained a relatively comfortable entry into the field through the help of PBOs or people, who work with cocoa farmers and were a critical part of the routines making up the daily life of farmers in the two research communities.

Both research areas were fairly small and condensed, allowing back-and-forth leisurely walk and return to the cocoa buying outlets for conversations with the attendants or PBOs and other visitors at the cocoa buying outlets. One must not necessarily have dried cocoa beans to sell to visit the outlets. The local residents themselves appeared to visit the cocoa buying outlets to just sit, relax and talk with the PBOs and other visitors, making the centrally located outlets somewhat social meeting points and the PBOs very familiar with both the community members and issues. No local happening appeared to escape the PBOs, reinforcing their important intermediary role between me and the initial research participants. The PBO in Kofi Pare was a local resident himself while Omenako’s used to commute daily from Suhum, less than 15 minutes drive away.
Field entry itself has been noted to be “more than just being there” but rather “a complex process of locating yourself and being located in the field” (Flick, 2009:13). Field workers are particularly advised to be cautious when walking into existing social settings, which have their own ways of doing things - structure, history, logic and momentum - and should not expect to be received with open arms. Local people may be simply busy during the arrival of the prying fieldworker; they may have their day completely planned and mapped – have a catalogue of things to do that day – to be able to receive and talk to a curious stranger (Druckman, 2005).

These complexities in field entry, however, assume a higher dimension when the research topic borders on and broaches private issues, such as household relationships and interactions (Joekes and Kabeer, 1991). This was why my initial field visits involved self-presentations to and familiarisation with the outlet attendants or PBOs to ease rapport building with the research communities. That the various self-presentations represented an attempt to gain a foothold in an unfamiliar social terrain, negotiate proximity to potential informants from a distance (or through intermediaries), get trusted access to perceived sensitive information and avoid direct meddling in the flow of everyday life during the initial visit to the research communities. Albeit self-initiated, defined and planned, the foremost field visit can be likened to finding oneself in a new place and trying to get a glimpse of the surroundings, establish relationships and find reliable access to people, which make locally knowledgeable mediators (such as my PBOs) worthwhile in the field (Hennink et al., 2011).

PBOs - professional stranger handlers?

While the PBOs or attendants of cocoa buying outlets acted as worthwhile field mediators and helped me to recruit the seed informants, they came nowhere close to the people whom Agar
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(1996:135) has referred to as “professional stranger handlers”. Such people, like the PBOs, are located both inside and outside of their communities; they have enormous local insights and networks, but may not be targets or subjects of a research. However, due to their social competence and ability to mimic targeted informants, they may manage to align themselves with fieldworkers (as they do with all other visitors) and easily end up as convenient information sources – overshadowing the real research informants and undermining research objectives (Druckman, 2005). In my specific case, the social contacts and biases of the PBOs may have influenced the choice of the seed informants; yet, they never came anywhere close to “professional stranger handlers” and substitutes for the targeted informant householders. Neither did their broad perspectives on cocoa farming and policies come to pass as primary field data.

Number of informants – when is enough, enough?

The study sought to identify and select a manageable amount of conjugal partners for one-to-one discussions to capture the potential variations in domestic resource management practices in the two research communities. A large number of householders were deemed neither practicable nor beneficial for the planned in-depth interviews, whose success depended on good rapport between the present interviewer and the interviewees. Building and maintaining such rapport with research participants were particularly known to be difficult and time-consuming (Bryman, 2001) – despite my fairly flexible time schedule. Additionally, there was the need to ensure that the collected information did not merely repeat itself due to the size of the research participants – i.e. information saturation or redundancy (Hennink et al., 2011). That deciding on the number of appropriate informants was a daunting task, begging the question: what number of informants was really enough?
In view of the preceding considerations, twenty five informant householders were ultimately selected from each of the two farming communities – Kofi Pare and Omenako. And since there were two polygamous households, the study ended up with additional two female-directed hearth-holds - i.e. sub-units of households that controlled their own physical space and resources. In all, 52 persons were interviewed to capture the potentially differing and situational household economic behaviours in the two farming communities.

It bears perhaps repeating that both communities were established by migrant cocoa farmers (Hill, 1997). However, what sets the two communities basically apart are their location and access to Suhum, the administrative and commercial centre in the district. Omenako is located on the main highway linking southern and northern Ghana, which passes through Suhum, and also just about 10-15 minutes drive away. People live in Suhum and work in Omenako, and vice versa. There are also daily commercial transport services between Suhum and Omenako. On the contrary, Kofi Pare is located relatively far away from the main highway and not entirely linked by all-weather roads; it is less accessible and remotely located in relation to Suhum. Direct commercial transport services to and fro Suhum are mostly available on Mondays and Thursdays – i.e. the days when people from near and afar troop to Suhum to sell and buy farm and off-farm goods.

In other words, 50 households (plus two hearth-holds) were considered as a realistic sample frame due to the study focus, peculiarities of the research sites, planned in-depth interviewing, principle of information saturation and flexible study time plan.
**Modes of data collection**

**Semi-structured interviewing**

The study mainly relied on semi-structured interviewing for the data collection in July/August 2002, October/November 2002 and July/August 2003. This involved one-to-one and face-to-face conversations on issues considered relevant for highlighting the research problem. The potentially conversational issues were summarised into a list of fairly specific questions and then into an interview guide. This brought a certain level of structure and coherence to the “purposeful conversations” between me and the recruited research participants. While the interview guide enabled me to elicit direct responses to specific questions and also obtain materials for comparison between and within the two research communities, the interviewees had considerable latitude in how to respond to issues and relate to the pace of the discussions. What this means is that the interview guide was not used slavishly in order to give the informant householders opportunity to exercise some level of control over the interview situations - to allow people to talk openly and possible stray into issues, which I may not have thought about, but may be informative about their lives as small-scale crop cultivators and help meet the overall research objectives.

**Talking openly**

The semi-structured interview sessions were intended to create a relaxed atmosphere for the informants to talk openly and open up about their socio-economic lives, resource management practices, inheritance plans, kinship ties and values as members of the Akan ethnic group. What mattered most during the fieldwork were the opinions, viewpoints and perspectives of the informants, something obtainable largely through one-to-one in-depth interviewing (Bryman, 2005). By asking simple questions, I gave the informants opportunities to talk freely

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8 See appendix for the interview guide
about diverse issues in the world around them, to reflect on possible normative gaps between familiar and less familiar farm practices, to exercise of curiosity and new thinking, and to generate thoughts various domestic issues, such as resource inflows and out-flows and reactions to eventualities – e.g. death and its aftermath of intergenerational decision-making.

The interview topics had clearly a detailed focus and objective. But, in many ways, the relatively open-ended interviewing format enabled the informants to influence what and how an issue was discussed, and dictated the pace of interviewing and schedules to suit their life routines. The informants and I oftentimes appeared to have entered into form a form of partnership – which was a bit different from standard field approaches in rural studies. That is, research approaches in which knowledgeable outsiders – perhaps with the able assistance of their “professional stranger handlers” who conveniently stand in for targeted research subjects and even entire communities (Agar, 1996) – take full charge of field discussions and/or make observations about certain people and issues, and then go ahead to assign interpretations on the basis of their own systems of understanding (Scoones et al., 1994).

My field approach of semi-structured interviewing and relating directly to the farmer-informants and their lived experiences was somewhat akin to farmer-oriented research and other rural development practices that largely sought to tap into the social realities, feelings and experiences of rural people – i.e. presuming that smallholders (small farmers) and other rural dwellers are enormously knowledgeable social actors, who reflect and weigh up situations, process information and bring together the necessary elements to bear on their lives and livelihoods, and can help in the understanding of how a particular public action works (Scoones et al., 1994). The field strategy thus was to help people “to make explicit things that
have hitherto been implicit – to articulate their tacit perceptions, feelings and understandings” (Arksey and Knight, 1999:32).

All interviews were conducted in the Akan language - Twi - that the fieldworker speaks fluently. Many informants spoke Akwapim Twi, a dialect of the Akan language/Twi, and were somewhat curious about the fieldworker’s Kwahu dialect. Attempts at explaining the basis of my Kwahu dialect or, more appropriately, lack of clarity in my Akwapim dialect always formed part of establishing communication and my credentials in the early stages of the home visits. By presenting myself as someone, who was proficient in the local Akan language/Twi, I repeatedly sought to invoke specific personal attributes that matched the informants’ and were relevant for access into the informants’ social settings. It amounted to changing my field status as an outsider into an insider to enable me to build trusting relations, to put people at ease in my presence, to make people feel comfortable enough to talk openly to me, to ask questions correctly and give accurate field instructions. The shared language too made the use of interpreters, who often interfere with the flow of discussions and tend to assume partial control of information gathering (Achebe, 2002), completely irrelevant. In many respects, from my interviewing experiences, when and where to assume insider-outsider roles are not necessarily fixed; “they are embedded within multiple social identities and their narration” to get and maintain access to information, as well as ensure data control (Radsch, 2009:97).

The informants mostly gave consent for discussions to be recorded on audiotapes. This reduced note taking remarkably and enabled unimpeded listening, as well as observation of interview surroundings, body language and subtle reactions to questions.

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9 The Akan ethnic group has the following sub-divisions: Asante, Akwapim, Akim, Akwamu, Ahanta, Bono, Fante, Nzema, Kwahu, and Sefwi. Every sub-group has its own dialect of the Akan language/Twi. But, despite their slight phonological differences, the dialects are mostly mutually intelligible (Assimeng, 1999; Buah, 1998)
Observations and documents

The interviews were supplemented with observations and public documents. During initial visits to the study areas, it was through observations of the surroundings that the cocoa buying outlets were located. I saw the outlet signboards, walked in and sought audience with the PBOs. That visual attentiveness in the field led me to the people, who would later set up my foremost meetings, facilitate recruitment of my 8 seed/initial informants and ease my access into the study areas. Observations hence were relevant from the very outset of the fieldwork.

Non-participant observation of the informants’ activities, behaviour, interactions and settings during the home visits and interviews yielded supplementary data from another perspective. Since the field interviews were mainly about daily housekeeping arrangements, livelihoods, life expectations and normative systems, their meaningfulness rested on location within the settings in which the informants found themselves. People’s behaviour and actions make sense within definite and observable social settings (Hennink et al., 2011).

For example: observing my informants’ gestures and body language in the presence or absence of spouses during discussions provided added insights into which conjugal partner could say what and when – i.e. power relations and decision-making dynamics within households. Observing who were performing particular domestic activities during visits and interview sessions equally provided knowledge about gender division of labour; working tools conveyed ideas about the nature of the agricultural system and the informants’ socio-economic circumstances. Women wearing black headscarves and cloths signified recent bereavement in households or among close relations, leading to extra caution in discussions relating to intergenerational issues. The topic was not raised at all during two interview
sessions. Just looking around for materials about certain life phases and subtle reactions lent clues to confirm and/or refute verbal responses, as well as enabled the entire data collection. That observations and face-to-face interviews went hand-in-hand or reinforced each other in this study.

Diverse documents also provided supplementary information for the project design, helped the data collection and the report writing. The Suhum/Kraboa Coaltar district administration particularly provided a detailed district map and census data, as well as what was referred to as a local “scalogram analysis” that turned out to be an overview of social services and infrastructure available in the various towns and villages in the district. Substantial materials on smallholder agriculture in the developing world and intrahousehold resource allocation were obtained from IFPRI.\(^\text{10}\) Information on structural adjustment, agricultural production and household surveys was sourced from the ministries of finance and economic planning, and agriculture in Ghana.

**Field Reflections**

Discussing sensitive issues

Many informants felt uncomfortable and reluctant discussing their inheritance preferences and, by extension, speculate about their own death. Such matters were considered quite sensitive, anxiety-provoking and tabooed, which should never come up in conversations and interactions with virtual strangers - such as the present fieldworker. People suddenly became silent when the issue of intergenerational resource allocation came up during the interview sessions. There was a sudden hesitance in talking about the matter. However, it is not unusual for field probes into issues that people consider emotional and traumatising to dampen

\(^{10}\) International Food Policy Research Institute (IFPRI), Washington, DC.
enthusiasm and engender uncomfortable reactions, create a certain level of social distance and induce momentary silence (Lee, 1993).

Such momentary silences during interviews can be polyvalent. Their meaning can be varied and contradictory – i.e. hide and reveal things at the same time (Ann Fujii, 2009). In my field settings, where the sphere of the sacred is still part of everyday life (Assimeng, 1999), the silence clearly had to do with the sensitive and emotionally charged character of the topic: among the informants, the mere mentioning of inheritance plans appeared to have evoked the local narrative - “no one climbs the ladder of death and returns” - which conveys the personal emotions, personal distress and personal helplessness associated with bereavement in Akan social thought (Sarpong, 1974). The silence here was therefore interpretable as a non-verbal communication to stop reviving painful memories, to bring to an end to the anxiety provoking questions, to respect boundaries and to give time and space for reflection. It signified a form of momentary protest against intrusion into an arena considered too personal and emotive by some informants.

In the general scheme of field interviewing, the mixed reactions to the topic were neither unsurprising nor unexpected. Precisely because the social interaction of interviewing involves asking people, whom one has barely gotten to know, built a shaky rapport and even “faked a friendship” with in order to get information about their lives – including the sensitive matter of death and its aftermath. In such circumstances, an atmosphere characterised by trust and mutual confidence is needed to initiate and carry out discussions about a perceived sensitive matter. Which is why, as suggested by Achebe (2002), the focus of data gathering must shift into the collaborative or interactive mode, which encourages close partnership, mutual respect
and emotional support, when informant’s personal lives, emotions, sensitivities and sensibilities are at stake.

Despite the perceived sensitivity of aspects of the interview topic, through expressions of mutuality of helplessness in the face of death by the interviewer and discussions of non-research related issues, the informants eventually managed to control themselves and give voices to their thoughts about death and its aftermath (resource transfers). They mostly remained composed and cooperative in the face of the seemingly intrusive questions and, as shown by follow up field visits, there were no clues that any informant was made to disclose information that he or she may have regretted. Indeed, the success in obtaining responses to a generally supposed sensitive and emotional interview topic supports Lee’s (1993) view that the ability to negotiate proximity and distance - listen attentively and maintain the right poise in interviews on emotional matters - often pay off in or elicit the relevant responses.

What does the silence mean?

All the interviews took place in the homes of the informants. Prior arrangements were made with informants to make sure that my visits and related discussions did not disturb the flow of their everyday routines – such as food preparation and consumption, farm and other economic activities, religious observances and siesta. Spouses, children and other dependents hovered around and performed domestic chores during both types of interview sessions, which, to some extent, challenged efforts to ensure confidentiality around sensitive topics and creating a relaxed atmosphere for the interview sessions or what Hennink et al. (2011:109) would have referred to as “knowledge-producing conversations”.

Methodological Approach
Some husbands/male partners particularly came to observe and listen to discussions with their wives/female partners (i.e. man-to-woman interviews) – even though they had earlier been interviewed by the same fieldworker. During interview sessions with some women, their husbands/male partners interfered by attempting to influence the focus of discussions and answer questions posed to the women. In many instances, the women’s actions appeared to have engendered the men’s intervention: where women became silent and looked in the direction of the men when their (women’s) views were solicited on certain issues, the men rightly or wrongly interpreted such gestures as a subtle invitation to help control an uneasy situation and also explain issues. These male interventions were neither isolated nor limited to the two study areas, as similar observations have been made elsewhere (Achebe, 2002; Jackson, 1997; Oware, 1997).

Nevertheless, the interventions raised (still raises) a lot of questions - with the most relevant presently being these: why did some female informants shy away from expressing their views in the presence of their husbands? Why were some female informants’ wary of answering my questions in the presence of their husbands/male partners? Why did some of the cross gender (man-to-woman) interviews encounter difficulties? By way of answering these questions or explaining the “women’s silence”, it may be tempting to simply make attributions to the failure of the fieldworker to make appropriate practical arrangements for the interview sessions. Equally tempting is to make quick allusions to improper field setting management by and interviewing techniques on the part of the fieldworker.

Both answers or explanations, however, will be far from nuanced; they will fail to account for (i) how the social identity, background or positioning of the present researcher may have influenced the character and content of the field interactions, and (ii) the nature of power
relations within the informant households. Precisely because who can speak freely and articulate interests directly, and without intermediaries manifests access to power in social relationships – including gender relations (Jackson, 2006). Our gender identity determines how we are contextually perceived, and expected to behave and act as men and women. These contextual attributes tend to enter into research processes – such as access to and interactions with research participants, reactions to what is said, and type of perspectives and assumptions highlighted in the data analysis (Edwards, 1990; March et al., 2000).

Being a male interviewer

My social identity as a male interviewer may have made certain impressions on some male informants, specifically eliciting interventions in discussions and blocking out voices of some female informants. Although I had earlier talked with the interfering men and kept them informed about my planned discussions with their wives/partners, they may still have been curious about my intentions and actions. Their uneasiness did not reach the extent of denying me permission to talk to their women folk or completely throwing me out of their homes. Nevertheless, they still appeared uncomfortable about who I was, the way I conducted the interviews and generally carried myself about in the interview/interview settings. I cannot deny having being an influential actor in the research settings: I set up the interview sessions by selecting the householders as informants, posed questions in certain ways and elicited certain responses, and presented myself in certain ways that led people to think about me and interact with me in certain ways – such as listening in and intervening in discussions with their conjugal partners. All these were done and experienced by me as a male fieldworker, making it completely impossible for me to claim neutrality in how the interviews were planned, organised and eventually conducted.
I may have had a neutral field instruments, but the interview sessions did not turn out to be neutral because of who I was and the impressions that some householders had about me as a male interviewer. I shared gender identification with the male informants alright, but the impressions that some men had about me still led them to interfere in discussions with their wives/female partners. Perhaps, the interfering male informants would have been more composed and accommodating if I were a female fieldworker – something which, following Edwards (1990), would have meant a shared social characteristic of gender that usually foster a relationship of same gender-based trust. A female fieldworker interviewing wives/female partners would have presumptively made a better impression on and eased the husbands/male partners, creating a more relaxing, accommodating milieu for self-disclosure and direct articulation of views among the women. Drawing upon her fieldwork, Finch (1984:72) has buttressed such thinking in these terms: “I expected to have to work at establishing something called rapport…………..Women are almost always enthusiastic about talking to a women researcher”. When interviewers and interviewees have the same social characteristic of gender - regardless of class and racial differences -, it is not only social distance that is minimised, but also the social legitimacy of diverse interactions are enhanced among people around the research participants and within the research communities (Edwards, 1990; Oakley, 1981).

In my specific case, again, there was no way I could have separated my “on-field” self from the “off-field” self to avoid the male interventions. There was no way I could have related to the men other than a male interviewer. In a study, which had both conjugal partners as a data source, there was no way of avoiding cross-gender interviewing challenges as I experienced. Indeed, in the male-dominated Ghanaian society (Baden et al., 1994), it may well have been challenging for a female interviewer to get male householders to open up about their socio-economic life. So my advantage could have been another fieldworker’s disadvantage. What is
most important then is to be self-reflective, self-aware and self-conscious, and recognisable of how aspects of a researcher’s social attributes could influence field encounters and interview sessions. This should not be done only for the purposes of methodological openness, but also as an invitation for general reflection on the interconnections between researchers’ personal characteristics (subjectivity), and the objective demands of research processes.

What Jackson (2006:534) has then said about how, where and by whom data is collected locate the fieldworker in the midst of research processes particularly appears to resonate here: researchers have to “explicitly recognize the social relations which enable some parties and disadvantage others, and which foreground some interpretations and silence others”. This is because fieldworkers bring their subjective characteristics to research processes. In doing so, they influence how informants and other research participants perceive and relate to them (fieldworkers), react to the rhythm and pace of interviews, and respond to interview questions (Hennink et al., 2011). Reflexive awareness of situational dynamics between a researcher and research participants is therefore a critically important element of the research process – especially in the search for “good” data and interpretation.

Domestic power relations

It is also my argument that the nature of power relations within the informant households accounted for the male interferences in the cross-gender (man-to-woman) interview sessions, including the refusal of some female of interviewees to speak in the presence of their male counterparts. Whoever has the ability to shape the choices of other people, meddle in how other people express their interests and tip the delicate balance between speaking and not speaking, according to Jackson (2006), simply has power. That the capacity to speak and
articulate one’s viewpoints without interference is not given; it is a function of structural relations – such as gender relations (Young, 1993).

The enormously varied household structures, arrangements, rights and obligations, which was discussed in Chapter 2, express not just access to and control over resources (socio-economic processes), but also inhere gender understandings – nature, roles, hierarchies and appropriate behaviours of men and women in society (Hart, 1995; Moore, 1992). Such gender definitions, like all forms of social definitions (class, ethnic, race etc.), are “implicated in power structures and in the structuring of inequalities” (Moore, 1992:137). An implicit assumption in this is that gender hierarchies both translate into differentiated power, and characterise household relations. Who is culturally considered superior in household relations then has power and, in turn, can exercise power to “the extent of interfering with communication” of other household members (Wise, 1987:74).

Ardener (1975:2) too found female informants difficult to relate to: “women giggle when young, snort when old, reject the question, laugh at the topic……..” This field experience formed the basis of his notion of “mutedness”, where every society is presumed to have a dominant mode of expression which is sine qua non of the dominant culture. It is within this stock of male-biased vocabulary that concerns are articulated and through which the views of women, who may stand in different structural relation to men in certain societies, are not easily expressed (Jackson, 2002; 2006). The dominant social group, however, easily employs the language repertoire to articulate its interests and concerns; it generalises the particular, turns the private into public issues, and assumes the role of a spokesman for the dominated in public arenas.
While the likelihood of a gender differentiated language code has been contested (Lucan, 1980), there is some consensus that men and women share and operate within the same cultural systems. However, what men and women may not necessarily share is the same structural position in a local cultural system which may translates into how they (men and women) express themselves and articulate their interests (Moore, 1996). It is this unequal structural relationship which, in my considered opinion, may have been unconsciously invoked or played out in the interview sessions.

In the light of the above, the male interferences in the man-to-woman interview sessions manifested local gender ideas that had vested in men the articulation of collective concerns to presumed influential outsiders in the public settings. In many interview settings, despite repeated clarification of my institutional affiliation, I was mistaken for one of those state agricultural officers, who, the informants claimed, come around periodically to gather views on diverse issues that hardly translate into concrete benefits for their communities. My misrepresentation (deliberate or not) appeared to offer opportunities for the local people to seek and/or cross-check information about farmers’ bonus payment schedule and other government policies, make their voices heard and channel their concerns to perceived impervious officialdom. Looking back, it is apparent that some informant householders’ prior experiences and, not the least, my own self-definition and actions seemed to have transformed some interview sessions into encounters with government officials, which oftentimes mask a “bias that favours the opinions and priorities of those with more power and the ability to voice them publicly” (Guijt and Kaul Shah, 2006:1).

In short, there is no gainsaying that the ability to speak evokes power and vice versa. The way forward methodologically is to develop enhanced awareness of the unique socio-cultural
characteristics of research sites to minimise issues, which, as I experienced, can potentially make some informants shy away from self-expression and, in that way, impair data quality.

Negotiating familiarity

How does one simultaneously harvest the intrinsic merits of being socio-culturally familiar and stranger to a research setting? How does a fieldworker navigate proximity and distance to a study area in order to legitimise and validate a research process? These questions constitute another attempt to generate further reflections on how aspects of my subjectivity - personal characteristics and lived experiences - may have crept into and influenced the research process, such as selection of study area and data collection. Such enhanced self-disclosure particularly about how and why certain field choices (including compromises) were made, and how certain biases were handled all translate into conscious attempts to seek a fine balance between detachment and attachment, manage partiality and impartiality, weigh up insider and outsider roles, and negotiate strangeness and familiarity in the present study.

A Ghanaian Akan

I am a Ghanaian Akan, who had lived in Norway for almost a decade before the three-phased fieldwork in 2002 and 2003 in Kofi Pare and Omenako. Before the fieldwork, I had never visited the two study areas; I had only travelled through Omenako, which is located on the highway linking southern and northern Ghana. My previous work on women’s to access agricultural resources too involved fieldwork in two other communities in the same district in 1997. Put in another way, the fieldwork underlying the present study did not take place in an unfamiliar terrain. I knew the geographical areas; understood the local vernaculars, idioms, and body gestures; had first-hand knowledge of the local cultural values, protocols and daily
routines; and shared the assumptive world. I was simply not a total stranger to or unfamiliar with the two research communities.

As earlier noted in my attempt to gain entry into and build rapport in the two study areas, I fully exploited my prior knowledge or strategically invoked what could be referred to as insider status - especially local cultural values, linguistic skills and social issues of translation. The informants and I were all fluent in the Akan language/Twi despite slight differences in dialect. While I spoke the Kwahu-Twi\(^\text{11}\), the informants mostly spoke the dialect of Akwapim-Twi. During initial home visits, many informants often quizzed me about my Akan Kwahu dialect immediately after the traditional welcome drink (water) and greetings. I always accepted and drank the welcome water - although I often felt a bit uncomfortable about the water quality and the serving containers - in respect of basic Akan hospitality or courtesies towards visitors. This also was a conscious strategy for levelling any perceived differences in social power between me, who, for the most part, was mistaken for an agricultural officer visiting from Accra (the national capital) and the informants, rural dwellers and predominantly illiterate. Such relatively insignificant field actions, as corroborated in the work of Druckman (2005), reinforced each other significantly and had implications for my acceptance by the informants.

Providing details of my Akan background, especially where I hailed from, was born and grew up in the Akan area of southern Ghana, generally characterised my self-presentations to the informants and served the function of easing the householder informants and moderating field entry generally. The same applied to discussions about national political and socio-economic

\(^{11}\) The Akan ethnic group has the following sub-divisions: Asante, Akwapim, Kwahu, Akim, Akwamu, Ahanta, Bono, Fante, Nzema and Sefwi. Every sub-group has its own dialect of the Akan language/Twi. But, despite their slight phonological differences, the dialects are mostly mutually intelligible (Assimeng, 1999; Buah, 1998)
issues. In Omenako, for instance, people appeared to be interested in discussions about the planned reconstruction of the highway linking southern and southern Ghana into a dual carriage - something which was expected to result in the demolition of many private houses and other properties. Information about this huge project – time plan, road layout and compensation scheme for demolished properties –, however, appeared sketchy among the local people. So I contacted the local office of the Ministry of Roads and Highways for information to both give credibility to my prior knowledge and discussions on this major road project, which was (and is still) generating a lot of anxieties and expectations in the towns and villages along the highway in the district.

In the above, like Radsch (2007:97), I was actively mobilising and capitalising on my Akan identity (including language familiarity) and informed knowledge of local issues to establish my credentials as an “insider” or a “visiting son” to engage and identify with the research participants, and build and maintain trust relationships.

As a cultural insider, it was easier for me to discern body gestures and patterns of emotion during discussions and subsequently vary modes of questioning to avoid causing further distress during interview sessions. This was particularly the case during discussions about intergenerational resources transfers, which turned out to be emotionally-charged as many informants perceived the research questions as an invitation to speculate about their own death.

In the same rendering, my cultural familiarity or insider status put me in pole position to cross-check the informants’ body language with verbal responses in order to reduce the incidence of “created performances” for the consumption of visitors. Precisely because
fieldworkers, who find themselves in unfamiliar socio-cultural settings and are distinctively recognisable as strangers (e.g. Whites in non-White areas), are oftentimes said to be initially received with red carpet and then presented with the exact outcomes of how hospitable “host people react and act” (Ohnuki-Tierney, 1984:585). This type of host-visitor relations are usually characterised by caution and forethought; no one acts impulsively, wants to offend, make mistakes and put up improper behaviour, leading to artificial and improvisational behaviours for the sole purpose of serving the needs of the moment. That the presence of highly recognisable strangers dilutes the naturalness of field settings and undermines the spontaneity of social action. In so doing, all obtained field materials are reduced to sets of improvisations or what Ohnuki-Tierney (184:585) has referred to as “performances” and “negotiated reality” between informants and researchers. Such “performances” both impairs the search for good data as well as the need to “keep facts and theory in their most productive relationship” (Owusu, 1978:320) in social research.

Don’t you know these things?
Because of my Akan ethnic background, some informants became somewhat unclear (if not suspicious) about my expressed interest in what was considered as “elementary questions” about farm practices and Akan intrahousehold arrangements. Specific reference was made to my interest in these issues: domestic division of labour, organisation of farm work, inheritance arrangements, and the nature of resource ownership and use. With laughter, an informant asked me: Don’t you know these things? The impression I got was that some informants expected an Akan man in his early thirties at the time to have answers to most of the interview questions, and needed not to spend time eliciting views on such basic issues. Some informants did not understand why someone with Akan background would go round soliciting information on issues, which an adult - like me - ought to have known. That is, for
requesting for information about certain principles underlying Akan social organisation, which the informants considered commonplace among Akan people, the authenticity of my ethnic background and the depth of my knowledge about Akan culture were circuitously questioned.

I always responded to such reactions or queries to the effect that I had (still has) knowledge and even lived experience of some of the issues under discussion, but I was now curious and interested in their views, opinions, and reflections as crop cultivators. And I was equally prepared to answer their questions or share my thoughts on some of the issues at the end of the interview sessions - though I had neither had experience with cocoa farming nor lived in a farming community. Most informant-initiated discussions after the interviews mainly focused on prevailing national political issues, rising cost of living and perceived government indifference towards the needs of farmers and rural dwellers.

Despite my cultural insider status, I also came across and did cast myself as someone with limited knowledge about farming activities, rural life and eager to listen to diverse opinions, perspectives, firsthand experiences, and learn from the informants. I had neither lived in a rural community nor being involved in crop farming before. The field visits thus provided a real chance to learn - tap into the knowledge of those with lived experiences. What I knew before the field trips about the practicalities of cocoa farming had been mostly obtained from Amoah’s (1995; 1998) informative works and other secondary sources.

In some respects, I was a relative ‘outsider’ in terms of crop cultivation in my own home country, where agriculture was (and still is) the major source of livelihood (ISSER, 2001). Equally some study informants, who manifested aspects of Akan culture in their everyday
practices, had sufficient cause to doubt my proficiency in principles of Akan social life. All these outsider attributions, however, translated into assets during the fieldwork; they came to represent the type of “cultural contrasts”, which, according to Gullestad (1987:48), one needed to avoid blindness in a familiar or known field setting.

Neither the physical surroundings in the study areas nor the farmers’ social routines appeared familiar and routinized to me, as I could not (and still cannot) lay claim to an experience in farm work and life in a farming community - rural area. Typical of an outsider, I had to adopt a measure of doubt towards the socially self-evident to listen and learn anew. I had to eschew the self-confidence, which often delude socio-cultural insiders to take field issues for granted, and assume a general attitude of asking simple questions for free talk by the informants.

Altogether, I tried to harness the inherent benefits of the social attributes of familiarity and strangeness or insider-outsider roles. These contrasting social attributes were invoked and manipulated when necessary to facilitate practical situations, such as choosing study areas, identifying gatekeepers, recruiting informants, sustaining field interest, and building and servicing field rapport. The strategic invocation of insider-outsider roles (or familiarity and strangeness) not only translated into the mastery of field practicalities, but also manifested and acknowledged the equal relevance of subjectivity in research processes.

**Summary**

The chapter has outlined and rationalised field decisions and compromises - especially the selection of Kofi Pare and Omenako as study areas, informant recruitment and use of community gatekeepers, and application of in-depth interviewing as primary technique for data collection. Discussions about resource transfers at inheritance proved problematic, as
they appeared to revive painful memories. Male interferences in interview sessions with their wives/female partners necessitated reflections on cross-gender interviewing, touching off discussions about my own role as a male fieldworker and power dynamics in domestic relations.

The continuous self-reflection for potentially research data impairing influences culminated in discussions about how and when to enact insider-outsider roles or invoke strangeness and familiarity during fieldwork. Insider-outsider roles appeared fluid and indeterminate, making their enactment reducible to the immediacy of practical field situations. These situations included gaining comfortable field entry, interviewing without interpreters, studying body gestures and clues, keeping an eye on the naturalness of field settings to avoid ‘created performances’ and ‘negotiated reality’. Creative handling of subjectivity during fieldwork was considered critically important in generating credible research data, which, in the present study, are presented and discussed in Chapters 6, 7, 8 and 9.
PART II PUBLIC POLICY DISCOURSES

CHAPTER 4 THE ERA OF STATE INTERVENTION

Introduction

This chapter discusses two mutually reinforcing global political and economic developments that influenced the declared pursuit of state interventionist policies in the immediate pre-and post colonial era in Ghana – i.e. from early 1950s to early 1908s\textsuperscript{12}. It explains why and how the Ghanaian state became a dominant player in economic and social affairs. The following issues will therefore inform the discussions: (i) ascendancy of the economic philosophy of Keynesian welfarism in the West and the Bretton Woods Conference (BWC) in July 1944 that led to the creation of global economic institutions, particularly, IMF and World Bank; and (ii) Ghana’s adoption of Keynesian interventionist policies, involving direct taxation, public employment, capital expenditures (economic services) and subsidies (economic services). In many subtle ways, the chapter shows how powerful global institutions influence the domestic policy choices of developing countries and their related implications for policy ownership and independence, as well as suitability and success.

What is state interventionism?

Different economic development strategies make their own demands upon the modern state, affecting its size and scope. While Max Weber defines the state as a “human community that (successfully) claims the monopoly of the legitimate use of physical force within a given territory”, the size and scope of the state are more appropriately captured by the array of day-

\textsuperscript{12}Though Ghana (then Gold Coast) formally gained political independence from imperial Britain in 1957, between 1952 and 1956, an internal self-rule arrangement resulted in the appointment of Kwame Nkrumah as leader of government business or prime minister. Thus, this explains the policy reference point from 1950s to 1980s.
to-day activities undertaken by governments (quoted in Fukuyama, 2004:6). Depending on the scope and reach of these activities, the state could hence be described as a “minimalist” or an “interventionist”.

Within classical liberalism, the orthodox state is small-sized and has the primary function of upholding the “formal equality of rules” (Kabeer and Humphrey, 2000:80). It is minimalist or non-interventionist state, whose core activities are restricted to providing a favourable context for political development, establishing legal framework for “free citizens” to live in security, guaranteeing macro-economic stability, enforcing contractual agreements and investing in basic social services. Its functional efficiency and level of development is determined by the ability of its agencies, such as the administrative bureaucracy, health services, educational system, security services and judicial system, to meet diverse public needs (Kingsbury, 2004).

Though the non-interventionist state somewhat influences economic activities by determining the profile of property rights as well as the genre of economic behaviour, the frontal role in economic development is reserved for the private sector. This state assumes no direct role in economic activities because the presumed outcomes of such “transgressions” are inferior to those achieved through market forces. Thus, instead of active involvement in production and exchange, the minimalist state mainly acts as a source of externality or facilitator for private investment. Even when it funds public infrastructure such as water and power systems, health services, education, transportation and telecommunication, it does so with the primary intent of minimising capital overhead costs to private sector investment and achievement (Adelman, 2000; Griffin, 1999).
The Keynesian state

However, in Keynesian macro-economic thought, the attributes of the state go far beyond the provision of public order and goods; for it is a regulator and manager of economic processes for a population. It is referred to as a “nanny state” or “big government” because of its large-size, all-embracing and broad scope of activity. To some extent, it is everything at the same time: a law maker, guarantor of personal and social security, coordinator of private enterprise and the prime mover of national economic development. Indeed, as an economic player, the interventionist state initiates, plans, organises, finances, and manages productive activities, and administers welfare programmes for the collective good. To further enhance this role, it reasonably imposes taxes, offers subsidies, borrows and makes public investments; it puts people to work and sustains livelihoods through direct management of the national economy. The interventionist state sets public economic agenda and works towards their realisation through various levels of planning, spending and managerial control (Gilpin, 1985; Griffin, 1999).

Keynesianism, like all forms of economic liberalism, is committed to the market and the price mechanism. Its novelty, however, is the core assumption that in the absence of political control, the market is often incapable of generating efficient and effective outcomes – especially jobs and fair income distribution (Gilpin, 1985). Hence, instead of the absolute reliance on the free market and its accessories, the state or political institution must intervene in production and distribution and, by extension, the social system (Mackintosh and Hewitt, 1992; Peet, 2003).

In the post-war era, coincidentally, the Keynesian economic thought became the paramount organising framework for managing domestic economies to generate jobs and social welfare
in the war-torn Western Europe countries (Gelinas, 2003). At the global level, too, it was perceived that “an international agency capable of performing a role analogous to that of the national state at the domestic level” (Brett, 1985:50) could help enhance work towards cross-national treaties and institutions to promote global economic growth, leading to the formation of the United Nations (UN) and other economic institutions – including the IMF and World Bank. That, while the UN was formed to ensure global political stability in the post-war era, the affiliates economic institutions were supposed to act as the arms of a fictitious “global government” in providing a regulatory guide for the expansion of the global economy output (economic growth) (Stiglitz, 2003).

The Bretton Woods treaty

The Bretton Woods treaty, which culminated in the establishment of the IMF and the World Bank, was considered a liberal peace project (Dunkley, 2001). While its core instrument was international trade, the then rising Keynesianism was its intellectual guide. The underlying liberal theory is (or rather was) that trade is a reciprocal exchange, not a battle with “happy” winners and “bad” losers. Every country, however big or small, has a niche or a comparative advantage in something to enable it gain from trade. Rather than a country trying to produce and sell all things to all interested buyers (countries), countries have to find or identify the sub-sector of the global market that they can efficiently appeal and exploit (Munro, 2005). The idea of “niche trading” ensures the economic benefits of structural rationalisation or efficient allocation of resources at the global level, manifesting the freedom of all to buy, sell and invest where and when one chooses without hindrance. The afore-manifestations literally, Lekachman (1959:89) says, reflect the ideals of natural liberty, viz. “free competition, free movement of workers, free shifts of capital, and freedom from government intervention”.

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Peace dividends
Free trade also comes with peace dividends (MacEwan, 1999). Trading partners share the interest of protecting their respective investments and maximising gains. But, these shared interests are realisable only under a relatively stable social order or adherence to a set of presumed “appropriate” behavioural practices. Since all social endeavours thrive on a set of purposive arrangements or conditions, behavioural benchmarks are necessary to circumscribe the exchange of goods and services across borders. Adherence to such codes of conduct has the capacity to constitute the people involved into a “community” in opposition to all others (MacEwan, 1999).

Trade practices were considered to provide an avenue for people (i.e. traders) to speak a “common” business language and behave in the “same” way or otherwise. While codes of conduct provide a feeling of “togetherness” for the traders, they also facilitate the realisation of primary commercial goals - profits. Hence, following (MacEwan, 1999), trade integrates both the economic and non-economic interests of people or countries and lays the social foundations for mutual cooperation and understanding for the realisation of collective goals. It is for this reason that Gilpin (1987) has particularly argued that politics divide people, but the economics relationships bring people together - and eventually render wars obsolete.

Prior to the treaty, beggar-thy-neighbour policies of domestic market protection and unilateral depreciation of exchange rates characterised the inter-war period - i.e. the period between WWI and WWII. The result of these presumptively “bad” economic policies soured trade relations and heightened rivalries, and undermined prospects for a global “community” of nations (Brett, 1983). While trade squabbles manifest the absence of shared economic norms and leadership, they are assumed to have the capacity to spur new forms of wars even in
relatively peaceful moments (Gilpin, 1987). Regulated and harmonious trade relations at the
global level were considered to be the most practicable remedies to the cycles of “war games”
in the garb of trade wars. In the post-war era, it was for this reason that Keynes argued for a
“supranational arrangement” which would force countries to “abandon the licence to promote
indiscipline, disorder and bad-neighbourliness which, to the general disadvantage, they have
been free to exercise hitherto” (Brett, 1985:32).

Quasi-political institution

However, any regulatory schemes around which the international community’s actions and
expectations converge require a quasi-political institution to organise and enforce the rules
and procedures (Sogge, 2002). And as noted by Brett (1985), the atomised system of market
exchanges that characterises an integrated world economy still require a regulatory scheme
and a body (political entity) to promote the day-to-day administration of the cross boarder
flow of goods and services. Thus, while governments (the state) of discrete nations would be
responsible for the regulation of domestic economies, the Bretton Woods institutions, acting
as arms of a “fictitious global government”, would provide a regulatory framework for the
expansion of global economy output (economic growth). In doing so, these institutions would
be injecting a moderating influence on international politics and creating economic linkages
that could enhance global peace and welfare. This is to say that while increased and regulated
trade could bring material prosperity to all, the ensuing prosperity more essentially had peace
dividends for all (Gilpin, 1987).

With post-war peace and prosperity premised on world trade and exchange rate stability, the
Bretton Woods treaty and related institutions were put in place to form the global economic
order. That is, “to enhance the expansion and balanced growth of international trade” and
create a stable economic system that would forestall the ruinous economic nationalism of the
1930s, Van Dormael (1978) notes that what is known today as the Bretton Woods Institutions -
the World Bank and International Monetary Fund, International Finance Corporation and
World Trade Organisation - were established

IMF and World Bank

Whereas the IMF was established to provide short-term balance of payment support or reliefs,
the World Bank had the responsibility of providing long-term credit facilities for investment
in productive ventures. Their operations were expected to be mutually reinforcing; IMF could
not be indifferent to the long-term economic viability of its short-term financial measures.
Neither could the Bank too overlook the short-term impacts of its long-term programmes
(Browne, 1984). “The two things, monetary reconstruction and the reconstruction of trade”, as
an observer of the two institutions put it, “were quite inseparable” (quoted in Caufield,
1998:40). That, while IMF was designed to create a stable global atmosphere for trade by
harmonising monetary policies, the World Bank was tasked with enhancing the long-term
capacity of countries to partake in international trade. In other words, the two multilateral
institutions were crafted to work together to ensure a stable international economic order.
They were supposed make it possible for governments to pursue Keynesian growth policies
without the fear of any state reverting to nationalistic economic policies in the immediate
post-war era (Gilpin, 1987).

Promoting modernisation and growth

Based on the optimism of the general post-war economic recovery, the UN declared a decade-
long (1960-70) action programme for the achievement of an economic growth rate of 6% in
less developed countries to help raise living conditions to acceptable standards (Leys, 1996).
The UN Development Decade (1960-70) was based on Keynesian growth theory – i.e. huge investments generates multiplier effects that eventually lead to a general rise in productivity and a corresponding decrease in unemployment and poverty (Hettne, 1992). This signified an application of prevailing economic ideas to the problem of underdevelopment. The basis for the UN declaration was not far-fetched: through Keynesian growth theory and international financial arrangements, war-torn European countries had been able to achieve impressive economic growth rates and improved the living conditions of their populations within a short period of time. Even in the face of these proven policy ideas and technologies, many policymakers were even led to believe that post-colonial Africa would take fewer years to achieve what others had taken centuries to achieve (Whittaker, 1997).

The IMF/World Bank and other bilateral aid donors were particularly convinced that the same policy of state-led industrialisation and planning would bring growth and modernisation to the developing world (Trigilia, 2002). The concern, however, was that low income countries had low levels of domestic savings for investment and unattractive for foreign capital; injecting foreign assistance, such as the Marshall Plan\textsuperscript{13}, was seen as way of breaking the vicious cycle of capital deficiency and trigger the required self-sustained growth and development (Hettne, 1992; Sender, 2002). This policy proposal suggested, according to Peet (1999:41), a “kind of global Keynesianism” – i.e. the articulation of the global policy norm of the state as a leading actor in directing and managing a society’s resources to ensure improved living conditions. How then did this IMF/World Bank-promoted policy of an active developmental role for the state play out in Ghana?

\textsuperscript{13} The programme under which United States provided massive bilateral aid for post-war reconstruction of Europe
The Ghanaian version

Development planning

The Keynesian orthodoxy, which meant state intervention in the economy, was captured in Ghana’s First Development Plan (1951-57) and Seven Year Development Plan (1963-1970). Their underlying strategy was the “big push” (Rosenstein-Rodan, 1943), involving massive investment to kick-start, sustain growth and development. Economic growth was a significant concern for the post-colonial Ghanaian state, as it had to cover a development space that had earlier been ceded to “missionaries, peasant farmers, and so on” (Hutchful, 2000:9). Beyond the limited role of building infrastructure, the state was now going to manage overall societal change, involving the provision of educational, health and social services, as well as building the human resource capacity required by a modernised society (Hutchful, 2000).

Furthermore, these “big push” or “industrialisation first” ideas were explained by the then Prime Minister Nkrumah as such:

One thing is certain, unless we plan to lift the African up out of her poverty, she will remain poor. For there is a vicious circle which keeps the poor in their rut of impoverishment, unless an energetic effort is made to interrupt the circular causation of poverty. Once this has been done, and the essential industrial machine has been set in motion, there is a snowballing effect which increases the momentum of change (Frimpong-Manso, 1991:73).

Considering the decline in world market prices of cocoa in the 1950s and its negative effect on the economy as cocoa exports accounted for 42% of revenue, the “big push” too became a means “of freeing the country from a crippling reliance upon this reliance on one commodity and upon imported manufactured goods” (Nugent, 2004:170). It was, in the words of Hutchful
(2000:9), to “transform Ghana from an agrarian and primary commodity-producing economy to a modern industrialised nation in a comparatively short period of time”.

The emergent state interventionist development approach affected many facets of Ghanaian life. However, since this strategy of “industrialisation first” meant taxing and/or squeezing resources from the agricultural sector, especially the cocoa sector, which was (and is still), the major source of foreign exchange (Pearce, 1992), I intend to emphasize policies directed at these two sectors: state control of agricultural prices through marketing boards, state-owned farms and cooperatives, and local production of import substitutes. The prioritised issues are particularly poignant, as they will be later identified as some of the major causes of the poor economic performance requiring a policy shift towards market intervention (Lofchie, 1994). While the chosen approach is suggestive of other equally important interventionist policy fall-outs, they will not be addressed due to their remoteness to the present study’s focus. Some of the presently less prioritised interventionist policies include the following: entrepreneurial development through state-owned enterprises, building of a gigantic hydro-electric dam to facilitate industrialisation, capital expenditures on schools, water and sewerage systems and transportation, and social welfare programmes in the form of free and/or subsidised education, housing and health (Hutchful, 1996).

Cocoa Marketing Board

The Cocoa Marketing Board (CMB) was actually established in 1948. But, it was re-tooled to facilitate realisation of the new development agenda of “industrialisation first”. Its functions involved (i) making arrangements for buying and grading of cocoa beans and then exporting them; (ii) promoting cocoa producer price stability and protecting farmers against fluctuations in the world commodity market; and (iii) fixing cocoa producer prices (Amoah, 1998).
By guaranteeing and determining the price of cocoa, the state assumed direct administrative control of cocoa. No other agricultural crop was put under this type of administrative control or had had its domestic price suppressed by the state. These state-determined producer prices were always far below what farmers could have obtained on the world commodity market. In the considered view of Bates (1983:09), farmers “almost invariably received a price which lay below world market price. In most instances, they obtained less than two-thirds the potential sales realisation. And, in many cases, they received less than one-half”. Nugent (2004) has equally documented that the amount paid to producers dropped from 94% of world market prices in 1949 to 33% in 1954, rose briefly to 70% in 1957 and fell to 56% in 1964.

While the guaranteed price policy may have insulated producers against price fluctuations at certain times, it virtually came to constitute tax revenue for the government (Bates, 1983). It became a ready revenue source for the active state that was all out to mobilise resources for industrialisation and other development projects. Indeed, Nkrumah explained the cocoa tax policy to the effect that “by using cocoa funds for development and for providing amenities, it would be possible to improve the general standard of living in the country as whole at an early date” (Frimpong-Manso, 1991:90). That the state planned to use and actually used the cocoa levies to finance the construction of industrial plants, expand the bureaucracy and build the social and economic infrastructure necessary for industrial development. CMB was hence used as a vehicle to mobilise investible funds at the expense of tax cocoa farmers to develop socio-economic infrastructure and import-substituting industries (Bates, 1983).

Furthermore, to break the monopoly of foreign companies in the purchase of cocoa and help farmers redeem their pledged cocoa farms from private money lenders, the state established
the Cocoa Purchasing Company (PBC) as a wholly-owned subsidiary of CMB. Between 1977 and 1992, it nearly operated 3,000 cocoa beans buying outlets in 137 districts (Amoah, 1998). Despite later changes in name and functions, CMB, now Ghana Cocoa Board (COCOBOD), has retained control of cocoa purchasing, grading, bagging, export and producer price fixing. It has also streamed into marketing, processing, hauling to depots at the ports, and research and development of improved farming methods (Buah, 1998; Fitch and Oppenheimer, 1966).

State-owned farms and cooperative agriculture

Both the Five-Year Plan (1959-64) and Seven-Year Plan (1963-1970) emphasised formation of state farms and producer organisations to facilitate dissemination of modern and improved farm techniques. They shifted the focus of agricultural policies from the traditional system of smallholding to large-scale and mechanised farming (Miracle, 1970; Wayo Seini, 2002). This resulted in the formation of United Ghana Farmer’s Council as a vehicle to organise small farmers into state-supported cooperatives for large-scale, estate and mechanised farming. Nine-tenths of budgetary allocations were thus reserved for these large-scale and institutional farms. Extension services and other farm inputs were particularly channelled through these policy-friendly cooperatives, instead of the state dealing directly with small-farmers, who were (are still) the main producers of staple foodstuffs and export crops (Wayo Seini, 2002).

By 1964, the existing 105 state or institutional farms and 92 agricultural cooperatives had between 64,000 and 99,000 acres of land under crop cultivation nation-wide (Miracle, 1970; Nugent, 2004). In the northern and savannah part of the country, the Gonja Development Corporation was established by the state to operate large-scale or estate agriculture, and experiment with mechanised farming so as to enhance land use and food production. The scheme cultivated cereals on almost 1,200 acres of savannah land, in addition to breeding
cattle. Similar state farms in the southern belt focused on oil palm and rubber production (Frimpong-Manso, 1991).

Import substitution industries (ISI)
The Seven Year Development Plan (1963-70) particularly sought to improve industrialisation through large-scale production of goods that were otherwise imported, with funding from the state and external sources. The policy aim was to diversify the production base, encourage investment, facilitate the acquisition of advanced technology and create jobs in the non-farm sector (Hutchful, 2000).

Unlike the colonial era, where primary commodity production was mainly for export, the new policy sought to create an integrated industrial sector that involved smooth linkages between the primary, manufacturing and service sectors. Industry and agriculture were calculated to go hand-in-hand: agriculture could provide raw materials and release labour for industrial plants and, in turn, industries could provide farmers with consumable goods and a ready market for their produce in the form of raw materials (Frimpong-Ansah, 1991). This policy of integrated industries in mining and agriculture were supposed to provide raw materials for the import-substituting industries in the production of canned foods, bottles, beverages, footwear, sugar, detergents, confectionary, pharmaceuticals and chemicals, garments and textiles, electronics and other household provisions. By 1983, the state wholly owned 235 enterprises and retained minority shareholding in another 54. These state owned enterprises accounted for 4.5% of the entire labour force and 27.6% of jobs in the non-agricultural sector, as well as generated 10% of industrial output (Buah, 1998; Hutchful, 1996).
A mere shopping list?

The Ghanaian state interventionist policies have later been described as a mere “shopping-list” that failed to live to their promise: that they led to neither integrated industrialisation nor improved general living conditions. Political considerations appeared to have shaped critical economic decisions, leading to underperformance of the state-led policies in terms of public employment, taxation, capital expenditures, estate farming and overall resource allocation that impaired the ability of individuals to enhance economic productivity through innovation and entrepreneurship (Bakker, 1994; Frimpong-Manso, 1991).

Specific examples of these failed state-led development policies are not far-fetched: cocoa farmers mostly became demoralised because of excessive taxation by the state-controlled marketing board, resulting in considerable decrease in crop production and in real foreign exchange earnings to the national treasury (Pearce, 1992). The policy-prioritised large-scale state farms, which were resourced with tractors and other inputs expensive, made little impact on national output for a variety of reasons: the imported farm implements mostly appeared unsuitable for hard soil and tropical conditions, leading to repeated breakdowns; managerial ineptitude, corruption, rent-seeking and loss-making generally characterised the agricultural operations; and poor working relations between the organised farmers and their supervisors, as the farmers considered themselves more knowledgeable about farming than both their locally and externally trained supervisors (Frimpong-Manso, 1991). The import substitution industries too became saddled with corruption and raw material shortages; inefficiencies within the state agricultural institutions undermined their ability to meet the industrial raw material needs. Neither could the state import the raw materials because of the declining cocoa production and related foreign exchange in-flows. Other major causalities of the falling
foreign exchange earnings were government services in education, health, transportation and infrastructural development (Hutchful, 1996).

Confluence of ideas
In spite of the mixed fortunes of Ghana’s state interventionist policies and projects, they can be said to express domestic attempts to apply dominant economic ideas in close collaboration with the multilateral and other bilateral partners. They meant a confluence of economic policy “theory and practice” in both the West and post-colonial Ghana. While such a convergence of policy ideas usually makes it considerably easier for developing countries to gain acceptance for their domestic policies and obtain development assistance, it has enormous implications for policy independence, ownership and suitability (Mosse, 2005; Peet, 1999). With Ghana, the failed state interventionist policies clearly had their intellectual origins in the prevailing development policies promoted by the IMF/World Bank. They were not home-grown and reflective of local worldviews but rather adaptations of universal policy ideas for purposes of meeting diverse requirements for development assistance (Locfchie, 1994).

Summary
Drawing examples from Ghana’s pre-and post-independent experiences with state-led policies, the chapter has shown the role of global institutions in the choice of policies in developing countries (Gilpin, 1987). The historic Bretton Woods Treaty in 1947, which led to the creation of the IMF and the World Bank, has particularly been couched here as the impulses toward state interventionism in post-colonial Ghana till the new era of market-driven policies in the 1980s. These global institutions too were at the forefront of the policy shift (the focus of next chapter), showing how development discourses are produced and transmitted around the globe for consumption. Under the rubric of market-driven structural adjustment in
1980s, specifically, the same institutions mostly likely transformed themselves into leading anti-state crusaders - proponents of rolling-back the state or government from economic activities (Pincus and Winters, 2002). This is why any nuanced examination of Ghana’s policy choices and their mixed outcomes should not overlook the role of global institutions, in particular the IMF and World Bank. Two questions emerge from the issue of the present sources of state-led policy ideas and for the subsequent chapter on IMF/World Bank promoted market-led policies: to what degree should the policy analytic tools have a local content or locally crafted? To what degree should certain proven universal policy ideas and models be employed regardless of their compatibility to local life ways?
CHAPTER 5 THE ERA OF FREE MARKET

Introduction

This chapter focuses on the free market orientations of Ghana’s development policies from the 1980s and the increasing domination of routine life by market imperatives, where people are considered (and encouraged) to look out for their self-interests and to improve their lot in all manner of exchanges. It is about the circumstances under which the market eclipsed the state in policy-making and, to some extent, social communication in Ghana. To address these processes in political economy, the chapter will revolve around the following issues: the nature of markets, the World Bank’s Berg Report or the general argument for structural adjustment or economic restructuring in SSA and elements of the Ghanaian market-informed structural adjustment programme, emphasising priorities in the agricultural sub-sector and conditions under which farmers ordinarily work and organise everyday life.

Nature of markets

Markets, in the words of MacEwan (1999:108), mean a set of institutional “arrangements by which exchange take place, regardless of the place of the actual transaction”. They refer to a system of rules, conventions and practices underpinning how things are produced, distributed and consumed, as well as the conditions of work and resource ownership. The opportunity to procure desired goods and services through voluntary exchanges - within the constraints of one’s budgets – derive from markets, thereby making them (markets) the societal framework that enables and legitimises exchange transactions (DeMartino, 2000). In many ways, markets are something that exists in every human society - regardless of how small or large, simple or complex. They are a representation of the terms and conditions under which people come to
diverse economic transactions, engage in economic activities, make economic choices and decisions, and generally interact with others (Sachs, 2001).

From the preceding understanding of markets, they come across as being more than physical places where the buying and selling of things take place. Neither are markets a bounded nor situated phenomenon separated from ordinary life (Berthoud, 2003). They are integral parts of everyday social life, making socio-cultural contexts a major influence on their operations and vice versa. This is to say that markets can develop into a comprehensive set of guidelines for individual and collective action; a major determinant of lifestyles and a regulator of society as a whole (MacEwan, 1999). They can become a symbol of collective life ways and can carve their own perception of reality – i.e. the foremost mode of relating to the social world instead of being “only one of the many ways of looking at goods-oriented activities and putting them in larger perspective” (Sachs, 2001:16). In such instances, as suggested by Harvey (2007:3), markets and their fundamental principles end up being “incorporated into the common-sense way” through which many people “interpret, live in, and understand the world”. And their societal level effects are most evident in what is usually referred to as a market system.

Market system
A market system hence connotes a society where markets not only exist, “but one in which market relations are the dominant determinant of economic affairs” - society is to some extent run as an appendage to the market (MacEwan, 1999:112). The economic logic influences “the social whole, to the point where it encompasses the very totality of which it is a part”; how people view, evaluate and organise the world around them are all seen through and dictated by commercial ethos (Berthoud, 2003:83). Only the markets’ ways of doing things are valid and matter in the market system or market-driven society despite the potential existence of
other value systems. For example, attitude towards work and property ownership, sense of
time, idea of good conduct and social communication, and kinship obligations all assume the
dimension of self-orientation in the market system, as everyday practices of people reproduce
and give meaning to the market norms and values of looking out for maximum gains in their
various choices, decisions and interactions (Gudeman, 2001).

Indeed, what is emblematic of the market system is that human behaviours and activities are
mainly geared towards realisation of highest possible returns: entrepreneurs pursue maximum
profits, employees pursue maximum rewards, and consumers pursue maximum satisfaction.
Actions are driven by self-interest, self-love, self-good or one’s own betterment rather than
the social and collective good (DelMartino, 2000). This is because the pursuit of self-interest
presumptively ensures efficient outcomes in human engagements. In seeking to get the best
for themselves, people are said to end up serving the collective interest or making the greatest
social contribution. Economic rationality for that reason is the expected norm and ultimate
goal of human behaviour in the market system or society (Gudeman, 2001; Sachs, 2001).

Reproducing inequalities
Since the character of markets is defined by broader social relations and, like other social
institutions, they are “likely to reflect and reify existing resource allocations and socially
constructed” identities “that influence endowments” (Bakker, 1994:4). That is, as historically
constructed frameworks for routine social life and generators of experience, institutions shape
market operations and personal identity, as well as the conditions under which people engage
in economic transactions (Goetz, 1997). Individuals do not get more than what they bring to
economic exchanges, as who they are (status and roles) and their varied resource claims are
oftentimes long determined by social institutions (rules, norms, customs, perceptions etc)
before entry into economic relations. It is in this respect that market operations have been argued to bear, embody and transmit social hierarchies – including gender (Palmer, 2003).

Gender, in the sense of the social construction of biological difference, typically cannot be overlooked in the operations of markets. As the embodiment of the situational meanings of being a man or woman, it shapes interests and identities in everyday interactions, as well as the conditions of access to paid work and productive resources within family households and beyond (Hart, 1995). For instance, access to markets may be equally open to men and women, but the realities may be different because of the perceived appropriate behaviours for women and gender division of labour – domestic work sharing modalities impeding against women’s entry into certain occupations, cultivate certain profitable farm crops and even take up paid work.

In particular, at the intra-household level, inequalities in resource distribution resulting from gender relations could limit women’s ability to respond to and take advantage of market opportunities. Women have a limited chance of competing with men on equal terms on labour markets, as they (women) “carry the double burden of unpaid work in the reproduction and maintenance of human resources” Elson (1992:52). That while labour markets may appear to treat men and women as individuals in their own right, what they (markets) may actually be doing is upholding male biases in institutional structures (Goetz, 1997). Attention to gendered relations holds thus a key to the understanding of not only how household members share and use resources, but also the elucidation of the potential variety and reach of market operations or market-based policy opportunities within households (Hart, 1995).
Notwithstanding the propensity of the market system to reinforce existing gender inequalities and other social institutional biases within households and beyond, it has recently assumed a leading role in development theory and policy. Its assumptions appear implicit in most efforts at improving living conditions in sub-Saharan Africa (SSA) and other poorer sections of the world as exemplified in the IMF and World Bank-promoted SAPs (Berthoud, 2003). What then is the market-driven argument for SAPs in SSA?

The Berg Report – towards a new policy framework

The Berg Report, published in 1981, *Accelerated Development in Sub-Saharan Africa* (AD), offered a comprehensive analysis of the socio-economic ailments facing SSA and the World Bank’s market-oriented policy recommendations. Its core issues, especially the ideological orientation of replacing the state with the market in economic affairs, are presented by the then World Bank President, Clausen (1995: 87), as:

the report suggests that African governments should not examine ways in which the public sector organizations can be operated more efficiently, but should also examine the possibility of placing greater reliance on the private sector. The report emphasizes that this is not a recommendation which derives from any preconceived philosophy of ownership. It derives from considerations of efficiency, which suggest that governments can more effectively achieve their social and development goals by reducing the widespread administrative over commitment of the public sector and by developing and relying more on the managerial capacities of the private individuals and firms, which can respond to local needs and conditions, particularly in small-scale industry, marketing, and service activities………….
Further, the entire Berg Report is summarised by Green (1993:54) in the following terms:

- SSA growth had been throughout the 1970s (about 2%)
- the underlying cause lay in low agricultural (and especially agricultural export) growth (under 1.5% overall, somewhat below 2% for domestic food, 0% for export)
- the basic reason for the poor performance was that SSA states had the prices wrong and restricted imports, as well as trying to do too much and interfering with markets and private enterprises
- getting prices right and securing a doubling of net resource inflows should yield a 3.5% GDP (and agricultural export) growth rate, especially because primary product terms of trade were set to improve (a projection the Bank reversed a few weeks before AD appeared)

Beyond the above SSA economic data highlights, the Berg Report *inter alia* addressed two issues that had supposedly contributed to the development crisis and required a turnaround: (i) size and role of government; and (ii) producer prices of agricultural products.

Size and role of government

In the immediate post-colonial period, the private sector in many SSA countries did not have the capacity to mobilise sufficient capital for certain socio-economic activities considered necessary for national development (Mengistead, 1995). As a result, SSA governments had to assume active and extended role in critical aspects of the economy and public life. They had to take initiative to mobilise funds to build economic infrastructure, grow the economy and create employment, as well as provide social services (e.g. water, health and education) for their populations. This literally led to governments becoming involved in direct ownership of industries, assets and appropriation of resources from export producers through price controls.
and taxes. They also came to exercise administrative controls over the allocation of business contracts and licences to import and export, buy and sell certain commodities – as evidenced through the Ghana’s experience in the preceding chapter. In other words, the expanded scope of state activity in the aftermath of independence in SSA constituted a pragmatic attempt to direct, manage and achieve national development (Dutkiewicz and Williams, 1998; Mihevc, 1995).

However, the Berg Report’s (World Bank, 1981) concern was that the expanded government activities had resulted in a considerable increase in expenditure far beyond public revenue. Especially the social welfare programmes (e.g. education, health and urban housing), which appeared to have brought some improvements into the lives of SSA populations (Mihevc, 1995), were criticised for creating fiscal problems. A strong tax base (including an efficient tax collecting system) was particularly argued to be a necessary condition for public welfare services and their auxiliary bureaucracies; as anything less amounted to undermining public finances, distort national economies and hamper overall development (Mihevc, 1995).

Additionally, the many state-owned enterprises (SOEs) were noted to have been reduced to sources of patronage for politicians and bureaucrats - instead of being at the very forefront of economic growth and societal development. While SOEs accounted for nearly 17.5% of the gross domestic product (GDP) of SSA countries (Herbst, 1998), they had become an arena for influence-peddling, rent-seeking, endemic corruption and consequently loss-making. As the Berg Report (1981:38) precisely mentioned, SOEs were “pressured to increase employment, to deliver outputs at lower prices to key groups, and to shape investment decisions other than with economic and financial returns in view”. A study had equally documented that 62% of
state enterprises in West Africa were nearly bankrupt, while another 36% had a total negative net worth (Herbst, 1998).

All the above evidenced, according to the Report (1981), limited benefits from SSA public sector businesses and further undermined the notion of “trickle-down” process concerning state activity. That active state involvement in economic activities was unprofitable, as it only created opportunities for personal enrichment and general abuse of public resources (Lofchie, 1994). The way forward then was to reduce the portfolio of state activity – i.e. move away from the perception that an economically intrusive state system could necessarily generate growth and enable distributional goals, foster well-being aspirations and help consolidate the post-colonial nation-building across SSA.

Prices of agricultural products
The Berg Report attributed the SSA agricultural problems to the incredibly poor producer incentives -i.e. poor prices paid to farmers, who were mostly smallholders (World Bank, 1981). This attribution was inspired by Lipton’s (1977) “urban bias”, which meant that SSA policies often prioritised the politically better organised and more powerful urban dwellers and their livelihood forms and, in so doing, had plunged the national economies into crisis (Lofchie, 1994). The argument hence is that interventions designed to increase contributions of the agricultural sector to national economies had rather turned round to undermine both the agricultural sector and the entire national economies. But, how did this happen?

Specificities of how the producer price regime became self-defeating run as such: Firstly, import control systems designed to protect and sustain local, nascent import-substituting industries led to significant increases in the prices of farm implements and disinvestment in
the agricultural sector, as well as rural (farming) communities (Gibbon et al, 1993). This was unsurprising as public investment has always had opportunity cost: resources used to prop up uncompetitive local factories and develop industrial infrastructure in urban centres directly translated into unavailable resources for “rural infrastructure, agricultural research, the importation of vital inputs, or social services for needy agricultural populations” (Lofchie, 1994:156). Secondly, the export agricultural sector was subjected to a host of punitive taxes, which increased cost of farm production, lowered production returns, dispirited farmers and generally proved disincentive to productivity. The state-controlled agricultural marketing boards were at the forefront of this farmer-unfriendly tax system, as they acted as the links between export crop farmers and the world commodity market.

As earlier exemplified with Ghana’s Cocoa Marketing Board in the previous chapter, these state agencies bought crops from farmers at prices that were far lower than world market prices. While their operative principle was to accumulate sufficient cash reserves towards the insulation of farmers against world market price fluctuations, the realities appeared to be different as governments used the built-up reserves in foreign currencies to finance their industrial policies and “over-extended” public sector activities. This hence explained the attribution of the decline in SSA agricultural production to the unfair and disincentive pricing policies - which were practised within the broad framework of state intervention in economic activities (Lofchie, 1994).

The suggested solution

The Berg Report’s suggested solution to the agricultural crisis involved a turn-around of the “urban bias” – i.e. shifting resources towards sectors that would benefit rural communities and smallholders, who accounted for most agricultural production in SSA (Mihevc, 1995).
These new policy recommendations specifically meant upward adjustment of farm gate prices to motivate farmers and stimulate export crop production; re-thinking the development of local industries and strengthening the traditional comparative advantage in producing and exporting agricultural commodities; revising the policy of state intervention that had crowded out resources from the more efficient private sector; and creating an “enabling environment” for private capital to galvanise national economies as part of transnational economic networks (Bakker, 1994; World Bank, 1981).

Beyond recommending alternatives to domestic economic policies, the Report called for increased international assistance and a switch from project to programme aid to put SSA countries on the path to growth and prosperity. International donor-supported policy reforms particularly were considered a key component of the broad strategy towards stemming SSA agricultural crisis and its self-reinforcing economic repercussions: low volumes of crop exports, which had resulted in acute foreign exchange shortages and reduced the capacity to import consumer, intermediate and capital goods for growth, as well as worsened living conditions in areas such as education, health and transportation (Sender and Smith, 1985).

Consequently, by the early 1980s, the main elements of Berg’s policy recommendations had crystallized into structural adjustment programmes (SAPs) for adoption by SSA countries to “stabilise” and “adjust” their crisis-hit economies in order to “achieve sustainable growth” and “obtain external financing”. What then was the general nature of structural adjustment?

**Structural adjustment**

It can conveniently be referred to as measures designed and sponsored by the World Bank and IMF to enable developing countries to address the structural imbalances undermining their economic growth and development. Its prescriptive policies involved the reduction of state
involvement in economic affairs, cutting public sector expenditure and other subsidised social welfare services, allowing the market to allocate resources from non-tradeables to tradeables, and providing productivity-enhancing incentives for the private sector (Engberg-Pederson et al., 1996). These specific prescriptions were clearly meant to enable the removal of market distortions and hence prepare developing economies for: a) recovery from underutilised productive capacity; b) more efficient allocation and use of available productive resources; c) achievement of higher investment returns which could be a basis for further investments and increased productivity; d) sustainable growth and improved debt servicing capabilities (O’Brien, 1991).

Establishing a market economy

Although structural adjustment policies varied from country to country, they all had the long-term aim of establishing a more market-driven economy in the adopting country (Afshar and Dennis, 1992). This was due to the assumption that only competitive markets could guarantee the rapid growth necessary for poverty reduction. By allocating resources between different users without restriction, markets fostered the required competition for efficient resource use and enhanced output (Stewart, 1995). Such market competitions were argued to occur when goods and services were priced to reflect their real economic value or opportunity cost to the whole society. Government taxes and subsidies precisely amounted to market distortions; as they involved resource flows towards less optimal use, misrepresented true resource value and undermined growth prospects. Adjustment policies were thus meant to correct such market distortions and enhance allocative efficiency (Afshar and Dennis, 1992; Palmer, 1992).
From project to programme lending

Traditional project-based lending (loans) imposed conditions on borrowers to guarantee narrow project aims, without necessarily modifying the context within which a project was being carried out. They did not make radical reforms in policy structures loan conditionality – reducing projects to development goals. Thus, success or otherwise of a physical project, such as a road and dam, were determined on the basis of how construction timelines were met and the societal level effect of the individual project. No attention was given to the policy-making processes surrounding the project construction (Gilbert and Vines, 2000).

Adjustment policies, however, linked donor assistance to the pursuit of fundamental changes in the recipient country’s macro-economic policies or drastic reforms in a specific sector such as energy or health. Commitment to policy changes was made aid conditionality, establishing interconnections between good policies and improved economic performance. A good policy environment was considered a requirement for an investment project to produce a high return. Thus, good policies in effect became synonymous with projects - with investments in policy-making infrastructure replacing physical projects (Gilbert and Vines, 2000). The World Bank hence moved loans from the building of power stations and dams towards policy reforms; for example, almost 23% of all loans targeted policy reforms in the early 1990s, rising to 53% in 1999 (World Bank, 2000).

In terms of policy directions, as variously indicated, adjustment lending exclusively stressed reforms towards the market economy: greater openness and liberal trading attitude towards goods from other countries, reduced government interference in market operations or “getting prices right”, divestiture of public enterprises, more influential role for the private sector and a break from the propensity of governments to assume responsibilities and finance public
consumption far beyond available resources. In other words, adjustment policies used aid to support market-oriented reforms for improved economic performance (Mohan et al., 2000; World Bank, 1981).

Non-tradeables versus tradeables

The macro-economic principles underlying structural adjustment assumed that productive resources could either be used for the production of tradeables (exports and direct import substitutes) or non-tradeables (goods whose prices are determined locally) (Baden, 1993). Having made that determination, adjustment then sought to stimulate the production of tradeables over non-tradeables. In SSA, such tradeables were mostly exported agricultural commodities (Collier, 1989). This shift in production priorities - from non-tradeables to tradeables - were to be realised through producer incentive packages. With SAP, the major incentive instrument was the realignment of prices through changes in exchange rate and direct tinkering with producer prices – especially, in the case of SSA, agricultural products whose prices were controlled by state marketing boards. These changes in production incentives were considered necessary to motivate producers to re-allocate resources into the activities that the new policies had made more profitable.

Besides price incentives, targeted reforms in public sector operations were a measure used to improve the production of tradeable activities. For instance, as part of producer incentive package systems, crop extension, tax and banking services were considered for structural reforms to streamline their operations for the benefit of producers of the prioritised tradeable agricultural products (Gibbon et al., 1992; Gladwin, 1991). What then were the key elements of the Ghanaian adjustment policies and their manifestations in the agricultural sector?
Ghana’s adjustment policies

Ghana adopted the IMF/World Bank-promoted and market-oriented structural adjustment programme (SAP) in the 1980s, like many other SSA countries. The Ghanaian adjustment programme was dubbed Economic Recovery Programme (ERP) and three phased: ERP I (1983-1986) mainly focused on short-term measures of stabilising the stagnating economy by balancing the budget and bringing inflation under control. Its specific instruments included a huge devaluation of the cedi (local currency) to the US dollar to reflect free market exchange rates and boost exports (Hutchful, 2002). Prices of designated essential commodities were gradually de-controlled to reflect their economic value. Subsidies on public utilities, such as water, health, electricity and telecommunications, were all reduced to help improve public finances. The same logic informed the expansion of the tax base. A 3-year Public Investment Programme was launched to reform and revitalise the over-bloated and inefficient public sector through massive labour retrenchment and redeployment, salary rationalisation and skills improvement, as well as infrastructural development (Hutchful, 2002; Pearce, 1992; Sarris and Shams, 1991).

The reform policies particularly sought to improve foreign exchange earnings through the agricultural sector, especially cocoa. And the main policy tools were increases in producer prices and ensuring easier access to farm inputs, in addition to construction of feeder roads in rural communities (Nyantakyi and Wayo Seini, 2000).

ERP II (1987-1990)

This phase focused on sustaining economic gains made under ERP I and further addressing prevailing structural problems. It marked the beginning of a medium term policy with these targets: achievement of annual growth rate of 5%, reduction of annual inflation rate to 8% and
registration of a balance of payment surplus by 1990, while continuing the trend towards “liberalisation” (Hutchful, 2002).

Additionally, institutional changes were embarked upon in many areas of the economy to promote export-orientation, trade liberalisation and entrepreneurship (Hutchful, 2002). These reforms included: enactment of a new Banking Law for savings and loans companies; and amendment of the Investment Code of 1985 that substantially reduced the operational zones of public enterprises from 20 to 4. Many inefficient state-owned enterprises (SOEs) too were privatised, merged or completely liquidated. The Cocoa Rehabilitation Project was initiated to revamp crop production, marketing and reduce operational overheads; for instance, all cocoa related activities were reorganised into “pre-harvest” and “post-harvest” divisions and placed under COCOBOD (Hutchful, 2002; Nyantakyi and Wayo Seini, 2000).

ERP III (1991- )

This phase emphasised private sector-inspired accelerated economic growth for sustainable development and poverty reduction. As captured in the Accelerated Growth Strategy (AGS), it sought to grow the economy by 8% per annum, strengthen linkages between agriculture and industry, make social programmes accessible to the poor and facilitate public-private sector development (Hutchful, 2002). Supplementary documents to AGS, especially the Ghana Vision 2020 (The First Step: 1996-2000), and pronunciations of public officials, in the words of Hutchful (2002:57), listed the ultimate objective of ERP III as building “open and liberal market economy” that had the capability of transforming growth into social development for the general population.
Highly Indebted Poor Country initiative (HIPC)

The IMF/World-financed HIPC initiative was started in 1996 to make it possible for poor countries under structural adjustment to retain resources, which were meant for servicing debt obligations, for social welfare programmes for the poor. Its aim was the avoidance of debt overhang and ensuring measured access to funds for social programmes in areas such primary health and primary education (Robb, 2002). It was committed to social programmes as added adjustment loan conditionality, as well as establishing interconnections between policies for rapid growth and poverty reduction. Macro-economic stability and market-friendly policy reforms were presented as an essential mix for reducing poverty and ensuring distributive justice (Peet, 2003).

Based on a good record of implementing structural and institutional reforms, in 2001, Ghana moved on to adopt this IMF/World-promoted HIPC initiative to qualify for multilateral debt relief and concessional lending. The main reason was that while structural adjustment policies had led to improvements in Ghana’s macro-economic indicators, sufficient foreign exchange had not been generated to meet international debt obligations. Neither had the poor benefitted from the economic growth (Whitfield, 2005).

Ghana’s receipts under HIPC were expected to be US$3.7 billion (IMF, 2002). For instance, in 2004, the service debt obligations of Ghana to the African Development Bank (ADB) fell from US$25.15m to US$5.03 million (ADB, 2004). This multi-phased debt relief arrangement was set to continue in various forms till January 2013. What these specific data sets suggest is that thorough implementation of adjustment polices comes with regular financial assistance under the HIPC initiative and from other IMF/World Bank-mediated sources, re-affirming the
continuing influence of market values on public action in Ghana, as well as livelihoods and lives.

**Ghana’s agricultural adjustment**

The agricultural sectoral adjustment policies, which were captured in ERP I and ERP II, focused largely on improved cocoa cultivation and production for export as unprocessed beans. Increased food production was not a policy priority; stable food crops were considered a supplement to cocoa production rather than a competitor. So only cocoa farmers had to be motivated to cultivate new fields, and replant and rehabilitate existing fields in order to raise overall output. The efficiency-driven policies has these prescriptions: reduced state reliance on cocoa export levies, improved producer prices and rationalisation of the operations of the state cocoa marketing board, especially in areas of input supply, marketing, transportation, road haulage, and research and extension (Gibbon et al., 1992).

**Price incentives**

The main focus of ERP I was to increase cocoa farm gate prices and provide other incentives to stimulate farmers, improve production and better foreign exchange earnings. In this regard, between 1983 and 1987, the producer price of cocoa increased from 20,000 cedis to 170,000 cedis within the policy framework of paying farmers 55-60% of cocoa world market price by 1990 (Pearce, 1992). Additionally, in June 1990, the cocoa tonnage price for the 1990/91 crop season increased from 174,000 cedis to 224,000 cedis. This increase also translated into a sizeable upwards adjustment of farmers’ share of fob (free on board) price to 47% (1990/91) from 24% (1984/85).
This price incentive scheme had a long-term perspective. For example, from June 2000 to October 2002, the cocoa producer prices rose by 250% purposely “to get prices right, thereby” encourage “farmers to harvest the crop thoroughly” (ISSER, 2002:103). Taken together, the enhanced prices incentives always amounted to additional income for farmers and a significant deviation from the policy arrangement where financial resources were creamed off cocoa farmers to underwrite diverse public activities (Gibbon et al., 1992; ISSER, 2002; Nugent, 2004; Pearce, 1992).

_Akuafo_14 cheque system

Cocoa farmers usually delivered their sun-dried and bagged cocoa beans to buying centres in rural areas, which did not have regular banking facilities. This dictated that cocoa farmers had to carry large cash receipts over long distances, making them susceptible to robbery during cocoa seasons. To redress these hazards involved in the purchase and payment arrangements, the State Cocoa Marketing Board (COCOBOD) introduced a special cheque payment system for cocoa farmers (_akuafo_). This new system obliged produce buying centres by law to make all payments by cheques that could be redeemed in designated banks. Indeed, over time, many regular and mobile banks were established in rural areas to enhance the administration of the _Akuafo_ Cheque System and to further support vulnerable cocoa farmers and their vulnerable communities in ways that were more meaningful to their everyday livelihoods, lives and well-being.

Institutional reforms at COCOBOD

The main policy concern was to reduce operational costs of the COCOBOD through market efficiency and afterwards transfer the accrued economic benefits to cocoa farmers through

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14 Akuafo is an Akan word meaning farmers.
higher producer prices. Operational efficiency of COCOBOD was a necessary condition for paying cocoa farmers better prices for their products and to further motivate them to produce more (Hutchful, 2002). Consequently, COCOBOD was reorganised into 4 major operating divisions (pre-harvest sectors) and 4 wholly-owned subsidiaries (post-harvest sectors), plus privatisation outside its core functions and privatised. Some peripheral activities too were transferred to other public agencies. Its staff was reduced by 47% through retrenchment, redeployment and dismissal; for instance, by the end of 1990, the labour force had reduced to 42,000 from 101,000 in 1984 (Engberg-Pederson et al., 1996).

Further, its extension services were restructured to emphasise the education of farmers to carry out advanced husbandry practices themselves. The farm sector reforms manifested in ready availability of high-yielding and early-bearing cocoa varieties, fertilisers, pesticides and spraying machinery through other state agencies, despite the removal of subsidies on such inputs from the 1991 crop season. The internal purchasing of cocoa was equally privatised, as local and foreign companies were licensed to buy cocoa beans from farmers and then sell to COCOBOD for export (Gibbon et al., 1992; Pearce, 1992).

All these diverse efficiency-driven institutional reforms at COCOBOD resulted in significant decrease in operational costs by almost one-third in 1987 and enabled cocoa producer price to reach 51% of the fob price by 1992 in contrast to a mere 20% in 1983. While the considerably improved cocoa producer price happened at the expense of reduced state reliance on cocoa export levies due, the overall increase cocoa production and export brought higher returns to the national treasury (Engberg-Pederson et al., 1996).
Summary

IMF/World Bank promoted structural adjustment programmes, which Ghana adopted to address the economic crisis that resulted from interventionist state policies as presented in Chapter 4, had the following focus: changing the structure of the economy towards profit orientation; limiting functional roles of the state and creating an enabling operational space for the more efficient private sector; and re-aligning prices and other incentive systems to switch productive resources towards export-oriented goods, especially cocoa, to improve foreign exchange earnings and capacity to service debt international obligations.

However, the attempt by SAP to establish a market economy and the implicit reconfiguration of larger social life – particularly how rural communities constitute domestic groups, organise crop production and other activities, share costs and benefits, and make resource transfers at inheritance, are all issues that cannot be simply overlooked in a matrilineal society. This is precisely because of the important linkages between cultural ideas and practices, between concept and performance and the inclination of people to live culturally (Ingold, 2002). The succeeding chapters will accordingly attempt to highlight how rural men and women respond to market signals, and how the resource allocative principles within matrilineal households influence the new opportunities in the cocoa sub-sector.
PART III: HOUSEHOLD DYNAMICS

CHAPTER 6  HOUSEHOLD STRUCTURE AND COMPOSITION

Introduction

This chapter is the first of the four write-ups on data presentation and discussion. It specifically focuses on the structure and composition of the informant farm households. It is about how households are established, who is allowed to live in certain households and partake in their welfare-oriented activities, and how households relate to each other in certain cultural settings. The aim apparently is to show the contextual interconnectedness between household organisational structures, which are themselves expressions of local cultures, and smallholding or small-scale farming that the Ghanaian agricultural system (Sarris and Shams, 1991).

The running argument is that smallholding is an iterative activity, where the performance of routine tasks and local cultural properties work (or have to work) hand-in-hand to ensure a decent means of earning a living in rural communities (Scoones and Thompson, 1994). Thus, any attempt to understand how a particular public action blends with the activities of smallholders, small farmers or rural householders ought to begin with a careful probe into the structural organisation of households – i.e. who lives where, why do certain people live and share certain resources together, and how are certain people positioned in relation to each other? This means looking beyond small-scale agriculture as a techno-fixable activity through public action, as agriculture practices are always embedded within certain socio-cultural conditions, which end up influencing both the agricultural practices and the targeted efficiency-oriented public action, such as IMF/World Bank-funded agricultural adjustment policies.
**Kinship norms and household structures**

Kinship norms often define the structural composition of households and wider forms of rural social organisation. They determine family structures, behaviours and relationships, rights and obligations of people to each other (Brydon, 1993). Local cultural rules, which are expressed through kin-based family systems, influence the behaviour of family members and ensure a predictable range of household forms and processes. Thus, while families and their defining kinship norms are sources of relative persistence and rigidity, households manifest change and flexibility. Unlike family systems, households can easily adapt and tinker with their roles and structural compositions; it is relatively easier for households to recruit new members, transfer old members, and modify terms of resource allocation to members to suit emerging situations. Households, including actual domestic arrangements, reflect everyday strategic choices and engagements. Whoever is allowed to live in a household and partake in its activities are all amenable to change and reflect contextual household practices (Peterson, 1994; Spiegel et al., 1996).

**Structural compositions**

The structural compositions of households concern the daily organisation of social, economic, political and cultural systems on different levels of social integration from the macro to the micro levels. They show how spatial and social contexts are put in place to meet the welfare needs of members of a domestic group. Household organisations provide sites for processes of domesticity - the practices and functions of production and (re)production. In a broader categorisation of the activities of households, Wilk (1997:36) has identified “production, transmission (trusteeship and inter-generational transfer of property), distribution (including pooling, sharing, exchange, and consumption), biological and social reproduction, co-
residence (meaning shared activity in constructing, maintaining, and using a dwelling)”, legal and ritual representation.

Localised transit points
To show the structural compositions of Akan households, which are the apparent localised transit points for how certain Ghanaian farmers engaged IMF/World funded economic reform policies, I pose these questions to guide the data presentation: What constituted a household? Who lived in the informant households? What were the links of the people living in the study households to the key householders (husbands and wives)? Were the informant households established mainly on the basis of marriage and parenthood? Were co-residence and shared consumption the main differentiating marks of the households? What were the organisational boundaries of the households? What are the implications of the household structure and boundaries for the terms of conjugality – i.e. mode of resource sharing among conjugal partners?

In the succeeding discussions, I will revisit the above questions under the following rubrics: (i) forms of marital union, polygamy and monogamy, and their locale manifestations in domestic residence and consumption as activities and functions of a single or multi-nested household; (ii) institutional basis of marital unions, with emphasis on the differential impact of inheritance rights and culturally sanctioned conjugal arrangements household resource management; (iii) children and dependants, with emphasis on how their terms of recruitment (parenthood and/or broad social networks) reflect the level of flexibility and responsiveness of household boundaries to personal fortunes, social and economic circumstances.
Flexibility characterises the boundary of a household when aspects of its activities often stray into other households and even wider social groupings (kinships, lineages etc), which end up exerting pressures on its internal decision-making processes and weakening the conjugal links. When grandchildren and children of kinsfolk of the conjugal partners live permanently with them, for example, it is suggestive that domestic group development and fission are taking place in line with locally accepted practices rather than Jack Goody’s standardised sequence of birth and maturation of offspring, who eventually take over from the nuclear couple (Spielgel et al., 1996; Woodford-Berger, 1980/81).

**Marriage: Forms and significance**

Marriage is a solemn and highly prized institution in all ethnic groups in Ghana (Assimeng, 1999). It is a process whereby two or more often people from different families or clans come together to establish family or conjugal ties. It is also basis for forming family households; that is, creating a spatial and socio-economic context for coordinating social relations for the smooth operation of domesticity - the processes of (re)production and consumption. For the present concerns of the study, marital unions lead to the creation of a new range of social relations and even re-arrangement of social structure, which, in turn, shape the processes of domesticity at the micro-level across cultures (Woodford-Berger, 1980/81).

Depending on diverse local conditions, marital unions push people who otherwise do not have much in common into a maze of kinship networks that involve responsibility, rights and obligations towards each other, (Holy, 1996). In rural areas, where such kinship relations are strong and influential, “marriage creates not only families but also those patterns of cooperation, obligation and expectation that organizes productive activity” (Collier and Rosaldo, 1981:316). It helps in establishing both user and ownership rights in land in kin
groups, affiliations with patronage networks, obligations to perform duties and contribute to the maintenance of others (Brydon, 1993).

Now, what marital relationships and related household forms, which embodied the principles that direct people’s socio-economic welfare and life ambitions, were prevalent among the study informants?

<table>
<thead>
<tr>
<th>Marital Union</th>
<th>Omenako (n=25)</th>
<th>Kofi Pare (n=25)</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monogamous</td>
<td>23</td>
<td>24</td>
<td>47</td>
</tr>
<tr>
<td>Polygamous</td>
<td>2</td>
<td>1</td>
<td>3</td>
</tr>
<tr>
<td>Total</td>
<td>25</td>
<td>25</td>
<td>50</td>
</tr>
</tbody>
</table>

Source: Fieldwork, 2002/2003  
Abs = Absolutes

Table 1 above shows that the informants lived in both monogamous and polygamous marital relationships. But, monogamous unions were in predominance. Specifically, while one male informant at Kofi Pare and two male informants at Omenako were married to two women simultaneously, at Omenako and Kofi Pare, 23 and 24 male informants lived in monogamous relationships respectively.

Polygamous households

A noted field observation with the three polygamous unions was their modes of organising basic domestic activities, particularly, cooking, eating and sleeping. In Omenako, where Table 1 above shows that there were two polygamous unions, there were also two different forms of
household organisation: First, while both wives lived in the same compound with their shared husband, they organised cooking and consumption separately. This means that the two wives, who lived in the same compound and perceptively belonged to the same household, actually had separate hearths in the same kitchen where everyday consumption and unpaid production were organised from.

Put otherwise, the two wives lived under one roof or in the same household with their shared husband alright. Yet, they made independent decisions relating to cooking, eating and daily house cleaning and maintenance. Also, basic assets in these domestic units, such as cooking utensils and stoves, water containers, domestic animals (fowls, goats and sheep) and even waste baskets were implicitly owned and managed separately.

In polygamous households in Ghana, too, the multiple wives are usually ranked as “senior”, “junior”, “first”, “second” etc. to reflect the sequence they entered into the marriage. Such uxorial ranks usually influence rights and duties within the household (Ekejiuba, 1995).

Daily organisation of polygamous households

A senior wife in this category of polygamous unit offered an insight into the organisation of the domestic scene with the observation that:

The short dividing wall was built when my husband enlarged the kitchen; it has not always been there. Yes, you can see whatever is going on at the other of the kitchen in a standing position…. I use the left side (the older part) of the kitchen…… there is another fireplace in the courtyard…. 
While the senior wife above carefully alluded to the physical divisions in the family kitchen, her counterpart, the junior wife, appeared more categorical about the wife-centred social divisions that marked the organisation of certain household activities. She said that:

This is my kitchen (referring the other half).......this is where I cook. Whatever is cooked here is my sole responsibility: I plan and mobilise the relevant resources without the involvement of me kora (husband’s other wife).........We all (the co-wives and their children/dependants) sweep the court, backyard and pens daily. The kitchen (her part) is, however, swept and the muka (earth stove) polished by me…

Indeed, in the first category of polygamous domestic units, the field materials clearly point to a socio-economic entity that is characterised by a contrasting organisational structure. For, while the two co-wives and their shared husband constituted a single household with co-residence, social production (compound cleaning, cooking and serving meals, collecting and preserving water, etc.) was organised separately by the wives. The domestic units were both divided and united at the same time, reflecting a location specific ways of organising certain core activities of domesticity.

In the second category of the polygamous domestic groups, while the shared husband lived in the same house with the first wife (senior wife), the second wife (junior wife) and her children lived in a separate compound. An informant, a junior wife, in this category, lived with her natal family. This residential arrangement apparently meant that she (the junior wife) organised consumption and social reproduction in a compound where her biological parents and siblings were also permanent residents. With the shared husband only visiting for meals on certain evenings, the junior wife mainly organised cooking and took most consumption related decisions with members of her natal family.
Concerning the daily use, management and ownership rights of basic household utensils, such as lanterns, water storage containers, cooking appliances and brooms, too, they resided with the junior wife and her natal family. Members of the junior wife’s natal family had unlimited user rights to the shared household resources. This included a shared responsibility towards their replacement whenever the need arose, thereby reducing pooling of resources and shared consumption decision-making between the spouses and the shared husband.

On the management of the junior wife’s self-acquired kitchen equipment and other domestic arrangements in the natal household, the she had the following to say:

I have some porcelain plates, bowls, glasses and tablecloths in my room for guests and occasional use (feast meals). The metal drum or water container out there was bought by my father but I remember hiring a roaming painter to give it a coat of coaltar (black paint)..................I always buy things for use in this house but I can’t go about fingering what is mine or otherwise in this house; family members can’t relate to each other that way. Of course, my husband keeps whatever he buys where he lives but I borrow from him when necessary. In most mornings, he (the shared husband) comes here to greet us and keep himself informed about our plans for the day. The children deliver food to him every other week, unless otherwise arranged. I can’t remember the last time the food was delivered by me. Since he visits us quite often I’m seldom in his (husband’s) house; the children run most errands to him for me..........................

The senior wife to the afore-quoted junior wife in this polygamous household, who co-resided with the shared husband, had earlier observed that:

This is my only home – all the household utensils that I buy are kept here ...........
The two polygamous domestic categories show “split” spatial and social sites for organising residence, consumption and (re)productive activities. While the residence of conjugal partners is split over several houses, the organisation of consumption, housekeeping and other daily maintenance services are also organised within the social and physical context of networks of several houses. Thus, as “split” households, they do not necessarily form self-contained or primary arenas for socio-economic activity; a group of houses always function as dwelling places and work sites for the conjugal partners and their children/dependants. Now, how was the distribution of these two types of “split” polygamous households in the research towns?

Kofi Pare registered a single case, where the shared husband lived with the first wife in the same compound, while the second or junior wife lived in a compound owned by the shared husband’s kinsfolk. Thus, added to the physical separation of the residential arrangements of the co-wives, they prepared and served meals, swept compounds, and cared for children and domestic animals on a daily basis without any form of cooperation with each other.

Oparebea, the senior wife in the above household, noted that:

I don’t think living with my husband’s other wife or kora together in this house has ever been an issue because the present arrangement appears unproblematic for all of us (the women and the shared husband). Evening meals are made and served in this house everyday but I don’t budget for him (the shared husband) in certain pre-arranged days. I’m a mother to all my husband’s children……….. this compound and kitchen accessible to all his children as a playground and a source of food…..
In the same rendering, Esi, the junior wife, and her children maintained a permanent dwelling place or residence about 150 metres from where the shared husband and the senior wife lived. Esi and her children/dependants hence constituted a separate mother-centred socioeconomic unit within the shared husband/father’s household; as her separate residence involved basic domestic activities such as sleeping, childcare, cooking and eating, and storage of personal belongings. In a comment on her independent housekeeping, the Esi (junior wife) said that:

I’ve two sleeping rooms in this compound, making this my efie (home). The kitchen is shared but I retain two earthen hearths………………..

The junior household referred to the compound where she had access to two sleeping rooms as her efie or a physical unit that provided shelter for her person, personal belongings and a social base for coordinating routine domestic activities. Her retention of two earthen hearths (for meals preparation and heating bathwater) also implied a spacious kitchen, which had sufficient space for the earthen hearths for all the adult women or mother-centred units in the compound.

In a sense, within all the observed polygamous marital unions, domestic living arrangements implied differences in ownership and management of basic household facilities, viz. cooking utensils, firewood, water storage containers, animals (goats, chickens and sheep), brooms and even waste baskets. Within the male/father-headed polygamous households, the compounds of the individual wives (mothers) constituted sub-units or heart holds where domestic activities were organised. While duolocality (husband and wife living separately), was limited to the shared husbands and the junior wives, co-residence generally marked the arrangements of the shared husbands and their senior wives.
Socially, in the polygamous households, the permanent presence of the shared husbands in the main compound, where the senior wives lived, mostly reduced them (the shared husbands) to “visitors” in the houses of the junior wives. With the junior wives, visits to the main house or compounds where the shared husbands and the first wives lived were far from a daily affair. But, for the children and the dependants within the observed polygamous households, they played across the social and physical boundaries of the compounds; they visited the main family compounds and sub-units to socialise with their shared fathers and step-siblings.

Monogamous households

While Table 1 above clearly indicates that overwhelming 47 of the 50 informant households lived in monogamous relationships, there were two discernible differences in the organisation of residence and other domestic activities. On the one hand, a section of the monogamous couples lived and organised housekeeping under a single roof and, on the other, residence, food preparation and other domestic activities were spread over the physical boundaries of other compounds.

By way of illustration, in Kofi Pare, Adu and his wife, Serwaa, lived apart in their respective natal compounds. The couple’s three children lived with her. Even though they had been together for almost nine years, they married customarily only three years ago. On these living arrangements, Serwaa said that:

We’ve always fancied co-residence but, for now, this separate living arrangement is the best. I’m yet to try co-residence but the mere thought of living with my in-laws in the same compound appears scary. He’s here everyday for meals and to greet me and my parents; the children run errands to his compound everyday and also go there to
play with their cousins and I often visit to check on my mother-in-laws. To date, I think our living arrangement is good………………

At the same Kofi Pare, Ayisi and his wife, Oparebea, lived together in a compound, which was built on his maternal family land. The compound head, Ayisi, who confidently identified himself as a native of Aburi-Akwapim perhaps to underscore his family links with the original settler-farmers, was also born and brought up in the research area. The couple lived with their kinsfolk and non kinsfolk in the same compound.

In detailing the domestic structure, the male informant and the head of the compound noted that:

Besides my wife, son and two grandchildren, a teacher and his wife and three children live in this compound. The son of my junior brother, who lives at Nsawam, uses a room here….. ..The daily sweeping of the compound and the kitchen is the shared responsibility of my wife and the teacher’s wife…….

Similarly, Addo lived with his wife, Asabea, in a house at Omenako. They identified themselves as natives of Akropong-Akwapim. Their adult son and his nuclear family (wife and three children) also lived with them, sharing in the everyday sweeping of the large courtyard, kitchen and sanitary facilities. But, while the informant’s son and his family constituted a separate consumption unit, which prepared, served and ate its own meals, their children also received food from the informant couple’s (their grandparents) kitchen.

On the residential dynamics in this compound, the female informant or the wife of the compound head remarked that:
My son was a driver in Suhum, but he has given up on that profession. He is now a resident farmer. Also, two children of my daughter, who works in Accra lives with us (the informant couple); the children go to school here. Though my son’s wife make food for her husband and children, I also give her children food whenever I cook. My two grandchildren also get food from their uncle’s wife……………

The observations from the monogamous households pointed to two forms of organising regularised domestic activities: first, a single compound could constitute a complete or self-contained site for residence, consumption and welfare decisions for the married couple, their children and other dependants; and second, the married couple, their children and dependants could also live in separate compounds. This meant spreading daily consumption and related activities over the social and physical boundaries of several compounds. Thus, despite the variations in the composition and mode of organising activities within households formed through polygamous and monogamous relationships, the married couples’ social networks appeared relevant in the daily functioning of the domestic groups.

**Institutional basis of marital unions**

In Table 1 above, the study offered an overview of the informants’ marital relationships (polygamous and monogamous) without delving into the institutional sources of legitimacy. I now present auxiliary data to show the cultural and formal bureaucratic foundations of the informant couple’s marital unions and their implications for household resource management, especially trusteeship and inter-generational transfer of property.

**Contracting marriage**

In the study areas, like most of contemporary Ghana, marital relationships are contracted
on the following terms: customary law and Marriage Ordinance, which can be classified into Civil, Christian and Mohammedans marriages (Awusabo-Asare, 1990). Mutual consent or consensual union is another marital form, which is said to accommodate the fluid personal social and economic circumstances of men and women, and their families. However, in the strict narrative of Akan customary narrative, it cannot be considered as a marriage (Salm and Falola, 2002).

Customary marriages are not standard; as they differ from and within ethnic groups and geographical areas. They are the traditional practices that bring a man a woman, and their respective families together. Initially, all marriages are contracted under the customary rites of the couples’ ethnic group and then solemnised and registered under the Ordinance (Church blessing, Islamic law or civil registration at the Registrar General’s Department) at the discretion of the couple. Performance of customary marriage rites always precedes ordinance marriages. Importantly, traditional Ghanaian marriage rites are reinforced by the common law\textsuperscript{15} to the extent that “no marriage”, Mensa-Bonsu (1996:235) writes, “would be registered without the appropriate Statutory Declaration of the parents of both parties to the marriage”.

The import here is that a marriage has to satisfy the customary practices of a couple’s ethnic group\textsuperscript{16} before it is certified under civil law or the civil version of the Marriage Ordinance. A vital consequence of this active dialogue between common and customary marriage laws is that all changes ought to go hand-in-hand. For instance, a change in common law without a

\textsuperscript{15} The Ghanaian legal system is based on customary law and English common law. This unique legal system derives from the British colonial policy of indirect rule, where local chiefs, customs of the colonised people and English law were simultaneously used in public administration (Apter, 1972).

\textsuperscript{16} In Ghana, customary law of succession is either matrilineage or patrilineage; it is a broad categorisation of the distinct cultures of the various ethnic groups (Ardyfio-Schandorf, 1996). Among the matrilineal Akans, if a man dies, the preferred order of inheritance is, first, his uterine brother; second, in the absence of an uterine brother, the son of an uterine sister; third, one of the sons of the deceased’s mother’s sisters.
corresponding change in the customary practices is not likely to achieve the desired policy outcome.

While the early Christian missionaries introduced the Christian marriage, the civil version of the Marriage Ordinance of 1884 originated from the British. Only monogamous relationships are recognised under the civil and Christian variants of the Marriage Ordinance, but the customary law and the Marriage of Mohammedans Ordinance allow a man to have multiple wives – polygamy (Nukunya, 1992).

To enhance the property rights of wives and children and also unify the diverse traditional family laws, which are rooted in matrilineal and patrilineal systems, in 1985, a new Intestate Succession Law (PNDCL111) or simply SIL was passed. This new law set the following benchmarks for the distribution of the properties of a nuclear household when one of the couple’s dies without a testament: three-sixteenths to the surviving spouse, nine-sixteenth to the surviving children, one-eighth to the surviving parent and one-eighth in accordance with customary practice.

But, a common interpretation of SIL, which I have also adopted in this study, is that the surviving spouse, children and maternal family is given one-third each of the intestate properties (Nukunya, 1992). This implies that once a marriage is contracted under Akan customary law and rounded off with a civil registration or church blessing; for instance, SIL allows the children and wives to gain a share of the accumulated properties of the nuclear household. In much the same way, the statutory provisions of SIL do not cover a marriage, which is solely rooted in customary practices. Now, how did the respondents contract their marital relationships?
In the light of the institutional precepts governing (legitimising) marital unions, Table 2 below shows that a respective 21 and 23 of the informants in Omenako and Kofi Pare contracted their marriages only under customary practices.

Table 2: Basis of marital unions by area

<table>
<thead>
<tr>
<th>Institutional Basis</th>
<th>Omenako (n=25)</th>
<th>Kofi Pare (n=25)</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customary Only</td>
<td>21</td>
<td>23</td>
<td>44</td>
</tr>
<tr>
<td>Customary/Church</td>
<td>4</td>
<td>1</td>
<td>5</td>
</tr>
<tr>
<td>Customary/Islamic Law</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Customary/Civil Registration</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Mutual Consent</td>
<td>-</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Total</td>
<td>25</td>
<td>25</td>
<td>50</td>
</tr>
</tbody>
</table>

Source: Fieldwork, 2002/2003       Abs= Absolute       n= number of survey households

This meant that none of the informants’ marital unions had gone through the supplementary processes under the Marriage Ordinance (civil registration, church blessing/wedding and Islamic Law) for the added coverage and recognition by the statutes of SIL.

Though the marriages of four couples in Omenako and one in Kofi Pare had been solemnised under customary law, Table 2 shows that the couples had also followed up with celebrations under the Christian version of the Marriage Ordinance. Under the category of mutual consent, which had neither the recognition of customary law nor the Marriage Ordinance, only Kofi Pare recorded a household that had been formed through this arrangement.
At Kofi Pare, Adu, whose marriage to Serwaa was institutionally grounded in both customary law and church “blessing” indicated that:

No......no....the blessing of our marriage had nothing to do with SIL. I’ve heard about that law but I’m not privy to its details. It is usual for young couples in our church here and in Suhum to bless their relationships; I don’t know of any couple that has registered for SIL. We’re both active members of the Church of Pentecost so it is the church’s teachings and practices that led us to bless our marriage. We opted for a low key or simple blessing ceremony on the advice of our priest and friends. Although our church members are very supportive in such matters, we didn’t have money for an alternative arrangement……………….

As indicated earlier, mutually consensual relationships neither enjoy the legitimacy of group-based customary practices nor the Marriage Ordinance. The study’s informants and other rural dwellers, who lived in such relationships, may have formed households alright. But, in the perception of their local or cultural communities, they lived in customarily “unacceptable” conjugal unions.

Also, at Kofi Pare, Adu and his partner, Arko, lived in such a customarily “unacceptable” or consensual relationship. Arko’s two children from an earlier relationship also lived with them. Though this consensual couple had lived together for almost three years with the knowledge of their respective kinsfolk, Adu was yet to present the necessary tiri sa (head drinks) to her kinsfolk to transform their consensual relationship into a customarily recognised marital relationship. The giving and acceptance of the tiri sa (drinks) would have sealed the marriage contract as in any transaction (Oppong, 1981).
On the social foundations of their relationship, the female informant (Arko) said that:

Until the necessary rites are performed, it’s best to describe our relationship as a mere friendship. I don’t want to be seen to be pressing him on this issue but it is not a worthy situation at all. He’s aware my people are not happy about it, so I hope he’ll act soon. I’ve heard about a law in the mould of SIL but I don’t know any registered couple………………..

Addo and his wife, Asabea, residents of Omenako, too, had been married for about 40 years in terms of shared Akan customary practices. However, they had not followed up with a civil registration or church blessing of their marital union. On the possibility of a church blessing the couple’s union, the head of the compound, Addo, in an infective laughter observed that:

A wedding ceremony at my age....? Such nice things are for young people……. heard about SIL on radio and in our church sometime ago. I don’t know anyone whose marriage is registered......... Do you mean the law will cover us when we register at the district administration in Suhum?

In a contribution to the fieldworker’s discussions with Opanin Addo, Asabea, who was listening in, remarked that:

I remember SIL came up for discussion during the era of Rawlings. If the law is still there, then, why do we have to register? Can’t the government bring the registration centres close to us here as it’s done during elections? I don’t know any registered couple………………………...
Simply, overwhelming majority of the informants was appropriately married in terms of Ghanaian customary practices. This vested the couples and their offspring with the relevant descent status and rights, such as the inheritance of property and succession to traditional offices. But, only a handful of the informants had solemnised their customarily appropriate marital relationships under the Marriage Ordinance to avail themselves of SIL provisions.

Among the matrilineal Akan, when a man dies intestate, the surviving spouse and children have no inheritance rights. However, under SIL, they are entitled to one-third each, instead of ceding everything to the deceased husband’s and/or father’s sister’s children or maternal family members.

**Children and other dependants**

In most household studies, data is often generated on the children and other dependents to show the volume of socio-economic resources required by household heads to meet their gendered needs. The inability of certain household heads (female or male) to mobilise the projected resources is often an indication of a want in basic needs among individual family members (Dwyer and Bruce, 1988). The family welfare concerns of such studies stem from the theoretical understanding that households are resource systems – i.e. social units that have capacity to mobilise the relevant resources to facilitate daily processes of domesticity.

For instance, Barlett (1980:553) writes that “households have access to resources such as land, water, labour and information and have needs and goals such as a certain diet, education and other aspects of their standard of living”. Household income and expenditure flows take place to determine the lifestyles of people and, in so doing, manifest the locally specific rules underlying such flows (Cheal, 1989).
Notwithstanding the relevance of such welfare focused studies, my interest here is limited to the local cultural rules governing household membership and the relative social positions of people to each other within households, including the critical activities that occasion this positioning. With empirical data, I intend thus to show that who was allowed to live with the informant conjugal partners and partook in the allocation of work and welfare-enhancing resources to show the boundaries of domestic groups. Put otherwise, I seek to clarify the variations in household organisations in relation to contextual local cultural rules, the nature of the boundaries between strings of households in ways that are materially appropriate to their circumstances.

<table>
<thead>
<tr>
<th>Category</th>
<th>Omenako (n=25)</th>
<th>Kofi Pare (n=25)</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Children under 18&lt;sup&gt;17&lt;/sup&gt;</td>
<td>20</td>
<td>18</td>
<td>38</td>
</tr>
<tr>
<td>Adult Children</td>
<td>4</td>
<td>7</td>
<td>11</td>
</tr>
<tr>
<td>Other Dependents&lt;sup&gt;18&lt;/sup&gt;</td>
<td>18</td>
<td>8</td>
<td>26</td>
</tr>
<tr>
<td>All others&lt;sup&gt;19&lt;/sup&gt;</td>
<td>2</td>
<td>-</td>
<td>2</td>
</tr>
<tr>
<td>Total</td>
<td>43</td>
<td>34</td>
<td>77</td>
</tr>
</tbody>
</table>

Source: Fieldwork, 2002/2003  
<sup>17</sup> It refers to the biological children of the informant, who were under the voting age of 18 years. The subsequent category, Adult Children, is thus for biological children above 18 years.  
<sup>18</sup> Refers to children living permanently in the households, but were not the biological children of the informants.  
<sup>19</sup> Refers to adults living permanently in the households, but were neither biological children nor tenants of the informants.

Who then was allowed to live with and partake in the domestic activities of the informants?
Were all household members the biological children of the key informants? Was parenthood the only basis for household membership?

Table 3 above offers only an overview of the children and dependants, who were actually living in and/or partook in the activities in the households of the informants. This means that data on children, who had moved out of their primary households, were excluded.

Also, Table 3 show that 77 children and other dependants lived with the primary informant husbands and wives. At Omenako and Kofi Pare, a respective 20 and 18 of these children under the age of 18 were members of the informant households. Under the category of adult children, too, four people were registered in Omenako and seven in Kofi Pare.

Also, among the key informants, Table 3 indicates that a total of 26 had other dependants permanently living and sharing in their household activities. Instructively, these dependants, mostly under the age of 18, were not the informant’s biological children. While 18 of these dependants were in Omenako, the remaining 8 resided at Kofi Pare.

Still, at Omenako, further enquiries on the two adults, who in lived in a compound, which they neither were biological children of the conjugal partners nor tenants, showed that their parents were actually residents of Omenako. Therefore, while the parents of the two young adults maintained households in Omenako alright, they were somewhat members of other households in the same village.

Explaining the circumstances surrounding the presence of one these adults in his compound, Opanin Addo had this to say:
Chapter 6

The room in the far end is used by my wife’s brother’s son. He’s had the room for almost three years now; he sleeps here and eats with us at times. He hardly does any housework on his own initiative. But, he readily offers his services when asked to help with splitting firewood for use in the kitchen, repairing farm tools and running errands for me in Suhum, where he travels to almost everyday……

Also, Asabea, Opanin Addo’s wife and aunt of the young man, noted that:

I hardly see him during daytime as he only spends the night here. He mostly eats in his parents’ compound, which is about hundred metres from here. But, when I prepare something special, I reserve some for him. He’s never fancied life here; I hope his uncle would get him the long promised job in Accra………..

Due to accommodation and challenging living conditions in Accra, the capital city, Ayisi’s younger brother’s daughter had been living with him (Ayisi) for almost four years now. Therefore, in the household of Ayisi and Esi, alongside their three children, there was a dependant girl-child. As recounted by the household head, Ayisi, though this dependant girl seldom visited her biological parents and siblings in Accra, her two younger siblings mostly spent their school vacations with them (Ayisi’s family household) at Omenako.

However, the dependant’s biological father (Ayisi’s brother) was often in the village for casual visits, funerals and foodstuffs. Commenting on the structural composition of the household, which included a niece or dependant girl child, Ayisi noted that:

It’s not easy for a civil servant to raise children in Accra today; I fully understand my brother’s decision that his daughter should live and attend school here. She’s a
hardworking child at home and school. While my brother pays for her school fees and uniform, we all eat what her mother (foster mother, Esi) prepares. I’ve always insisted upon the payment of the school fees by my brother. My brother’s child is mine; with our countless kinsfolk in the village, she’s among her own ……

At Kofi Pare, Peasah and his wife, Aforo, both aged about 60, lived with their two adult children and three grandchildren. One of their co-residential adult children, Joe, had a wife and two children, who lived in a nearby house. The other co-residential adult child, Agnes, too, had a daughter in the informant household. According to Peasah, the father of his co-residential granddaughter was a resident of Dokrokyewa, an adjacent village. Concerning the couple’s two other grandchildren, their parents lived in the immediate commercial and administrative centres Nsawam and Suhum. The two children lived with their grandparents and retained their uncle and aunt in the supplementary role of foster parents.

On the membership of the household under discussion, Peasah, the head, mentioned that:

we have no chance of living in this village without these children; they run minor errands and help with housework. You cannot maintain a house without children, regardless of your age……

Table 3 and the interview extracts above show a fabric of rural life marked by people, who lived and participated in the activities of a string of households at the same time. The daily organisation of households was not limited to the primary informants (husbands and wives) and their young and adult children alone, but also extended to their extended kin and even non-kinsfolk: Children of migrant adult children, friends of adult sons and nieces all lived and met their social and material needs within the contexts of the informant households.
Summary

The informant rural households came across not so much as formal structures, but constituted processes. That is, they were made up of activities and people with varying identities. The household members and their mode of organising (re)production, residence and consumption varied in terms of the nature of the conjugal partnerships and life-cycles. Marriages too did not necessarily lead to conjugal residences and joint decision-making; eating and sleeping arrangements of married couples were spread over several households. No single household necessarily thus formed a self-contained unit for the varying processes of domesticity as expected of an NHE’s joint/unitary household model (Moser, 1993). This is because parts of domestic activities easily flowed into other households, creating flexible opportunities for people of various social backgrounds and/or networks to make strategic alliances to meet their welfare needs (Woodford-Berger, 1980/81). Thus, in the language of Lloyd and Gae-Brandon (1993:117), the households operated more or less as “loosely set of overlapping economies”.

In everyday life, these blurred boundaries between households and individuals at various levels of society, translated into a contextual social world within which conjugal partners make strategic choices, exercise resource rights and coordinate networks for smooth operation of domesticity – the processes of (re)production and consumption. While the flow of these multi-stranded social worlds may be indicative of intrahousehold allocative principles or terms of conjugality (Jackson, 2007; Roberts, 1991), they may also express linkages between cultural values and social action (Ingold, 2002). How then did the informant households organise their agricultural activities and distribute resources in a market-informed policy setting?
CHAPTER 7  HOUSEHOLD RESOURCE MANAGEMENT

Introduction

This chapter is about household dynamics, with specific emphasis on how the interviewed men and women organised smallholder agriculture – a critical source of livelihood and an element of processes of the domesticity of production, reproduction and consumption in rural communities. It is about a cross-section of matrilineal Akan men’s and women’s cropping patterns - food crops and cocoa - and the extent to which these activities reflect, heighten and perpetuate gender constructions in contemporary Ghana.

It is a data set that attempts interconnections between crop production and local cultural processes in the particular context of directed and market-informed societal change. It specifically highlights Akan intra-household processes, including gender division of labour, attitudes and status of household members, kinship ties, inheritance rights and conjugal arrangements, and their subtle modes of coming to terms with outsider-initiated action in the agricultural sector. It explores how household-based farm work influence public policies and vice versa; since such policies depend on and affect individuals in their roles as wives, mothers, fathers and husbands within domestic groups and the larger society.

Data organisation

To maximise sequential flow of the field materials, the presentation will revolve around the following mutually reinforcing issues (i) organisation of domestic activities; (ii) agricultural production patterns, with emphasis on the gender dimensions of cocoa and food crop farming – especially as constitutive elements of paid and/or unpaid household activities; (iii) the sources of mobilising land by both husbands and wives to support their joint and/or own-
account agricultural activities; and (iv) the nexus between the Akan matrilineal system and its inter-generational transfer of the benefits of farming within the survey domestic economies.

Data packaging

The above summarised data sets are also packaged into two chapters to facilitate easy reading: (i) Chapter 7, the present write-up, is set to address the organisation of rural domestic activities (including farm production) and importantly how the decision-making mechanisms surrounding the returns (benefits) of these welfare-enhancing activities manifest day-to-day (short-term) inequalities between men and women – that the broad domestic relations are properties of local cultural systems and social ties rather than individual preferences and idiosyncrasies; and (ii) the next set of data presentation and discussion, Chapter 8, also is for the mobilisation of land, the onerous basis of smallholder agrarian livelihood, vis-à-vis Akan property rights and inheritance practices. That is, the flow of farm returns too may involve inequalities across generations or long-term injustices for conjugal partners.

However, as expected, the two chapters are connected by this running proposition: that the routine “innocent” flow of household activities and economic decision-making constitute processes of exercising and manifesting local cultures, which, in the context of outsider-initiated societal change, could give direction, heighten effectiveness and reduce gender inequalities in access to and control of development opportunities.

Organisation of domestic activities: Division of labour

Individuals participate in domestic activities and functions through the processes of division of labour; the basis of domestic encounters and structural relationships seems to be labour differentiation or specialisation. Men and women are usually assigned certain duties and
charged with the performance of certain functions and the management of certain valued resources to keep domestic groups functioning. The division of labour refers thus to the tasks and duties undertaken by both men and women for purposes of production and reproduction. Marriage is mainly seen as a joint venture with complementary rights and duties.

By way of regulation, the same local beliefs and norms that ordinarily circumscribe kinship and family relations also influence the mode of organising domestic work and sharing the fruits of labour. Diverse cultural rules produce a divided social and economic space for men and women, creating a differential basis for mobilising resources in support of their gendered roles and needs. The presumed qualities of men and women represent ways of thinking about the world; they are contextually represented and expressed through routine domestic activities and roles (Moore, 1996).

As noted by Whitehead (1984:95), “the sexual division of labour is meant not merely a list of men’s jobs and women’s jobs, nor indeed a set of cultural values about the sustainability of various activities to the gender categories, but rather a system of allocating, and highly importantly, a system of distributing the products of these activities”. This simply suggests that household resource management systems and gender relations are mutually constitutive; the daily lives, roles and activities of men and women manifest the interplay between gender ideologies and processes of managing domestic resources and vice versa, as discussed extensively in Chapter 2 (Kabeer, 1990; Whitehead, 1990).

Concept of division of labour
In the social sciences, the concept of division of labour means members of a collective entity specialise in the production and exchange of goods and services that they have comparative
advantage, or enjoy the least cost in foregone production. It is assumed to enhance efficiency in exchange and production for collective benefit at all levels of society - from the domestic, national and the global. Consequently, within the domestic arena, men and women pool their efforts together for joint welfare. Processes of division of labour do not hypothetically lead to losers within domestic groups, as the increased income of a household member supposedly benefits all others due to the existence of the spirit of pooling and equality. In a sense, the multiple social roles and practical activities in the domestic space reflect “generalised reciprocity”, where men and women conjugal altruistically complement one another and thereby share the fruits of their labour efforts as in a primitive communal order (Palmer, 1977) and in reflection of the NHE’s joint/unitary household model (Evans, 1990).

Nevertheless, at the risk of repetition, the division of labour is a complex institution. Its form is conditioned by the dynamics of local conditions, such as economic fortunes, cultural logic, farming seasons, age and family life cycle, and the practicalities of daily life. No two systems of gender-differentiated task specialisation are necessarily the same in time and place; varying circumstances within and outside the household often coalesce to define, organise and assign responsibilities and the appropriate structural relationships required to discharge them. Social institutions suggestively revolve around situated symbolic values, meanings and practices that are produced and reproduced through the repetitive actions of equally situated social actors; the routine organisation of the domestic space involve the constitution of contextual social relationships and social meanings (Moore, 1996).

In the two study communities, evidence of such situated understandings and management of social roles or responsibilities were not far-fetched. Precisely because conjugal partners looked upon the execution of certain routine activities as critical for the survival of their
households, as well as their identities as women, mothers, fathers and husbands. At Kofi Pare, for instance, a female informant commented revealingly about the gendered activity spaces in her monogamous conjugal relationship to the effect that:

I am the woman, the wife and the mother in this house; it is my responsibility to prepare meals and to ensure that the compound is in order. I cannot leave such tasks to my husband. While the children (boys and girls) help with housework, it’ll be strange for a woman or wife to make similar demands on her husband. As long as there’re children in the house, who can help with the basic chores, I can live with the current arrangement ……………………

In the same village, another female respondent in a polygamous relationship said that:

Men shouldn’t cook; it is only men, who do not give chop money (housekeeping money) that are forced to cook. Men could help split wood trunks into firewood but the actual meal preparation is not their work. I cannot stand the community shame associated with my husband cooking for me. A husband/man cooking for his wife would not be acceptable here? I will be looked upon by all the people here as a lazy and disrespectful and a bad wife/woman; it would be difficult to live here with such a reputation……………………

Like the female respondents, all the male informants had the perception that the organisation of domestic activities inhere gendered meanings. For, in various forms, the male respondents were quick to stress the increasingly challenging task of providing money and other resources to their wives in return for the women’s domestic services. Being men, fathers and husbands within their households, they saw themselves and were seen in their local communities as
“breadwinners”. They had certain culturally prescribed responsibilities within the domestic space.

At Omenako, a male informant, aged about 40 years, whose wife was selling household provisions, such as biscuits, soap, flash-light batteries, matches, canned food items, non-alcoholic beverages and paraffin, on a table in front of the couple’s shared compound house, observed that:

I give “chop money” (money for food) and pay the children’s school fees. So it’s alright that my wife takes care of the housework. She’s always at home, anyway. Because of these things she sells, she goes to the farm only on Saturdays. When she’s preparing meals in the evenings, I usually attend to her customers at the roadside and take care of our baby girl…………………

Earlier, an elderly male informant, aged about 70 years, also categorically made the following remarks about the different but supplementary roles of men and women:

Men can help with housework, but it’s not their work. Women can supplement men’s “chop money” subsistence money because of the harsh economic conditions, but such things should remain in private domain …..I know many rich women, who still demand “chop money” from their husbands……

In a sense, there was a measured re-affirmation of the traditional gender-based division of labour in both polygamous and monogamous household forms in the surveyed areas: while routine domestic activities, such as food preparation, fuel and water collection, childcare, washing cooking utensils and compound cleaning passed as the responsibilities of women, the
husbands/men were readily presented by their wives and female partners as the primary
breadwinners and responsible for long-term or “lumpy” welfare expenditures concerning
health care, children’s education and the provision of accommodation for all household
members.

However, in some of the informant households, the practicalities of daily life appeared to
have blurred the traditional gender-differentiated activity maps. For, while there were
indications that relatively younger male informants assumed childcare responsibilities to
enable their wives or partners to prepare evening meals, some female informants also were
routinely supplementing their male partners’ income or “chop money” to sustain the wheels
of the domestic welfare delivery system. But, the women often felt a bit uneasy talking about
their immense financial contributions to household subsistence funds due to fear of being
branded as over-achievers and over-staging their male partners.

This particularly was not unusual in a society where gender roles are somewhat hardened or
fossilized to the extent that women who make in-roads into presumed male domains risked
being fingered, ridiculed and castigated as “role usurpers” or “sociological males” (Goetz,
1997). Therefore, based on aspects of the field data, the reality of providing money and other
material resources for household welfare was somewhat a joint male-female obligation, which
makes the persistent reference to the men/husbands as the onerous breadwinners (i) more of a
myth in the localized gender repertoire and/or (ii) a mark of an on-going re-negotiation of the
terms of gender relations in terms of the bargaining household model, which people were not
yet bold enough to openly talk about due perhaps to fear of retribution from their shared
cultural communities.
Agricultural production patterns

The production patterns under study here are the farming of cocoa and a variety of staple food crops, such as cassava, cocoyam, banana, maize, yam and plantain, on smallholdings or plots by rural households. The specific production units are households, where husbands and wives contribute to each other’s welfare and diversify their portfolio of livelihood activities through the cultivation of cocoa and food crops. While these small farmers exclusively produce cocoa for the international market via COCOBOD, the state marketing and export agency, the food crops are simultaneously grown for sale at the marketplace and for the daily self-provisioning or subsistence of members of the same production units (households). Therefore, to ensure a more robust and risk-resistant means of securing the well-being of rural households, certain small farmers resort to a diverse portfolio of income sources and cropping patterns, including non-staple/export crops, cocoa, and staple food crops.

The present field data then involves the character or patterns of smallholder production, the organisation of paid and unpaid activities within rural domestic groups. It is about how certain types of housework, especially the production of cocoa and food crops link rural householders to (i) other household and wider kinship groups, and (ii) public institutions that constrain and/or facilitate agricultural production.

Cocoa and food crops

The differential impact of public action on food and cash crops often makes gender an issue in agricultural development. To generate gendered understandings about the organisation of smallholder or household-run agriculture, the production units are usually disaggregated into female-and male-headed households and crops too into men’s and women’s crops. This is often rooted in the perception that when men and women are associated with different sectors
of agricultural production (such as cocoa, coffee and cotton for export and staple food crops for domestic consumption), market-oriented and gender-neutral (i.e. affecting women and men equally) policies end up promoting the activities of the gender producing for export (Doss, 2002; Gladwin, 1999).

With the specific case of Ghana, economic restructuring made cocoa production more profitable and more policy-visible \(^{20}\) relative to food crops (Gibbon et al., 1993). Thus, the field challenge was to establish whether the informant householders (husbands and wives) exercised joint managerial control over the production processes and proceeds from the two sets of crops. It was about the determination of the two patterns of cropping (cocoa and food crops) and their differential weights in policy action, and also the terms of allocating the benefits of cocoa and food crop production.

The data presentation is therefore woven around the following broad set of questions: Did the husbands and wives jointly control and manage the production of cocoa and food crops in reflection of the NHE joint/unitary household model? Was there a gender division of responsibility for and control of proceeds from certain crops within the informants households? Did the differing gendered patterns of cropping translate into the management, use and control of proceeds in line with the neoclassical household model? How were the conjugal partners positioned to one another in relation to the primary production of agricultural food crops (use values) and cash crops (exchange values)?

\(^{20}\) All those conditions in a farmer’s environment which affects his/her willingness to produce and sell
Cocoa production

In Ghana, the socio-economic influence of cocoa is often expressed lyrically as such: “cocoa is money, cocoa is Ghana”. The evidence too is not far-fetched: cocoa contributes about 50%-60% of export revenue, nearly 20% of public revenue, 7% of Gross Domestic Product (GDP) and provides employment for 17% of the population. By providing a source of income, job opportunities and a measure of wealth for almost 1, 6million householders or small farmers, who contribute a preponderant 80% of the current annual output of almost 420,000 metric tonnes, in the Akan dominated southern half of the country (Norde and van Duursen, 2003).

Drawing upon earlier discussions, cocoa production is a household-run economic enterprise or income-generating activity, which often ties down a piece of privately sourced forest land for a considerable period of time, and occupies a unique place in property relations – “sets of rules governing people’s rights to access, use and control resources”, including issues of belonging and identity (Lund, 2002:13). It blends surreptitiously with the lives and livelihoods of rural folk and the wider social structures, such as land tenure, resource rights and claims, gender division of labour, authority patterns, processes of investment decision-making, and wealth indicators. This is simply to suggest that cocoa farming strays deeply into the fabric of rural communities to the extent of shaping and giving meaning to livelihoods and the tenor of life itself.

While the technical processes associated with cocoa production are clearly beyond the remit of this study, I still offer a glimpse because the organisation of these production processes involve the daily interaction of members of domestic groups (production units) and the invocation of rural social organisations. This stems from the view that the daily activities and
practices of men and women are usually organised in accordance with their multiple roles and statuses within households, including cocoa production. Thus, without initial understanding of the situated combinatorial logic of the phases of cocoa production, it will be difficult to come to terms with the dynamics (including the potentials and the operational challenges) of household-run farm activities and the relative contributions of the informant men and women. The same applies to the agro-ecological and socio-cultural structures within which these critical activities - which bring huge foreign exchange to the state and provide income for many rural households - are routinely organised, coordinated and managed.

Detailing the cocoa production processes vis-à-vis the organisation of households (the units of production) is the same as probing the social dynamics of a technical activity. The idea of “dynamics” implies tensions within a system and between systems, with inherent propensity for altercation and contestation (Kooiman and Bavinck, 2005). Likewise, cocoa production involves a chain of events, activities and interactions; it is embedded within a fluid social systems. This somewhat gives credence to Guyer’s and Peters’ (1987:209) view that rural households - cocoa production in the study areas - are situated “sources of identity and social markers. They are located in structures of cultural meaning and differential power” and, also gendered opportunity systems.

Undifferentiated production procedures

Cocoa production processes in the informant areas, Omenako and Kofi Pare, mirror many aspects of Amoah’s (1995) informative “Cocoa Outline Series”. The procedures for producing cocoa are broadly divisible into establishing a new farm and harvesting the ripe fruits, with variations in the chain of activities only occurring within and across the farming year, the economic life span of the trees and the structure of the production units (households). There
are also no major differences in the primary activities surrounding cocoa farming; as the agricultural activities generally remain the same in all communities and for all households or male and female farmers. This means that the technical processes of cocoa production do not necessarily assign specific roles to various household members (men, women, children and adults); they are the same for social actors and groupings (Amoah, 1995).

Nevertheless, in the course of these discussions, I will attempt to identify the day-to-day or seasonal gendered patterns of work and decision-making processes within the informant cocoa households. This attempt at disaggregating the production processes within the informant households (cocoa production units) will demonstrate how situated gender perceptions influence the allocation of specific agricultural tasks and income to rural men and women. It will further show that agricultural work and welfare needs of rural dwellers are organised and met within the shifting parameters of rural social organisations, which are themselves embedded within local cultural values and practices. All this will be in tandem with the present study’s broad aim of exploring how diverse cultural forms (e.g. households) mediate the outcomes of public action, such as structural adjustment programmes.

Cocoa field

Establishing a completely new cocoa farm (field) or re-planting an old farm usually takes place in January-March in anticipation of the first rains in April-June. At this phase of the production, the activity catalogue stretches from land or forest preparation, planting seedlings and shades to weed control. Such a regular weed control helps to protect the young cocoa plants and the staple food crops, which serve as shades for the cocoa seedlings. This activity phase of cocoa farming is mostly technical and gender-neutral; it arguably demands the same level of self-bound skills, practical experience and the ability to use certain inputs (hoes, axes,
cutlass, etc) from both female and male farmers. However, as context determined cultural forms, rural households draw upon certain local perceptions, ideas and beliefs about men and women to distribute and assign responsibilities that characterise the phase of establishing a new cocoa farm to them (men and women), imposing the same local gendered imprints on farming activities.

By way of illustrating aspects of these contextual gendered imprints or patterns of organising activities, in Omenako, a male informant, aged about 40 years, whom I have variously cited, said the following on his newly established field:

I re-planted almost half of the farm with hybrids about two years ago, with the help of my wife and others. The plot was part of my maternal uncle’s old, diseased and virtually unproductive large holdings. I usually go to the farm about 3-4 days/times a week to brush weeds, check on my other crops and just look around. There is always something to do on a new farm. The farm is about 30 minutes walk from here (Omenako); it’s easily accessible. I learned masonry in Suhum, so I do that type of work too whenever the opportunity comes up. But, I don’t remember the last time I got a job (a masonry contract). I’ve to live on something till the cocoa farm is ready for harvest; life isn’t easy here at all…………………………

When the above informant’s wife was asked about her contributions to the re-planting of the household’s cocoa farm, she commented as such:

I partook in carting the seedlings to the farm, replanting them and cooked for the work team throughout the intensive replanting period. I began selling provisions at the road about a year ago, so I mainly go to the farm (both cocoa and food crops
fields) on Saturdays to help with whatever needs to be done there and harvest some foodstuffs. Yes……… I do prepare lunch on such visits to the farm. I’ll not stop the petty trading or selling at the roadside on maturity of the cocoa farm. I’ll continue to work (sell); I can’t depend solely on my husband for sustenance………………

At the same village, Omenako, two other female informants, who were both aged above 60 years made these reflections about their inputs into the establishment of their households’ cocoa plots. The interview took place in Serwaah’s compound and she noted that:

The workers of Suhum Cocoa Project planted my husband’s cocoa farm in the late 70s. I remember it very well; I hardly forget such things…. Neither my husband nor I took part in the replanting exercise, but he was always with the workers. They also helped with weeding. We lived on the farm then….. We weren’t supposed to provide the workers with food. Yet, I recall preparing food for the workers and their supervisors………………

At Kofi Pare, Obiri, a male informant, aged about 70 years old, initially established a cocoa farm almost three decades ago from an unused family plot. But, due to ill health, his son-in-law is now in-charge of the farm under abusa (one-third) crop-sharing arrangement. That is, while two-third of the farm income or produce goes to Obiri, the son-in-law retains one-third.

This informant, Obiri, proudly alluded to his forebears’ role in clearing the virgin forests in the research area for the initial cocoa farms, with the added observation that:

I’ve two separate cocoa farms now, a self-established field and an inherited one from my brother. Clearing a neglected farm is as tough as clearing a forest; it’s not easy at
all. I cleared the land with my own strength and hired labour. Even if I had a wife then, she wouldn’t have “cut” (clearing) the forest with me. Women don’t “cut” forest; men “cut” for them to plant. Unfortunately, the forest is now “finished” here; there is no virgin forest in this community………………

Obiri’s senior and co-residential wife, Adi, who had also taken over part of her deceased brother’s cocoa field and then transferred it to the couple’s elder son some years ago, supplemented her husband’s remarks to the effect that:

I had no chance of turning around my late brother’s non-bearing or unproductive farm. I didn’t have the strength for that sort of work. Oh no!………Putting the young plants in the soil goes beyond clearing forest, with perhaps hired labour. You’d have to be on the field with the hired labourers to ensure that they work appreciably or give out their best. The labourers around here are not reliable. Relating to “those” cocoa workers (extension and produce buying staff), who say “this” today and “that” tomorrow, would have also been a nightmare. Indeed, I was lucky to have a son, who was ready to do the farm. He was used to the all tricks of cocoa farming before he took over. No…! There’s no crop sharing plan with him. It is his farm now; the maternal family has given it to him. He has our blessings……….yes, you can say that he’s inherited his uncle’s farm………

Similarly, Obiri’s non-residential junior or second wife, Kate, who lives in her matrilineal family house also at Omenako, said this about her efforts on her husband’s cocoa farm:

I wasn’t married to him when the farms were initially established. Even if we were married then, I would not have cleared the forest or scrub with him….I don’t have
strength for that sort of work, which is reserved for men and/or daily-paid farm labourers here. Before the farm was given to a sharecropper, I used to help with weeding and other “small things” (simple tasks) on the cocoa farm. I now spend most of my time on my own farm now; I don’t think the sharecropper needs my help…………………

In a way, on the basis of the above-cited observations and importantly the broad interviews at Kofi Pare and Omenako, the activities that inform the establishment of a new cocoa field altogether or merely revamping an unproductive cocoa field could be summarised into the following five mutually reinforcing patterns:

(i) Land preparation, where a farmer acquires a piece of land in the forest region and then clears it for purposes of cultivating cocoa. In the thick or virgin forest regions, trees are cleared or felled in a process called “forest thinning”. Indeed, only new cocoa farms actually go through this tedious process of clearing-and-felling trees or thinning the forest. Both the felled trees and other debris are often burnt and/or processed for use as domestic fuel. Prepared lands are often used for cultivating maize and other food crops before the planting of cocoa seedlings follows;

(ii) Planting shades to protect young cocoa plants from the scorching sun. The common shades are food crops, such as banana, plantains, cocoyam and cassava. But, as the cocoa plants take shape and mature, the food crops are gradually harvested or cleared from the field to minimise the competition for soil nutrients. This means a limited amount of food crops on fully established cocoa fields, except for certain varieties of yam; farmers with mature cocoa farms maintain separate food farms/plots both for daily subsistence and sale;
(iii) Nursing seeds for transplanting. Farmers, who adopt this technology, nurse seeds in black polythene bags filled with rich soil or beds are made for this purpose. Regardless of the nursing method used, palm fronds are used to cover and provide shade for the nursed seeds. There is also the possibility of buying already nursed seedlings or high-yielding hybrids from the Seed Production Unit of COCOBOD. Such cocoa hybrids take only eighteen months to mature. However, traditionally, farmers plant fresh seedlings or cocoa beans directly;

(iv) The seedlings are usually planted between May and July for optimal returns. In such instances, where farmers plant fresh cocoa beans, three seeds are planted at a time with the anticipation that at least one will germinate. If all the planted fresh seedlings germinate, two are removed at the early or four-leaf stage and replanted elsewhere. When nursed seedlings in polythene bags are used, they are planted in already prepared holes without the bags; and

(v) The maintenance of young plants involve weed control, pruning of shade plants and application of recommended pesticides to ward off pests and diseases. Newly established cocoa farms require regular slashing to ensure healthy plant growth.

While the above summarised field returns on the routine technical production procedures in establishing a new cocoa field collaborate the works of Amoah (1995) and Okali (1983), they are set apart by the constellation of socio-cultural processes within which they were carried out. The constituent variables of these field processes involved gender division of farm work, status of women, decision-making, inheritance and sharecropping practices and the contours of farmer-farm officer relations. This socio-cultural dimension of difference and their expressions are addressed in the present and subsequent chapters.
Labour and field maintenance

The fully established or replanted cocoa field requires routine maintenance; young cocoa plants need shade and security from weeds to mature and yield the required optimal crop returns. The physical activities on a new cocoa farm are usually far less varied or follow a much more predictable pattern: while the inter-cropped food items are harvested and re-planted, weeds are cleared and the young cocoa plants sprayed as when required. Regular maintenance of the farm, which generally involves weeding around both the young cocoa plants and food crops, is the most overbearing task at this phase and reaches its peak in the low rainfall or pre-harvest season of July and August.

On mature cocoa farms, farmers regularly pay visit and remove dead tree branches, diseased and over-ripe pods. Besides harvesting, weeding is the most strenuous activity on such farms as the leaves of mature trees often mesh into a canopy, providing shade and reducing the growth rate of weeds on the farm. Pruning the shades, trimming the canopy and clearing the weeds at regular and short intervals improves the passage of air and light on the cocoa farms, reducing the destructive incidence of crop disease; however, excessive removal of shading plants could negatively affect the longevity and economic output of the cocoa trees.

Invoking knowledge systems

Since establishing a new cocoa farm involves traditional expertise in land preparation, soil analysis, seeding and shading, weather forecasting, weed control, composting and turn-around time between young plants and their shading food crops, it could be said to be an activity that requires a careful mix of social knowledge, practical skills, experience and intuition. That the art of establishing a cocoa farm could only be mastered and practised to provide a meaningful source of a rural livelihood within its unique agro-ecological and socio-cultural context. Or
the rules and facts of agrarian life and production do not lend themselves to formalization and mechanical application.

In a sense, farming takes place in specific settings (ecological zones) by specific actors (householders, small farmers, sharecroppers, etc) within specific structural conditions (patterns of gender division of labour and/or cropping) for specific ends (farmers’ needs, tastes and ambitions), making any attempt at the application of generic or one-size-fit-all practices and resource management systems a recipe for jeopardizing livelihood forms and creating social uncertainties (Scott, 1998).

At the phase of cultivating new cocoa fields or reviving neglected ones, the field materials somewhat pointed to a system of allocating farms tasks within the households: the rural men and women appeared to have contributed to the initial establishment of their domestic groups’ cocoa holdings. But, they clearly contributed in different degrees and in different capacities as members of single production units (households), clearly reinforcing shared Akan norms and social ties that define them and are defined by them. They presented a gender-punctuated picture of rural men and women invoking situated cultural codes, values and meanings through different scales of participation in farm work.

The informants showed that establishing a new farm involves a chain of social activities rather than working in accordance with a structural or technical plan. They showed how farming is in its locally appropriate form as a socio-spatial and cultural “engagement that allows meanings to emerge, meet scrutiny, revision and expansion” (Jackson, 2006:535). After all, farming, a rural livelihood form, is always embedded within a set of ideas and values put into action or practised under certain socio-economic conditions and structural
relationships. It is part of a complex way of life, of understanding the social world and of meeting welfare needs within a time-space dimension.

Implicit in such strategic invocation and use of a set of context-specific ideas and norms in patterns of social life or, more specifically, day-to-day ways of organising agriculture by husbands and wives is also the possibility of change and continuity in the prevailing order. That is the constituted meanings of social systems are far from intrinsic, monolithic, static, and reducible to irrevocable codes. Rather, they are broadly framed within and constructed through the enacted practices or actions of members of the operating cultural community. This not only means that the farm activities of concrete men and women in concrete rural communities help link “cultural ideas about gender to the actual social relations in which gendered individuals live, think and act”, but also show how existing cultural categories and biological fixities interact in multiple and vastly unknown ways to facilitate or inhibit human actions (Moore, 1994: 36).

**Reminiscences of binary oppositions**

Most importantly, my observation of rural men and women making different contributions on the new cocoa farms brings to mind Sherry Ortner’s (1974) much-critiqued attempt to reduce sexual oppositions to certain determinate symbols (behaviours, attitudes, practices, etc) - within the traditional nature-culture polarity in Western philosophy. Her claim, conceived in a-historical and a reductionist manner, is that the “universal fact of women’s subordination” derives from the view in every society that women are close to or constituent elements of nature, thereby making it “natural” for women to play second fiddle to men. Consequently, while women are always involved in biological and social reproduction and other forms of repetitive domestic activities, which are considered close to the basics of human existence and
identifiable with nature, men are incapable of creating through the same natural processes (biological reproduction). Therefore, men are positioned to create artificially (human culture), which involves innovative, risky and ingenious control and mastering of the unknown and other related tasks outside the domestic or private arena (Jackson, 1993; 2006).

In the words of Ortner (1974:77), a “woman creates naturally from within her own being, whereas man is free to, or forced to create artificially, that is through cultural means, and in such a way as to sustain culture”. Nature means close links with “virtue and tenderness”, the natural order, giving life, pre-social, not-yet-processed and transformed by technology and other forms of human creativity. This thus reduces women’s association with nature to certain biological fixities, predetermined ideas, attitudes, perceptions, features and also a broad range of welfare-oriented activities, such as childbirth, nurture and care, food preparation and daily maintenance of the household or domestic arena.

Culture, on the contrary, supplements and fulfils nature on two fronts: it adds and substitutes. It is about organised efforts to “regulate and maintain relations between society and the forces and conditions” of the world of nature (Moore, 1994:14). It implies determined efforts to reframe, exploit, control and manage nature for the sake of humankind. It is about the creative imposition of form or the re-configuration of substance and the principles of social life. It means working up or processing nature (raw materials) into socially applicable, useable, relevant, manageable and finished products; it involves stamping the fragmentary and many-sided worlds of culture on the systematised and universal world of nature (Ingold, 2001).

The divergent concerns of nature and culture particularly translate into a relationship of sub/super ordination to one another. It makes the so-called “universal” subordination of
nature to culture and the subordination of women to men mutually reinforcing - despite the apparent risk of failure to recognise that lived human experiences and understandings of female subordination are constitutive elements of situated social relationships. That sexual stereotypes and symbolisms go beyond perceptions, mental images and structured patterns; they are contextual or practiced, experienced, fostered and even liable to contestation and change under definite socio-economic conditions. Ortner (1974), in a subtle way, fails to recognise that “the concepts of culture and nature themselves have multiple meanings that varied over time” and across cultures (Scott, 1995:7) or “both the validity of the nature: culture dichotomy and the association of women with nature are seen to be constructs of Western culture with a particular history” (Jackson 1993:397).

Is it still passivity against toughness, cowardice against boldness?

Notwithstanding the in-roads of gender analysis, in the specific context of establishing new cocoa farms, I am still tempted to note that the observed differences and complementarities in the farm activities of wives and husbands, to a degree, manifested the biological determinism of the nature-culture divide. The basis of this contentious assertion, in the face of the obvious expressions of gender division of labour and distribution of opportunity by my informants, is as such: despite the present wave of one technological innovation after the other, the primary farming tools (cutlass, hoe, axe, knifed hooks, etc) were still rudimentary and literally the same as those used almost a century ago; methods of transporting, grinding, shelling, drying and storing farm products have all remained the same over time in Ghana.

The observed farmers basically depended on their own human efforts to run the tools, giving credence to the characterisation of the agricultural system as labour intensive. The fuel-driven or motorised spraying machine, the most technologically advanced tool on the cocoa farms,
was also designed to be strapped to the back of the user (farmer); it partially succeeded in
saving or human labour, neutralising the extant gender considerations in the execution of
presumed physically challenging tasks. Thus, the observed division of farm activities and the
relatively crude existing equipment (cutlasses, hoes, axes, knifed hooks, etc.) reinforced the
earlier uncritical rush to pit nature against culture, women against men, passivity against
toughness, cowardice against boldness, and physical weakness against physical strength.

The technical features of cocoa as a crop understandably limited its production to the forest
belt, making my observed rural men mostly responsible for the one-off and more physically
demanding, risky and arduous work, such as “cutting” and thinning the dense forest and
preparing (clearing, felling trees, de-stumping, burning and removing burnt stakes) the ground
covers for farming. In such work circumstances, the rural men (husbands) were usually seen
as drawing upon their naturally endowed physical qualities - strength and skills - to conquer,
tame, control and open up the wooded forest or the wilderness (nature); they perceptively had
the onerous capability to re-organise, simplify, control and manage the unknown, virgin forest
or flora (nature) for the collective purposes of establishing new farms in order to earn a living.

In many ways, men were perceptively endowed with the “cultural” qualities to somewhat
impose time and spatially relevant structure and social ethics on nature as farmers in the forest
belt (cocoa growing areas), whose agricultural practices has presented as being context-bound
in the broad scheme of earning a livelihood in a rural community.

With the women (wives), supposedly associated with nature and positioned to supplement the
efforts of culture, they complementarily applied their innate capacities and nimble fingers to
assist in “socialising” the already “conquered” forest (nature) by cultivating delicate seedlings
and shading food crops, and weeding around young plants. Such tasks clearly were repetitive, care-oriented and less physically challenging in the chain of activities that usually skirt cocoa production. The women were thus involved in the provision of maintenance, nurture and care for the delicate young plants, which mirrored the repetitive, constant attention seeking and unpaid domestic chores, such as childcare and housekeeping, usually undertaken by women. That the present informant women generally supported their husbands’ and male partners visible responsibilities as “conquerors” of the forests (nature) in their cultural obligation of “winning bread” or earning a relatively decent living for their households.

Gender metaphors and understandings

Gender metaphors and understandings were also brought to the fore in instances where the cocoa householders received mainstream support to clear and rehabilitate their diseased and “dead” fields from the work teams of Eastern Cocoa Project. Based on the accounts of some of the relatively older informants (60 years and above), who had had some form of working experience with the defunct Eastern Cocoa Project, the men always received and coordinated the field activities of the guest workers, with the women occasionally providing refreshment (cooked food) for the workers. Therefore, while the informant men acted for and on behalf of their domestic groups as the primary mediators and contact persons vis-à-vis the pivots of mainstream farm support services, their wives provided “behind-the-veil” or hidden services in furtherance of their households’ cocoa production and engagement with the public sector.

In a related rendering, the men appeared to direct the women’s diverse contributions on the new cocoa fields. This was because men had the sole responsibility of assigning tasks and instructions to the farmhands (including women and hired labourers), making the presence of
men in cocoa farming households essential in establishing women’s relative importance to cocoa production and, of course, export crop farming.

However, for now, it is too early to infer from the preceding field materials that these gendered labour efforts, patterns of work organisation and the management of relations with agricultural officers on the new cocoa farms equally translated into differential opportunities, managerial control and ownership rights of the proceeds (income and produce) from the informant farm households’ harvested cocoa beans contrary to the principles underlying NHE’s unitary/joint household model.

**Cocoa harvesting**

Traditional cocoa seedlings usually take about four to seven years to mature into pod bearing trees and may survive for thirty-to-forty years or more. However, the recently introduced high yielding seedlings or hybrids take only eighteen months to produce yellowish-and-ripe pods for harvest. Regardless of the type of seedling used/sown, it takes five to six months for a budding and a flowering cocoa tree to bears ripe fruits or pods for harvesting. There are two main seasons for cocoa harvest, namely, major and minor seasons. While the major season runs from May to June, the major starts in September (Amoah, 1995).

Typical with most phases of agricultural production, the harvesting of cocoa involves a series of well-coordinated, gender-neutral and labour intensive procedures, such as plucking and opening the somewhat yellowish-and-ripe pods or fruits, fermenting and drying the cocoa beans for sale to state designated and private buying entities. The basic harvesting tools are knifed-hooks, knives, cutlass and locally woven baskets for head porterage of the plucked pods and/or the beans.
All these harvesting procedures and tools come in a technical and gender-neutral form; they demand the same level of knowledge, mastery and practical skills from both female and male farmers in the survey areas. However, as indicated earlier, domestic groups have their own locally devised ways of organising and allocating these harvesting tasks among their male and female members. The gender division of labour of harvesting tasks in a supplementary and purpose-oriented fashion within the observed rural households was not unexpected; they simultaneously acted as the unit of residence, consumption and production. Importantly, as units for harvesting (producing) cocoa, the households became the instrument for sourcing extra paid and/or unpaid labour efforts from non-resident kinsfolk, friends and farm labourers for execution of certain pressing tasks.

By way of exemplifying the socially embedded technical procedures surrounding cocoa harvesting, Sakyi, almost 44 year-old and a share-cropper (a system where a farmer shares his/her farm produce with a landowner on a pre-agreed terms), who had mostly re-planted his farm with high-yielding cocoa seedlings at Omenako, offered this:

I harvested the farm with my family (wife and children) and my brother, who is also a farmer at Densuso - the immediate neighbouring village. I often help my brother with weeding and other major activities on his farm and he does likewise for me. Perhaps, rich farmers, if there are still any...... (an interlude with laughter), can afford to take by-day (hired labour) these days but not me..................

At the same village, Omenako, Addo, about 70-year old, whose adult son, his (the son’s) wife and three children had recently moved into the large compound (Addo’s) from Suhum, the district’s centre, also made the following observation:
I depend mostly on the services of my children, grandchildren and other family members. I stopped taking \textit{by-day} (hired labour) when I gave a portion of the farm to a share-cropper. Even on the remaining plot, the work is mostly organised by my son; I’m an old man (aged) now………………

Similarly, at Kofi Pare, Ayisi, almost 58 years old, pointed out that:

I do most of the work with my wife, children and relatives. I come from this village; I have a lot of relatives here who readily help me whenever the need arises. Without the mutual help we offer each other here, life would have been terrible. I don’t have money for \textit{by-day} (hired labour); hiring people to work for you is very expensive now. Cocoa farmers are suffering now; the work is not gainful anymore…………………………

Again, the gender-and-space blind chain of activities that characterise the harvesting of cocoa beans, which also reflect and collaborate the earlier works of Amoah (1995) and Okali (1983), could be summarised as such:

(i) The oval shaped cocoa pods or fruits are plucked or removed from tree stems with specially designed long hooks and/or cutlass, the basic farm tool. It is not unusual for farmers to wait till there are sufficient ripe and yellowish pods before harvesting and then gathering for opening and fermentation;

(ii) Plucked pods from the length and breadth of a farm are picked from the ground and gathered at a convenient place(s) on the farm. To facilitate good fermentation and flavour of the beans, the pods are usually opened two to three days after plucking and gathering;
(iii) Opening pods is a social activity; farmers and their families, friends and hired hands sit around the pile to work, crack jokes and share on-farm prepared meals. Cocoa pods are meticulously opened with a stone, cutlass or stick, without damaging the enclosed wet beans;

(iv) For purposes of fermentation, the wet beans are gathered/heaped on a plantain or banana leaves and covered with the same type of leaves for six to eight days. From the second day, the covered heap is turned to ensure a good mixture of the beans. A skilful turning and mixing of the beans during the period of fermentation is particularly critical for product quality; and

(v) Fermented beans are usually sun dried on platforms that are covered with mats. Such platforms are often close to the habitats of farmers because of the fear of theft and also the close attention often given to the beans at this phase.

(vi) In the course of the drying, farmers regularly turn the beans to ensure even exposure to the sun and also use the opportunity to locate and remove damaged and germinated beans. In the evenings, the spread beans are heaped and covered from dewdrops. The intensive sun drying of the beans usually lasts for a week. Thereafter, the sun-dried beans are sold to the produce buying agencies and finally sold/delivered in designated jute sacks to the COCOBOD, the sole state-owned export agency.

Farm labour and harvesting

Labour resources at the disposal of householders or small-scale farmers inform their choice of cost-efficient and effective crop harvesting strategies, confirming the perception that there is a
strong link between agricultural production systems and social organisations - whatever form they take. Perhaps, this linkage is more forcefully captured by Wilk (1997:85) in the assertion that “agrarian social groups, including households, are constituted partially as work groups that motivate and apply the proper combination of labour, knowledge and leadership to each chore in an efficient (if not the most efficient) fashion.”

That farming households confront crop harvest and other forms of seasonality (crop planting and maintenance seasons) through the veritable agency of mutuality and solidarity, which mostly ensue from living in the same area, facing the same physical challenges, participating in the same livelihood form and sharing in the same community origins, aspirations and values. Suggestively, instead of the somewhat primitive and ritualistic bonds of kinship, affinity and community being a hindrance to economic growth and development, personal welfare and pursuit of material assets, like other forms of individuated associational ties in the civil society, they could be potential sources of positive and reliable impulses (Howell and Pearce, 2001).

Characteristic with most activities that inform smallholder agriculture, cocoa harvesting is a labour intensive activity. It mostly depends on the labour efforts of farm households, hired labour and broad range of networks (e.g. relatives and local work groups) that farmers manage to mobilise to discharge certain seasonal tasks and deal with the strains of crop failures and post-harvest losses, where necessary. Such labour services and other forms of assistance from farmers’ kinsfolk, friends and co-villagers usually revolve around the norms of reciprocity – i.e. one should strive to help and support those who have been or are likely to be helpful to him/her (Scott, 1976).

Without doubt, social pressures reinforce shared sentiments and values of obligation in most
farming communities; because of the close physical and social contacts, rural dwellers are often quick to avoid accusations of inwardness, ingratitude, selfishness, shame and the possible denial of the near indispensable benefits of collective insurance or security (Scott, 1976). Therefore, with the increasingly high cost of employing or hiring daily rated labourers, most of whom are young men, relatively educated and urban lifestyle-fixated, many of the informant small-scale farmers were forced to depend on their own efforts and other unpaid labour services for crop harvesting and related activities. Immediate rural household members (spouses and children), dependants, kinsfolk and friends of farmers constituted such a ready pool of unpaid labour services, enabling farmers to translate the local ideals of mutuality and reciprocity into vehicles for discharging tasks on cocoa farms.

The informant cocoa farm households could be said to function as labour units with considerable gender implications (nature of work, who works for whom and under what terms, who functions as work supervisor, who controls resource use, etc). But, at this particular phase of the write-up, I am focusing restrictively on the contributions of the conjugal partners to the cocoa harvesting and their individual and/or joint expectations from and plans for the expected income. In doing so, it may be easier to obtain clues as to whether the informant Akan households operate as resource (income) pooling or non-pooling entities as conceptualised in Chapter 2.

Cocoa harvest expectations

Domestic income represents both cash and in-kind (non-cash) resources generated by people from their livelihood activities (Ellis, 2000). Cash income then represents one of the many resources that flow within households. All social actors aspire to certain livelihood outcomes or a measured standard of material welfare; they regularly exchange and share cash and non-
cash resources among themselves to realize their basic material needs and monumental life aspirations. But, the relevant resources for enhancing these routine domestic welfare needs and one-off life aspirations are not always constant. They may fluctuate within and across farming seasons and in response to personal fortunes (Ellis, 2000; Kabeer and Joekes, 1991).

In the two study areas, Kofi Pare and Omenako, and, indeed, in most farming communities, the season for crop harvest is usually saturated with immense pleasure and commensurability, heightened expectations and expenditure plans. For, in economic terms, the period for crop harvest symbolizes the long-awaited returns to labour time and efforts. It means the potential in-flow of lump financial and in-kind resources into domestic groups that could be readily applied to satisfy immediate welfare needs, actualize long-held materials ambitions and meet specific socio-economic obligations to *abusuafo* (kinsfolk) - such as contributing to funeral, educational, wedding and health expenses. Even the generosity of household heads is often said to be easily exhibited during such times of crop harvest. This is because the mere sight of harvested crop somewhat “mesmerizes” heads of rural households into giving handsome rewards to their spouses, dependants, kinsfolk, hired-labourers and others who had been of assistance during the hectic farming season.

However, as variously indicated earlier, crop harvest-induced anxieties, anticipations from and spending plans for the proceeds of cocoa farms and other forms of household-run income generating activities are neither formed nor expressed in a vacuum: they always take place in a definite “action space” or are rooted in the thick of certain contextual ideas about marital relationships and principles of domestic budgeting – i.e. pooling or non-pooling. They are governed by local cultural rules, symbols and norms for intra-household decision-making - whether husbands and wives make decisions together or separately, as well as the subtle
variety of methods they usually use to influence each other. That the material “dreams” of conjugal partners are defined by the same socio-cultural context in which those “dreams” and welfare plans are articulated and expected to be realized.

Consequently, the everyday flow of men’s and women’s economic calculations; spending plans, anxieties, actions and decisions of cocoa farmers are culturally circumscribed practices in household organisation. They represent what is considered acceptable of husbands and wives to expect of each other or what Jackson (2007:113) has referred to as the “cultural content of conjugal expectations”. In this light, cocoa farming households are more than physical sites for task-oriented activities, such as planting and harvesting crops. Rather, they are an important local cultural form, whose membership affects people’s obligations to others, access productive resources and claims to income from household-run economic activities; after all, people live culturally (Ingold, 2002).

Rural men and women may have rights to the returns of domestic labour, but they are far from absolute. For, their ability to exercise these rights in everyday interactions is informed by understandings and representations of gender, and conjugality (customary guidelines for resource and property claims, apportioning benefits and costs, and power relations within marriages), as well as the case-by-case evaluation of socio-economic needs. That is, local cultural perceptions of men and women, and the practicalities of conjugal ties are indicative whether household acts as a single consumption, productive and investment unit when making decisions or, more suitably, the “extent to which households tend towards principles of pooling or principles of exchange in the organization of productive and reproductive activity” (Penelope, 1991:63).
In Omenako, Adjei, about 40-year-old informant, who, with the help of his wife, Akua, had recently re-planted a portion of a cocoa farm, made the following observations about the fine details of harvesting on the old section of the farm and his spending plans:

I’ve always helped with weeding and harvesting on this farm as far as I could recall. I helped my uncle with work on the farm before taking over. But, the recent harvesting was my first time as a farm owner (afuo wura)………………Yes, I’m the “boss” now if that’s how you prefer to call me. I spent three days, working almost 6-hours daily, to pluck the cocoa pods, with the assistance of a cousin and friend, while my wife, sister and two cousins picked and gathered the plucked pods. I didn’t realise much………; only a handful of bags.21 Do you mean how much money I gave or paid them (members of the harvest team)? No…no……..I didn’t give money to any of them. My friend, whom I worked with in Suhum, just came to help me upon request; he wasn’t a by-day (daily rated labourer). And I can say the same about my younger sister and three cousins. As for Oduro (one of his cousins), we usually work for each other…………………She (his wife) had nothing to do with the arrangements, which were made with the people who helped on the farm. I can’t leave such things on the cocoa farm to others to do for me; the farm is now my primary source of income………………

Adjei further noted that:

The hybrids are good and easy to work with; I never knew about the existence of that type of cocoa. I want to buy and plant more hybrids on the remaining old portion of the cocoa farm. That’s the major thing I want to do with the expected

21 The standard weight for a bag of cocoa is 64kg. In 2004, the price for a bag of cocoa was 562,000 cedis. Meanwhile, at the time, 1 US dollar was equivalent to 9,000 Ghanaian cedis.
income. Yes, my wife is aware of my intentions. I only informed her; I didn’t sit down with her to discuss what I wanted to do with my money. Why should I do that? That isn’t how things are done here. I took the decision and then informed her about it. She knows that I think about them (wife and children) in most of the things I do………

In a conversation with Adjei’s wife, Akua, who sells household provisions on a table in front of the couple’s compound house, she also remarked that:

I picked, gathered and split cocoa pods during the harvesting. Yes, with the help of my sister-in-law, I prepared food on the farm for the people who partook in the harvesting. Because of problems with my neck, I could not help cart the fermented beans home for drying. No…no…my failure to partake in that phase of the work didn’t pose problems at all because there were many other helping hands………

On Adjei’s specific economic plans, Akua added that:

I hope he (her husband) has already told you (the fieldworker) what he’ll be doing with the cocoa money. He’s some big plans. He’s always free to do what he wanted with his money as far as he doesn’t go about drinking *akpeteshie* (a local gin) with his friends. Beyond the money for day-to-day for housekeeping, I’ll take whatever he gives me from the “cocoa money”. But, considering the long list of things he plans to do with the money, I don’t think there will be something left for my plans too. It’d have been nice to have extra money to increase the stock of my provisions - the petty goods she sells………
At Kofi Pare, Adu and his live-in female partner, Arko, offered hints about their plans for and views on the expected income from the harvested cocoa. Adu specifically noted that:

I’d not be doing anything special with the money. I’ll continue with my normal life. Through my “chop money” (the money given for housekeeping), she will also enjoy of the coco returns. I’ll not specifically give her part of the kookoo-sika (cocoa proceeds or money) as her share. She’s her own farm; she’s her own independent source of income………………………

On her part, Arko observed in a confident tone to the effect that:

I have nothing do with his money. I helped him on the cocoa farm as my “husband” (her live-in partner). If he says take this money for helping me on the farm, I’ll gladly do so. And that will surely be nice. But, it’s inadvisable for a self-respecting woman to depend on a man’s money or expect a man to give or share his money with her. I’ll keep working on my farm as long as my health allows me………………………

Again, at Omenako, Addo and his wife of almost forty years, Asabea, who had given a good portion of a large cocoa field to a shared-cropper and the remaining portion to their son, also were full of anticipation of the direct income from the crop harvest, as well as the recently introduced bonus payments\(^\text{22}\) from the previous season’s harvest. Addo began by saying that:

I play a very limited role in most of the farm activities now; I’m now an old man.

When my son puts the beans on the platform out there for sun drying, I turn them and

\(^{22}\) COCOBOD makes bonus payments to cocoa farmers when, at the end of the season, better-than-expected revenue is realized due to increased Freight on Board (FOB) price.
also remove the bad (defective) beans. It’s not much, but it’s an important part of the work. Through the output of my caretaker or abusa-man23 (sharecropper) and son, I also get my share of the harvest cocoa. These days (with the advent of the bonus system), I take my share in cocoa that I can deliver in my own name …………

Addo also noted that:

There’s always something to spend money on……..Look at the two rooms at the far end, their roofs are leaking; the house at Akropong (his hometown) too has the same problem. I need money for a new house here at Omenako if this house has to give way to the proposed Accra-Kumasi highway. Is it true that the new road will pass here? Will the affected landlords be compensated? I usually don’t trust the government to deliver on its promises but…….. (in a thoughtful mood). We all live in this house, so she (his wife) will also benefit from the money. It costs money to always have people round you and the farm is my main source of income. You cannot hide money from people you live with in the same house………………..

Although Asabea (Addo’s wife) almost sat through my long discussions with her husband, she did not make any discernible input. She only listened with rapt attention. However, later, when the present fieldworker joined her at the entrance of the kitchen where she had begun peeling a couple of cassava and plantain for the evening meal, she said this in a hushed tone:

Will the bonus be paid before Christmas? I’m not expecting a bonus because I’ve not delivered any cocoa. But, I’m still curious to know when the bonus will be paid.

23 A crop sharing arrangement whereby the tenant-farmer takes two-thirds (abusa) of the farm produce, while the remaining one-third goes to the landowner (Amanor, 2001).
The old man (her husband) will get a bonus, which I hope comes before or around Christmas. I may get a long-cherished piece of wax print or something from him - her husband..........................

From the above excerpts of the responses from the informant men and women, who had formed cocoa farming households through live-in partnerships and customarily recognised marriages, it could be reasonably argued that the informants had divergent expectations from the cocoa proceeds of their households, thereby manifesting Akan-specific material and ideological dimensions of gender interactions and the full complexity of resource flow streams within farming households. That, while the policy efforts at promoting rural income-generating activities (such as household-run cocoa farming) were generally laudable, the present gender-disaggregated data have drawn attention to a pattern of male domination over decision making processes, and control over income and other benefits within the cocoa farming households.

In terms of the local social perceptions about the skills and capabilities of men and women, it was also evident that all the informants had made measured contributions to work on the cocoa farms. For instance, while the informant men discharged the supposedly hard, tough and one-off farm activities in the form of clearing the forest and felling trees, their women folk focused on the equally presumed soft, light, non-hazardous, interruptible and repetitive tasks - planting and maintaining seedlings, and collecting and breaking ripen cocoa pods with their “nimble fingers”, which had gained additional practical experience (manicuring and polishing) from the execution of equally repetitive and interruptible housework (caring for sick children and adults, preparing food, etc).
Even in situations where the women were engaged in non-farm income generating activities on a daily basis, during the hectic cocoa harvest seasons, they dutifully accompanied their male partners or husbands to the fields. They always worked or helped with aspects of the multi-phased and gender differentiated farm activities.

Importantly, in spite of the joint contributions of the conjugal partners to the cocoa farms that are operated by their households, the prevailing gender ideas (crystallised in social practices, perceptions, representations and perceptions) assigned ownership and control of the cocoa fields and the resulting proceeds to the husbands. Otherwise put, the informant women mostly saw themselves as only discharging their part of the local conjugal contract; supporting their men’s livelihood activities, without necessarily laying a direct claim to a share or a voice in decisions about the financial returns. While the men were single-handedly making concrete expenditure plans on the basis of the expected cocoa proceeds, the women had no such spending plans. Instead, they merely expected discretionary share of the fruits of domestic labour efforts or, more accurately, only expected gifts and nurtured the hope that their men folk will be generous towards them in the light of the lump cash in-flows from the cocoa fields.

Instinctively, an elderly female informant expressed these situated and gendered expectations from her household’s cocoa income as such: “you cannot plan with somebody’s money”. That the Akan cultural community, whose norms, values and ideals she voraciously shares and identifies with, frowns upon conjugal partners who plan and then secure economic deals on the basis of each other’s expected income. She clearly seemed to reiterate the local perception that marital relationships and friendships have some semblances: they are transient, insecure, unreliable and could sever when one least expects them to, making it inadvisable, imprudent
and unimaginable for people in such relationships to coordinate and then mix their long-term interests, especially economic; short-term reciprocity is the oft-advised model of exchange in all such transient ties, leading weak conjugal ties and non-pooling of household resources (Clark, 1994; Jackson, 2007).

In the light of these field observations, I now fully understand van der Geest’s (2003:33-34) perception that Akan married couples “are likely to have different interests and they may attach more importance to their (consanguinal) family (abusua) ties than their marriage bond. After all marriage is only friendship, it is not abusua…..” In terms of domestic economic behaviour, as earlier noted in Chapter 2, this understandably translates into a system which is unreflective of NHE’s joint/unitary model but rather amorphous and discrete economic relationships among conjugal partners (Lloyd and Gae-Brandon, 1993; Penelope, 1991).

Akan marriage contract accords husbands access to their wives’ labour services and, in return, gives the wives and their children a right to routine subsistence or economic support. Joint property ownership too is neither known nor encouraged among married couples as shown in NHE household modelling (Clark, 1994; Evans, 1993; Oppong, 1981). However, in the practical allocation of labour services, the conjugal norms do not necessarily give husbands the right to commandeer the entire labour time and efforts of their wives. For, on the completion of a woman’s household chores and obligations towards to her husband and other household members, such as preparing meals, washing clothes, cleaning cooking utensils and compounds, drawing water and helping with certain presumed “light work” on the farm, she is often free to apply and dispose of her labour time as she desires, including involvement in her own-account economic activities (Hill, 1978).
Food production

In the study areas, like the rest of cocoa farming communities in Ghana, the householders or male and/or female farmers cultivated traditional staple food crops on smallholdings. These small farmer-produced food crops, ranged from cassava, plantain, yam, maize, cocoyam, oil palm, sweet potatoes, beans, peanuts, citrus fruits to a vast array of vegetables. In a word, the food farming here covered small-scale or household-led production of basic staples (cereals, vegetables, fruits, roots and tubers) principally for day-to-day consumption and also for sale in the producing economy. The export market was not the express target of this mode of food production.

To follow-up on the previous discussions about the benefits of cocoa production within a market-biased agricultural policy context, which exclusively emphasises the promotion of cocoa production for export over staple food crops in the producing developing economies, I pose these mutually reinforcing questions to structure the discussions: how did the informant householders organise and distribute the returns (cash and in-kind) from their food farms within the household economy? Were there some discernible trends in the mode of food farming?

If there were such trends in the food production system, did they somehow manifest a locally devised resource management and livelihood strategies?

At Omenako, Adjei, a ca. 40-year male informant, and his wife, Akua, a petty-trader, whose modes of organising certain aspects of their household have already been presented, made the following observations under different interview settings. Adjei initiated by saying that:
Besides my new cocoa farm, which initially took a good part of my time and money, every season, I do cassava and maize farms. No...I grow the maize and cassava not for my family to eat but mostly for sale too. How much food does my family need or eat? Apart from Thursdays and Sundays, I go to the farm daily; I bring most of the food items we eat. I sell a good part of the harvest to traders, who, I think, take them to Suhum and/or Accra. The traders always come here to buy all sorts of food items. Of course, I keep the monies from such food sales and use them for the things that we need here……..She (his wife) always gets her fair share of my money; she takes money (subsistence money) from me to buy the things we need whenever she goes to Suhum for her wares (the provisions she sells).………..Even when she buys a doughnut at the roadside for the children, she’s doing something (contributing towards domestic welfare). So I cannot say she doesn’t help; everybody does something for someone in this house. Such is life in this house…………………..

Adjei further indicated that:

Because of the things she (his wife) sells at the roadside, she is seldom with me on the farm (including the food fields). She accompanies me to the farm mostly on Saturdays. But, when I need help with something, she closes the kiosk and goes to the field with me……………………

Akua, Adjei’s wife, who runs an own-account kiosk or sells mostly non-perishable household provisions, also added that:

He (Adjei) does intensive planting of cassava and maize too…………He needed something to live on before the cocoa come (mature or bear harvestable fruits). Most
cocoa farmers here cultivate cassava/maize side-by-side; it’s impossible to live only on cocoa. Whenever I go the farm, I always make sure to bring home something (food items and firewood). I sell the cassava, yams and the other foodstuffs for him, lest the foodstuff-traders from Suhum will cheat (give him below-market rates) him. They (the foodstuff-traders) always come here to check if we have something (food items). Because of the lorry station here, selling food items isn’t difficult at all……

Akua, Adjei’s wife, continued that:

I always give the monies from the sale of his items (i.e. food items he brings from the farm) to him. But, say, when I sell a bunch of plantain, avocado, palm-nuts or banana that I myself have carried home from the farm, I keep the money. Well, he may not like it but I still keep such returns. Let me explain something to you: when I go to help him to harvest his cassava or maize and we carry the food items home for sale, I give all the accrued money to him. But, when I go to the farm on a Saturday and take something (food item) extra home for sale, I keep the returns. I’m very careful with carrying things on my head these days; I have problems with my neck.

At Kofi Pare, Obiri, ca. 70 year old, lived in the same compound with his senior wife, Adi, while his junior wife, Kate, maintained a permanent residence in a large compound built by her long deceased maternal uncle. Obiri’s cocoa farm is tilled and managed by his son-in-law on the traditional abusa sharecropping arrangement, where two-third of the cocoa returns go to him (Obiri) and the remaining one-third reserved for the farmer (Obiri’s son-in-law) 

24 According to Kate (Obiri’s junior wife), the son-in-law was actually married to the daughter of Obiri’s deceased cousin.
in-law). This particular crop sharing arrangement also involved the cover food crops on the cocoa farm; the son-in-law or sharecropper was however at liberty to cultivate food crops on other sections of the field on his own-account.

In separate interview schedules with Obiri and his two wives, he (Obiri) began by yielding the following information on the dynamics of their food farming economy - alongside the cocoa:

My wives, especially the senior wife, and the children living here (dependants) go for food items from the farm that is in the hands of my son-in-law and our own food fields; I’m hardly go to farm these days. But, only my son-in-law is allowed to harvest the cocoa underbrush yams as it requires some special skills. I have a lot of this variety of yam on the cocoa farm.........She (the senior wife), with the help of the children, takes most of the harvested food items to Suhum for sale on market days and then buy things (the domestic provisions) with the returns. I mostly look forward to the income from the cocoa farm; she (the senior wife) takes care of the food sales to service the household. She is either the one who goes for these food items or they deliver them (food items) to her, so I don’t involve myself in those matters (the sale of the food items). It is advisable for a man (the head of a household) to overlook certain things around him......Life would have been difficult here without the harvests from the food fields. One cannot live in a village and buy food. What then would have separated us from people living in Suhum (the district capital or an urban centre)?....... 

As indicated earlier, Kate (Obiri’s junior wife), who lived separately in a compound, which was located about 100 metres from Obiri’s at Kofi Pare, also contributed this:
Before my husband’s farm was given to Acquah (Obiri’s son-in-law), I used to go to the farm for things (food items and firewood) whenever I wanted or after talking with him (her husband). I don’t that now……I receive things (food items) directly from Acquah or when I get a message that there is a plantain or food crop somewhere on the farm that I can go and take (harvest)…..I’ve nothing against the present arrangement; it is not unusual here……………….. 

Kate also said that:

The land here is good for every crop; only the lazy and the sick don’t farm or do anything here……..I do cassava and maize farm every year (i.e. season). I get help from my children and other relatives here. When I’ve money, I give money to some of the boys here too to help me……..It is not difficult to sell (food items) at all; there are people who got from place to place to buy food items and then send them to Accra or/and Suhum for sale…. I get better price if I take the items to Suhum on a market day (Mondays and Thursdays) myself……I support myself and my dependants with whatever I get from the food fields and manage to sell ……………I have never had a cocoa field in my own name but I get a share of the income from my family (maternal family) fields under sharecropping here…. 

At the same Kofi Pare, Ayisi, 58 years old, who had previously worked as a field labourer with the local Ministry of Agriculture, averred that:

About 12 years ago, I nearly cut my cocoa trees to make way for palm trees and other food crops; food prices were then relatively far better than the cocoa and nobody cared about you as a cocoa farmer. Now, with the high-yielding hybrids,
the bonus system and the free mass spraying of cocoa farms, it is alright to farm cocoa and food crops together…………..If I do (cultivate) cocoa alone, what will I eat? Every cocoa farmer is also a food crop farmer. That is how we (farmers) do things…manage to survive………………

Ayisi added that:

On the food fields too, I depend on my wife and children. My relatives are all around here, so I can always fall on them to help with some simple farm tasks. But, they come to help for nothing; it is with the view that down the road, I will return the favour in some way. We’re all like one big family here……….People (traders) come all the way from Accra (the capital city) to buy food items here. When my friends (food buyers) from Accra and Suhum come, I myself sell to them. Otherwise, my wife and the children take them to the market to sell for me. No……….I’ve never carried or transported food items to the market to sell before; my wife does it whenever the need arises………………What do you expect me to say, my friend (in reference to the present field worker)? She (his wife) gives the income from the sale of such food items to me……….she may take some of the money to buy certain basic provisions for the coming week but the balance or the rest of the money is given to me………………

At Omenako, Asabea, whose husband, Addo, has delegated the day-to-day managerial control of the household’s cocoa farm to their son, had the following to say:

Come……..let us go to the backyard and have a look at my food farm. I have had this garden (the backyard food farm) as far I could remember; we mostly eat from
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I cultivate maize seasonally while my son and his wife do both maize and cassava. So, self-harvested food crops are always available in this compound……. I keep the money from whatever food item I sell…I don’t handover such returns to him (her husband); they are mine…………………..

Furthermore, Asabea noted that:

Until last year, I had a snail farm…..I was the only person who had such a farm here in Omenako. A cousin’s friend at Suhum introduced me into this form of farming; I never knew it was possible to farm snails. Even I was once decorated or given a prize at a Farmers’ Day in Koforidua (the regional capital). Yet, I did not qualify for a small loan to maintain and expand the farm. The loans were given to only to party members (members of the party)…..How can they (the authorities) do that? I stopped due to lack of working capital; I would have made a lot of money from selling the snails………………….

Finally, Sakyi, presented earlier as share-cropping a cocoa farm at Omenako, also indicated that he has many palm trees on a section of his farm. On how these cocoa and palm fields were jointly organised by the same farmer, he said that:

There are many palm trees on the farm, which help everybody (the landlord and himself)……..They (the palm trees) are matured; they always bear fruits. And on their maintenance, it is just a matter of cutting or trimming the overgrown palm fronds occasionally. It’s actually very easy to maintain matured palm trees, especially the “agric version” (hybrids)……..I obviously send some of the harvested fruits to the landlord but the sharing arrangement is not as clear cut as with the cocoa
beans. I both eat and sell my share of the palm fruits…..there is a woman here (Omenako), who buys such fruits and processes them into oil……………….

From the data representations of the individually-crafted food farming strategies, which were specifically organised to facilitate interpretive reflections within the study’s methodological and theoretical frameworks, a locally inventive and a general pattern of food cropping could be deduced as such (Amoah, 1995; Okali, 1983):

(i) various food items were selectively planted together on the same piece of land, creating a specialised “food field”;

(ii) various food items were inter-cropped on new cocoa farms. Or certain food crops, such as cocoyam and plantain/banana, were intentionally cultivated on new fields that have been earmarked for cocoa farming, a non-staple cash-export crop, to provide shades for the young and delicate cocoa plants. The two crop types here expanded together and often led to a good harvest of food crops; however, as the cocoa seedlings came of age and somewhat created a bed of upper canopy, it affects the resource needs (light and nutrients) of the food crops in the undergrowth. Through, these agro-ecological processes, such intercropped fields would gradually turn into specialised “cocoa fields” - with only a scatter of food items in the underbrush of the mature cocoa trees and the few remaining moisture-inducing forest. Routinely, weeds that had attempted to engulf these dots of food items and the cocoa trees would be cleared; and

(iii) on the specialised “cocoa fields” or mature cocoa farms, certain varieties of yam (cocoa-underbrush yam) were somewhat vigorously cultivated
and maintained for subsistence and market requirements.

Mixed farming and knowledge systems
The above patterns of food production apparently involved a mixed farming of food crops on the same plot and intercropping of cocoa and certain food crops on specialised cocoa fields, with pointers to the oft-policy-overlooked situated web of meanings, experiences and knowledge systems that underlie agricultural practices and rural livelihood forms. This is to say that the observed food production patterns manifested the practicalities of “searching for a living in a rural area” or the “cultural dimension” of agriculture. That is the embeddedness of agricultural practices within a set of socio-cultural and agro-ecological context. For, while the informant householders or farmers mostly had minimal formal educational (only 11 farmers had attempted or fully completed the basic pre-secondary education or primary and middle school)\(^2^5\), they still practised intercropping to sustain their household economies.

Indeed, these small farmers were engaged in intricate varietal mixture of crops, which, in the terse language of crop scientists, would mean a “real-life” application of the basics of intercropping - plant interactions, competition and accommodation, management of plant resource (light, shade, water, pets, nutrients, soil fertility etc), and the combinational logic of nitrogen flow among legume/non-legume species (Lal, 1984).

Practical knowledge about certain activities or issues arguably resides with people in certain unique positions (ecological, socio-economic, cultural, geographical, etc) in society (Scoones and Thompson, 1994). For example, farmers, who continuously nurture social networks of kinship and community to earn relatively decent living from semi-deciduous forest lands with

\(^{25}\) Field Notes, 2002/2003
low-tech or century-old tools (hoes, axes, cutlasses, hooks, etc) and minimal innovations in agricultural science, are certainly the most suitable to proffer insights about the potentials and essences of traditional farming methods, the combinational logic of staple and non-staple crops, diversified income sources and issues of concern to rural people’s day-to-day lives.

Contextual knowledge and livelihoods

Indeed, context cannot be stripped from rural livelihood forms. Neither can livelihoods be stripped from context; the two always go hand-in-hand. This is to say that farmers do not cultivate in a vacuum. Instead, they cultivate certain crops in certain ways under certain agro-ecological and policy conditions. A “search for life” through farming is best constructed and understood using these multiple layers of context, reinforcing the interconnections between social actions and the web of contextual meanings and influences within which they arise or take place. Mixed food farming cannot be shorn from the essences of a definite system. Neither should it be denied a made-to-measure farm policy; as many efforts to fit concrete farm practices into constrictive grand frameworks have only generated misinterpretations and misunderstandings (Eade, 2002; Scoones and Thompson, 1994).

Indeed, by way of emphasising this easily taken for granted localised character of cropping patterns and rural form of securing a well-being, Richards (1989:40) has particularly written that:

Crop mix…………….is not a design but a result, a completed performance. What transpired in that performance and why can only be interpreted by reconstructing the sequence of events in time. Each mixture is an historical record of what happened to a specific farmer on a specific piece of land in a specific year, not an attempt to implement a general theory of inter-species ecological complementarity.
In a sense, the observed food farming practices suggested a contextual discourse-bound and symbiotic system, where crops with varying agro-ecological needs and uses beyond the farm gate, were carefully selected, planted and/or intercropped to enable them feed-off and support each other to ensure multiple use of and maximise returns from the limited resources of rural households. It was a win-win farming technique that somewhat met the demands of a modest rural welfare system. In Rwanda, Johan Pottier (1994) also observed a comparable practice; resource-poor smallholders ingeniously matched various crop types with specific soil types and rainfall patterns (climatic irregularities) to reduce risks and optimise seasonal yield to meet livelihood challenges within the context of poverty, vulnerability and universalising public action.

For purposes of realising resilient rural livelihoods, with secure income and sufficient buffers against shocks (such as pre-and-post harvest loss) and the uncertainties of a rain-fed farming system (such as failure of the rains at the expected time or outright drought), the informant householders simultaneously maintained fields of food crops and exported-oriented cocoa to diversify their portfolio of economic activities. Such opportunities for the mixed farming of staple and non-staple crops enhanced the choices available to most of these rural households in their daily struggle for a relatively decent living and a general welfare improvement.

This particular form of observed mixed farming, crop mix or occupational combination manifested the unrivalled flexibility, adaptability and creativity among rural dwellers. It reflected how a cross-section of rural dwellers in Ghana routinely engaged in “multi-activity income generation for survival” (de Haan and Zoomer, 2005:38). However, in these farmers’ diverse interconnections with global scales, the situated complexities and incongruities that
inform their livelihood forms are conveniently side-stepped in supposedly well-intentioned policy frameworks. Such a-historical and universal interventions in the lives of the poor at various levels of society have had the unfortunate potential of sustaining and/or worsening biases in resource allocation and economic decision-making between rural men and women (Twyman et al., 2003).

**Summary**

The chapter has broadly presented and interpreted data on the organisation of paid and unpaid activities within a cross section of households at Kofi Pare and Omenako. The dynamics of agricultural production, involving the simultaneously cultivation of cocoa, a non-staple/export crop, and a variety of staple food crops expressively for subsistence needs and for sale in marketplaces by domestic groups, collapsing the trinity of consumption, production and reproduction into the same physical arena - household.

For the cultural concerns of the study, the data particularly showed that: (i) the performance of welfare-enhancing domestic of activities still involved the invocation of shared ideologies and ideas on appropriate gender roles rather than individual preferences and idiosyncrasies; (ii) while both men and women contributed in their diverse gendered categories to work in the all phases of cocoa production, the men (husbands) mostly controlled the economic returns (income) in reflection of the non-pooling or alternative household model outlined in Chapter 2. The women (wives) saw their contribution on the cocoa fields as fulfilling part of their conjugal contracts, which do not necessarily entitle them to lay a direct claim to the relatively improved returns from cocoa production; and (iii) both men and women retained the income from the sale of food crops, which they themselves had cultivated and/or collected from the food fields in direct contrast to the NHE’s unitary household modelling.
These economic practices prevailed both in cases where the food crops were intensively cultivated for the market or casually intercropped with cocoa and/or separate fields; and (iv) all the observed households functioned as “separate economic units”; the men and women retained their managerial control over their purses. This made the “real” owners (husbands) of household-run cocoa fields the only beneficiaries of the improved returns from cocoa production, hence minimising the influence of the women in day-to-day decisions relating to the lump financial returns from cocoa production. Simply, from the informant women’s experiences, it did matter, whose work was policy targeted, as conjugal partners had separate income streams in contrast to the joint household principles underlying SAP.
CHAPTER 8    LAND MOBILISATION

Introduction

Within the framework of the discussion on household resource management, this chapter focuses on how the interviewed men and women - householders mobilised land resources to facilitate their joint and/or independent cocoa and food crop farming activities. It is about the differing strategies employed to obtain land and their implications for resource transfers at inheritance. It shows how new economic opportunities, land tenure systems and other all local cultural practices can mix seamlessly to shape smallholding and the lives of smallholders.

The ensuing questions thus are: How did the present informants gain access to and control over land to support their own-account and/or joint farming? Were family and other social networks relevant in the mobilisation of farm lands? How did the mode of land mobilisation affect the farmers’ intergenerational resource transfer plans?

Mobilising land

Land is the most fundamental resource in agriculture, especially, in the small-scale farming systems that dominate rural communities in sub-Saharan Africa. Such small farms are mainly operated by relatively poor households and people, who, as variously pointed in the previous chapters, depend upon on their own labour efforts and other close associates. This makes land a critical source of earning a living (subsistence, income and employment) in its own right, as well as a potential conduit for obtaining diverse support services, such as high-yielding crop varieties and extension inputs, membership of cooperatives and participation in group lending schemes. Indeed, many mainstream income-generating or poverty reduction projects in rural communities, involving migration and re-settlement, self-employment in micro-enterprises
and waged labour, have generally had the possession of arable land as the basic ingredient (de Janvry et al, 2001).

Suggestively, secure access to and control over farm land, when effectively and efficiently combined with other productive resources, could (i) improve the ability of the beneficiary rural households to produce for their own subsistence and for the market, increasing income opportunities and individual welfare; (ii) stimulate non-farm economies as farmers tend to spend their on-farm incomes - they often buy locally produced goods and services and help create more jobs; and (iii) generate the momentum for integrated rural development as the state is prompted to provide the relevant infrastructure or public goods and services - road networks, educational and health services, agricultural and extension units (Hazell et al, 2007).

There is no doubt about the immense relevance of land for people whose daily lives primarily hinge on farming for food, income, and employment and national economies countries where agriculture is the engine for growth and productivity. At the individual or household level, the material wealth amassed through on-farm or land-dependent income-generating activities is also transferable across generations to deepen networks of solidarity and reciprocation among kinship groups and communities. However, such social networks and group attachments, as it will be clearly shown in the succeeding discussions, are themselves significant determinants in access and control over agricultural lands and other forms of resources in the construction of a resilient portfolio of welfare-enhancing rural activities (de Janvry et al, 2001; Devereux and Maxwell, 2001).
Despite the obvious centrality of land in agrarian livelihood forms, the tenure arrangements (right of use and control) often have wide ranging influence on cropping patterns, planning horizons and investment decisions of both small and large farmers. Both landlords and leasers with secure land rights often engage in permanent rather than seasonal farming; land leasers are encouraged to cultivate cocoa and other perennial tree crops that traditionally belong to the landowner, as diverse locally-crafted land regimes protect the economic interests of all (owners and leasers). This is to say that situational land tenure systems and farming practices go hand-in-hand; they work together to determine the availability of basic resources to small-farmers and offer rolling adjustments (including mainstream opportunities) under market-informed policy regimes (Carney, 1998).

In the present research areas, Kofi Pare and Omenako, both historically and contemporarily, farmers have acquired land through one or a mixture of the following sources: (i) clearance of unopened or uncultivated forestlands belonging to stools, communities or villages; (ii) sharecropping arrangements or leasehold; (iii) a farmer’s own extended family landholdings; (iv) spouse’s extended family landholdings; (v) a portion of one’s spouse’s land; and (vi) outright land purchases on the free market.

Through a brief description of the afore-indicated potential sources of mobilising land within Ghana’s smallholder-dominated agricultural system and specifically in the variegated land tenure practices, the study will highlight the contextual conditions under which the present informants or, more generally, certain rural householders routinely use and exercise their rights over farm land and make strategic decisions relating to the transmission of their accumulated interests or equity in farms.
Clearance of uncultivated forestlands

Mature and uncultivated forestlands are usually owned by stools, chiefdoms or traditional political authorities in trust for the subjects in the defined communities, villages or territorial areas. With prior approval of such stool-holders or local chiefs, subjects of stools or members of land-owning communities could clear and open up these forestlands for cultivation and assume individualised rights of “first clearance” of that stretch of cleared land. Evidence also exists of people clearing forest zones and afterwards reporting to local community leaders to “register” their right and ownership on the basis of the rule of “first-come-first-served” to forestall future disputes. This form of gaining possessory right in a piece of land, in the view of Benneh (1971:2), is somewhat akin to John Locke’s perception of acquiring property rights in earlier times “by mixing one’s labour with the soil” and “appropriating it from the state of nature.”

Importantly, opening up communal forest estates with relatively rudimentary tools (cutlasses, axes, etc) is generally deemed a strenuous and an energy-exacting exercise. The efforts of community members therefore often attract compensation in the form of individualised land rights and the additional privilege of passing on such rights of use and control to heirs. Even if the tract of a parcel of forest area in possession of a household becomes insufficient over time, additional land could be given to the farming household by community chief or elders. To simplify the agricultural land allocation processes, at times, unoccupied forestlands within a reasonable reach of a cleared and cultivated forestland could be set aside by the leaders of a land-owning community for future use by an indigenous farmer or family group.

In certain instances, too, indigenes have had to seal forestland transfers from their community chiefs and elders by presenting the customary aseda (thanks in Twi, the Akan language) in the
form of a drink (liquor) and/or making a one-time, token fee payment. The giving and receipt of *aseda* in drink or in kind (cash and other material things), as mentioned earlier in Chapter 5, is a customary way of sealing contracts (marriage and property transactions) and expressing appreciation and gratitude in social exchanges, such as when one is offered a job and rendered a service in the bureaucracy.

Migrant farmers from land-scarce areas seldom enjoy the same gratuitous right to convert unoccupied forestlands into seasonal or permanent crop farms in many land-owning areas. Individuals, who are politically considered “strangers” or “non-subjects” in land-owning chiefdoms, are often obliged to enter into a sort of leasehold and/or make periodic substantial payments in cash and kind (farm produce), as well as present the customary *aseda nsa* (thank you drink) to community leaders to obtain secure land rights. Simplify, the socio-economic relations surrounding the opening and cultivation of forestlands, which could be wrapped up as land tenure systems, more often than not differ considerably for non-members (strangers) and members (citizens) of the land-owning communities (Amanor, 2001; Berry, 1993).

Coincidentally, writing about the clearance, cultivation and control over forestlands in the Akim Abuakwa chiefdom, which encompasses the present study areas and importantly experienced a massive expansion and intensification of investment in and production of cocoa in the late nineteenth and early twentieth centuries (Hill, 1997), Danquah (1928: xxx) noted that:

Any person born of Akyem Abuakwa parents being a member of an Akyem abuakwa clan has inalienable right to cultivate a Stool land and unsold or uncultivated or unreserved; and whilst that occupies a farm thus made, the particular piece of uncultivated forest land appurtenant to his farm and about the
same size as his old farm (one season’s or year’s cultivation) is presumed by law to be appropriated by him; that is to say the forest land adjoining his farm is regarded as his forest land reserved for his cultivation……

Acquiring land through the clearance of unsettled and unclaimed frontier forest zones in the research areas and the rest of Ghana has not escaped the strains of social change; population growth, dilution of the powers of traditional authorities (chiefs), migration, commercialisation of agriculture, profitability of land resources and urbanisation have led to new forms of socio-political identities and created new economic conditions in landowning communities or forest zones, complicating land claims and ushering in forms of land transactions. How then did the present informants access their farm lands?

Sharecropping tenure
It is a form of land use arrangement between a landowner and a potential farmer. Its unique feature lies in the prior payment arrangements in cash and/or in kind (crops), which are often made by tenant farmers to landlords at the end of the farming cycle or during the period of crop harvest. That is, by prior agreement, the land tenants offer periodic recompense in the form of a portion of the harvested/ harvestable farm yield (rent-in-kind) and/or give a fraction of the market proceeds of the farm produce (rent-in-cash) to their landowners.

Agricultural land use under crop sharing contracts are traditionally designated, classified and distinguished by the mode of periodic payment or the fraction of the harvested/harvestable farm produce that the landlords appropriate. Depending on the situational appraisal by the parties to a share-tenancy agreement, the payment could be denominated in ratios that consist of one or a mix of the following:
• *Abunu* - the farm produce is equally shared between the landowner and the tenant. It is a crop-sharing arrangement typically associated with low-yielding new or old farms.

• *Abusa* - the farm yield is divided into three portions, with one-third going to the tenant for his/her on-farm labour and managerial efforts, another one-third covering the costs of crop production and the final one-third to the landlord for providing a piece of farm land. Thus, as part of a share-tenancy agreement, the share or ratio of the contracting party that covers the operational costs of production, such as seedlings, insecticides, hired labour, hoes and cutlass, is often increased to two-thirds of the entire farm yield.

• *Abunan* - the ratio is three quarters (tenant) to one quarter (landowner).

In the broad scheme of agricultural production, every share-tenancy agreement expresses the mode of contemporaneous sourcing of land and labour, the diverse strategies of individual land-rich and land-poor farmers and the distinctiveness of agrarian structures and practices. It is about how people with surplus and/or unused farm lands and potential farmers, who do not have immediate access to land, manage to enter into mutually beneficial agreements through a host of local social institutions which function where the land markets are not fully developed or conspicuously absent. This is because the ability to transfer diverse landholdings between owners and users increases with societal development, enhanced specialisation in economic activities, availability of non-farm employment opportunities and the functioning of other markets (Deininger, 2003).

Perhaps, reflecting the level of societal development in Ghana, in the southern cocoa belt, it is an accepted practice for farmers, who, for example, have accumulated large holdings of cocoa to engage the services of migrants and other land-hungry rural dwellers on a piecework and
daily basis to help discharge specific labour-intensive farm tasks, such as clearing land or undergrowths, weeding around young plants, felling trees, cultivating seedlings, harvesting and transporting (carrying) harvested crops to storage facilities and other secure locations in the farmstead.

However, with the persistent need for agricultural labour services, many of such casual work arrangements have assumed a fairly long-term character in the form of share-tenure contracts. That is, landlords presently enter into farm work contracts with land-poor people, who were otherwise employed as seasonal and daily-rated labourers, to cultivate and manage crop fields for a considerable period of time for the socio-economic benefit of both parties (landlords and tenant farmers).

Family land
Family land is a property owned by a lineage, descent or corporate group, which an individual may be allocated a portion for use. It is a collective resource that the right of use and access may be exercised by individuals, while the full range of land rights (including alienation) that are usually associated with property ownership rest exclusively with the entire corporate or social group, especially the leaders or elders. The head of the corporate group oftentimes acts as the trustee of the shared land mass, from whom individual group members could make diverse requests. A family land may be apportioned or subdivided among family members for a brief period or a life-time, yet it essentially remains a single entity and owned by the family concerned as the users (family members) are only granted limited rights – i.e. consumption or usufructuary rights.
The family land exists for the socio-economic welfare of members of a social group. This is to say that family land and other shared resources are potential instruments for realising and expressing the notions of shared life - shared purposes, interests, values and obligation - which underlie kinship, community and other social groupings. The individual member of a group is presumptively and practically ensconced in a matrix of social entanglements and ties, which demands loyalty and commitment to other group members. And these group ideals and obligations are brought to the fore through diverse efforts at advancing the common good, and demonstrated contribution to the well-being of others. Under such social circumstances, the needs of the collectivity are prioritised, as the group constitutes the context for promoting and expressing the well-being of the individual, as well as the determination of collective and social outcomes (Berry, 2001).

Individual self-realisation is clearly encouraged here but, to a significant extent, it is a means of consummating shared attributes, values and processes (Gyekye, 1997). Thus, as a matter of membership right, individuals may be given shelter in a family house, money from a family fund and a small portion of unplanted family land to help meet their pressing welfare needs; provide individuals with insurance against fluctuations in personal fortunes, thereby realising their potentials, and shoring up the defining ideals and cohesion of the social group concerned (Hill, 1997; Hunter, 1963).

A significant feature of family land is the overlapping interests, and competing and multiple claimants, as the right of access is often spread among many people. As such even among members of the landowning group access to a parcel land is not automatic, as it could be the subject of intrigues, negotiations, litigations and manipulations. A person has to be a family member with good behaviour, status, and unblemished history to strengthen a land claim.
Fluid rules and practices surrounding family membership, as well as the volume of available land, all come together to determine the net winners and losers in land allocation processes.

These fluidities surrounding family land rights are captured by Berry (2001:145) as such:

In principle, any individual is entitled to use some portion of his or her family’s land.....people’s abilities to exercise such claims vary a good deal in practice and are often subject to dispute. Disputed claims may turn on conflicting accounts not only of individuals’ histories of land use, field boundaries, or contributions to land improvements but also their status within the family, or even their claims of membership itself.....

Spouse’s family
It is a farm land acquired from the extended family holdings of a farmer’s spouse. It means a farmer is given user, consumption or usufruct rights to piece of land on the basis of his/her entitlement as a wife, husband and co-habitant. Both men and women acquire consumption rights to land when they marry into or cohabit with members of land-owning family groups, making diverse conjugal ties potential sources of mobilising productive resources for meeting welfare needs.

Conjugality is a joint undertaking, expressing local cultural practices and understandings of the relative status and roles of men and women within the broader frame of social relations and identities. It is typically and contemporaneously constituted through reciprocity and associated with shared duties and responsibilities, and discernible opposing and separate interests in variable matters over a life course (Jackson, 2007; Moore, 1996). Thus, through marriage and other forms of co-habitation, men and women may assume certain obligations
towards and rights over each other, which often translate into gendered mutuality of efforts, interests and strategic choices to ensure the viability of the jointly established household to meet welfare needs.

In both chapters 6 and 7, for example, the data discussions specifically drew attention to how certain rural men and women routinely pull together their gendered efforts in the production of cocoa and foodstuffs, preparation of food and the performance of other domestic activities on one hand; on the other hand, the same ideals of conjugal interdependence and reciprocity were somewhat complicated by varying economic interests, social responsibilities and kin (supra-household) alliances that characterised the daily flow of the fruits of domestic labour efforts and broad management of resources.

Spouse
This is land obtained by a farmer from his/her spouse’s own holdings. The spouse initially could have acquired the tract of land through share tenancy, market transactions and extend family networks and then make secondary allocations to other members of his/her household. The conjugal and gender implications here are similar to the discussions under the previous category - Spouse’s family.

Outright purchase
This refers to diverse land resources bought by a farmer from land-owning stools, family groups and other individuals. It means a self-acquired property through market transactions rather than inheritance, kinship and other social relationships. Holders of purchased lands implicitly enjoy complete property rights, including the right of alienation; they can freely transmit, bequeath and sell the property to whomever they wish at anytime. Like all actors,
who exercise control over valued resources, they have the added social power of allocation that draws the loyalty, deference and dependence of others (Nyamu-Musembi, 2007).

Because of increasing population growth, a more mobile population and the ubiquity of the cash economy, access to and control over land through market transactions (buying and selling) and tenancy arrangements have flourished. Such land markets make up for shortfalls in receipts from communal forest reserves, family holdings and other social networks, as well as sharecropping. Land purchases are not only restricted to members of landless communities, descent groups and networks, and migrants; for, members of land owning social groupings, who find themselves somewhat “landless” in other communities can resort to land markets and local rental schemes to acquire the desired rights in agricultural lands (de Janvry et al, 2001).

From the above potential sources of mobilising valued farm lands, how did the informants primarily acquire their holdings to produce cocoa and/ or food stuffs to meet their diverse obligations as conjugal partners? Were social networks relevant in land use and acquisitions? If so, what are their implications for inheritance plans of the farmers?

**Patterns of farm land acquisition**

Table 4 below shows the primary sources, where the interviewed fifty (50) farm households acquired their land resources. Within these fifty farm households, as already indicated in Table 1 of Chapter 6, three male informants had two wives at the same time. Therefore, the three men were married to two women simultaneously, raising the overall number of female informants to fifty three (53) and drawing attention to aspects of the contextual particularities in household composition and related relationships - that is, economic activities related to the
farming of cocoa and food crops, land acquisition land, distribution of farm labour efforts and other socio-economic practices by the informant men and women articulate the ideological underpinnings of internal household processes.

Table 4: Primary sources of farm land by area

<table>
<thead>
<tr>
<th>Source</th>
<th>Omenako (n=25)</th>
<th>Kofi Pare (n=25)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Male</td>
<td>Female</td>
</tr>
<tr>
<td>Clearance of Mature Land</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Sharecropping</td>
<td>7</td>
<td>-</td>
</tr>
<tr>
<td>Family Land</td>
<td>9</td>
<td>11</td>
</tr>
<tr>
<td>Spouse’s Family</td>
<td>8</td>
<td>2</td>
</tr>
<tr>
<td>Spouse</td>
<td>-</td>
<td>14</td>
</tr>
<tr>
<td>Outright Purchase</td>
<td>1</td>
<td>-</td>
</tr>
<tr>
<td>Total</td>
<td>25</td>
<td>27</td>
</tr>
</tbody>
</table>

Source: Fieldwork, 2002/2003  
n=number of survey households

As Chapter 6 has earlier demonstrated, the multiple wives within the interviewed households had separate socio-economic lives; they organised production and consumption activities, and economic decision-making independent of each other. These wives or mother directed their socio-economic entities or hearth-holds, where day-to-day proprietary ownership of assets (such as fowls, goats, cooking utensils, brooms and water containers) were exercised, meals were cooked and served, children were made and raised, and crops were grown, harvested and exchanged season after season for sale and self-provisioning. These hearth-holds only took pre-arranged turns to include the husbands or composite heads as “dinner” and overnight
guests. In other words, the mother-directed hearth-holds, constituent elements or subsets of
the interviewed polygamous households, came across the real site for the threesome activities
of production, consumption and re-production.

From Table 4 above, while none of the informants accessed farm land through clearance of
mature and uncultivated forestlands, only one male farmer had made acquisitions through
open market transactions – that is had bought a parcel of land. A total of 9 male farmers, 7 in
Omenako and 2 in Kofi Pare, had also entered into a sharecrop arrangement which involved
giving a third (abusa) of their farm produce to the landowners. In the category where the
farmer-informants had obtained plots for crop cultivation from their own extended family
groups, Table 4 lists a preponderant 44 out of the total 103 interviewees. This data trend
specifically applied to 18 men and 6 women in Kofi Pare, as well as 9 male and 11 women
farmers in Omenako.

Similarly, Table 4 indicates that 4 and 11 women in Omenako and Kofi Pare sequentially
obtained their farm lands through their spouses. That is, the male informants had given
portions of the farm lands in their possession to their own wives or female companions for
farming, which, from the documented patterns of crop cultivation in Chapter 7, were basically
food crop cultivation. Indeed, while none of the male informant had directly received a farm
land from his wife or any of the female interviewees, 13 male interviewees (8 in Omenako
and 5 in Kofi Pare) actually worked on plots which had been granted to them by the extend
families of their spouses. This was in comparison to 2 women in Omenako and 9 women in
Kofi Pare, who had also depended upon the family groups of their spouses for consumption
rights to farm lands.
Now, how can the above-described major data trends in Table 4 be situated within the running debates on local agricultural and intra-household practices? The households are basically non-corporate, meaning husbands and wives are not linked as one financial or economic unit. The task then is to explore how conjugality, kinship networks and social negotiations provided a framework within which the present informants (men and women) mobilised land resources to promote their respective economic spheres and spaces within the same households. Social negotiations here refer to all the potential tactics employed to secure land claims in the face of shifts in the rules and norms in the context where the interviewees earn a living as food and cocoa farmers.

Clearance of mature land: Every land has an owner

The evidence from Table 4 that none of the interviewees had acquired a farm land through the clearance of uncultivated and unsettled forest zones perhaps gives credence to contemporary debates on land economy in West Africa (Toulmin et al, 2002). The debates indicate that the security of land tenure vested in the clearance of vacant or unclaimed frontier forest resources is a thing of the past. This is also the case in today’s Ghana; there are hardly any wild groves, unclaimed and empty forest estates in rural communities, including the present research areas in the Densu valley (Amanor, 1994; 2001).

The earlier frontier and dense forest zones that constituted common communal resources for hunting and gathering has all been cleared and opened up by individual community members for permanent agriculture and other uses. Such individual efforts in clearing common forest zones which came with generous, durable and individualised landholding rights have been supplanted and replaced by more complex and “modern” land tenure arrangements. That is, the relatively single-stranded and customary land use practices and property relations have all
undergone remarkable transformation. They have steadily evolved in apparent tandem with modern pressures - the deepening commercialisation of agriculture, increasing cultivation of tree and economic crops (permanent farming), the commonplaceness of migration into other rural communities to earn a living, soaring population growth and the increasing monetisation of exchanges (i.e. money mediating the transfer of materials and services).

For purposes of exemplification, Obiri, an almost 70 year old interviewee, who, in chapter 7, counted his maternal grandparents among the pioneer settlers at Kofi Pare, had the following to say about the changes that have taken place in the local agrarian system, with emphasis on access to land through forest clearance and appropriation of communal resources:

Every piece of land now has an owner………You can’t just take your cutlass or axe and clear any piece of land and take it. Things have changed; there are new ways of doing things now…….Even in the ancient times when my forebears came here from Akwapim to farm, they had to talk and particularly pay money to the landowning Akim-Abuakwa chiefs. They just didn’t enter forest, “cut” the forest and then lay claim to the cleared portions simply because they are also members of the Akan ethnic stock. Who would have agreed to such provocative actions then? Life wasn’t so easy then, and I don’t think it is better now…………

In continuation, Obiri’s senior and co-residential wife, Adi, whose deceased brother’s cocoa farm was now under the control of her son in the environs of Kofi Pare, indicated that:

Land is now money (or has assumed immense economic value) in this place, yet getting a piece of land for cultivation isn’t problematic.........I don’t know anyone selling land here but, if you put your ears to the ground, you’ll get information on
abusa (one-third share tenure) offers…Farming is not among the job options of the youth here; they all want relocate to Suhum and other urban areas.........You shouldn’t also forget that you’ve to be trustworthy to get a piece of land to work on as an abusa sharecropper; physical strength and industry aren’t enough because of the unfortunate experiences of some landlords here.......perhaps I’ve to exercise caution in talking about such matters as I may not have been fully informed....... 

Indeed, from the afore-noted manifold vectors of social transformation, a locally devised and multi-layered land economy has now come into operation, creating both new challenges and opportunities for prospective farmers. As Table 4 above suggests, the prevailing processes surrounding land use (or new land economy) involve more open-ended, multi-dimensional, indeterminate and fluid land use arrangements, which, in many farming communities, have somewhat resulted in the systematic emergence of social and economic differentiation among farmers, such as “large landlords, absentee landowners with multiple holdings, and landless labour and smallholder cultivators with insufficient land to farm on” over the years (Amanor, 1994:33).

The absence of unclaimed and unsettled forestlands in the vicinity of the Omenako and Kofi Pare apparently means that potential farmers, who originate from land-starved communities and even indigenes from land-poor family groups, have to resort to or, more aptly, negotiate and manoeuvre the prevailing situational land and property management regimes that Sarris and Shams (1991:75) have coincidentally identified as the “heart of Ghana’s rural political economy” to control and assert claims over pieces of agricultural land. The rest of the data returns in Table 4 are thus all about how the diverse forms of negotiations and manoeuvres
Chapter 8

that certain farmers have employed to mobilise land resources to facilitate on-farm means of earning a living.

Sharecropping; abunu, abusa

As indicated earlier, crop sharing arrangements, where landowners and suppliers of labour services share farm outputs, are constitutive elements of the manifold activities and practices surrounding cocoa production in Ghana. They are parts of the farming system, reflecting and relying on acquired experiences and demonstrated needs over time. Therefore, through such locally developed share-tenancy arrangements, cash-strapped and stranger farmers, who are not members of landowning families and communities, to some extent get steady access to land rights. Likewise, “absentee farmers” or landowners in rural communities, who have off-farm preoccupations in urban areas and/or are unacquainted with farming, manage to engage in proxy farm work by entering into share arrangements. Regular farmers, who have surplus land and/or overburdening farm load, are noted to make up labour shortfalls by parcelling out farm plots to land hungry farmers under share tenancy (Sarris and Shams, 1991).

Abunu (half) and abusa (one-third) are designations for crop sharing arrangements – that is how landowners and tenants apportion the farm yields. More specifically, a contract is called abunu when the farm yield is shared equally between the tenant and the landowner. With the abusa, a farm yield sharing system where one-third goes to the tenant for labour efforts, one-third covers production costs and one-third to the landowner for making the land available. It is indeed estimated that almost 75% of Ghanaian cocoa farms were under abusa contract in the 1950s and 60s.
However, these days, a combination of *abunu* and *abusa* conditions has gradually come to characterise many sharecropping arrangements. For, it is not unusual for different portions of the same crop field to be under different agreements simultaneously in reflection of the relative material contributions of the contracting parties. For example, as earlier observed by Robertson (1983), an initial *abusa* (one-third) contract could be upgraded to *abunu* (half) as the sharecropper cultivates and maintains their *abusa* farm to the phase of maturity. This would amount to rewarding the tenant farmer with a new and a better contract for the diverse efforts in bringing the farm to a level, where it generates stable seasonal output that could be shared between the contracting parties (Amanor, 2001; Robertson, 1983).

From Table 4, a total of 9 male informants, 7 in Omenako and the 2 other in Kofi Pare, had mobilised land rights through share tenancy arrangements primarily for cocoa production. No female informant was a sharecropper – that, none of the female farmers neither worked under crop sharing conditions nor was involved in cocoa farming.

In Omenako, Appiah, a male informant and a sharecropper, noted that:

I used to come here now and then to work as a “by-day” (daily-rated labourers) and then I married and settled here. As I worked for various cocoa farmers here, I also helped my wife to do big food farms every season which I think convinced her uncle to give part of his cocoa farm me on *abusa* (one-third share contract) terms….He had food items on the farm, which I gradually added to. So we decided that the food items on the farm could be shared equally (*abunu*).............don’t forget we were all members of one family.................
As remarked by Appiah’s wife, Kate, in Omenako:

Issues surrounding farming are difficult these days. For example, acquiring a small piece of land for farming or anything is a nightmare here. The problems are not only in the big towns. But, if you’re trustworthy and a good person, somebody here could give his (and her?) farm to you to work on. You could ask him (her husband). ………

In a related interview, in Kofi Pare, a male informant, who was formerly employed with the Suhum Cocoa Project (i.e. Ghana Government-World Bank-financed efforts to replant, and rehabilitate the farms of smallholders, 1970-1979) averred the following about how he became a sharecropper – got a land to cultivate cocoa under share tenancy conditions:

I joined my wife here after working briefly with Project. I started working on her (his wife’s) mother’s farm. This farm had been partially re-cultivated by the worker’s of Project, so I continued that replanting. At first, there was no talk of sharing of anything (the yield) so I requested for some form of crop yield-sharing arrangement with her (his mother-in-law). There were many food crops on the farm alright but I was still uncertain about life here. After working with Project and other public sectors for sometime, I became used to having money (income). So I felt the lack of agreement wasn’t good but gradually the conditions changed when we entered into a share-tenancy deal. Can we just say there was/is a crop sharing arrangement? ………Farming is not the best of work, yet we’re in it.

From the above excerpts from the field data, some of the present informants have had durable access to agricultural land resources through share tenancy - a locally devised practice in rural
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communities, whereby people offering lands to others (tenants) for farming are recompensed with a portion of the farm yield. Many of the present informant sharecroppers initially worked as farmhands or short term hired labourers but, inter alia, through marriages into landowning family groups and build-up goodwill with landowners, they managed to get land leases for own-account farming.

While many landowners may have regarded share crop contracts as merely providing a reliable and readily-available pool of farm labour services, some tenant farmers have looked upon the practice in a more prestigious and dignified terms as a the land lease arrangements somewhat involved durable and assuring user land rights. As later discussions will show, certain share-tenancy agreements have even availed some tenant farmers (hitherto casual farmhands) the opportunity to pass on their land rights at inheritance. Indeed, among casual farm workers, the informants (sharecroppers and non-sharecroppers) generally looked upon crop sharing agreements as a route to stable work opportunities - economic security - in rural communities. This perception is clearly in sync with Robertson’s (1983) earlier proposition that share-tenure contracts are often interpreted as a form of scale-up on the social ladder by farmhands, casual and daily-rated workers in farming communities.

Family land: abusua villages, abusua lands

Table 4 suggests that 44 informants mobilised farm lands from their maternal family groups or abusua. While 24 (18 men and 6 women) of these farmer informants were inhabitants of Kofi Pare, the 20 (9 men and 11 women) informants lived in Omenako. To help guide the related data discussions, I pose the following question: under what circumstances will an extended family group allocate part of its land to a member?
Ayisi, a male-farmer at Kofi pare, recalled how he came by a portion of his *abusua* or family land for farming in the following terms:

I got this land through my grandmother, who had taken over from her brothers and had somewhat assumed the role of a caretaker of the landholdings here and other immovable properties in Nsawam for the entire matrikin.............Other cousins too got parcels of land from her but theirs are mostly fallowing or have been given to caretakers, as they have relocated to Nsawam and other places. I particularly took possession of the first stretch of my existing farm land when I had my first child and later married....................Though I then lived in the same compound with my grandmother and mother, I needed to cultivate my own plot and have a field where I or my wife could go for food items...........I simply needed my own land or farm at that time...........

In Omenako, too, a female informant explained her dependence on her extended family landholdings for farming as such:

I have always lived here........and, as a child, accompanied my mother and other relatives to these farms (on extended family lands). So, as an adult still living here, I also have to live-off on a portion of the land..........my mother, aunts and uncles, who farmed here, used these same family lands.....He (her husband) also comes from here and works on part of his family land........If we had moved to another place, we wouldn’t have had these opportunities (working on family land). I help on his (her husband) farm and when I also need assistance, he goes to farm with me........Our farms are not in the same area; my farm is there (towards Suhum) and his behind the school (western end of the area)........
Similarly, in Omenako, another female informant, whose husband had entered into a share tenancy agreement with a member of her maternal uncle, made the following observations:

I worked as a seamstress alongside the farming but I don’t remember the last time someone brought something to me for sewing. Having family lands here have been a security; at least, I know I can always get piece of land to grow a couple of cassava plants (an euphemism for cultivating food crops). An uncle here gave me the go-ahead to farm where I do now. I asked for this plot when it became difficult to survive here as a seamstress trade. If I had plied my trade as seamstress in Suhum, where I was trained, perhaps it would have gone well. This farm is a distant away from where my mother worked; that farm has been turned into a cocoa field by my elder brother. It’s good that he did that (her brother turning the farm into a cocoa field), otherwise he wouldn’t have earned much from the land. Cocoa farming doesn’t make people rich these days, but it’s far better than food farming.

Such family land allocations, whether for a life time or a brief period of time, would normally be circumscribed by the rights and obligations of usufructuary – this means a land allocation which is expressly devoid of the authority to make substantial improvements in the property, sell, rent out, give away and pawn or use as a collateral in loan negotiations in response to shocks and life cycle challenges. Family land holders have limited or incomplete possessory rights; in relation to the land, the actions of such family landholders are always subject to the strict control and supervision of family heads and elders, who are themselves in continuing service, reverence and “spiritual trusteeship to the dead” – i.e. deceased family members (Rattray, 1932:229).
Again, Ayisi, the male informant in Kofi Pare, made these observations about the general user arrangements associated with the family land system as such:

I’m satisfied with the opportunity to have a land to cultivate……..I don’t have to worry about land the next day or season, so lack of complete ownership of the land is not something that bothers me at all. I’m actually like a landowner as I’m not obliged to pay anyone for the use of the land…………We (the family) have given out land here for sharecropping and also sold land in Nsawam. You would not realise much from a land sale here…………Those plots (of land) were sold in Nsawam because we (the family) needed money for a case (funeral)……..that was a while ago but I can recall…………Working on a family land doesn’t mean anyone (kinsfolk) can go into your crop field and take whatever he or she wants. That would mean stealing from a relative……my relatives here help me a lot with labour services, so it is alright that some of my farm proceeds (cash and food items) go to them when necessary and in diverse ways…………

The land transfers were exclusively limited to usufruct or consumption purposes as ownership rights still rested with the family groups. This means the allocated plots remained parts of the existing land mass of the beneficiaries’ family groups. Thus, as shown in Table 4, family land systems could be systematically dismembered, apportioned into multiple and separate plots to individual family members, yet they literally remain single entities under the managerial control of the family heads and elders.

From the field data, the family landholders mostly made their acquisitions via family elders to ease entry into adulthood and manage certain personal challenges, such as the downturn an
informant experienced with her job as seamstress or dressmaker. These reasons for family land transfers are particularly in sync with Akan understandings and practices, which allow people, who run into acute material difficulties, to enquire from their elders for permission to use portions of shared resources to meet subsistence needs. Such allocations of collective or family-owned material resources to individual members go a long way to manifest notions of kinship and community – the sense that we are there, and care for each other (Gyekye, 1997).

The mere attainment of adulthood or social maturity too somewhat amounted to family land entitlement. This is because a person of Akan heritage is assumed to be an adult when s/he takes on certain social responsibilities, such as having a spouse and/or creating a separate household. The assumption of such social roles marks a transformation in a person’s life – symbolises adulthood or maturity and the social right to appropriate the labour services of others, as well as the right to lay claim to a share of extended family land and/or other material resources to enable them to support oneself and dependants (Assimeng, 1999; Nasimiyu, 1997).

Furthermore, the listing of 44 farmer-informants in Table 4 as having sourced land from their extended families gives credence to Polly Hill’s classification of the present research areas as abusua villages or communities, whose growth mostly hinged on the initial settlement and the permanent agricultural activities of migrant cocoa farmers with kinship ties (Hill, 1997). This is to say that these extended family villages mostly came about through the efforts of pioneer tree crop farmers, frontier land purchasers and frontier settlers, who generally traced their descent through a single female. As matrilineal family members, these migrant farmers later passed on portions of their accumulated holdings to their dependants and other kinsfolk,
creating an unending cycle of intra-family farm land distribution from one generation to the other.

Otherwise put, in the socio-economic history of cocoa production in Ghana, Omenako and Kofi Pare, alongside the other frontier farming communities in the Densu basin of Akim Abuakwa, are unique representations of frontier settlements by *abusuafo* (matrikins), who spearheaded the initial expansion of investment and intensification of cocoa production in the early 1900s. And to date, among others, the two research areas still symbolise pioneer settlement by matrilineal farmers, who, operating in small and closely-knit *abusua* groups, migrated and bought large blocks of uncultivated forest lands for later distribution among themselves in accordance with individual subscriptions or financial contributions, giving them the chance to engage own-account cocoa farming on the acquired piece of land and the added opportunity to transmitted their accumulated holdings to heirs over time. These kin-based farmer groups often came together to increase their clout in the bargain over quoted prices by the Akim Abuakwa chiefs and stool elders, who owned the dense, uncultivated and unpopulated frontier forest zones (Hill, 1995).

Is proximity to Suhum a factor in family land use?

Back to the data trends in Table 4, there appeared to be more family land allocations in Kofi Pare than in Omenako. This specifically involved 20 informants (9 men and women 11) in Omenako and 24 informants (18 men and 6 women) in Kofi Pare. Though there is nothing specific in the field materials accounting for the glaring disparities in family land use between the two areas, it is still the argument of the present study that (i) the close physical location of Omenako to Suhum, the administrative and commercial capital of the district encompassing
the two farming communities, and (ii) the high concentration of sharecroppers in Omenako mutually explain the fewer informants who relied upon family land allocations for farming.

Omenako and Suhum are virtually 15-20 minutes drive apart, with diverse commercial cars, vehicles and trucks briskly plying the all-weather link road - transporting people and goods between the two areas. Both areas are strategically located on the highway linking southern to northern sectors and the two major cities, Accra and Kumasi. Kofi Pare is, however, remotely located in relation to Suhum (the district and commercial capital) where all the prominent government functions are exercised, broad business and social services exist and people from surrounding communities regularly congregate as a focal point of their public and private lives. It is also somewhat situated some distant away from the Accra-Kumasi highway or the southern-northern Ghana major road network, where the roadside settlements, villages and towns have historically been magnets for all shades of people and economic investments, have always attracted a high level of commercial activities and have offered enhanced potentials for many non-farm livelihood forms (Hunter, 1963; Schwimmer, 1980).

During the fieldwork, I came across many artisan-apprentices (young men and women) and other people who lived permanently in Omenako and worked in Suhum and vice versa. There were also pupils and students from Omenako, who commuted daily to school in Suhum. But, in Kofi Pare, due to the relatively far distance and poorer/feeder road network, commuting to/fro work or school in Suhum, the focal point for urban life, was clearly an improbability. In other words, the doubly strategic location of Omenako made it far easier, more convenient and more attractive for its residents, who came from landowning families to look for non-farm job opportunities in Suhum, ensuring the relative availability of land resources to other land hungry farmers – especially sharecroppers.
Is gender a factor in family land use?

Indeed, the study is inclined to stretch the preceding discussions on the spatial locations of the two areas and the related non-farm job opportunities to explain aspects of the pronounced gender differences in the reliance on extended family landholdings for farming. Because, from Table 4, while 11 women in Omenako and 6 women in Kofi Pare acquired agricultural lands from their extended families, Omenako and Kofi Pare had 9 and 18 male informants respectively in the same category. These data trends apparently show variations in the use of family land resources between the male and female informants in and across the two research areas. For instance, Table 4 suggest that there is a fewer male (9) family land dependents in Omenako in relation to female (11), as well as a higher incidence of male (18) family land dependents in Kofi Pare in comparison with female (6). But, how does the study account for these afore-described gender variations in the family farm land allocations and use?

With the male and female differences in family land use in Omenako, as earlier clued-up, the study conveniently makes recourse to the preceding discussions on the off-farm livelihood opportunities associated with the geo-spatial locations of the two research areas. At the risk of argument repetition, the proximity of Omenako to Suhum, could be said to have somewhat made it easier for resident male informants to opt out of crop farming, which, at least, from the field interviews, is generally perceived as economically unattractive. So, if these men looked for non-farm income generating activities in Suhum, their family lands then would have become available for use by other land hungry farmers, including sharecroppers.

This particular line of argumentation is borne out by the field data in two closely related ways: (ii) Table 4 points to 7 male sharecroppers in Omenako and 2 male sharecroppers in Kofi Pare, (ii) and many of the Omenako share tenants had secured their farm lands
(sharecropping contracts) through marital ties with members of landowning family groups. In a word, off-farm activities by men from landowning family groups in Omenako somewhat appeared to have created opportunities for unused land resources for male stranger-farmers, as the interviewed sharecroppers were mostly married to female members of landowning family groups.

The study is further inclined to argue that the incidence of high female land use and share tenants in Omenako reinforced each other. Female members of landowning families, who had married men with tenant tenancy contracts with their (the women’s) family members or other locals, continued to live and work on farms in Omenako, perhaps underscoring the relatively higher female (11) family land dependents in Omenako in comparison with Kofi Pare’s 6 women. The spouses of some of these 11 women in Omenako were also beneficiaries of farm lands, which, as earlier indicated, these female informants’ male kinsfolk had turned down in favour of off-farm related jobs in Suhum and other areas. The strategic location of Omenako vis-a-vis Suhum, yet again, appeared instrumental in the overwhelming female family land dependents and male sharecroppers, as well as the limited extended family land use among the male informants in Omenako in relation to Kofi Pare as clearly captured in Table 4.

By way of rounding up the present discussions on family land allocations, from the available field data, it is being contended that Akan matrifamily relationships are to some extent continuously helping individuals to mobilise farm land and other livelihood opportunities in today’s Ghana. This is because notions of Akan group loyalties and social identities, which relatively are reducible to a “series of concentric circles at the heart of which is the mother and her children” and her geographical origins - home town (Robertson, 1983:456), persist in
many respects. The field interviews particularly exemplified how carefully cultivated family group relationships and other social ties within which property rights are often transacted and exercised could facilitate stable access to economic resources to a greater extent, even under a market-informed policy milieu where “conditions of access are precisely specified and paid for and contracts consistently and impartially enforced, property holders’ decisions are presumed to be unencumbered by personal or other social pressures and obligations” (Berry, 2001:xxiv).

Spouse’s family: Accessing resources via marriage

Marriage and other conjugal relationships are routes for a woman’s or a man’s entry into the extended family of her/his spouse or partner, which also confer rights, and entitlements that provide the framework for the flow of resources and access to resources. This is particularly the case in communities or among social groupings where productive relations are expressed through kinship relationships and, in so doing, give added value to marriages not only as a mere means of forging interconnections between isolated individuals but also entire kinship or descent groups (Holy, 1996; Moore, 1996).

Traditional Akan marriage rituals and practices are particularly demonstrate how affinal ties (marriage-based kinship networks) could be considered within the framework of restructuring broad social structures rather than relationships between two discrete individuals. The Akan rites of giving and acceptance of the “head drink” (*tiri nsa*), which formalise and consummate conjugal contracts, are typically organised and witnessed by the extended family elders of the prospective partners. Even the would-be spouses are not obliged to attend the performance of the *tiri nsa* rituals, as they are perceived as a purely lineage or extended family affair – an important opportunity for members of the two distinct family groups to connect, to get know
and pledge solidarity to each other, as well as express their commitment to the new social formation (conjugal relationship). In a word, the tenor of Akan marriage rituals widen and deepen social networks far beyond the limited husband and wife ties, creating a considerable horde of opportunities for the mobilisation of diverse productive resources (Clark, 1994; Oppong, 1991).

By way of field illustration, from Table 4, 24 informants got assistance from their partners’ natal or extended families to obtain land rights to facilitate on-farm means of earning a living. Indeed, with supplementary data from Chapter 7, it becomes more evident that 11 female informants, 2 and 9 in Omenako and Kofi Pare sequentially, generally applied their spouse-facilitated land rights to the cultivation of food crops. The related accounts of two female informants in Omenako, who had obtained farm land rights from their husbands’ kinsfolk, were presented by what one said to the effect that:

Most of the lands here are owned by my husbands’ people (kinsfolk), who’re from Akropong-Akwapim (the hometown of the initial settler-farmers). So it was not difficult at all for me to get a piece of land to work on here…….This farm, which I’m talking about, is different from my husband’s farm but it’s in the same area as his (her husband’s)…It is not a cocoa farm, as I only have food crops on the plot……. There are many food crops on my husband’s cocoa farm but I’ve been doing this (her farm) too for sometime now. It is a small that give me a lot of things (foodstuffs) to sell and eat….You can’t live in a village and do nothing (have a farm)……………….

Likewise, in Kofi Pare, a female informant and an immigrant, who was married to a man from a landowning family group, remarked that:
I got my land from my husband’s maternal uncle….I’m only working on it; I don’t own the land. Everything foodstuff which is used here could be found on my farm…. ….every season, I do cassava and corn farm to sell……I don’t have money to hire labourers so most of the land is idle (fallowing)…….I get help (labour services) from my husband, dependents and other relatives here when necessary…but how much work can these children do? I wish I had money to hire people to cultivate more cassava…..The availability of this farm and the cocoa farm (her husband’s) helps everybody (members of the domestic group)….; two farms are always better than one (i.e. two sources of livelihood)…………

The specialised and female-owned food farms were mostly organised separately in relation to the household-owned and/or husband-managed cocoa fields. The female-owned “food fields” were located on the edges of the joint farms (the cocoa fields) or physically distanced from the joint farms. Like the entire cocoa farm households, as shown in chapters 6 and 7, the female interviewees worked on multiple plots at the same time, with different household members (women or men) in-charge of different activities and proceeds (cash and in-kind).

In terms of domestic resource management, the virtual female responsibility for activities on the food fields translated into female control over the food farm proceeds (cash and in-kind). Such female access to own-account income from food farms and other income-generating activities were not necessarily merged with their male partners’ and/or husbands’ to constitute a unified or single operating domestic fund.

The avenues to self-generated incomes clearly enabled the present female informants, after meeting consumption and other welfare requirements within conjugal households, to promote
their autonomous social-economic interests which are embedded in the extended family unit and/or other relations. To some degree, the study notes that independent female food farming fuelled high levels of separation of income and activities or multiple socio-economic interests and streams within the same household – it supported independent economic decision-making across conjugal bonds and thereby gave credence to the non-pooling resource management principle that generally characterised relations within the interviewed agricultural households.

Furthermore, Table 4 points to 13 male informants as having obtained farm land rights from the abusua, natal or extended families of their spouses. While 8 of the male informants lived in Omenako, the other 5 men had their homesteads in Kofi Pare. Although working on land resources acquired from their spouses’ natal families, from chapters 6 and 7, all these male informants were primarily involved in permanent agriculture. The men primarily cultivated cocoa and retained an array of food crops on these specialised cocoa fields. They cultivated cocoa purposively for export through the marketing chains directed by COCOBOD – the state cocoa marketing board.

In Kofi Pare, a male informant, who had assumed the right of beneficial user of his wife’s natal family’s two farm plots, said that:

It’s not easy to get a sizeable farm land to buy here, as almost all the lands belong to the Aburi family groups. I work on two adjoining plots, with a part coming from my wife’s uncle and the other part belonging to my wife’s mother. I think she took over that from her deceased brother…..I started working on my wife’s mother’s plot and then her uncle asked me to take over his “dead” cocoa farm…..I’m still replanting this second plot, which isn’t so big. All the plots here aren’t big, anyway; as they have been divided among many people (meant relatives here)…..Every cocoa farmer
grows food crops……you can’t depend on the cocoa alone. You can’t say you’re a cocoa farmer alone………..With the food crops, at least, you can always get something to eat and, when necessary, to sell to buy kerosene and other things that we villagers need………………I don’t come from here but I used to work around these farming communities with Cocoa Project 26

In Omenako, too, a male farmer, Appiah, who had acquired land from his wife’s matrifamily, made the following observations:

I’m still working on the land which I planted cocoa trees with an elder….a deceased uncle of my wife as a casual worker (hired labourer) and then as a sharecropper. But, now, I don’t know my status…My elder son practically works the land now….the cocoa trees ought to be cleared and replanted. I started and he’s helping……Oh yes, you can find food items here and there crops on the cocoa farm…………

His wife, Kate, who was within an earshot, intervened as such:

Without those food items, we’ll be buying food here (in the village)……all farmers here sell some of the maize, plantain, cassava and other food items they grow…..

The field returns under the present category, to a certain degree, underscore the capacity of conjugal relationships to (i) bring otherwise unconnected individuals and family groups together and also (ii) create a relatively stable platform for interdependence, cooperation, reciprocity and exchange between individuals and groups. This is because through affinal (marriage-based) relationships, male informants, who originally saw themselves and were

generally perceived as settlers, strangers and itinerant farm workers, managed to establish a foothold in landowning families and communities, which also led to a network of common interests, rights, obligations, expectations and perceptions. Later, as shown in Table 4, these marriage-based kinship ties systematically found expression in or were somewhat exploited for longstanding access to and control over agricultural lands.

Conjugality and extended family relations were still relevant for rural livelihoods, at least in the two study areas. The study found landowning families making usufructuary allocations to their in-laws over long periods of time, even making it possible for some farmer informants to establish enormous economic interests in the allotted lands. Therefore, marriage relationships were irrevocable vehicles that enabled the informants to establish entirely new set of social alliances to maintain their livelihoods and also reinforce the cluster of shared meanings that all too often undergird daily routines, needs and practices.

Spouse
According to Table 4, a total of 25 female informants obtained agricultural lands from their own spouses. While 14 of these female farmers lived in Omenako, the other 11 women had their homesteads in Kofi Pare. The field materials are simply indicative that husbands and male partners had given parts of the farm lands on which they themselves (male informants) were actively working on to their wives and female partners for crop cultivation. A feature of the farm lands under discussion here then was that the women only retained consumption or user rights; for, the lands constituted integral parts of the entire farm landmass that the male informants (spouses of the women) had originally acquired from various sources for their own use.
Chapter 8

The present data discussions are hence aimed at generating understandings on the conditions – reasons and terms – under which the 25 female informants acquired farm land rights from their husbands and/or male partners. In Kofi Pare, a woman, whose husband was primarily farming cocoa on his extended family landholdings and had allocated a parcel of land to her, had the following to say about her circumstances:

He (her husband) had just planted cocoa when I moved here……so we kept working on this farm together for sometime. There were many foodstuffs on the farm too. But, I always felt everything (the farm and its produce) belonged to him…I think he also might have felt the same along the way……..I don’t remember who initiated it, but we started discussing that I should do (have) my own farm……..grow cassava, maize and other food crops in the area where he was yet to cultivate cocoa……..The idea was that everything that will take place on this farm will be my affair, notwithstanding the help he (her husband) will be providing me on the farm……..When I look back, I think things here would have been a bit more difficult without my own small farm that I know I can do whatever I want with the crops………………Nothing stops me from taking whatever I want from the other farm (her husband’s farm) but still the feeling is different with when you’ve your own farm……I don’t know how to explain it you……..I can only say that when something belongs to you, you don’t have to go round telling people what you want do or have done with it…………

Also, in Kofi Pare, another female informant, whose husband had gotten a sizeable tract of abusua or extended family land through his maternal grandmother for farming, equally observed that:
I was doing a food farm on my own family land here but my brother overtook the land the land to enable him expand his cocoa farm……He (her brother) didn’t take the land the land from me…….No, it’s our family land, so he couldn’t have done that ……Ok…let me say I gave the land to my brother........I wasn’t using that farm (the land overtaken by her brother) actively, as I had also cultivated a lot of food crops on part of my husband’s land. He (her husband) has a big land and I got some from him. It was easier to get my husband to help with work on this farm as it was closer to his own farm unlike the other land, which my brother is now using……He (her husband) helps with work on my farm as I also help on his farm and the produce (from her farm) are for the benefit of all of us.........I do sell some of the food produce too but how much money can you get from selling cassava and things like that (euphemism for producing food crops on smallholder basis)?

In Omenako, another female interviewee took the present fieldworker to the edge of a garden or backyard farm and recounted the following:

This is a small farm (garden) that I’m doing on a land, which I got from my husband… ……It’s almost in the centre of the village but I harvest more crops from this farm than my other farm which is far bigger and a bit farther from here……I’ve heard that the garden and even our house have to give way to the proposed new highway…I’ve only heard people talking about where the road will pass; nobody from Suhum, Accra or Koforidua has been here to discuss the project plans with us…..I only hope I can keep this garden that has given me and my family so much – the garden is on a very good (fertile) land, making its produce especially, plantain, cassava and cocoyam very big and easier to sell…. I’ll show you some of the plantain soon……I got the land for the other farm (bigger one) too from my husband; it’s part of his cocoa
farm……….He’s from here, so I can’t go asking or begging other people here for a piece of farmland for subsistence when my husband (and his family) owns many land resources here…….people in this area would have been surprised ….would have had a very bad impression about us as a couple if someone else had given me land…………

The above female informant’s husband added that:

Nobody will give her (his wife) land to farm since she’s known to be my wife……….If I can’t trust my own wife with a resource (land), who then should do so? I come from here, so I or my relatives should be able to provide or arrange land for my wife as we all do here…Providing a piece of land to your wife here is the same as giving her money to trade….. It’s my responsibility to support her as she also supports me…..that is what marriage is supposed to be about…….. If I were a stranger or didn’t own any land here, it would have been then understandable for her to ask for help from other people………

The afore-cited field returns are indicative that some of the female interviewees mobilised stable rights in land from their spouses. The women had land security and entitlement through conjugal ties, but the resource rights were only meant for consumption as the women had no authority to sell, mortgage and bequeath the land. The women exclusively applied their spouse-facilitated and usufruct land rights to the cultivation of food crops to complement efforts to enhance the viability of their jointly established households. Though the food crops were grown on portions of men-controlled lands, the women classified the food farms as their own; they controlled the food crop production, distribution and consumption. The female informants routinely received farm labour services on the food farms from their men folk, as they themselves usually rendered similar labour services on the male-controlled cocoa fields.
The male informants saw the land resources and farm labour they had availed their wives and/or female partners within the local variation of conjugal ideals – how households embody interdependence and dependence, both separate and shared interests in varying ways. Women and men are deemed bring different things to conjugal relationships, and they obtain different things from conjugal relationships. These local conjugal understandings were particularly expressed by a male informant as “marriage is all about husbands and wives supporting each other.” Thus, to some degree, these specific field materials reinforce the study’s defining conceptualisation of conjugality as a framework through which men and woman repeatedly share everyday tasks, assume rights in and obligations in each other and, in so doing, obtain durable access to land rights and other productive resources.

Outright purchase

According to Table 4, only one informant acquired farm land resources through outright purchase. This landowning informant was a man, living in Omenako. A feature of purchased lands is superior tenure security conferred on the owner. For such a land purchaser has full ownership rights or enjoys rights of alienation; s/he can sell, lease or bequeath to anyone, under any terms and at anytime. Rights of alienation too comes with enormous social power; the ability to freely make transfers to draw the deference, loyalty, recognition and services of others, as well as the general capacity to determine the use of a particular resource within given contexts (Juul and Lund, 2002).

Land purchases often complement depletion of frontier forest resources, which members of communities can clear and lay claim to, and shortfalls in transfers from extended families, spouses and other leaseholds. The availability of land through market transactions equalise
access for both indigenes and settlers in many rural communities, despite the likely problems awaiting the poor and smallholders in such markets (de Janvry et al., 2001).

Nevertheless, the present data discussions are focused on the circumstances under which the sole male informant availed himself of land market opportunities in Omenako. Of particular interest here is the fact that Omenako, as noted by Hill (1997), falls under the category of “abusua villages” – it is one of the communities established by migrant cocoa farmers with kinship ties in the early 1990s in the Densu valley of southern Ghana. These migrant farmers, who banded together to enhance their bargaining clout in land market transactions, later transferred their amassed landholdings to their descendents and thereby created a cycle of intra-family land distribution in the abusua villages. This means ownership rights in every piece of land in Omenako is potentially held simultaneously by a number of people whose relationship to each other fall under extended family ties. Thus, how did the present informant manage to buy land outright in an “abusua village” where ownership rights are potentially overlapping and subject to several layers of claim by other maternal family members of the seller?

In response, the male interviewee put it in these terms:

I bought the land from a man, who worked with a Cocoa Buying Agency here and had taken it (the land) in redemption of a loan he presumably gave the people, who originally owned the land, to organise a funeral...........these days funerals have become expensive so it's unsurprising. And I think this man too run into some work related financial problems and, through a relative here, I bought the land from him........He wasn’t from here, so the interest in having a land (property) wasn’t there; he’s since moved to from here....there were cocoa trees on the land but they had been poorly maintained.........I’ve not realised much cocoa from that land
but I don’t regret buying it…………my wife grows cassava, maize, plantain, banana etc on the land as the cocoa has virtually died out on that land….you can’t have a viable cocoa farm in the middle of a village…..a man from Suhum has bought many building plots in that area (where the interviewee purchased land)……Oh yes, people sell and buy land here every now and then………………..

Further, his wife noted that:

Oh yes…yes, people also mortgage cocoa farms for loans but you’ve to be close to the people concerned to hear about it……this is a small area so it’s not easy to keep such family secrets…..you can’t use a land that is lying in town for cocoa farming so I cultivate food crops on the land (her husband’s purchased land)….indeed, any farm in the middle of a settlement isn’t productive. I don’t produce much from the farm….if we had money, we could also have built a new house on part of the land…

As the data extracts above show, it is increasingly becoming possible to buy lands in abusua villages, where there are often multiple and interlocking proprietary interests in every piece of land. Family groups view land and other materials resources, which have been accumulated through inheritance, as a source of collective security portfolio. This is because land can be sold or pawned for liquidity in crisis situations, such as meeting a family member’s medical or funeral expenses. Also, following earlier arguments, the close proximity of Omenako to Suhum has somewhat created favourable conditions for the emergence of land markets that can provide individualised and equally stable access to land resources, beyond intra-family transfers. With land being an effective means of wealth accumulation and transfer, what then are the inter-generational plans of this informant, who has complete ownership rights in the
purchased land and can freely transmit to his wife and children in violation of matrilineal rules.

Summary

The present chapter, with Table 4 as the centrepiece, has highlighted the differing strategies employed by the present interviewees in Omenako and Kofi Pare to obtain land resources for the cultivation of cocoa and food crops on small-holder basis. The appropriated land sources ranged from sharecropping, family land, spouse’s family, spouse to outright purchase; no one had made acquisitions through clearance of uncultivated and unclaimed forest zones.

93 of the 103 informants mainly mobilised their lands through marriage and kinship ties. The findings reinforced the image of the research areas as “abusua villages” – meaning that Kofi Pare and Omenako resulted from the initial settlement of migrant farmers from the same family groups (Hill, 1997). They gave added recognition to the continuing relevance of close social networks as a framework within which rural dwellers access productive resources and come to terms with transformations in the agricultural sector, as earlier observed by Jacobs (1996) in his attempts at clarifying land rights in north-eastern Zimbabwe.

Land resources, which male farmers had mobilised from their own abusua, were being used for the cultivation of trees cocoa that could yield fruits for 30-45 years. Other male farmers too were engaged in permanent farming in cocoa production on plots that had been sourced land from their wives’ family holdings. Female informants, who too had mobilised farm plots from their husbands themselves or the abusua of their husbands, were involved in seasonal food crop farming. All these category of informant farmers claimed access to stable land use arrangements but, they have no right to make inter-generational transfer of their accumulated
economic interests to any household member. Such ownership privileges rested with the landowning matrilineal family groups. Inheritance decisions are part of household resource management, focusing on the welfare interest of different generations. The next chapter will thus take a closer look at such issues.

In a word, land access came across as being determined by a complex set of localised rules and arrangements – a mutual interplay among cultural rules, land tenures and public policies that influence the circumstances under which smallholders produce and generally organise their lives. This importance of social institutional practices in farm production (economic activity) was expressed in how social negotiations (e.g. kinship and conjugal ties), processes of social differentiation in agrarian communities (e.g. landlord and lessee relations) and forms of land user rights (e.g. extended family, spouse’s family, individualised, sharecropping and usufructuary systems) all coalesced to the character of land mobilisation and thereby cropping patterns, terms of on-farm employment and wealth accumulation.
CHAPTER 9 INHERITANCE PLANNING

Introduction

The chapter presents and discusses data on inheritance planning – i.e. the intergenerational management and distribution household resources and the implications of particular resource flow patterns for individual household members. It is about decision-making relating to the allocation of accumulated household resources, wealth or property at inheritance. This is the same as highlighting how household arrangements and family relationships act as frameworks through which inter-generational transfers and everyday resource sharing, exchange and use take place among individuals. It is broadly about the complex interconnections between the spheres of production, and kinship and marriage (Hann, 2008).

The present chapter will specifically attempt to elucidate or go “under the skin” of the earlier proposition that inheritance resource transfer practices within Akan households are at variance with the notion of joint domestic economy – which implicitly informs the IMF/World Bank-sponsored economic reforms. This defining objective raises the following questions: What are the local normative systems that individual householders have to negotiate, struggle against or contend with to reproduce or transform traditional resource management practices at inheritance? Are the male and female householders/informants potential beneficiaries in built-up household resources at inheritance? If not, how do these householders then view or plan to negotiate traditional inheritance rules to secure a portion of their household resources for themselves and/or their children?
Inheritance versus resource management

Inheritance planning or intergenerational property devolution is a vitally important element of household resource management as both processes involve sets of socio-economic processes that are embedded within close personal relations and interactions. That is, the way things are shared, the way choices are made to meet welfare needs and the ways of validating individual resource rights, claims and entitlements are all framed, interpreted, and operationalised in social relationships and networks (Moore, 1992). Both inheritance and resource management practices implicitly and explicitly evoke and invoke each other; they are all concerned about allocation of domestic resources and other benefits within domestic groups.

They can be said to manifest the exercise of structures of authority, responsibility sharing arrangements and modes of decision-making in domestic affairs - the determination of rights, needs and obligations in personal relationships and social interactions; the basis of claims, access to and control of resources for investment, production and consumption, as well as the routine handling of resources by men and women in their capacities as household members. They convey simply localised understandings of marriage and conjugal relations, such as the extent of pooling or unpooling of income, property and other valuables (Young, 1994).

As a matter of fact, a focus on the multi-layered processes leading to resource allocation (outcomes of rights and needs) and all other things that oftentimes go on among men and women within domestic groups and other kinsfolk at the point of intergenerational property devolution or inheritance are logically inseparable from the multiple issues surrounding household resource management.
Households are socio-economic systems possessing varying resources that are apportioned in different ways to help meet individual and collective well-being within both nested units and extra-household institutions such as lineages. This multiplicity of potential options expresses the cultural variations in the management of domestic economies and also call into question any attempt at one-dimensional conceptualisation of householding – the eagerness to conflate the relatively joint households with pooled resources within many Western societies with the more flexible household arrangements in many African societies (Pottier, 1993; Guyer, 1986). Mapping these situational and divergent household resource management practices is hence necessary in indentifying and generating more informed knowledge about the cultural rules circumscribing household structures and behaviours. This is because, as the study has already shown in Chapter 6, dissimilar household decision-making arrangements always lurk under similar structures and composition (i.e. number of residents and their relationships to each other).

Wilk (1997) has particularly lauded a focus on the web of rights and obligations of individuals to each other as members of family, domestic, descent and other social groupings as a more plausible way of generating more nuanced understandings of the complex issues underlying resource control, access and use across cultures. All householders belong to descent groups, but these may not necessarily have the same resource management rules and practices, and thereby could open up individual material resource entitlements (rights, needs and claims) at inheritance to influence by multiple, sometimes conflicting forces. As a result, the present focus on inheritance planning (inter-generational transfers) constitutes a means of coming to terms with the potential tricky interfaces or, more appropriately, the complementarities and tensions between intrahousehold resource rights, claims and
expectations on the one hand and resource directions within matrilineal descent groups on the other.

Resource transfer options

Household resource transfers at inheritance can be internal or intra-household, meaning that the beneficiaries are limited to members of a nuclear family unit (conjugal couple and their children) to ensure direct social recognition and economic reward for efforts in production, property accumulation, as well as strengthen the notions of cooperation and interdependency in marriage. In other instances, inheritance beneficiaries are not contained within the nuclear family, such as in the matrilineal system where people customarily inherit economic resources and succeed to positions from their mother’s kinsfolk – that is conjugal partners can neither inherit each other nor their children entitled to a share of the parents’ estate, unless special provisions are made before death and ratified\textsuperscript{27} by the donor’s matrikin (Oppong, 1981). Such a mode of material resource transfer at inheritance could be said to promote strong ties among members of matrilineal family groups, deepen matrilineal loyalties at the expense of conjugal bonds and ensure the flow of a significant portion of built-up household assets to members of a couples’ extended families.

Put otherwise, in both daily and inter-generational resource management, husbands and wives are neither bound in a conjugal community nor become a corporate entity – beyond husbands and wives being separated by division of labour, they also hardly come together within the domestic arena to share the fruits of their respective labour efforts or set up a single resource pool (household maintenance fund) to promote personal and collective welfare as variously discussed in Chapters 6, 7 and 8. This is to say that husbands and wives literally function as

\textsuperscript{27} The \textit{aseda} (thanksgiving) ceremony, where the recipient of a gift presents token drinks to the donor in the presence of members of his/her matrikin, is a means of ratifying or formalising gifts among Akans.
distinct or separate socio-economic units both within and outside the elementary domestic arena; conjugal partners hold on to most of their personal funds (respective labour returns) to help finance discretionary expenditures and service supra-household (extended family) obligations and only make marginal portions of their personal and self-managed/controlled resources available for general well-being within the elementary family households (Lloyd and Gage-Brandon, 1993).

By way of streamlining the discussions in the next two sub-sections, I ask: (i) How does the matrilineal kinship system function? (ii) How do the present householder informants plan to negotiate the potential competing demands of conjugal and matrilineal kinship loyalties in terms of inheritance resource transfer?

**Matrilineal inheritance**

Matrilineal kinship system traces descent through the female line – every person is by birth a member of his/her mother’s lineage and this mode of descent arrangement equally influences traditional inheritance rights and expectations. Members of Akan matrilineages are viewed as being of the same blood, which derives from a common ancestress. The supporting myth is as such: while mothers pass on their life-sustaining mogya (blood) to children at birth, fathers provide the ntoro (spirit) that shapes the mind and character. And since mogya is thicker, its ties are consequently considered far stronger and more binding, lasting than ntoro. People of the same mogya have greater affinity; children and their mothers have the same mogya and share descent affiliation, belonging and identity – the belief simply being that “one lineage is one blood” (Hill, 1995:98). Consequently, in matrilineal descent reckoning, the ntoro giving father is perceived as a “stranger” and cannot of customary right and obligation transfer his
property, traditional office and ethnic membership (citizenship) to an offspring (Assimeng, 1999; Robertson, 1983).

Busia (1951:1) offers a detailed sketch of matrilineal inheritance system as such:

“A man’s potential successors are his brothers in order of age, his mother’s sister’s son, his sister’s son, his mother’s sister’s daughter’s son, his sister’s daughter’s son, his mother’s sister’s daughter’s son, his sister’s daughter’s daughter’s son, or his mother’s sister’s daughter’s daughter’s son, in that order of preference.”

Devolving self-acquired property

The above seemingly complicated sketch involves the devolution of a person’s self-acquired and/or earlier inherited to his/her mother’s kin group (abusua). It is suggestive that a father’s heirs are not his children as they belong to their mother’s abusua (matrilineage); rather, it is his younger brother (or younger brothers in order of seniority or age). In theory, according to Assimeng (1999) and Hill (1995), it is only after the generational line of brothers by the same mother has been exhausted that nephews (sister’s sons in the order of age) are considered in the inheritance decision-making or heir selection. It is possible for the inheritance claim of a senior brother, nephew or any potential heir to be waived due to poor character as the essence of the decision-making process is to identify and select a trustworthy and a responsible person from the matrikin - someone of good standing who can ably manage the intestate property for and on behalf of the entire matrilineal descent group instead of treating the deceased’s estate as his/her. An heir is in principle expected to act as a care-taker and manager of the inherited property for the benefit of the entire descent group and in “spiritual trusteeship to the dead” (Rattray, 1932:229). It is through such customary inheritance practices that extended family
groups accumulate diverse forms of property and also position themselves materially to meet the commitments of mutual support to their members (Berry, 2001).

However, written wills and/or verbal instructions bequeathing any self-acquired property people to children and/or spouse may be sufficient grounds to set aside the afore-discussed customary inheritance rules and practices. As indicated earlier, such bequests would have to be formalised by the recipients or beneficiaries through the presentation of the *aseda* (thanks) drink. A person, who is in possession of an extended family property or is working on a land belonging to an extended family land, cannot freely dispose of such a group property, as its real ownership or proprietary rights belong to the extended family group. This is because a family property is vested in a collectivity and cannot be alienated without express consent of the recognised family elders (Assimeng, 1999; Allman and Tashjian, 2000).

Mono-sexual inheritance

Akan intergenerational transfer patterns are mono-sexual: men inherit from men, and women from women. A woman is inherited by her daughters and sisters. But, while the classificatory kinship terminology “sisters” may refer to a woman’s own sisters (siblings) and maternal cousins (mother’s sister’s daughters), the “daughters” too cover a woman’s own biological children (daughters) and the daughters of her sister’s and maternal cousins. A woman will only have the chance to inherit her brother’s or maternal uncle’s intestate property when there are no male heirs in the lineage segment – i.e. the unit or section of a maximal lineage “whose grandmothers and mother’s mother’s brothers, were brothers and sisters and grew up together up together in one household” with their mother (Oppong, 1981:29). This lineage segment is called *yafunu* or womb and, unlike the larger *abusua* or maximal lineage, may meet at certain times to consider funerals, inheritance and succession, quarrels, resource use claims and other
major issues affecting the group. *Yafunu* meetings are steered by a *wofa* or mother’s brother, who, as a guardian, also undertakes marriages on behalf of the dependent members (Oppong, 1981).

Property build-up and inheritance rules

Inheritance rules and their related practices are of fundamental importance in the current discussion as they create a pool of family property, which can only be transmitted under the supervision of the *abusua* or matrilineage. Among the Akan, on the death of a kinsfolk, a member of his/her *abusua* is selected to manage the deceased’s self-acquired property on behalf of the *abusua*. All inheritable properties belong to the *abusua*, which is a referent for people of Akan heritage who lay claim to a recent common ancestress and consider “loyalty and trust in each other paramount over all other interests” (Oppong, 1981:29).

Indeed, as a matter of household practice, women, who partake in joint investment in cocoa farms and other income-generating activities with their husbands and male partners, enjoy benefits during the lifetime of the husbands/male partners. This amounts somewhat to short term benefits (participating in daily consumption of domestic provisions), which may not necessarily come with long term socio-economic security on the death of the husbands/male partners. Because, in a more corroborative rendering, Oppong (1981:31) writes that “married people customarily have no joint property, each retaining his or her own goods, and they may not inherit each other’s property at the death of one intestate…………..even joint productive effort does not result in joint ownership, for property a wife helps her husband to acquire and maintain, belongs only to the husband.” How then did these inheritance rules play out among the present informant householders?
Desired patterns of inheritance

This sub-section presents an overview of the intergenerational or inheritance transfer plans, expectations, preferences and desires of the present informants. It is about the informants’ spur-of-the-moment views on inheritance matters as there were no testaments or evidence of arrangements to actualise the desired resource flow patterns. To be precise, the present male and female farmers only provided general reflections on local inheritance rules, and how they preferred their own food and cocoa farms, and other valuables to be disbursed at inheritance.

The afore-indicated “other valuables” refer specifically to savings, buildings, jewellery and cloths\(^{28}\) acquired by the present informants throughout their life-time. This property definition also applies to inherited items, which, as a matter of customary practice, the informants may not possess right of ownership and disposal. Hence, the material resources (i.e. lands, crops and other belongings) which, through face-to-face interviews, the informant householders or farmers were asked to indicate their preferred inheritance transfer beneficiaries, involved both self-acquisitions and non-self acquisitions that had been amassed over a long period of time. It is not uncommon to have inheritable economic rights in non-self acquisitions – such as land which one had developed and accumulated a certain level of economic interests. Indeed, in many farming communities, sharecroppers, who strictly do not own the land resources on which they earn a living, often have a measure of negotiated and secured inheritable rights to the economic interests which they have amassed in the cultivated crops, such as cocoa, cola and palm trees (Robertson, 1983).

\(^{28}\) The cloths refer mostly to the colourful wax and non-wax print garments worn by men and women on special occasions and in everyday life situations. Besides personal adornment, the visual forms or imprints on the cloths often express traditional Akan beliefs and values, and define social networks and situations, such as sad and joyous moments. Imported cloths are expensive and give clues about people’s socio-economic status.
Complex interfaces

By way of re-focusing the discussions, the fieldwork was an attempt to get people to lay open facets of their private lives and disclose matters considered vital in the complex interfaces of change (modernity) and continuity (tradition) in relation to the shared and separate obligations within agricultural households. Otherwise, it was about how rural householders ordinarily manoeuvre, navigate, negotiate or cope with the divergent obligations and commitments inherent in conjugal and lineage bonds, and how people view their own capacity (i.e. agency) or otherwise to influence customary rules and values to ensure that their spouses and children benefit from internal household resource allocations at inheritance.

A realisation of all these afore-mentioned implicit study aims will go a long way to illuminate how the people make sense of their present lives within agricultural households, whose production priorities, resource availabilities and flows, and diverse interests have assumed world-wide networks. These global interconnections include a market-based national policy framework, which is more or less imposed by IMF/World Bank and implicitly involve new ways of organising socio-economic life, such as pooling income and limiting inheritance transfers to the nuclear family unit (conjugal couple and their children). All this connotes a policy attempt to fuse local conditions with global premises to create new patterns of farm production and domestic life.

Considering the seemingly complex global and local interconnections, any failure to prompt the farmer interviewees to freely vocalise the reasons for their inheritance preferences would have somewhat amounted to denying them the basic capacity to process their present world situations, social experiences – i.e. reflect upon their ongoing circumstances and devise ways
to handle any potential challenges associated with small-scale food and cocoa farming in a market-based policy environment. These policy challenges involve a new set of production priorities and domestic economic relations – intrahousehold resource management practices. Such new agricultural policies necessarily stimulate and necessitate micro or household level responses; farmers become challenged to think anew about their production priorities and the performance of routine tasks to enable them harness the new policy promises. This means re-organising farm operations to take advantage of the enhanced producer incentives through the production of more cocoa for export and, in so doing, improve the incomes (living conditions) within cocoa farm households. Such households are also assumed to be joint units – resource pooling and sharing inform household economic behaviour, as members’ interests and goals overlap.

However, there appears to be a limited notion of joint economy in the informant households; individual householders (men/husbands and women/wives), respond to the new agricultural policies as cocoa and food producers for independent economic advantage. This is because, as previous data presentations in Chapters 6, 7 and 8 have clearly shown, the farm households are internally differentiated in terms of gender and socio-economic priorities – both men and women cultivate different crops and retain independent managerial control over agricultural resources and proceeds, with pockets of shared goals such as responsibility for children.

Data categories

In Table 5 far below, the field returns have been summarised into seven inheritance transfer categories, namely, Sons Only, Daughters Only, Children, Spouse(s), Children/Spouse, Matrikin (Abusua) and Patrikin (Abusua). Every selected resource transfer category or in combination with other categories may signal either continuity (tradition) or discontinuity.
(change) with matrilineal inheritance rules and practices within the broader framework of household resource management. For instance, while transfers to the categories of *Matrikin* (*abusua*) and *Daughters*, especially by mothers, unequivocally are in tandem with tradition, similar allocation of household resources to *Spouse(s)* and *Children/Spouse* signals substantial departures from customary rules and the notion of unpooling in marital economies.

Hence, all the selected categories in Table 5 provide some perspectives on intergenerational decision-making and practices, show how certain householders manage the conflicting loyalties and resource claims of nuclear and extended families at inheritance, and highlight how everyday lives and experiences (social action) constantly produce and reproduce traditional inheritance rules and local cultures. They express localised interconnections between production, kinship and marriage systems, without necessarily providing empirical basis for generalisation about domestic economies; yet, their analytic worth within comparable data sets or case studies cannot be overlooked.

Grounded approach

Though the data in Table 5 have been disaggregated in terms of gender and area (place of residence), there are no considerable differences between the two areas – Omenako and Kofi Pare. The place of residence of the informants does not appear to have influenced their plan or priorities at inheritance. Nevertheless, the influence of local perceptions about the different natures, tasks and roles of men and women on inheritance decision-making is particularly worth mentioning, as there are variations in the inheritance beneficiaries of the present male and female informants. Their reasons for inheritance considerations too are not the same. Such effects of gender identities on inheritance and their interpretations, as earlier data sets were handled, will be addressed using the “grounded approach” – that is the process whereby
data presentation, discussion and theory building proceed simultaneously rather than sequentially or in gross isolation of each other. It will be the same as employing social theory to categorise field materials and their inherent properties, and then going ahead to establish (and explain) relationships between them (Muggah, 2008).

Following this grounded approach, the succeeding discussions focuses on the major trends under every inheritance preference category in Table 5 and followed by interpretation within the study’s defining cultural analytic approach – giving particular attention to the symbolic-expressive dimensions of social life, as behaviours cannot be separated from their implicit or deeper meanings. People’s values, norms and beliefs, which are important aspects of culture, represent designs for living and incorporate all possible responses to demands in everyday life (Tucker, 1997). This framework encapsulates the present attempt to highlight how gender and the wider cluster of local cultural processes that shape intrahousehold resource allocation, link farm households to kinship systems and other institutional structures, as well as impacts the processes and outcomes of public policies.

In a word, the selected inheritance preference categories all involve attempts at identifying and generating adequate knowledge of local pivots of cultural continuities and discontinuities in the routine lives of the informant farmers or householders – that is, the range of decision-making options available to people in matters of intergenerational transfers and, by extension, how they perceive and create their own worlds as social agents.

**Data trends**

According to Table 5, the major data patterns are as follows: while one female informant in Omenako would like to make inheritance transfers exclusively to her sons, another 5 women
(2 in Omenako and 3 in Kofi Pare) equally have such plans for their daughters. None of the male informants want their sons or daughters to be exclusive beneficiaries at inheritance. 49 householder informants want their children (sons and daughters) jointly to inherit their farms and other belongings. This category of informants generally involves 25 farmers in Omenako (4 men and 21 women) and 24 farmers in Kofi Pare (6 men and 18 women).

Table 5: Desired patterns of inheritance by area

<table>
<thead>
<tr>
<th>Category</th>
<th>Omenako (n=25)</th>
<th>Kofi Pare (n=25)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Male</td>
<td>Female</td>
</tr>
<tr>
<td>Sons Only</td>
<td>-</td>
<td>1</td>
</tr>
<tr>
<td>Daughters Only</td>
<td>-</td>
<td>2</td>
</tr>
<tr>
<td>Children</td>
<td>4</td>
<td>21</td>
</tr>
<tr>
<td>Spouse(s)</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Children/Spouse</td>
<td>12</td>
<td>2</td>
</tr>
<tr>
<td>Matrikin (Abusua)</td>
<td>9</td>
<td>1</td>
</tr>
<tr>
<td>Patrikin (Abusua)</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Don’t Know</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>TOTAL</td>
<td>25</td>
<td>27</td>
</tr>
</tbody>
</table>

Source: Fieldwork, 2002/2003  
n=number of survey households

Within the group of informants, who desire or plan to make inheritance transfers jointly to their children and spouses, there are 33 farmers. Of these 33 farmer informants, 12 men and 2 women live in Omenako and the other 19 (15 men and 4 women) have Kofi Pare as their homestead. Finally, in adherence to Akan inheritance rules, 10 informants (9 men and 1 woman) in Omenako and 4 male householders in Kofi Pare look forward to bestowing their
properties to their matrikin (*abusua*). One woman in Kofi Pare appears silent on her inheritance plans. But, what are the issues underlying these filed returns on inheritance preferences and priorities?

Underlying issues

This sub-section draws upon verbal data - interview excerpts - to provide additional insights into the wider issues underlying the inheritance priorities of the informant men and women in Table 5. Reproducing some of the exact expressions, phrases and terms used by the informant farmers could help convey a more accurate image of the lived experiences, more meaningful reasons for inheritance resource transfer preferences and, not the least, the ways of handling the contradictory normative values and expectations in the two study areas. All this apparently means going beyond empirical data descriptions and summaries to identify the fundamental issues underlying domestic decisions and to properly interpret relationships between data sets. And in so doing enrich understandings about processes of change and continuity in terms of resource allocation among household members.

**To sons only**

Table 5 is suggestive that only one female farmer, who lived in Omenako, preferred to pass on a farm and other valuables to her son. Although she generally felt uneasy talking about inheritance transfers as it involved speculations about her own death, she noted that:

Isn’t it only rich people who do such things (i.e. make property transfers before death)? …….I’ve only two boys, who can take my farm and food crops………. That is all….(laughter). I wish I had something better (a more valuable property) to give them (her sons). I got the farm land from my family elders, so I actually don’t have much to give away….Ntama (cloths/wax prints) and jewellery too…..? That should go
to my sisters and cousins instead of my sons, who are likely to give such female apparels to their wives. It’d be alright for my sons to share my farm and its produce with their spouses but not the apparels. But, if I had a daughter, she’d have gotten all my belongings. I’ve not forgotten about my husband (laughter). He’s his own farm, so, in my absence, he doesn’t need my farm (and produce). Neither is my other things (cloths and jewellery) relevant for him.

I just don’t know how to explain why I’d want to share my things that way.

For this female informant, she had nothing to share with her husband at inheritance. Theirs has been a conjugal union, where every partner more-or-less retained managerial control over his/her resources (including inheritable resources) in domestic affairs. Both in day-to-day life (short-term) situations, the above-quoted woman’s interests have always differed from her husband’s; she had never had a guaranteed right to a share of her husband’s cash and related resources, and vice versa. And she expected this daily mode of resource allocation within her household to apply at inheritance too. However, she was prepared to give her self-controlled food crop farm to her two sons to help them discharge their responsibilities as breadwinners, who have to attend to the variety and security of everyday consumption of their dependents.

The land on which she had grown the food crops partially for subsistence and sale was wholly owned by the informant’s matrikin, so she expected this piece of land to revert customarily to the landowning abusua or matrikin.

Reserving for kinswomen

Her sisters, cousins (female) and non-existing daughters, whom she also indicated as potential beneficiaries of the ntama and jewellery accumulated throughout her life-time, were not only members of her matrikin but also people who (including their offspring) were most likely to
ensure the continuity of her family group. Her views particularly reinforced Clarks’ (1994) earlier argued notion of traditional Akan gender-differentiated inheritance practices, where men inherit to men, and women inherit women. Therefore, by expressing the anticipation to bestow a portion of her personal property (i.e. ntama and jewellery), which are somewhat less perishable resources and could constitute a part of the pool of family assets, to her maternal kinswomen (including the daughter she had always wished for in her lifetime), it is thus the contention of the present study that this female informant was indirectly conforming to the traditional Akan mono-sexual inheritance rules.

To daughters only

Similarly, in Table 5, only 5 female interviewees (2 in Omenako and 3 in Kofi Pare) wanted their daughters to be the exclusive beneficiaries of their inheritable estates. No male informant had made such propositions. A female farmer in Omenako in this informant group deepened her transfer preferences in the following terms:

She (her only daughter) lives some few kilometres from here and often come to assist too come to visit here, they help on the farm. All the children help when they are here then.........but I want to give my farm to her (her daughter)……..it’s a small food farm. A girl can’t do a cocoa farm alone, so mine (her food farm) will be better for her ........if you ask my husband, he’ll surely say the same thing – i.e. give his cocoa farm to our sons instead of her (the daughter)......... So when her brothers get the cocoa farm and they manage to improves its earning, she’ll get a share.....Nobody will deny her a part of the farm income; but, the issue at inheritance will be the one who can take good care of the farm.........my husband gave me the plot as I wanted to do my own farm; the plot is part of the land that he obtained from a family here to farm cocoa under a sharecropping arrangement sometime ago.......
In the same transfer category, another female informant in Kofi Pare also indicated that:

I’ve three sons and a daughter……they are all married and have children. Only my daughter lives here and as the eldest child, I’d want her to be responsible for what I call my farm and other things. I’ve always had this farm…..I give it to other people to work on and I take it back……I got the farmland from our family elders and its elders and it shouldn’t be difficult for my sons too to get one, even today. They have become townsfolk (urban dwellers, who dislike farming)…..their father’s cocoa farm is on his family land too, but you can ask him that question (transfer plans)…I’m Akan………so I don’t expect to inherit my husband and the same thing applies to him too. Yes, things are changing but it’ll take a long time for this particular thing (i.e. Akan inheritance transfer rules) to change…………..

Cocoa farms to sons, food farms to daughters

In the above two accounts, the mothers (female informants) express a categorical readiness to devolve their self-controlled food crop farms and other personal assets exclusively to their daughters at the expense of their sons. All because these female informants saw their sons as being better placed than their daughters to assume managerial control of the households’ or, more appropriately, men-controlled cocoa farms. The ensuing question from the two accounts is as such: why did the two female informants insist on transferring certain specific crops to specific children – i.e. cocoa farms to sons and food farms to daughters? The women’s inheritance allocative preferences more or less fed into the somewhat stereotyped view and sweep boxing of male and female farmers into the respective categories of cocoa (cash crop) and food crop (subsistence) cultivation (Boserup, 1970; Whitehead, 1994). Nevertheless, it could be argued that the informant householders’ cropping patterns were far more varied and
complicated than what the two women’s intergenerational transfer plans appeared to portray. This is because the informant women alone neither produced food crops nor worked on food farms in the two study areas.

As earlier discussions in Chapter 7 have shown, ideas about the different natures, tasks and roles of women and men in society (i.e. gender) rightly informed farming activities in the present study areas. The organisation of farm work (i.e. agricultural division of labour), and the cultivation and handling of crops were all gender differentiated. While men mostly were noted to “cut” and “tame” the forest or perform the initial and one-off land clearing on their self-controlled and wives’ (women’s) crop fields, the women did the routine sowing, weeding, harvesting and transporting crops from farms by head-loading. The women performed all these repetitive farm activities on both their independent and men-controlled crop fields.

However, with the crops, the farm household practices did not necessarily fit into a neatly cut men’s and women’s crop profile: the male informants mostly owned cocoa fields that also had patches of food crops. This is to say that the male informants actively practised a mixed cultivation of cocoa and food crops, with a far greater weight obviously on cocoa production. Their female counterparts controlled, managed and owned food farms that had no cocoa trees. But, again, the difference from earlier studies (Boserup, 1970; Whitehead, 1994) was that both the men (cocoa farmers) and women (food farmers) purposively cultivated and sold food items from their self-managed and controlled fields, in addition to applying portions of the food harvests to household consumption.
From the immediate discussions on cropping patterns and purposes, it can be noted that the two female informants’ inheritance transfer plans (i.e. pass on their self-controlled food fields to their daughters) had more to do with their concerns with the running food security of their daughters’ households rather than the overly simplified categorisation of crops into men’s and women’s. The women’s reasons for bestowing food farms to their daughters were motivated by the local construction of motherhood – i.e. being a good mother.

This understanding of a good mother somewhat evoked the ideology of maternal altruism – i.e. values underlying the differential behaviours and expectations of men and women in family households. The core feature of this ideology is that mothers have responsibility for cooking and feeding, as well as ensuring the general well-being of their children and other domestic dependants (Whitehead, 1994; Kabeer, 2001). This means that the two mothers’ transfer decisions could be interpreted as being influenced by the desire to help their daughters to satisfy the local parameters for “being a good mother” – that is having the capacity to meet the well-being of one’s children and other dependents. Also, in accordance with Akan inheritance rules and practices, the two female informants’ resource transfer plans for their daughters were all in total conformity with tradition, especially the practice of matrilineal kinswomen inheriting each other or the Akan mono-sexual inheritance rules (Clark, 1994).

**To children (sons and daughters)**

With respect to farmers, who desired to make resource transfers to their children (i.e. sons and daughters), Table 5 listed 49 farmer informants. This is almost half of the 103 householders, who took part in the present study. Of these 49 householders, 4 men and 21 women lived in Omenako, while 6 men and 18 women resided Kofi Pare. 10 men and 39 women evidently
had indicated such transfer preference. In Omenako, a male informant, who farms on land obtained from his wife’s family, expressed his allocative preferences in the following way:

I don’t own the land.....it (i.e. the land) belongs to my wife’s extended family (abusua), so when the children (his) take over the crops, they will probably get the farm land too....I don’t know..... the land issue ( i.e. distribution) will be a matter between them (i.e. the children) and their family elders.........If the land were mine, I could have made different allocative decisions..........Oh no, I don’t want my family (i.e. his maternal kinsfolk) to be involved in who gets my farm as it would only lead to confusion and unnecessary quarrels...I don’t want such (i.e. inheritance related quarrels) things to happen........! So let me just say that I’ve done this cocoa farm for my children.......Giving it (the cocoa farm) to the children is the same as giving it to her (his wife).......she’ll always get a share, even if I don’t specifically mention her name (i.e. make direct transfer to his wife)............

His wife too observed that:

I can’t foresee my uncles (i.e. her family elders) denying my children control of their father’s cocoa farm..........this isn’t an issue yet but the understanding is already there ....How can anyone take over what the children’s father has done on their own family land? It’ll be alright for the children to have their fathers’ farm alone, as I’ve always had my own farm..... .....he (her husband) has his own farm, so what does he need my farm for? He’s (her husband) a member of my family (i.e. her extended family) in a way, so he’ll always have a piece of land to farm here....he’ll always has the children around him - so he doesn’t have to inherit my farm or worry about life here.....
In the same transfer category, a male sharecropper in Kofi Pare explained the plans for his cocoa farm and other possessions in these terms:

The family of a friend, who worked under a similar crop sharing system around here, was thrown out of the land under some funny excuses some few years after his death. …I’m not so hopeful about how the land situation will be, but I’ll want all the children to have the farm and then decide what to do with it.……..my concern is with the land issue rather than who should get what……..listen, my wife’s food farm is on part of the land so whatever happens to the land will affect her too ………..if the cocoa farm and, especially, the land remains in the hands of the children, wouldn’t she (i.e. his wife) also benefit?

Sounding equally concerned about the intergenerational insecurities surrounding the family household’s land tenure, the above-cited sharecropper’s wife observed that:

Is it necessary to talk about transmission plans when we don’t know whether the land will be in our hands at the time or not? It’ll be alright for the children to takeover the entire farm (i.e. including her self-controlled food field).…they’re younger and more capable of handling all potential land use matters….It’s the same for me, whether the land is controlled by the children or their father……..I only need access to my farm (i.e. her food farm).……..
use and subsequent transfer at inheritance. The women were also excited by (or merely at ease with) the thought of their children assuming intergenerational control of the male-controlled cocoa farms and accompanying land resources. This was rooted in the expectation that their children would guarantee them continuous access to the agricultural land resources, which they already had considerable portions under crop cultivation; for grown-up children generally have obligation to help meet the welfare needs of their parents (Assimeng, 1999).

Conflicting and shared marital interests

While the availability of traditional social safety net appeared not to have made the lack of direct conjugal transfers a major concern for the women in this informant category, it still reinforces (or raises still) certain gendered issues about the interplay between shared and separate interests in conjugal ties. A good example relates to Moore’s (1996) description of women as mostly bringing domestic labour services to marriages – and by extension farm labour services to farm households. This proposition was arguably evidenced in Chapter 7 via how the married couples worked voluntarily on each other’s farms, and in reciprocity of past favours.

Women worked on men-controlled cocoa farms, and men helped with diverse tasks on women-controlled food fields. The women particularly helped with routine work on the men’s policy-prioritised cocoa farms or what Guyer (1988) would have referred to as the male economy, alongside running households and cultivating diverse food crops on their won behalf. All these labour services were mostly provided by both men and women to ensure the viability of their jointly established households and consequently give a meaning to marriage as a context for gender interdependencies and cooperation.
However, because of the simultaneous existence of the contradictory ideals of separate and shared interests within the informant households, the marriages appear to be paradoxically pulled in different directions; the jointness of the marital economy is undermined and defined in time and space. This paradoxical situation has been variously exampled in the present study as such: on the one hand, the normative understandings of marriage as a shared or symbiotic relationship (i.e. a system where two people support each other) led the women to spend most of their conjugal lives helping men to create and built-up wealth in the cocoa farms. On the other hand, the existence of individualised socio-economic goals within marriages provided socio-cultural recognition and legitimacy for men’s singular control of the allocative decisions over cocoa farm proceeds and even the level of a surviving wife’s expectations at inheritance.

Indeed, as part of the men’s inheritance planning, the female informants, who had contributed to work on the cocoa fields as part of their conjugal responsibilities, were not considered for direct transfers. Their children were rather listed as the inheritance beneficiaries – although such transfers to either wife or children amounted to violation of Akan customary practices. The men did not own the lands on which they had cultivated cocoa, making their inheritance preferences more informed by pragmatism (i.e. who could manage the cocoa farms and also handle emerging land tenure issues) as opposed to tradition. Regardless, the women were not considered for “pragmatic” transfers, leaving them only to hope that the direct inheritance beneficiaries (their children) would continue to give them access to the cocoa fields and land resources. While the men’s inheritance preferences re-affirmed matrilineal inheritance rules and the ideals of unpooling households, they also failed to give adequate recognition to the women’s diverse agricultural labour services and slighted the women’s work on the more
policy-friendly and more profitable cocoa farms, as well as made the women’s contributions to export crop production invisible for policy action.

Discourse of dependence

On another level, the women’s expected intergenerational access to land resources through their children did not help their image as autonomous and self-reliant social actors within the framework of Jackson’s (2007) “discourse of dependence”. This discourse makes reference to the cultural orientations and practices that oftentimes lead women to appropriate their diverse social ties to men as wives, mothers, daughters and sisters to gain reliable access to physical protection, productive resources and welfare provisions. With the female informants in the present category, since their direct labour inputs into the cocoa production did not culturally entitle them to direct intergeneration rewards they consciously planned to deploy their social networks, positions and interactions as mothers of the potential inheritance beneficiaries (i.e. their children) for evident material advantages – a share of the cocoa farm proceeds and land rights that would be inherited by their children.

To children and spouse

In the case of the informants, who had expressed the desire to bestow cocoa farms and other belongings jointly to their wives and children, Table 5 shows a total of 33 rural householders. Of these farmers, there were 27 men and 6 women. Also, 14 (men 12 and women 2) and 19 (men 15 and women 4) lived in Omenako and Kofi Pare respectively. By way of unearthing the basis of the inheritance transfer contemplations in this category, in Kofi Pare, a male informant said the following:

The farm land belongs to my extended family…but I’ll want my wife and children to have it.........all those (his kinsfolk) who want to cultivate cocoa already have
farms…..so, my farm should not go to them too. Getting a land for farming isn’t an issue here, at least, for us (i.e. descendants of the initial settlers from Aburi )….I don’t know how they (his wife and children) can live here without the land and crops we’ve cultivated over the years…there should be a way out – i.e. to give the cocoa farm to his wife and children, even though the land belongs to my *abusua* (extended family) ……things are changing…..

His wife simply added that:

> If we (she and her children) cannot take over his (her husband) farm, whose can we expect?......I work on a portion of the same land, so I expect everything to go to them (her husband and children)………

In the same informant group, in Omenako, a male informant too explained his transfer plans as such:

> The farm is for them (his wife and children)….. .... *abusua* is now more about wife and children….No one can disown his/her *abusua*, but the behaviour of some kinsfolk in inheritance matters often create problems for surviving wives and children…I don’t see how I can do otherwise (i.e. pass on the farm to anyone other than his wife and children)….I got the land from her (his wife’s) uncle…when I stopped my “agric” work (i.e. working as a field assistant with the Ministry of Agriculture)……

His wife, who appeared unexcited about the inheritance discussions, reluctantly remarked that:

> I’ll pass on the farm to my children and husband…..but the children could have the
other properties.....he (her husband) doesn’t need those “female things”, unless he’ll want to take a new wife………………

Circumventing traditional rules

All the informants in this transfer category breached or tried to circumvent Akan inheritance rules, thereby bringing up the issue of contradictory claims and expectations of conjugal and extended family groups (Clark, 1994). The present informants had cultivated crops on lands that were either owned by their own or spouses’ extended families (abusua) and yet wanted to prioritise the intergenerational welfare needs of their conjugal families (spouses and children). This is presumably because the informants saw their nuclear families (husband-wife units) as having been somewhat functionally individuated; the conjugal partners and their children had lived closely together, and cooperated variously on crop production and resource build-up without considerable reference to and reliance on their descent groups. Consequently, they planned (and really wanted) to make direct transfers to their spouses and children in direct compensation for their direct contributions to production and also ensure the intergenerational well-being or viability of the surviving spouse and children.

It is noteworthy that when confronted with a strategic choice between conjugal and abusua loyalties as regards property inheritance, the informants in the present category opted for their former (conjugal families). The informants appeared to be concerned about the competing demands of abusua and conjugal family groups at inheritance. They came across as anxious and frustrated about the likely intergenerational loss of their accumulated conjugal household resources to matrilineal kinsfolk. These sentiments were intern alia conveyed in the following terms: “abusua is now more about wife and children……”, “Things are changing……” and “If we cannot take over his (her husband) farm, whose can we expect…?” While the expressions
Inheritance Planning

seem to suggest that the culturally-determined inheritance rules lag behind time or changing conditions, there is also implicit recognition that inheritance rules are rooted within a certain worldview - especially the Akan matrilineal descent system\textsuperscript{29}. But, no rule, regardless of its Weberian source of legitimacy, can operate in a social, economic or political vacuum. It has to be “in time” – manifest a certain level of responsiveness to prevailing circumstances to realise its defining objectives and justify functional relevance. Particularly, this is in line with Awurabo-Asare’s (1990:13) argument that “systems of marriage and inheritance reflect socio-economic conditions within a society……………..But changes – both within and outside the society – have necessitated an appraisal of marriage and succession to self-acquired intestate property………”

Intestate succession law

A source of change, which could be seen from the standpoint of the present informants, was the promulgation of the Intestate Succession Law (PNDC L111) in 1985 to capture public concerns about customary inheritance rules and practices. It was a law designed to strengthen the rights of members of nuclear families to self-acquired household resources; to ensure that a preponderant portion of a deceased person’s intestate estate goes to the surviving spouse and children. It came across as an attempt to improve the earlier argued interconnections between economic contributions and benefits, efforts and rewards among household members - not the least - within small-scale farm households where production, consumption and reproduction literally intersect. Its focus was implicitly to foster bonds of solidarity, interdependencies and cooperation within Ghanaian husband-wife units. In other words, the law constituted a direct challenge to the matrilineal system of Akans and its weak conjugal relationships; it appeared

\textsuperscript{29} This is the Akan belief that “one lineage is one blood” (Hill, 1995:98). That is, lineage membership ensues from common blood (mogya) transmitted by the mother at birth and hence a shared ancestress, descent being reckoned in the uterine line (Clark, 1994).
to undermine the customary rule that only people, who share a common ancestress constituted a family, had a right to one another’s property at inheritance.

It was then exactly within such a changing setting, where emphasis upon the well-being of one’s spouse and children (the nuclear family) and stronger marital ties had become everyday conversational issues and even attracted public policy action (Berry, 2001), that the farmer informants were invited to reflect on aspects of their social world – specifically inheritance preferences within the broader framework of resource rights and transfers among household members. And they went ahead to make pragmatic allocative preferences at the expense of customary loyalties to their matrilineal kinsfolk; the preferred intergenerational resource flows challenge the appropriateness of traditional norms, circumvent traditional conjugal expectations at inheritance, and redefine conjugal relations to accommodate the past, present and future. Notwithstanding, is matriliny a single-issue social practice or all about matrilineal inheritance rules and practices that could be simply circumvented as planned by the present informants and even changed through public policy initiative, such as the promulgation of the Intestate Succession Law of 1985? If so, what then are the issues informing the subsequent informant group’s decision to list their matrilineal kinsfolk as potential inheritance transfer beneficiaries?

To matrikin

Finally, Table 5 lists 14 (13 men and 1 woman) informants as planning to allow their matrikin to assume customary ownership of their self-acquired properties. These informants lived in the following areas: 10 in Omenako and 4 in Kofi Pare. In this informant group, a male farmer in Omenako explained his intentions as such:
This house and my farms have to return to my *abusua*……my grandmother lived
here, so I can’t take make any plans that will make it impossible for my *abusuaflo*
(maternal kinsfolk) too to enjoy the works of their elders……..it’ll be the same as
stealing from my elders….I’ve seen people who have brought problems upon
themselves for doing such things ( i.e. passing family properties to their wife and
children) ……I’ve always invested in my children’s education because of this (i.e. the
inability to pass on his farm and house to his children and wife)…………

The above informant’s wife, the only female informant in this category, also put her views in
these terms:

It’s improper to give away *abusua* property……..we must built upon what we get
from our family elders rather attempt to play tricks with them….Such tricks are the
sources of litigations in many extended families……I’ve one farm on *abusua* land,
which I expect my children to keep working on, my elders would have to give their
approval to that…………my other food farm is just behind this house and belongs
to my husband’s *abusua*…………..neither the children nor I need that land, although
the land is fertile…..harvests from this farm have always been very good………

In Kofi Pare, too, a male informant had this to say about the preferred resource transfers to his
extended family at the expense of the conjugal unit:

I got one part of my land from my maternal grandmother as a young man and then
inherited the other (a farm and a cottage) from my maternal uncle……..so the two
farms will go back to my family (*abusua*)……..this house also belongs to my elders
(his matrikin) and will also go back to where it belongs…..(i.e. his matrikin)….they
(his children) are working in the public sector in Nsawam and other places…I don’t think any of them plan to live here permanently and farm…..but if they want land to farm, their mother’s elders (and even their paternal cousins) can always get them one….You can’t give up on (betray?) your matrilineal kinsfolk just because you’ve married and gotten children.......I don’t expect anyone to do that...............That’s unthinkable....... 

His wife simply added that:

I wouldn’t accept any of his family properties (her husband’s matrikin) if given to me……I don’t need them as I also have a family (matrikin)……You can’t despise your maternal kinsfolk and then turn to them when there is a problem..........  

Reproducing narratives  
The immediate field accounts suggest an informant group that is defensive and protective of Akan matrilineal ideology and its social practices. The informants seem to reproduce local narratives and familiar story-lines about matriliny to the effect that: extended family groups (abusua) are responsible for inheritance decision-making. That marital relationship does not transform a husband and a wife into “two persons in one” (Oppong, 1981:31), who have a joint economy and could then go ahead to make intestate resource transfers to one another. All matrilineal kinsfolk consider their properties “to be joint, their loyalty and trust in each other paramount over all other interests” (Oppong, 1981: 29). Even cooperative efforts in economic production do not translate into joint gains and proprietary rights among conjugal partners.
In a sense, the cultural content of Akan conjugal/marital contracts, involving limited reciprocal rights and obligations in the distribution of household resources, appear to enjoy a certain level of support among a section of the informant farmers; it is still part of the “order-of-things” that husbands and wives have independent socio-economic lives within the same households, and manage and distribute self-generated resources as desired, such as towards the routine maintenance of extended kinship relationships and fulfilment of intergenerational obligations to matrilineal kinsfolk.

Also, the field returns signal a limited social space for contrary attitudes towards matrilineal kinsfolk in inheritance matters. The informant smallholders seemed to take a strong exception to inheritance transfers to one’s own children and spouses – even to the extent of interpreting such potential resource flows as a form of betrayal, repudiation of and disloyalty to extended family groups (abusua). Such sentiments are compellingly couched in the following terms, among others: “it’ll be the same as stealing from my elders………”, “You can’t despise your maternal kinsfolk……”, and “we must build upon what we get from our family elders rather attempt to play tricks with them………” Beyond literally explaining the basis of the immediate allocative preferences, the expressed sentiments manifest the depth of seriousness attached to extended kinship ties and obligations among the informants. These strong lineage ties and bonds of loyalty derive from a common substance and commitment to common values – that is, the sense of tracing descent from the same woman or ancestress that involves allegiance, emotional attachment and support to one’s matrilineal kin.

Indeed, similar field observations on account of interactions with market women in Kumasi (Ghana) led Clark (1994:98) to render that “repudiating the lineage or abusua, would be like repudiating the gift of life itself. These links reach beyond the grave, forging bonds of duty
and power with ancestors still concerned with the prosperity and purity of the blood they
shared………” Just like the present farmer informants, Clark’s trader informants did not want
to be seen as betraying and turning their backs on their extended kinsfolk in terms of socio-
economic decision-making or dealings. And they equally expressed their lasting extended
kinship solidarities through close social interactions, economic support and inheritance
transfers; descent groups create resource pools (family property) through inheritance, which
are used to meet members’ exigent material needs and maintain the very strong and enduring
intra-group ties (Berry, 2001).

Balancing acts
Notwithstanding the intense extended kinship attachments, the field accounts also provide
discernible pointers to interests in the intergenerational welfare of nuclear family members
(spouses and children). They specifically involve conjugal partners engaging in subtle social
acts to side-step or circumvent traditional inheritance rules, without necessarily constituting
an effort to undermine or a fundamental change in tradition. Such social acts include investing
in children’s formal education to avail them of employable skills and enhance life choices in
adulthood. This operates on the assumption that formal education is a form of investment in
individual capacity enhancement – a sort of individual property that cannot be taken from the
educated person or contested by extended kinsfolk at inheritance (Okali, 1983).

The above cited comments, such as “they (i.e. the informant’s children) are working in the
public sector in Nsawam and other places………” and “I’ve always invested in my children’s
education because of this………”, are all indicative of how some informants deliberately send
their children to school to prepare them for employment in governmental agencies - provide
them with socio-economic security - so as to minimise the relevance of inheritance transfers
in their intergenerational well-being. Thus, after securing the general welfare needs of their children via education, this category of informant farmers appeared to be socially well placed to prioritise their matrikin at inheritance and unconcerned about accusations of overlooking their nuclear family members in the allocation of inheritance resources.

And this clearly goes to suggest that the view that parental investment in children’s education is a social platform, where the long-term material needs of nuclear family members may be articulated, planned and realised in good time before the inheritance claims of extended family groups eventually become an issue or come up for discussion; a vehicle for managing and balancing the claims of extended and nuclear family groups at inheritance (Okali, 1983); and a potential means of living the past and inventing the present – making the past relevant in contemporary lives.

**Emphasising continuity and discontinuity**

In the opinion of McLeod and Thomson (2009), social science frameworks are conventionally steeped in either explaining continuity or explaining discontinuity – especially through the distinctions between consensus and conflict theories. However, time and again, empirical evidence challenge the validity of such analytic distinctions and clear-cut categorisations; the complexities of how daily lives are lived, and cultures work and reproduces themselves all point to the dynamic and multilevel interconnections between continuity and discontinuity. Hence, this sub-section is an attempt to isolate, identify and highlight the present informants’ multiple engagements with the processes of change or continuity in traditional inheritance practices as summarised in Table 5 and the cited field narratives. It is about how inheritance matters are handled and their relevance for forging a more nuanced understanding of social process in aspects of household-run agriculture in contemporary Ghana. To streamline the
discussions, I ask: what do the continuity and discontinuity discourses mean and entail here? How do the data trends on inheritance transfers in Table 5 and their underlying reasons express discontinuity or continuity discourses relating?

The continuity discourse means a household characterised by intense kinship loyalties and solidarities at the expense of conjugal ties. Husbands and wives have separate income and expenditure streams, do not have a common housekeeping (subsistence) fund and rights to each other’s property at inheritance. It (continuity) is clearly about how certain local cultural elements (e.g. unpooling household practices) have proved remarkably resistant to diverse pressures (e.g. market reforms) to bring it in conformity with the benchmarks of a singular modernity or Western household models where notions of pooling, cooperation and sharing presumptively characterise economic behaviour (Young, 1993).

On the contrary, the discontinuity implies a certain break with tradition - a lesser investment in and recognition of extra-conjugal (household) relationships and more corporate forms of householding beyond the obligations of collective subsistence needs – i.e. income pooling, joint expenditure planning and shared (and unconditional) rights to accumulated domestic resources at inheritance. Such discontinuities may express the outcomes of struggles over, adaptations and subtle defiance to customary rules and values informing certain domestic events (i.e. resource flows at inheritance) and features of everyday life (e.g. housework and division of labour).

Aligning data

The summarised data in Table 5 suggest that no male or female informant planned to make exclusive inheritance transfers to his/her spouse in direct reward for contributions to property
accumulation within the jointly established household. And these data trends are in tune with the afore-defined continuity discourse. The contrary here would have meant a violation of tradition – i.e. undermined the rights of a man’s siblings and sister’s children, who are the recognised beneficiaries of the traditional lineal inheritance system. This traditional Akan system of choosing a man’s heir from his abusua or matrikin (i.e. outside the conjugal household) is known to strengthen lineage bonds, loyalties and solidarities. It vocalises and gives considerable meaning to elements of Akan culture, especially the importance of kinship or community membership in everyday life is captured in a proverb as such: “you can get a new husband (or wife), but not a new brother (sister)” – that conjugal ties are transient and the trust of kinsfolk must be supreme or override all other interests (Clark, 1987:97).

However, from Table 5, 33 informant householders have listed their children and spouses as joint beneficiaries of their diverse belongings. Though these inheritance transfer plans for the spouses particularly do not involve autonomous rights to accumulated conjugal household resources, they still constitute a breach of tradition. The same can be said about the 27 men (fathers) who listed their children (alongside their spouses) as potential inheritance transfer beneficiaries. This is because a man’s children are neither his lineal heirs nor family members in Akan descent reckoning (Berry, 2001; Ferguson, 1999).

Having both elements

Of the 6 women in this category, their inheritance plans for their children (though alongside their fathers), who are all customarily members of the women’s matrikin, are in affirmation of the continuity discourse. But, what about these same women’s inheritance transfer plans for their husbands (alongside their children)? It is a significant field observation that apparently implies a violation of traditional Akan inheritance rules – despite the failure of the resource
transfer preference to confer undiluted, autonomous or unconditional inheritance rights to conjugal household resources. It is a-cultural in the scheme of Akan intrahousehold resource allocative rules and practices for marital partners to inherit each other. Accordingly, the data category of Children/Spouse has both elements of discontinuity and continuity discourses.

Indeed, similar cultural ambiguities characterise the other 55 transfer plans captured in Sons Only (1), Daughters Only (5) and Children (49) of Table 5. While the transfer plans of the 10 men (fathers) clearly violate Akan lineal inheritance practices, the preferences of the 45 women (mothers) in the above three categories are in order culturally. Also, besides the 14 male and female informants in the category of Matrikin (Abusua), the intergenerational plans of 45 women in the categories of Sons Only (1), Daughters Only (5) and Children (39) are all in line with the continuity discourse. The intergenerational transfers to the children of the 6 female informants in the category of Children/Spouse (6) too are traditionally acceptable. It means a preponderant 65 male and female householders from a total of 103 study informants somewhat opted for Akan lineal inheritance rules and practices.

**Summary**

The present data trends do not provide any clear-cut pointers to discontinuity or continuity with traditional Akan inheritance rules and practices. They are far from unidirectional and determinate, as the informant’s inheritance priorities both appear to retain links with the past or tradition (continuity) and manifest a new phenomenon or change (discontinuity). At best, the data reflect and reinforce how both the past and present may exist contemporaneously in intergenerational issues and experiences; the complex and shifting mix of resource transfer

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30 Refers only to the category’s female informants – i.e. Omenako 21 and Kofi Pare 18
31 The 65 householders are drawn from the following categories: Matrikin (14), Sons Only (1), Daughters Only (5), Children (39) and Children/Spouse (6). The figures in the categories of Children and Children/Spouse are limited to female informants.
options available to and consequently exercised by people at inheritance; and, generally, how the past can still make itself felt and relevant in contemporary issues.

Yet, in terms of the seemingly slippery analytic schemata of McLeod and Thomson (2009), I still think the summarised data in Table 5 offer sufficient grounds to suggest that a good majority of the inheritance transfer options veer towards the continuity discourse. This point of view is particularly borne out by these data summaries: (i) no informant householder (out of 103) wanted to make an unambiguous, unconditional or straightforward transfer to his/her spouse; (ii) 33 male and female informants, who had listed their spouses as preferred heirs, also made their children co-beneficiaries and thereby denied the spouses incontestable or unambiguous access to and control over conjugal household resources at inheritance; and (iii) 65 informants (out of 103) variously planned to pass on diverse properties to their children and matrikin (abusua).

Consequently, like Ferguson (1999), the present study’s answer to Mary Douglas’s (1969) old and recurrent question - “Is Matriliny Doomed in Africa?” – is an equivocal no! Both Douglas (1969) and Ferguson (1999) drew upon extensive field materials to affirm the resilience of matriliny in the wake of social change in Zambia. However, to some extent, their reasons for arriving at the same conclusion differ: while Douglas saw matriliny as tool for harvesting the promises of substantial economic expansion in the 1960s, Ferguson identified it as a veritable means of managing the economic uncertainties in the 1990s (Ferguson, 1999).
CHAPTER 10  CONCLUSION: PICKING UP THE PIECES

Introduction

The present study has focused on the cultural dimension of the on-going economic reforms in Ghana, with emphasis on the cocoa and smallholder-dominated agricultural sector. The main problem related to how the expressions of matrilineal ideology and conjugal norms through resource allocation among household members affected and are affected by economic restructuring. That lack of macro policy understanding of the cultural processes surrounding cocoa production units (households) could marginalise women in relation to the improved producer incentives and consequently make the agricultural sector reforms irrelevant for a critical sector of society.

Discussions about the regulatory mechanisms for intrahousehold resource allocation, which was broadly categorised into pooling and non-pooling systems, constituted the conceptual general backdrop of the study. This conceptual approach made it quite possible to unpack the cultural underpinnings of the two main modes of intrahousehold resource allocation and then relate the same to the prevailing IMF/World Bank-funded economic policy ideas, creating a basis for assessing the interfaces (convergences and divergences) between the macro and micro understandings of conjugality and intrahousehold practices.

Development gatekeepers

The IMF and World Bank, acting as gatekeepers of development resources, were presented as having enormous capacity to nurture and promote development philosophies, weave them into policies and then initiate programmes and projects (Nederveen Pieterse, 2005). The literature review was therefore on the interconnections between cultural factors and development – the cultural assumption of development thinking, practice and cooperation. It served as a
backdrop for the study’s running proposition that the success of donor-funded development interventions depend on their recognition and application of local cultural processes – that is, matriline and other local ways of thinking, living and acting must always be mobilised and used to address problems in local communities. The micro-macro must simply catch-on for effective outcomes in public action.

**Picking up the pieces**

The present chapter therefore begins by aligning the changing policy discourses - the shift from state interventionism to market reforms and their perceived merits for enhanced economic growth and societal development. Universal and contextual understandings of households (pooling and non-pooling) are generated and related to the meaningful flow of social life and development practices and, in so doing, provide the relevant explanatory tools for the primary data trends. The central findings are likewise teased out from the perspective of cultural analysis – how the reality of development is defined, constructed, communicated and promoted through specific policies and programmes by international donor institutions, such as the IMF and World Bank. It draws attention to the earlier proposition that macro-micro interconnections must always be in place to ensure social inclusiveness, justice and equity in international development – i.e. efforts at improving living conditions in poorer sections of the world.

**Defining policy frameworks**

Since the early 1980s, Ghana, like many other sub-Saharan African countries (SSA), has been undergoing the IMF/World Bank’s promoted and financed Structural Adjustment Programme (SAP) to address its domestic policy inadequacies - invigorate the economy and enhance debt-servicing and repayment capabilities. It has meant changing the posture of the economy
from state interventionism towards neo-liberalism where the market, rather than the state, allocates resources for increased economic growth, stability and profitability towards the ultimate goal of accelerated societal development.

In policy practice, the down-sizing or rolling-back of the state has involved demand-reducing measures, such as withdrawal of subsidies on social services (transportation, education and health), wage cuts, retrenchment or redeployment of excess labour in the civil service and related reforms, divestiture of loss-making public corporations and improved opportunities for private enterprise. Policy emphasis has also been on the promotion of exported commodities, which, in Ghana’s smallholder-dominated agricultural system, simply meant intensification of cocoa production.

Based on a track record of relatively good performance in restructuring, in 2001, Ghana also moved on or, more appropriately, qualified to adopt the newly launched Highly Indebted Poor Countries Initiative (HIPC). On the formulation of a framework for poverty reduction, HIPC offered a basis for multilateral debt-relief and additional concessional lending facilities from the IMF/World Bank. HIPC practically required adopting debt-ridden countries to re-direct resources, which would otherwise be used to service multilateral debt obligations, to social programmes and thereby make the entire restructuring processes more humane and socially acceptable. Both SAP and HIPC suggested measured complementarities between growth-spurring policies and social welfare practices, without compromising the guiding neoliberal principles for a more productive, a more flexible and a more efficient economy.

The outlined IMF/World Bank-promoted policy prescriptions harboured no alternatives, no opting out clauses. The idea of free markets, free enterprise and free trade was reified as the
only viable way to “interpret, live in and understand the world” (Harvey, 2007:3). The policy ideas came in a universalising and one-size-fits-all format, deriving from the neutral problem understandings and ameliorative actions of an exact social science – economics. However, such development policy ideas and their related action plans are always conceived in response to situational or historical needs; they have a context, express definite cultural assumptions and verbalise interests and strategies. Thus, through SAP, the IMF/World Bank also manifest their hegemonic interests and bias for Western values underlying economic theories (Peet, 2003; Sogge, 2002).

Does culture matter?
Consequently, the present study developed a general line of argumentation that local cultural processes matter in attempts at social and economic transformation. This is precisely because local cultural processes are critically important dispensers of diverse development policies, promises and opportunities; all development programmes and projects potentially unfold or take place within a complex world of unequal cultural structures and social relationships. Culture was here seen as a fluid and complex body of knowledge, belief and normative systems, which a group has inherited, adopted and created to serve relational ends – diverse human interactions. It is neither self-evident nor has an independent existence; it is only given a “life” and assume a meaning through substantive social actions - capable of being manifested, lived, and reproduced in contingent social arenas such as homes, schools, marketplaces, farms and workplaces. In a word, local cultural processes were conceptualised as integral parts of everyday life - part of the formation of identity and sense of self, who we are and how we express our selves in interactions with other people and socio-economic structures.
Similarly, development needs were noted as being always felt and nurtured within a locally constituted life-world of exclusion and opportunity, making everyday experiences or local realities the obvious fundamentals for any ameliorative action. Such a policy approach, which would involve learning slowly from the ground to the top (bottom up), was then conjectured to be the surest way of ensuring efficiency and relevance, as well as strengthening the self-esteem and the can-do-spirit of local people who assume the role of stakeholders in their own welfare plans (Rao and Walton, 2004).

With this working understanding of culture’s policy relevance, farm households were equally conceptualised as cultural forms, whose internal codes and rules are expressed in modes of membership recruitment, control and custody of children, division of labour, and patterns of resource management, intergenerational and decision-making (Wilk, 1997). Such household practices provide clues about situated value systems, patrilineal and matrilineal (inheritance) ideologies and gender perceptions - status and roles, rights and obligations, and appropriate behaviours of men and women. Diverse practical activities have always given meaning to differentiated social identities. For example, within the household, men and women usually come to terms with their relative privileged or disadvantaged positions through involvement in the processes by which costs and benefits are distributed among members, and in wider supra-household political and economic networks (Moore, 1992;1996). What then were the outcomes of the interplay between intrahousehold processes and the promises of agricultural adjustment?

Data sources
The study mostly drew upon primary materials from two farming communities, Kofi Pare and Omenako, in the Suhum-Kraboа-Coaltar of Ghana, and a wide range of secondary materials.
Fifty households, which had ethnic matrilineal Akan conjugal partners and simultaneously farmed food crops and cocoa, were purposively interviewed. This field strategy of targeting mainly Akan farmers was clearly disposed to avail only a partial or fragmented knowledge on a country with motley of ethnic groups. However, over time, when many such partial and group-based insights were assembled, there was the likelihood of generating a richer, thicker and more nuanced understanding of the many-sided and complex socio-cultural structure in its multiple relations within and beyond Ghana. Such was the argument for the selective focus on the matrilineal Akan farm households.

In the economic history of Ghana, the entire Suhum-Kraboa/Coaltar district has been credited with the initial expansion of cocoa investment and production. The administrative district, covering the Densu valley, has come to symbolise frontier settlements of matrilineal Akan smallholders, who, in response to producer (economic) incentives in the mid to late 1890s, banded together in small extended family groups and migrated into uncultivated forest zones to pioneer commercial production of cocoa. These migrant farmers made Ghana a leading global exporter of cocoa as far back as 1911 (Hill, 1997).

Also, from the early 1970s to late 1980s, these same farming communities were variously targeted by a World Bank-Ghana Government agricultural project, Eastern Region Cocoa Project, which sought to replant, rehabilitate and invigorate cocoa farms, as well as train smallholders in improved cocoa farming techniques and management (Amoah, 1998). In a sense, the data sources were proper contexts for understanding persistence and change or studying traditional institutions and practices in relation to a new set of outsider-initiated policy designs - agricultural sector reforms, with emphasis on cocoa production.
Findings

Therefore, using primary data from the villages of Kofi Pare and Omenako, the present study specifically looked at the modes of organising paid and unpaid activities (such as weeding farms, plucking and splitting cocoa pods, cooking and cleaning homesteads), and broader economic relations within households farming cocoa and food crops. In these agricultural households, as earlier indicated, Akan matrilineal ideology consciously or unconsciously expressed itself in ways of reckoning descent and kinship ties, organising and sharing the benefits of production, transferring accumulated wealth at inheritance, as well as wider the terms of conjugal relations. This was the same as exploring how a local symbolic order, characterised by “weak conjugal bonds” became routinely invoked through diverse domestic practices within the context of market policies, which prioritised “strong conjugal bonds” as the most economically efficient way of organising smallholder agricultural activities. These market-informed farm sector policies particularly expected rural household units, rather than individual members, to respond to the new economic and improved opportunities (Netting, 1993; Fapohunda, 1988).

One man, two wives

The findings showed most conjugal partners living in monogamous relationships. Many male informants had one wife and both partners were co-residential, somewhat creating a combined socio-spatial base for consumption, production and reproduction. Significantly, only three of the fifty informant-households were polygamous or had a man who was simultaneously married to two women. The low incidence of polygamous marital ties among the informants particularly gave credence to data trends in the 1960s, when the practice was noted be at its peak, and still accounted for a paltry one-fifth of all marriages (Assimeng, 1999). This perhaps proved Hill (1975) right in the proposition that a local culture that allowed polygamy
Conclusion

did not necessarily mean men had more than one wife at every material time; rather, most men only aspired to have multiple wives.

Despite the cultural tolerance for polygamy, it was argued that the overweening influence of Christianity, economic strains and other forces of modernity had all coalesced to make the practice impracticable. This was because the practice of polygamy generally came with hard choices in contemporary Ghana: while many Christian groups frown upon the practice, the monetised economic system had meant economic hardships. Indeed, while many attempts at social progress often had in mind improvements in life chances, domestic practices always suffered the imposition of proven ideas and values (Wilk, 1997). Therefore, the few cases of polygamous marital relationships were presented as a demonstration of the resilience of aspects of local cultural values and practices in the face of the present global cultural flows, with Western norms at the core (Harvey, 2007).

Besides, the few cases of polygamous households strikingly brought to fore elements of the complexity associated with domestic socio-economic relations in the study areas. Typically, in all the informant polygamous households, the wives tended to have established clearly discernible separate socio-economic streams or, more appropriately, hearth-holds within the polygamous households which they were nested. These wife or mother-directed hearth-holds then operated as the real socio-economic and spatial contexts for domesticity - production, reproduction and consumption. Each hearth-hold was responsible for cooking, caring for children and sick adults, organising work on food farms, providing labour for cocoa farms and also taking pre-arranged turns to include the shared husband or composite male household head as a “dinner” and an overnight guest. The “first” or “senior” wives shared the same compound with the husbands; the “second” “junior” wives lived separately or operated
physically distanced hearth-holds. The spread of basic domestic activities across physical household boundaries was only evident in the polygamous cases, accounting for the present in-depth analytical interest; for, in both household forms, as later discussions will show, the conjugal partners always had differentiated economies.

**One household, separate economies**

Male and female informants were found making contributions to work on cocoa and food crop fields; they cultivated seedlings, cleared weeds and removed tree stumps, harvested and transported (carried) food items home, and plucked and gathered and split cocoa pots all in relation to their locally perceived abilities and capabilities. The farming tools were mostly knifed hooks, cutlasses and hoes, which had been in use over several generations. Motorised spraying machines, mostly used on cocoa fields, were the most technologically advanced tools. Even these cocoa spraying machines were designed to be strapped to the back of the user (farmer), only saving human labour efforts partially. Thus, in many ways, the varying farm activities and crude tools reinforced local gender perceptions and practices – men against women, toughness against passivity, and physical strength against physical weakness. Because, while rural men discharged the so-called more physically and dangerous demanding tasks, such as de-stumping, thinning overgrown field and felling trees, women did the relatively less physically demanding activities - including clearing brushes and weeding around plants, harvesting and transporting harvests.

While the men generally had managerial control over the cocoa returns, everyone retained or managed the income from the sale of food items, which he/she had personally cultivated and/or picked from the food fields. The individualised management of crop returns by the conjugal partners translated into separate socio-economic streams (interests and obligations)
within the same households. But, in many fronts, the householders still cooperated to secure each other’s welfare needs and own-account economic interests through the provision of resources - such as land, money and labour. They exploited their extended family connections to help each other to get land for crop cultivation. This was somewhat in accordance with the spirit of the conjugal contract and lineage solidarity: while men were required to provide a means of subsistence to their wives, extended family groups also had the same responsibility towards their members who assume the responsibilities of adulthood, such as marrying and setting up a separate household.

Co-wives too worked together on the same fields under the direction of the shared husbands, as well as on each other’s hearth-hold’s food farms. The physical presence of the shared husbands perhaps was not necessarily a requirement for mutual support among co-wives, despite their competing and divergent interests in the polygamous households. All the informants could somewhat be said to have had a clear overview of their basic welfare needs and the level of intrahousehold cooperation necessary to meet them. They knew when to cooperate, give more or less. In a word, within the domestic arena, conjugality came across as a varying form of entitlement to mutual assistance and other locally valued resources, and not necessarily an arena of female subordination and rivalry among co-wives.

Harvesting policy promises

Since the men generally directed work on the cocoa fields and controlled the related returns, they came across in the study as the “real” proprietary holders of the cocoa farms and also the “real” economic beneficiaries of the gender-neutral public action at promoting cocoa production. Within the cultural content of conjugal expectations, the women appeared at ease or nonchalant about the improved cocoa returns to the men folk; the relatively enhanced male
income also had somewhat positive ripple effects on the women. Women folk welcomed a rumoured bonus payment to cocoa farmers in December 2002, as they thought their men folk would make money more easily available for extra spending during Christmas and also were more likely to buy them (women) new wax prints or cloths. Such raised female expectations were often associated with and limited to normal cocoa sale periods.

While the informant households were socio-spatial contexts for the production of cocoa and food crops, the informants culturally had no inheritance rights within these households. The husbands and wives could not inherit each other. Their respective inheritance rights were all culturally located in other households, where they had ordinarily not contributed routinely towards production and wealth accumulation. Brothers and sister’s children were cited as potential heirs of cocoa fields by some male informants, which meant literal endorsement of the matrilineal inheritance rules and practices. These men obviously had limited room for manoeuvre as the crop fields, which the conjugal team had tilled over time, actually belonged to their matrilineal family groups. Some women, whose spouses worked as sharecroppers on their (the women’s) extended family landholdings expressed the eagerness to ensure that the farms went to their children, who customarily could not inherit their fathers’ life-long efforts. There were also men strategising to give intergenerational rewards to their wives and children in clear violation of traditional Akan inheritance rules.

The intestate succession law (PNDC L 111), which was enacted in 1985 to ensure that on the death of a person, a good portion of his/her estate would go to the surviving spouse and/or children (Berry, 2001), was known to most informants. But, since the informants had not registered their marriages, the law did not apply to them and thereby ensuring the potency of customary rules in inter-generational transfers.
**Concluding Remarks**

Balancing macro-micro issues

The IMF/World Bank-sponsored economic reforms, especially the agricultural sector reform, involved (and still involves) certain generalised and cross-cutting ideas (macro frameworks) about the character of households (micro issues). All households were considered as pooling or joint entities, where co-residential members combined income, labour efforts and other assets to promote the welfare of all. Members of such pooling households were presumed to act as a team within clearly discernible socio-economic boundaries, while enjoying equal managerial control over jointly accumulated resources. Irrespective of the income earner, there was a shared decision-making and ownership rights in and across generations. As a result, in terms of policy action, entire household units rather than individual members were expected to respond to and take advantage of new economic opportunities.

But, the lived and contextual realities (micro dynamics) of the present informant households in Kofi Pare and Omenako did point to a non-pooling resource management practice and questioned the presumed universal validity of the IMF/World Bank’s pooling/joint household model. Precisely because husbands and wives had clearly distinct income streams and socio-economic interests that required independent managerial decision-making. The informant households operated as non-pooling systems, where conjugal partners only pooled cooperated (labour and other resources) to meet subsistence and other welfare needs. Thereafter, they all recoiled into the promotion of their own-account socio-economic interests and obligations. Informant husbands and wives cooperated on crop production and consumption, but their respective kinship and other supra household networks and obligations were not overlooked when faced with major decisions, such as investment and inheritance planning.
All this suggested a complete divergence between the overweening macro assumptions underlying the well-intentioned IMF/World Bank-funded economic reforms vis-à-vis the locally constitutive socio-cultural values and practices within the informant households. SAP evidently appeared to represent an attempt to implement internationally proven experiences or general lessons from socio-economic change without a local cultural content. It wrongly assumed there were universal farm practices and problems that required a universal approach. Therefore, from the present study, a balance between macro and micro issues is critically important for development to be of relevance to beneficiary communities. Macro structural reflections must not be inexplicably remote from the eventual context of action. That public action must identify, recognise and appropriate relevant local institutions in order to succeed.

Sources of policy ideas

The study has given analytic credence to the need to pay attention to the sources of policy ideas, as they are the ultimate determinants of the local cultural content of and level of micro-macro balance in public action. This is because ideas are both descriptive and prescriptive: they offer a basis for defining, categorising and handling social realities. They provide a certain view of the world and a way of relating to it. Ideas are sources of interpretive frameworks for societal problems and related solutions; they inspire, frame, guide and legitimise social action (Blyth, 2002).

However, following Sogge (2002), policy ideas do not emerge, arise or exist in vacuum; they are embedded within definite political, economic, social and cultural systems. Value-free ideas simply do not exist (Blyth, 2002). Mainstream economic ideas have in particular been described as “symbolising political interests” and social endeavours, “rather than deriving from the neutral findings of an exact science” (Peet, 1999:15). Even more, donor interests,
shifts in global economic structures and intellectual trends have all been noted to influence the character of development discourses and programmes – with a classic example being how the IMF/World Bank promoted the proven idea of *structural adjustment* for adoption by debt-ridden developing countries (Cooper and Packard, 1997; Peet, 1999). Powerful global institutions and their network of partners produce, transmit and regimes of policy “truths”, explaining the need to focus on the sources of ideas for better insights into policy-making. Effective policy action basically lies in seeking to understand the origins of policy ideas and how to tailor them (ideas) to suit local circumstances. This is more so in the field of international development, where, according to Mosse (2005), the viewpoints of powerful donors and actors easily translate into how other people define their ambitions, verbalise their experiences, live their lives and relate to the larger world to the extent of consigning them to bystanders in their own development.

**Relationships instead of household units**

The study has reinforced the analytic value in focusing on social relationships rather than household units and individuals for a better understanding of resource flows within and between domestic groups. Berry (1984:20) made the same point in these terms: “the questions we need to ask are not what do ‘households’ decide and how, but rather how does membership in a household affect people’s access to resources, obligations to others, and understanding of their options – and vice versa ?” This is because relationships determine and explain statuses and roles, and the basis of diverse resource rights and claims. They create and reproduce the positioning of people, which translates into differential entitlements (March et al., 2000). It is specifically within this perspective that household relationships are defined in terms of gender to generate understandings about the different tasks and roles of men and
women, as well as patterns of cost and benefit sharing between conjugal partners (Moore, 1992; Hart, 1995).

A key insight of this relational approach is that the institutions of marriage and kinship are spaces where people interact and acquire obligations to and rights in each other. Such rights and obligations are framed and operationalised in everyday practice to generate discourses of ‘weak conjugal bonds’ and ‘strong conjugal bonds’. In the present study, for instance, this discourse enabled the understanding of matrilineal Akan marriages as mere “friendships”, which could break up at anytime, and unworthy of material investment. Kinship, however, came to symbolise deep-rooted, enduring and blood relationships that should be maintained and prioritised in efforts at securing one’s social and economic interests. It explained why husbands held back on “subsistence money” (i.e. money for domestic provisions) when wives obtained money from crop sales and off-farm activities; why women understated their incomes, kept their savings with their extended family members and wore money belts to keep savings out of the reach of their husbands. While these creative strategies to tap into and limit pressures on conjugal own-account economies signalled “weak conjugal bonds” (Jackson, 2007), they also manifested (and still do) how local ideas about marriage and kinship relations translate into locally differentiated terms of conjugality and intrahousehold allocative principles, such as pooling or unpooling of income, property and other valuables.

This same relational approach also drew attention to the analytical interconnections between inheritance and household resource management as both involved sets of social and economic processes that were embedded within close personal interactions and networks. They were all concerned about resource flows of through the channels of marriage and kinship. In this way, as exemplified by the present study in how matrilineal inheritance rights were customarily
located in kinship groups rather than households, the approach rendered a formidable framework to enable the comprehension of the divergences and complementarities in conjugal interests; how people managed the tensions between conjugal and kinship solidarities; how people managed competing conjugal and kinship demands; how local meanings defining access to resources at inheritance actually played out, as people do not adhere strictly to structural rules. In many ways, this has given an added dimension to earlier discussions on the relevance of social relationships in resource use and control (Berry, 2002; Hann, 2008; Hart, 1995);

Is matriliny dispensable?
While Akan matrilineal ideology and related practices were presented as translating into non-pooling household economic principles, the contrasting resource pooling principles and their resulting strong husband-wife ties were associated with the Western nuclear household. The close-knit nuclear families, which were composed of parents and their children who also aspired to inherit them, were presumed to ensure efficient and effective outcomes in household enterprises (Netting, 1993). Weak conjugal bonds, in other words, amounted to a lack of internal cohesion and allocative efficiency in the production of the “Z” goods to maximise collective welfare.

Consequently, in many development initiatives, matriliny and other cultural practices that fell outside the realm of the “best practices” were considered as a barrier that should be abandoned. Matriliny in particular was perceived as either “unnatural or grotesque”, undesired organisational form and irrelevant to the pursuit of the “good life” (Rogers, 1989:126). It was for the most part considered an obstacle to the “institutionalisation of very strong, lasting or intense solidarities between husband and wife” and socio-economic development (Holy,
As a result, it was side-stepped - if not undermined - by many World Bank-funded development projects in sub-Saharan Africa (Pottier, 2007; Rogers, 1989). The anti-matriliney policy hypothesis regularly run as such: with the strengthening of the husband-wife ties through improved joint economic activities, close kinsfolk relations and the notion of tracing inheritance from a common ancestress would become irrelevant in the lives of those concerned (Holy, 1996).

However, like all other cultural practices of development beneficiaries, matriliny does not necessarily represent inertia and backwardness. Neither is it all about matrilineal inheritance. It is a total value system that not only assigns people to culturally recognisable categories through the female line (Holy, 1996); but it also constructs identities and interests, determines where some people come from and call hometown, who some people are and what some people have in terms of institutional rules and practices. It could simply be referred to as some people’s “specific and multiple designs for social life”, which cannot just be wished away (Appadurai, 2004:61).

Nevertheless, if this software for social actions and relations has supposedly become part of the development problem, subsequently it could as well be part of the solution. Like all cultural ideologies, matriliny certainly has problem solving potentials and could equally be a development partner - that is, expressing and receiving development in a localised format that does not compromise what makes life meaningful for those who subscribe to it. The outcomes of such encounters could then be considered as part of the emerging ‘multiple modernities’ (Woolcock, 2009), where every social group is considered to have the possibility of being truly “modern” and yet have significantly different worldviews, different outlook, different social institutions and different patterns of intrahousehold resource allocation.
Conclusion

Taken together, the generated insights about matrilineal Akan intrahousehold processes and what is known about other cultural processes are suggestive of mutual dialogue, exchange and cross-fertilisation of ideas and experiences between development beneficiaries (the poor) and facilitators (the rich, donors, etc.). It is through such cultural exchanges, as noted by Firth (1981), that all manner of people get the opportunity to project themselves to the larger world, promote their problem-solving capabilities, and explain how aspects of their value systems could contribute towards achievement of their self-defined “good life”. It is also when different cultural forms and means of understanding the world converse freely in the policy arena that real meaning could be given to the long held - but easily forgotten - view that “development itself is a cultural construct, a basis for intercultural engagement” (Eade, 2002:xii).
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APPENDIX

University of Tromsø
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Interview Guide
This interview guide is designed to facilitate research on intrahousehold resource allocation in Kofi Pare and Omenako, Suhum Kraboa/Coaltar district. All volunteered information will be treated with utmost confidentiality and used only for academic purposes.

A: Personal Information
1. Sex……………………Male ( ) Female ( )
2. Age……………………20-29 ( ) 30-93 ( ) 40-49 ( ) 50-59 ( ) 60++ ( ) Don’t Know ( )
3. Level of Education………………………… Never ( ) Primary school ( ) Middle School ( )
   Secondary/Technical ( ) Tertiary ( )
4. Home Town…………………………

B: Household Composition/Structure
5. Marital status………………Single ( ) Married ( ) Divorced ( ) Widowed ( ) Don’t Know ( )
6. If married, is it registered? Yes ( ) No ( )
7. If Yes / No, why?…………………………………………………………
8. If married, do you live with your husband/wife/wives in the same house?
   Yes ( ) No ( ) Don’t Know ( )
9. If No to Que.8, where and why?………………………………………………
10. Do you have children? Yes ( ) No ( )
11. If Yes to Que.10, how many? …………………………………………………
12. Do you live with any of your children? Yes ( ) No ( )
13. If No to Que.12, how many and where?……………………………………
14. Are there any other children (adults) living with you in this house? Yes ( ) No ( )
15. If Yes to Que. 14, how many and are they related you?…………………………...
Appendix

C: Production Patterns

16. What do you mainly cultivate?  Cocoa ( )  Food Crops ( )  Cocoa/Food Crops ( )
   
   NB: ask for specification of cultivated food crops and production objectives

17. If involved in any form of mixed farming, why?......................................................

18. What is your average level of production in the last 3 years?

19. Are you satisfied with your farm output? Yes ( ) No ( )

20. If dissatisfied with level of farm output, why? ..................................................

21. Do you have any other source(s) of income? Yes ( ) No ( )

22. If No/Yes, what is it and why?.................................................................

D: Acquisition of Farm Resources

23. Do you own your farm land?

24. If No to Que. 23, how did you acquire it?

25. What are the procedures for land acquisition in this area?........................................

26. Are the land acquisition procedures similar for men and women, as well as indigenes and settlers? Yes ( ) No ( )

27. If No to Que. 26, why? ..............................................................................

28. Are you satisfied with the land acquisition procedures? Yes ( ) No ( )

29. If No to Que. 28, why? ..............................................................................

30. What are the main sources of your farm labour in the last 3 years?
   (a) Self   (b) Spouse (c) Hired Labour (d) Children/Dependents (e) Neighbours
   (f) Other Relatives (g) Any Other ...............................

31. Do you help on anyone’s farm? Yes ( ) No ( )

32. If Yes to Que. 31, whose farm and why?..............................................................

33. Have you had any contact with farm extension officers in the last 3 years? Yes ( ) No ( )

34. If Yes/No to Que. 33, why?...........................................................................

35. Do you have access to farming inputs, such as fertiliser, pesticides, hybrids and seedlings?

36. If No to Que. 35, why?...............................................................................

37. If Yes to Que. 35, Why and how?.........................................................

38. How do you finance your farming activities?............................................

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E: Decision-Making and Expectations

39. Who makes decisions concerning the following farm issues?
   a) Type of crop to plant..........................
   b) When to plant/harvest crops...............  
   c) When to sell crops..........................
   d) What to do with farm income............... 

40. Do you perceive the cocoa or farm crops as your personal property or something belonging to the entire household?

41. Can you give further explain to the answer to Que. 40?.............

42. Does anyone aside from your spouse and children/dependents benefit regularly from your farm income/produce?

43. Can you give further explain to the answer to Que. 42?.............

44. Do you perceive properties (house/cottage, farm tools, furniture, utensils, animals etc) in the household as jointly-owned?.........

45. Can you give further explain to the answer to Que. 44?.............

F: Inheritance Planning

46. In the eventuality of divorce or death, will you have a share or inherit any of the household properties?

47. Can you give further explain to the answer to Que. 46?.............

48. Who do you expect to inherit your, and why?..........................

49. If your spouse and/or children will not inherit you, who then and why?..................

50. Have you heard about the “new” intestate succession law (PNDCL113-4)?

51. If Yes to Que. 50, where did you hear about it?

52. Is the “new” law in conflict with your inheritance plans? Yes ( ) No ( )

53. Can you give further explain to the answer to Que. 52?.............

54. Will the law apply to you? Yes ( ) No ( )

55. If Yes, do you plan to circumvent it? Yes ( ) No ( )

56. Can you give further explain to the answer to Que. 55?.............

57. If the traditional inheritance arrangements will apply to you, will that be in conflict with your inheritance plans? Yes ( ) No

58. Can you give further explain to the answer to Que. 57?.............

59. If Yes, do you plan to circumvent it? Yes ( ) No ( )