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CITIZENSHIP, AUTHENTICITY AND BELONGING IN EUROPE AND GHANA: THE CASE OF THE GHANAIAN MIGRANT

MAAME ADWOA GYEKYE-JANDOH¹

ABSTRACT

This study analysed the perspectives of first generation Ghanaian migrants to and from Europe regarding the changing definition of citizenship in Europe, and how these perspectives, including the notion of authenticity, impacted Ghanaian migrants' feelings of 'home' and 'belonging'. It examined 'belonging' and authenticity in relation to the family at 'home', and looked at migrants' feelings of belonging in the 'host' country in Europe in relation to their feelings of belonging in their country of origin or 'home' country. The results indicated that Ghanaian migrants tended to exhibit a more instrumental approach to the acquisition of citizenship in Europe and were sceptical of 'belonging' in their host country. When it came to the issue of 'belonging' in their home country, Ghana, these migrants tended to exhibit less of an instrumental approach and more of an emotional approach, making reintegration possible.

Keywords: Africa, Citizenship, Europe, Immigration, Migrant

INTRODUCTION

This research explored and analysed the perspectives of some Ghanaian returnee migrants from Europe, as well as potential migrants, regarding the changing definition of citizenship in Europe, and how it impacts Ghanaian migrants' feelings of 'home' and 'belonging'. Whether or not the notion of their authenticity/autochthony was important for migrants in terms of maintaining their identity and cultural authenticity, and whether this partly defined their difference in the host country in Europe or their sameness in the home country, Ghana is explored alongside the feeling of 'belonging'. According to Ceuppens and Geschiere (2005), "recent studies highlight the extreme malleability of the apparently self-evident claims of autochthony.

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These discourses promise the certainty of belonging, but in practice, they raise basic uncertainties because autochthony is subject to constant redefinition against new "others" and at ever-closer range." Autochthony seems to have a certain allure for both European host countries and some African countries, which may or may not affect a migrant's feelings of belonging.

The paper seeks to uncover insights from the analysis of Ghanaian migrants' perspectives that could be tested in a broader survey in order to contribute to theorizing on the issues of citizenship, 'home' and 'belongingness' that could affect migration rates to and from Europe and a peaceful and productive multicultural co-existence. This paper is situated in the theory that modern human beings have constantly migrated around the world since the evolution of modern human beings (*Homo sapiens sapiens*) as talking apes in Eastern Africa between 50,000 and 100,000 years ago. This theory of African origin of modern humans is considered the mainstream position in the scientific community (Diamond, 1999; Hua *et al.*, 2006). Modern humans reached Europe from Eastern Africa about 40,000 years ago (Commons and Stagl, 2005). They have also lived in present day Ghana for at least 30,000 years, with the Guan people, such as the Awutus, Effutus and Gonjas, recognised as the earliest arrivals of currently-surviving Ghanaian groups (Davidson, 1972; Ward, 1948).

The set of questions dealt with in this paper revolves around the issue of 'belonging' in relation to the family at home, and refers to migrants' feelings of belonging (the extent to which they feel integrated) in the 'host' country in Europe viz. a viz. their feelings of belonging in their country of origin or 'home' country, in this case, Ghana. A potential or returning migrant must confront a difficult choice between two alternatives – integrating in the European country, but sending remittances back home to support the family (nuclear or extended), or keeping very close ties with 'home' (through meeting other obligations back home such as funerals or marriage) and not necessarily seeking to integrate or to belong.

Thus, how do Ghanaian migrants (to and from Europe) perceive the increasingly important notions of 'home' and 'belonging'? Do these

perceptions ultimately impact their choices and decisions regarding migration? Are there multiple levels of belonging, that is, could a migrant successfully 'belong' both at home and abroad, or is there a stronger or superior level of 'belonging', and what informs this superior level of 'belonging'? In other words, is there a difference between migrants' "feeling at home" in Ghana and their "feeling at home" in Europe? In addition, do first and second generation migrants perceive belonging differently, and why? What are migrants' experiences regarding going back home and attempting to (re) belong?

HISTORICAL ANTECEDENTS

Before colonialism, the movement of people was a way of life in Ghana, the rest of West Africa, and Africa as a whole. Intra-regional movements of traders, fishermen and nomadic farmers were rampant. Trans-Saharan trade routes linked the region to other parts of Africa and allowed the movement of traders, scholars and religious clerics across the West African region. When Europeans arrived in the 15th century, they disrupted these traditional patterns of trade and seasonal movements with the introduction of the large scale transatlantic slave trade. After the end of the transatlantic slave trade, the development of gold mines and cocoa farms in the southern part of Ghana (then the Gold Coast) in the late 19th and early 20th centuries attracted mostly male migrants from the other British colonies of Gambia, Sierra Leone, and Nigeria as well as the French colonies of Upper Volta (now Burkina Faso), Togo, La Côte d'Ivoire, Mali and Benin. There were 4,142 foreigners working in the Gold Coast colony by 1913, according to the 1913 Gold Coast census conducted by the British Colonial Government (Bump, 2006).

The number of foreign migrants to the Gold Coast (Ghana) continued to grow rapidly from 1910 to shortly after independence in 1957, as a result of organized labour recruitment programs ran by the colonial government. According to the 1931 census, there were 289,217 foreigners living in the Gold Coast at that time. The majority of the migrants came from French colonies, mostly from Burkina Faso. Nigerians constituted over 95 percent of the migrants from the British colonies. In the early post-independence period, there were many more people entering Ghana than Ghanaians leaving, resulting in a positive migration balance (Bump, 2006). However, this was to change in the late 1960s and the 1970s.

Historical (including colonial) and cultural ties have to a large extent dictated migration flows between Ghana and its West African neighbours. Thus, La Côte d'Ivoire, Togo, Nigeria and Burkina Faso have been the principal sending countries. During the late 1960s, 1970s and 1980s, the quality of the Ghanaian economy and social conditions worsened due to a number of factors including political instability resulting from military coups; the very high increases in world oil prices over the period 1973 to 1980; the severe droughts of 1977 and 1983, now known to have been linked to the El Nino-Southern Oscillation weather phenomenon; and economic mismanagement which triggered severe balance of payments deficits (Anaman, 2006). This led to high inflation, rising unemployment, and increasing levels of crime and smuggling, which rendered Ghana an unattractive and difficult place to live and work in.

The emigration of teachers, doctors, administrators, and lawyers to Uganda, Botswana, Nigeria and Zambia characterized these initial emigrant flows (Bump, 2006).

Due to the worsening of economic and social conditions in the late 1960s, *"the immigrant community in Ghana became a scapegoat for the country's deteriorating situation. In 1969, the new Ghanaian civilian government enacted the Aliens Compliance Order. This turnaround ushered in a period of heightened emigration that continues today. The majority of those forced to leave were from Nigeria, but immigrants from Togo, Niger and Burkina Faso were also among the expelled. A succession of unsuccessful civilian and military regimes in the 1970s did nothing to improve conditions in Ghana"* (Bump, 2006: 2).

The Economic Community of West African States (ECOWAS) was formed in 1975. One positive effect for migration was that it expanded both temporary and permanent migration opportunities for Ghanaians because one of its objectives was to facilitate freedom of movement, residence and employment within the community. This was done through the 1979 Protocol to ECOWAS, which allowed citizens of member states to enter other member states for a period of 90 days without a visa. An estimated two million Ghanaians left between 1974 and 1981; their primary destinations were Nigeria and La Côte d'Ivoire.

There were about 42,000 Ghanaians living in La Côte d'Ivoire in 1975 (Bump, 2006: 2). When oil prices fell in the early 1980s, "Nigeria's boom turned to bust. In parallel fashion to Ghana's downturn a decade earlier, the economic deterioration caused significant political and social turmoil as unemployment increased considerably. Nigeria followed Ghana's example and used the migrant community as its scapegoat, stating that immigrants were taking jobs away from Nigerians" (Bump, 2006: 2). In 1983, the Nigerian government expelled migrants who did not have the proper documentation, including an estimated one million Ghanaians.

Significantly, the mass expulsions from Nigeria in the early 1980s set the stage for a change in West African migration patterns for years to come. Not wanting to return to their country of origin, Ghanaian migrants decided to explore other regions of Africa, Europe, and North America. By the mid-1990s, an estimated two to four million Ghanaians, or 10 to 20 percent of Ghana's 20 million people, were living abroad. Early flows from Ghana consisted of mostly skilled workers and professionals, but by the 1980s, many semiskilled and unskilled workers also left Ghana's shores. Some migrants also fled the country as refugees, the majority fleeing in the 1980s because of fears of politically motivated executions, disappearances, imprisonment without trial, confiscation of property and public flogging (Bump, 2006).

Realizing the economic importance of the Ghanaian Diaspora (Ghana's Central Bank, the Bank of Ghana estimated that US\$1.2 billion in remittances flowed into the country in 2004, not including remittances through informal channels), the Ghanaian government has sought to engage its citizens abroad in local development issues. In 2002, the Ghana Dual Citizenship Regulation Act was passed, which, for the first time, made it possible for Ghanaians to keep their Ghanaian citizenship even if they were citizens of another country. A Non-Resident Ghanaians Secretariat (NRGS) was created in May 2003 to promote further links with Ghanaians abroad and to encourage their return. According to data from the Ghana Living Standards Survey (GLSS), there were approximately 50,000 returnee migrants living in Ghana between 1998 and 1999. This particular data set includes returnees from Africa, Europe and North America, although the majority may have come from Europe (Bump, 2006).

Migration figures on Ghana indicate the number of Ghanaians leaving the country for greener pastures elsewhere, their skill levels, and which countries they tend to emigrate to. For example, the European Union (EU) has indicated that in 2001, the number of Ghanaian émigrés exceeded three million, and out of that number, more than 200,000 live in the EU, with about an additional 400,000 living in the UK alone (Twum-Baah, 2005). As of 2006, there were about 189,461 Ghanaian migrants in OECD countries, representing 0.86% of the total Ghanaian population of 22,113,000 in that year. The main countries of destination of Ghanaian emigrants are the United Kingdom, the United States of America, Canada, Germany, Italy, Switzerland, La Cote d'Ivoire, Nigeria, Botswana, South Africa and Australia, New Zealand and Japan, according to the Ghana Immigration Service.

THE CURRENT DISCOURSE ON CITIZENSHIP, AUTHENTICITY, AND 'BELONGING' IN RECIPIENT (HOST) AND SENDING (HOME) COUNTRIES

The resurgence of the idea of 'belonging' and its alternative forms such as autochthony in Europe and Africa, particularly since 2000, raises the question of what this term or idea really means. The term autochthon is usually used to refer to a person who comes from a particular place based on where his or her parents or ancestors settled several generations earlier. Autochthon is used in a similar fashion as authentic. It is also akin to the phrase "bumiputra" or "person from the soil" used by Malay-speaking people in Southeast Asian countries such as Brunei Darussalam, Indonesia, Malaysia, Singapore and southern Thailand (King, 1986; Sulaiman, 1990). Allochthon is simply used as the opposite of autochthon, to mean a person not born of the soil, a stranger, or a foreigner.

The importance of autochthony lies in the fact that in recent times it is not only an idea to be read about in some philosophy or anthropology book but one that has taken on real and practical implications policy-wise with respect to immigrant labour in some European countries. The concept has also generated a long-standing debate on defining citizenship, given that people are of various ethnic origins in some African countries. The debate revolves around who is or should be a real citizen and who is not, based on an evaluation of a person's belonging or 'autochthon' status, and may result in government decisions that

upgrade immigrant status to full citizenship or render some people second class citizens. Perhaps the debate has also arisen as a result of the fact that in Europe, citizenship is often conferred by blood or naturalization rather than by country of birth. This makes it difficult to separate first generation immigrants from persons of foreign origin for demographic purposes (Manuh, 2006).

A case in point is the Netherlands, which is traditionally a recipient or host country, “where the language of belonging and autochthony spread especially in relation to popular concerns about labour” (Geschiere, 2009: 44). A sharp turn from a multi-culturalist approach, which meant that the implementation of the inclusion of immigrants in Dutch society should take place with due respect for the culture of immigrants, to a forceful policy of cultural integration seems to have taken place in the Netherlands after 2000, partly in response to two political assassinations. The first was the murder, in 2002 by a radical ecologist, of Pim Fortuyn, a populist politician who had energized national politics, and that of filmmaker Theo van Gogh, in 2004 by an Islamic fundamentalist (Geschiere, 2009: 161). As Geschiere (2009: 44) explains, “the new and much stricter approach toward immigrants was based on the idea that, rather than socioeconomic marginalization, a lack of cultural integration was the main problem.” The new policy saw the murders as partly resulting from the perpetrators' lack of cultural integration into Dutch society. It was argued that 'allochthonen' had to be forced to integrate into Dutch culture, itself not easy to define.

Indeed, the idea of autochthony seems to represent the most authentic form of belonging, because it was used to mean 'to be born from the soil', or “to be born from the earth itself”. However, it is a problematic term because, like other claims to belonging, there are basic inconsistencies underlying its use (Geschiere, 2009). The inconsistencies are depicted in the “nervousness” of the language of autochthony, where autochthony “seems to promise a primal security, based as it is on some sort of primordial truth-claim about belonging to the land” (Geschiere and Jackson, 2006: 6). Yet, in practice, it rather fosters “insecurity, as 'belonging' turns out to be relative, rather than a given; one can never be sure that one “really” belongs” (Geschiere and Jackson, 2006: 6). With respect to Africa, varieties of autochthony have

emerged that at closer range highlight competition between political elites and their 'autochthonous constituents' on the one hand, and the strangers, 'allochthons' or 'allogenes' (usually dubbed so by self-proclaiming autochthons) on the other, for access to the global, including the benefits to be derived from new development projects and increased funding from international development agencies like the World Bank and the International Monetary Fund.

Examples of such varieties of autochthony can be seen in La Cote d'Ivoire via Laurent Gbagbo's proposed Operation National d'Identification; in Cameroon, where the Paul Biya regime used the divisions (arising from fear that immigrant owners of land could come to rule through election victory) to divide the opposition; in Eastern Zaire/Congo where the citizenship of the Banyamulenge/Banyarwanda continues to be contested; in South Africa, where Johannesburg locals resent the influx of immigrants from across the Limpopo which reinforces the feeling of belonging among the former (Geschiere and Jackson, 2006: 5) and a we-they dichotomy that affects the latter; and in Botswana where a rising xenophobia becomes obvious in public debates that have hardened in tone, debates which indicate that the country is becoming more hostile to the presence of foreigners, particularly Ghanaian and Malawian immigrants "who have been able to occupy specific positions in the economy and urban culture" (van Dijk, 2002: 7). Botswana, in recent years, has been more interested in trying to revive a 'localization policy' that seeks to deal with the dilemma of the presence of a much-needed qualified foreign labour and the increasing feeling among government and the general public that the management of the economy should take citizenship and belonging issues into more consideration (van Dijk, 2002: 7-8).

The 'culturalization of citizenship' in Europe is similar to that which Botswana is trying to adopt. What has been called the 'culturalization of citizenship' involves "the search for a more pregnant formulation of the cultural consensus that forms the basis of citizenship and must be subscribed to by new citizens as proof of their 'integration'" (Geschiere, 2009: 32). Citizenship itself has been defined in different ways; theoretically, there are two contrasting views of citizenship - the liberal

-individualist economic conception (traceable to the Roman Empire and early-modern reflections on Roman law) and the civic-republican political conception (seen in the writings of Aristotle, Cicero and Rousseau, among others) (Leydet, 2011), but the constant in all the definitions is that citizenship signifies a link between a person and a state or an association of states, conferred by blood or ethnicity, birth within a state/country, or naturalization. The acquisition of citizenship usually means that a person has the right to live and work in a country and to participate in political life, and also has duties to the country/state. This is the sense in which 'citizenship' is used in this paper. For migrants, acquiring citizenship in a host country is known as naturalization - where states grant citizenship to immigrants who have lived there for a given number of years, sometimes after they have passed a test (civic or language or both) and sworn allegiance to the state.

A closer look at the use of autochthony in Africa reveals that it is used in an instrumental manner, reflecting more a “determined effort to gain access to processes of globalization than a 'traditional' refusal of change” (Geschiere and Jackson, 2006: 5). It is interesting to note that in Europe, autochthony has become part of the citizenship, immigration and integration discourse, and is perceived as important for bringing back some sanity and control into the system by restraining those who do not want to integrate from acquiring citizenship, and putting a check on potential misfits who might seek to destroy the relative peace and stability enjoyed in European states.

In Africa, on the other hand, the interesting phenomenon is not that 'allogenes/allochthons' (strangers) and/or immigrants are being forced to integrate in order to acquire citizenship with all the attendant social and economic benefits, but rather that many allogenes already possess citizenship but have all of a sudden had the security of their citizenship and belonging (which many have had for more than one generation) questioned and turned upside down. The examples of La Cote d'Ivoire and Cameroon are cases in point. The increasing push for claims to autochthonous citizenship, if unmasked, reveal the age-old problem in Africa of insufficient resources and the efforts made by political elites and citizens to find ways and means to appropriate those resources for

their benefit. The strong emotional appeal attached to the notion of autochthony, despite its emptiness at close range (Geschiere and Jackson, 2006; Geschiere, 2009), has helped to mobilize and rally so-called sons of the soil behind governments' labels of 'true' and 'fake' citizenship placed on hitherto peacefully co-existing groups. In a recent article by Geschiere (2011), the intriguing argument is made that "one of the paradoxes of our time is the upsurge of strong preoccupations with belonging in a world that pretends to be globalizing. Notions of autochthony (literally meaning "born from the soil") cropping up in highly different parts of the globe play a particular role in this respect, as some sort of primordial form of belonging with equally radical forms of exclusion as its reverse."

For example, and as mentioned earlier, during the Second Republic in Ghana, over half a million West African migrants living in Ghana were forced to leave the country under the Aliens Compliance Order enacted by the government of the Progress Party led by Dr. Kofi Abrefa Busia soon after it took power on 1 October 1969. This order which was pushed through quickly by the Busia government on 18 November 1969 led to reduced production of cocoa given that the bulk of the caretakers and permanent workers on cocoa farms were non-Ghanaian West Africans (Addo, 1974; Anaman, 1988: 165-167). In 1983, the year that saw the worst performance of the Ghanaian economy in history, the Nigerian government, in a direct retaliatory move, expelled about one million Ghanaian temporary workers who were working in that country. This created a major crisis in Ghana and compounded the economic problem related to a severe drought.

It is possible that in the future, the present use of autochthony in Europe to force integration or exclude some from citizenship and its benefits, or even deport illegal immigrants, can re-occur in Ghana given the intense two-party zero-sum political game of Ghanaian democratic politics which, at its roots, is related to an intense struggle for power by political elites of the main ethnic groups in the country. This intense struggle for political power during national elections is characterised by the near parity in the vote share of the two main political parties in Ghana, the National Democratic Congress (NDC) and the New Patriotic Party (NPP).

The 1969 Aliens Compliance Order still remains a reminder that is used by some political parties to draw support from members of some ethnic groups away from the NPP during national elections in the Fourth Republic, given that the NPP is a party descended from the Danquah/Busia tradition, to which the old Progress Party government of the Second Republic in Ghana also belonged.

Ghana is an example of countries that 'export' labour, both skilled and unskilled, principally to neighbouring West African countries, the rest of Africa, and to Europe and North America. Ghana, however, also receives a modest number of immigrants from the neighbouring countries of Burkina Faso, Mali, and Niger (Manuh, 2006). Manuh (2006: 24) has argued that what has now emerged in Ghana is a culture of migration, reflected in popular drama and song texts. Ghanaian migrations abroad increased significantly in the late 1970s and early 1980s due to a host of internal and external factors, such as economic decline, massive unemployment, political instability, unfavourable terms of trade, growing poverty and external debt (Anarfi *et al.*, 2000). These migrants tended to be first-generation migrants who were an important part of stimulating international trade. Abroad, they have created the demand for more non-traditional exports (yams and fruits, for example) and may have been catalysts in the expansion of non-traditional exports out of Ghana in the last thirty years.

This paper is concerned with the issue of authenticity/autochthony at the local or individual level for returnee migrants re-integrating into Ghanaian society, and authenticity at the state and local levels that played the opposite role in limiting the migrant's scope of integration and belonging in the host or receiving country. Autochthony/authenticity is used in Geschiere's (2009, 2011) sense of the term, as being "born from the soil". The rest of this paper is organised as follows: the next section provides a brief discussion of the methodology used for the study. This is followed by a discussion of the results presented as a series of two sections. The conclusions, acknowledgments and the list of references follow.

METHODOLOGY

A qualitative research method was mainly used in this study to gain more insight into and depth of knowledge on an important phenomenon: 21st century Europe's immigration and the resurgence and resilience of multicultural/difference debates in this era of globalization, which many argued, would lead to a progressive recession of the salience of multicultural/ethnic differences in national lives.

A series of interviews and follow-up interviews with a sample of 30 potential migrants and 40 returnees were held in the Greater Accra region of Ghana between 2010 and 2012 in order to get as much in-depth information as possible to help draw patterns or similarities among key European countries. A Returnee Migrant was defined as one who had stayed in Europe for three to five years and had returned to reside in Ghana for the long-term/foreseeable future. A Potential Migrant was one who planned to, and had a high probability of migrating to Europe for at least three years for educational, economic, family/marriage, employment or other important reasons.

The migrant sample was representative of both men and women of diverse ages (20 plus to about 65 years of age), religions and denominations (Christians and Muslims), legal and socioeconomic statuses, who migrate to or from different European countries that are also democracies. Based on preliminary research, potential migrants to and returnees from the Netherlands, the United Kingdom, Italy and France were sought out for the interviews (through a snowball sampling method). These countries represented those European countries with the largest numbers of Ghanaian émigrés since the 1980s. Most of the respondents interviewed were first-generation migrants. This limited the basis for comparison between first and second-generation migrants' perceptions of the 'culturalization of citizenship' and of belonging in the host countries.

POTENTIAL MIGRANTS, AUTHENTICITY AND BELONGING IN EUROPE AND GHANA

The study finds that there is indeed a relationship between the culturalization of citizenship in European countries (at least in The Netherlands, the United Kingdom, France, and Italy) and Ghanaian

migrants' feelings of 'home' and 'belonging' in Europe and in Ghana. Yet this belonging is not simply a feeling of autochthony/authenticity per se, a 'son of the soil' phenomenon, but also manifests in different ways. Several Ghanaian migrants spoke of 'economic belonging' versus 'social belonging', not just belonging in terms of language or culture. Ghanaian migrants tended to exhibit a more instrumental approach to the acquisition of citizenship and were sceptical of 'belonging' in Europe. Yet, when it came to the issue of 'belonging' in their home country, migrants (both potential and returnee, but particularly returnee) tended to adopt less of an instrumental approach (although economic issues were still important) and more of an affective/emotional approach where the perception (by family members and friends) of the migrants as still authentic, as autochthons, still one of them, was very important to them. This made it easier for them to re-integrate or 're-belong.'

Potential migrants mostly had varied ideas about what it meant to try to "belong" in a host country to which they had migrated. In the words of one respondent, trying to "belong" meant "trying to obtain citizenship or naturalize in a host country," although he was not very sure about the existence of specific laws regarding this process in the United Kingdom, his country of choice. Other respondents thought that trying to "belong" in a host country meant trying to become like its people in all aspects or areas of life, and "adapting and officially getting recognized as part of a new environment."

The fact that most potential migrants interviewed claimed not to want to stay very long (an average of about seven to ten years) in their host countries partly because they would not want to integrate entirely and lose their Ghanaian identity may suggest that the increasing culturalization of citizenship in Europe may yet succeed in preventing or deterring scores of long-term immigrants who could otherwise end up becoming permanent fixtures in the receiving countries. Thus, short-term migrant labour to Europe may become the phenomenon if potential migrants continue to be wary of integrating or belonging in order to acquire citizenship in their host country, for fear of losing their identity and also because they would feel more at home at 'home'.

One potential migrant described 'home' as where he "would feel free." When pressed further, he explained that home to him, his country Ghana, was "where he would feel free to be himself". In other words, where he would be able to freely exhibit his nationality as a Ghanaian and be involved in cultural practices, freely set up a business, where his language made him one of the people and especially, where he was accepted more easily because he was perceived as one of them, a real 'son of the soil'. Here, what is displayed, in addition to the instrumental approach to citizenship and belonging in Europe mentioned earlier, is an invariable orientation to 'authenticity' where Ghanaian migrants feel it is important to maintain their authenticity or their Ghanaian identity and culture in order to be fully accepted back home.

With regard to the question of pressures from family and friends to emigrate to Europe, only about a tenth of potential migrant respondents acknowledged pressure from family and friends to travel outside Ghana. These respondents cited pressure from parents and extended family members to migrate to greener pastures where they could send remittances and eventually come back home to financially support their families. In the words of one such respondent, "friends and family want me to travel outside so that I can help them financially." Another respondent stated that he faced pressure to emigrate from his mother country because of the present financial and economic hardships in Ghana.

Significantly, most potential migrants saw 'integrating' or become like host country citizens as almost a necessary occurrence if they wanted to thrive in the receiving country. This did not necessarily mean they would love to integrate into the host country and lose their identities forever, as one respondent explained, but rather it was a realistic way of approaching life in the receiving country and perhaps explains why many potential migrants claimed that they would like to stay for 10 years or less and come back 'home'. Some of the potential migrants also did not apply for citizenship because it was their intention to come back home to occupy high public positions in the parliament and other places of work, and they argued that having European passports or citizenship could disqualify them from holding public office in Ghana. While dual citizenship is now legal in Ghana, one cannot become a Minister of State if one holds dual citizenship or is a citizen of another country.

RETURNEE MIGRANTS, AUTHENTICITY AND BELONGING IN EUROPE AND GHANA

Returnee migrants came back home to Ghana partly due to pressures from home, the stringent conditions of work and of acquiring citizenship in Europe, as well as a longing to go 'home' where they would 'feel more at home' and feel they really belong. A probable facilitator of this increased return is also the strong economic expansion in Ghana over the last decade. On the issue of pressures from family while abroad, about a half of interviewees stated that they faced some pressure from their nuclear families to send remittances. This pressure was also felt from some extended family members.

Some respondents also highlighted the fact that they faced pressure to sponsor some members to acquire legal papers to go abroad. One interviewee stated that his strategy for dealing with these demands "was not to be over-influenced, and that I acted on those demands if I had the capacity." Returnees tended to respond to or deal with these pressures by acquiescing and providing as much as they could while they were abroad. Their responses included: "trying to send money especially during Christmas or to pay school fees of nephews and nieces"; "trying to manage the pressure as much as they could"; "trying to send money whenever they got some"; "sending them money to reconstruct the house"; "helping out my siblings financially"; "helping family members to go to school in Ghana instead of coming abroad due to difficulty of acquiring legal papers".

Strategies by which returnee migrants coped, while in Europe, with having to both integrate and meet obligations or pressures from home included: "doing what they could one at a time"; "just doing what you have to do - this is part of life"; "working harder and twice as much - picking up two jobs"; "you just do what you can"; "calling home frequently and also visiting Ghana after gaining citizenship"; and "just complying with your host country's requirements and working harder in order to help back at home". In other words, while in Europe, returnee migrants exhibited a strong attitude of survival which was based on a pragmatic approach to their circumstances and a commitment to hard work in order to achieve their goals, which included helping relatives back home.

Here, Ghanaian culture and the importance of extended family networks as social, emotional, and even sometimes financial cushions of support make the difference and account, at least in part, for the important role family pressures played in migrants' lives. Elsewhere, that is, in some other (non-African) cultures, the individual makes his or her decision to stay or leave. He or she may not be in constant touch with extended family members, let alone take advice from them. In the case of the Ghanaian migrant, however, maintaining links and being in constant touch with family networks and friends back 'home' is crucial, because it is the same networks that form cushions of support in times of crisis – deportation, illness, death of a family member, for example.

This is why several returnee migrants cited family pressures as influential on them, and even if they disagreed with the details of the pressures, many acquiesced to some extent to the pressures they least objected to, due to the longing to re-join family and society in hometowns and villages one day. Not all returnee migrants, however, were pressured by family members for remittances, although these migrants were in the minority. One such migrant, a 33-year old Ghanaian citizen by birth who lived in the United Kingdom for seven years, did not attempt to acquire citizenship because he “had no intention of living there for so long,” and therefore “preferred to be on a working visa rather than have citizenship rights.” According to this respondent, though there were no material demands or pressures on him while he was away, he voluntarily decided to support his family by remitting them. There were other pressures, however. This respondent admitted that while he was in the United Kingdom, he was intensely pressured by his family to marry a Ghanaian woman that they suggested and introduced to him. He decided to go with the family's demands, but unfortunately the marriage did not work out. He regretted succumbing to family pressure in this case. The major reason for his return to Ghana was to “relax” and because he was told by friends and family that he could make it “big time” in Ghana.

He went on to add that he “feel[s] much more at 'home' (feels more belongingness) in Ghana than in the United Kingdom, but this is only socially. Economically, I prefer life in the United Kingdom to life in Ghana.” What feeling 'much more at home' meant to him involved 'social belonging' rather than 'economic belonging'. Although authenticity was not mentioned explicitly as necessary for this feeling at

home, indirectly, this respondent's feelings of social belonging can be argued to have stemmed at least in part from the fact that he was an autochthon, perceived as authentic (easily blending in with friends and other members of the Ghanaian society since he had the language, cultural, and traditional characteristics that made things easy, more interactive, and therefore more enjoyable). In this returnee's case, family and friend 'pressure' (used here more lightly and more positively) played a role in his decision to return to Ghana, because they fed him with positive and encouraging information about the economic and social state of affairs in Ghana.

The importance of autochthony/authenticity in migrants' fortunes also comes to the fore, exemplified by some returnee migrant respondents. For example, one returnee from Europe argued that there was always a natural tendency to want to integrate, whether or not one had or wanted citizenship, implying that the need to be integrated into the host society was felt by the migrant himself/herself, possibly in response to the way in which he or she was treated by the receiving society when perceived as completely 'different', regardless of whether or not integration laws existed that forced people to integrate in order to become citizens. In other words, the need to approximate or inch towards authenticity or autochthony (although one can never really be an autochthon if one is a migrant, at least in most cases, except in long-time immigrant countries like the United States) or acquire some elements of authenticity through language education, for example, was felt by several migrants from the United Kingdom, France, Italy, and The Netherlands, who became aware of the importance of showing interest in the language and culture of the host country as much as possible in order to be treated well by the indigenous people and be more accepted in the society, or even increasingly to be able to acquire citizenship.

One phenomenon that was common among most returnees was that they were happy to be back in Ghana and had no regrets about their decision to return. What kept recurring in interviewee responses was that they 'felt more at home' in Ghana. What is meant by this 'feeling at home' can be gleaned from one returnee respondent, who asserted that he felt more at home in Ghana than in the United Kingdom because he derives satisfaction from his present position as a consultant with the

Government of Ghana. In fact, he added that he returned to Ghana because he realized that he "can make it here" and also due to "discrimination that had been institutionalized in the UK." He asserted that *"although I was a Chartered Accountant, I could and would never have been allowed to manage or lead any financial organization in the UK, and worst of all, I was more qualified than some of my British counterparts who led some financial organizations. Because I could not lead from behind, I decided to come home so I can implement my ideas and what I have learned."*

In line with the above, another returnee migrant respondent gave the major reason for his return to Ghana as to him "there is no place like home" and that "it is only in Ghana that he can live a decent life." He added that he "feels much more at home in Ghana than in the United Kingdom despite poor service delivery in Ghana." To this migrant, religion, and Pentecostalism in particular, just helped him survive and perhaps prolong his stay in the United Kingdom, providing a cushion and a space in society that was all his own while he was there. This suggested that this returnee migrant did not feel at home or feel he belonged in his host country, the United Kingdom, and that in contrast to some returnee migrants, he did not adhere to a notion of 'economic belonging', a better standard of living or higher socioeconomic status which made others feel they belonged in the host country. Even his Pentecostal religion was just a short-term aid to survival, but did not make him belong.

Certain interesting deductions can be made from returnee migrants' responses to the question: Now that you are back, do you feel more at "home" in Ghana, or did you feel more at "home" abroad? What does this "feeling at home" mean to you? Here are fourteen responses from fourteen returnee migrants:

1) I feel more at home in Ghana than in the United Kingdom. 2) This is my country and I feel more at home in Ghana than I could in any other country. 3) Not really. Though I came back with my husband, my children and grandchildren still live there and I feel more at home with them than anywhere else. 4) No matter where or how long you go, there is always no place like home, so I feel more at home in Ghana. 5) I would have loved to be there (that is, in the Netherlands) because of the

economic situation in Ghana, but it feels good to be in your own country where you're not afraid you'll be caught anytime you go on the street. 6) Yes, Ghana is my home. 7) Yes, I feel more at home in Ghana. 8) I can say that I feel more at home in Ghana than when I was in the Netherlands. 9) I am happy to come back to all the people I left behind, including my parents. 10) I have been gone for a long time and my family is still in the Netherlands. I don't have many peers here in Ghana, so I miss the Netherlands often. 11) To tell you the truth, I want to go back because no one feels they should help me because I travelled abroad and they think that I have a lot of money. 12) Things are different here. I guess I'm now used to how perfectly things work in France. But this is home. 13) It is difficult to have access to simple things in Ghana, but you cannot complain, because this is a developing country. My son is still in France and I miss him all the time. 14) You know the saying that "there is no place like home". No matter how well you are treated in another country, it can never be like your own country. So yes, I feel at home here.

The following deductions can be made from the above returnee migrant responses. First, that family is important to the Ghanaian returnee migrant, and that where he or she feels at home or feels he or she belongs is not necessarily the home country or country of origin, but where the immediate family, especially children, reside. This is true for both female and male respondents. This exemplifies, in our view, the notion of home as a "plethora of rooms" that Guadeloupe (2012) has so eloquently advocated as an alternative conception of home, where home is "an open plurality connecting the different parts" and aspects of people's lives beyond their autochthony or non-autochthony in multiple ways. This represents a more flexible and open view of home and belonging which allows the apparent self-deceptive naturalness of the notion of autochthony/authenticity as a prerequisite for home and belonging to disappear, giving way to multiple forms of belonging.

Secondly, the length of stay abroad affected the level of feeling at home or belonging that the migrant had. For example, the longer the length of time spent in the host country, the more likely the returnee migrant would feel more distant from the home country and nostalgic about the people and ways of life, including good service delivery in the host country. This was even more so when he or she had left some immediate family members behind in Europe. Thirdly, this feeling at

home tended to be at once instrumental and somewhat autochthonous at the same time. Returnee migrants talked about belonging socially (in the areas of language, culture, interaction with friends and family - autochthonous) at home but also a sense of belonging economically in the host country.

In recent years, Ghanaian migrants have increasingly looked toward "home" as holding a better place of welcome and even of jobs for them. The interviews suggest that several Ghanaian returnee migrants "feel more at home" in Ghana because they link this feeling of belonging to autochthony and authenticity, a feeling that since they are "sons of the soil" of Ghana, fellow Ghanaians, they would fit in more there than in a place where they are considered "allochthons". In contrast, in Europe, they felt they were discriminated against or did not exactly belong because they were less authentic in identity, not European, but African, Ghanaian. They linked their identity to authenticity and belonging, and longed to re-join their families and society in Ghana because they perceived they would never belong in their host country as much as they would belong in their home country because they were not 'authentic' enough. They however made room for a looser kind of belonging, if you will, in the host country; an instrumental one that led them to seek to partially integrate as a strategy to survive.

CONCLUSION

From the above discussion, it can be discerned that there is an assumption, even by the interviewed migrants, that once a foreigner, one cannot 'belong' in the host country. There is a need for further research into whether being a foreigner automatically means that one cannot 'belong.' In line with Ejorh (2011), the findings from this study constitute a "challenge to the essentialist thesis of homogeneity." The author agrees with Ejorh (2011) that "in the pragmatic context of migration, Africans (and in this case Ghanaians) negotiate multidimensional identities and belongings, forced by compelling particularistic experiences and the need to adopt personal strategies for adaptation and inclusion." There should be other categories of belonging than autochthony, because autochthony, as Geschiere (2011) aptly puts it, is ever-changing, shifting, and ambiguous. In fact, one can belong in multiple ways (Guadeloupe, 2012).

This paper also highlights the reality of multiple belongings consistent with the theory of circular migration of humans (Vertovec, 2007) that began with the movement of modern humans from Eastern Africa to other parts of the world starting at least 50,000 years ago. Furthermore, the paper raises more questions, some of which it answers only partially: is there a different meaning or kind of belonging in a host country from what pertains to a home country? Does one have to be more 'authentic', autochthonous', to belong in one's home country than one should/needs to be to belong in the host country? Are there more stringent requirements of authenticity for belonging and being accepted back home than there are in the host country?

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MACROECONOMIC ENVIRONMENT AND THE OUTPUT OF THE AGRICULTURAL SECTOR IN NIGERIA, 1971 TO 2010

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ABSTRACT

This study examines the relationship between the macroeconomic environment and the output of the agricultural sector in Nigeria during the 40-year period from 1971 to 2010 using the autoregressive distributed lag (ARDL) model of cointegration analysis. Over the long run period, the levels of the real government expenditure and the value of loans disbursed in the agricultural sector were found to influence the level of agricultural sector output as measured by the value added to gross domestic product (GDP). The major implication of the study is that increased loans to the agricultural sector in Nigeria expand the output of that sector and provide favourable conditions for improved livelihood opportunities for rural people and urban poverty reduction through more stable food prices. Further, government resources going into the agricultural sector must emphasise their quality aspects with more attention paid to investment spending compared to recurrent expenditures.

Keywords: Agriculture, Cointegration analysis, Macroeconomic analysis, Nigeria

INTRODUCTION

According to the World Bank (2008), the developing world experienced faster growth in the value of agricultural output (2.6 percent) than the developed world (0.9 percent per year) from 1980 to 2006. Correspondingly, developing countries' share of global agricultural GDP rose from 56 percent to 65 percent in this period, far higher than their 21 percent share of world non-agricultural GDP. The share of agriculture in GDP can represent as much as half of the value of total output in developing countries.

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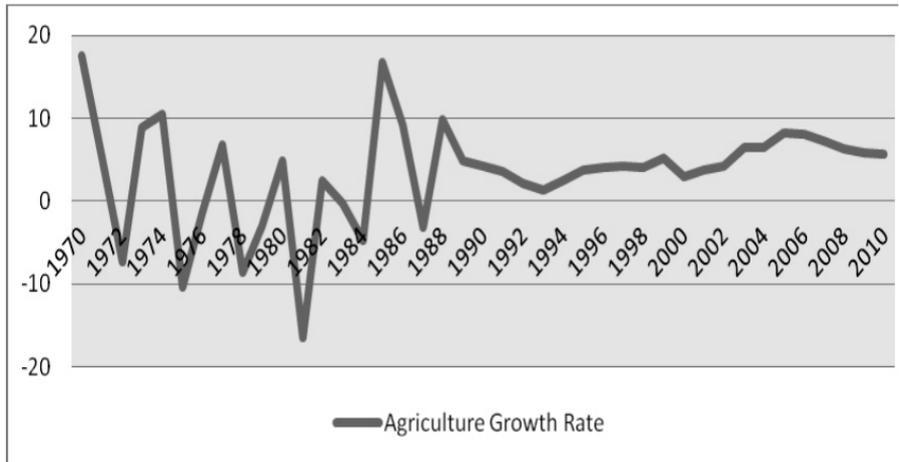
However, the share of GDP attributed to agriculture generally falls with the rise of per capita GDP (Todaro and Smith, 2009). The major reason for the relatively poor performance of agriculture in low-income regions has been the neglect of this sector in the development priorities of their governments. This neglect of agriculture and the accompanying bias toward investment in the urban industrial economy can in turn be traced largely to the emphasis on rapid industrialization via import substitution and exchange rate overvaluation (Todaro and Smith, 2009).

In spite of the growing importance of oil, Nigeria has remained essentially an agrarian economy, with agriculture being currently the most dominant sector of the economy. The agricultural sector accounted for 40.87% of the country's GDP in 2010, 41.70% in 2009 and 42.13% in 2008; this share averaged 41.57% over the 2008 to 2010 period (National Planning Commission, 2011). Although Nigeria is blessed with vast agricultural potential, overall productivity of the agricultural sector has been low. The sector suffers from many weaknesses that make it difficult for it to perform the expected roles in overall economic development. This is evidenced by the declining contribution of agriculture to the Gross Domestic Production (GDP) since the early 1970s and the large food importation resulting from food supply deficits (Ewuola, 1980). Fashola (2005) suggested that if the growth of the agricultural sector did not exceed the normal population growth of Nigeria of between 2.5 to 3.0 percent, then that growth was insignificant.

Figure 1 presents the data for the annual growth rate of the output of the agricultural sector as measured by the value added to GDP. The growth rates of the sector were about 17.0 percent and 5.2 percent in 1970 and 1971 respectively and hence could be considered significant based on the analogy of Fashola (2005). However, negative growth was registered in 1972; from 1972 to 1988, the growth of the sector oscillated unevenly, with six of these 17 years recording negative growth rates. From 1989 to 2010, growth in the agricultural sector was always positive, suggesting some underlying factors driving this positive growth consistency over this period. The consistent positive growth rate could be the result of a change of policy from minimal to sharply

increased government intervention in the sector. This period was also particularly marked by the introduction of several fiscal, monetary and trade policies that could have significantly affected the output of the agricultural sector (Ugwu and Kanu, 2011).

Figure 1: Growth Rate of Agricultural Output, 1970 to 2010 (Percent)



Sources: Central Bank of Nigeria (CBN) Statistical Bulletin 2010; World Bank (1999, 2006).

Policies to support services such as agricultural extension, technology development and transfer, agricultural credit, agricultural insurance and agricultural mechanization, among others, were introduced between 1985 and 1990. Between 1990 and 2010, there was a stabilized growth rate of agricultural output. This might have been due to the inception of the new democratic administration in May 1999 which brought a new impetus to an enhanced role of government in promoting agricultural development. However, shortly before the installation of the new democratic government, several institutional changes had been made to allow the agricultural sector to respond more effectively to changing global economic dynamics. The new agricultural policy of the civilian administration that took power in May 1999 emphasised the self-sustaining growth in all the sub-sectors of agriculture, the structural transformation of the sector and the overall

socioeconomic development of the country that would lead to clear improvement in the quality of life of Nigerians. It is important to note that macroeconomic policies were considered to be important in driving the improvement of the agricultural sector and its structural transformation. Nevertheless, policies aimed at macroeconomic stability are not considered an end in itself, but are necessary preconditions for sustained overall growth which is crucial to advancing agricultural sector growth.

In Nigeria, the major constraints to agricultural development and transformation had been related to the general instability in the political and economic environments of the country. This instability generated a system that provided inadequate government support for agriculture and led to the overreliance on low-productivity technology and subsistence-based agricultural production. This culminated in stagnant productivity of the agricultural sector, making it cheaper to import food items than to produce them at home due to the import-driven deregulation policy pursued by successive governments. Previous literature analysing the impacts of the agricultural sector in Nigeria focused on internal factors such as the size of research and development investment, farm size and efficiency and land tenure systems.

In addition, to the best of our knowledge, there is a considerable lack of empirical evidence dealing with the effects of macroeconomic environment on agricultural performance in Nigeria, a country characterized by heavy dependence on agriculture by the majority of its population, and one where poverty reduction for the majority of rural people can be more readily achieved through structural transformation of agriculture. The inadequate analysis of the relationship between macroeconomic policies and the performance of agriculture is applicable to other developing countries where economic development depends on agriculture and where agriculture needs more coordinated policies (Johnson, 1975; Rausser *et al.*, 1986; Knutson *et al.*, 2000; Anaman *et al.*, 2011, Anaman and Okyere, 2012).

It is useful to study the macroeconomic environment and its effects on the output of the agricultural sector as the future growth of the Nigerian economy is closely linked to its agricultural development. The period of time of our study, 1971 to 2010, covers the 40-year period after the Biafra civil war in Nigeria which ended in 1970. Hence the results of the study provide important insights into factors that have influenced the level of the output of the agricultural sector in Nigeria during the post-civil war period. The rest of this paper is organized as follows: the next section discusses the conceptual framework of the study related to the linkage between the performance of agriculture and macroeconomic policies. This is followed by a summary of literature on the topic, methodology and the results of the study. The conclusions and related policy recommendations, and references are reported at the end of the paper.

CONCEPTUAL FRAMEWORK LINKING PERFORMANCE OF AGRICULTURE TO MACROECONOMIC POLICIES

Agriculture is defined as a science, business and art of the management of plants and animals including fishes, in order to fulfil human needs for food, fibre, feeds, shelter, drugs and other useful products. The development of Nigeria remains partly dependent upon increasing the productivity of the agricultural sector. However, development must not be thought of in terms of economic growth alone. A strong and efficient agricultural sector would enable a country to feed its growing population, generate employment, earn foreign exchange and provide raw material for industries. The agricultural sector has a multiplier effect on any nation's socioeconomic and industrial fabric because of the multifunctional nature of agriculture. The agricultural sector is therefore an engine of growth in virtually all developed economies (Ogen, 2007). The agricultural sector has the potential to be the industrial and economic springboard from which a country's development can take off.

Several authors have written on the role of agriculture in development (Helleiner, 1966; Olagbaju and Falola, 1996). Agriculture is important through the provision of foodstuffs for the rising population, particularly those living in urban areas. The sector is a source of exports

of principal primary commodities that provide valuable foreign exchange earnings that are then used to finance a variety of development projects. As the economy expands, agriculture can also make an important contribution through the release of labour from that sector to the other sectors of the economy. The growth of the agricultural sector can make a substantial contribution to the tax revenue, as well as have important implications for inter-sectoral terms of trade. Also, in the area of capital formation, the savings generated in this sector can be mobilized for development purposes, while increases in rural income as a result of increasing agricultural activities can further stimulate the industrial sector by creating additional demand for its products. The needs of the agricultural sector could indirectly influence the creation of additional infrastructure which is indispensable to rapid economic development.

Macroeconomic policy refers to action taken by government agencies responsible for the conduct of economic policy to achieve some desired objectives of policy through the manipulation of a set of macroeconomic variables (Anyanwu and Oaikhenan, 1995). In Nigeria, the key macroeconomic policies are monetary, fiscal, exchange rate and income policies. Monetary policy involves measures designed to regulate and control the volume, cost, availability and direction of money and credit in an economy to achieve some specified macroeconomic policy objectives (Anyanwu, 1993). On the other hand, fiscal policy refers to that part of government policy concerning the raising of revenue through taxation and other means and deciding on the level and pattern of expenditure for the purpose of influencing economic activities or attaining some desirable macroeconomic goals. Exchange rate policy refers to controlling and influencing the price of one currency (the domestic currency) in terms of another (the foreign currency). Exchange rate plays a key role in international economic transactions. According to Barth (1992), exchange rate policy involves choosing an exchange rate system and determining the particular rate at which foreign transactions take place. Income policies refer to a variety of schemes to control wages of workers and the prices of goods and services desired by the population.

Table 1 shows some trends in some selected macroeconomic variables in Nigeria from 2000 to 2010. The growth rate of per capita GDP was 2.93 percent in 2000; this reduced to 0.65 percent in 2001 and further fell to a negative value of -0.90 percent in 2002. There was an increase in GDP per capita between 2003 and 2004; however, the figure fell in 2005, rose again to 3.60 percent in 2006 and further increased from 2007 to 2010. While inflation rate increased from 2000 to 2001, it reduced to 12.88 percent in 2002 and continued to increase between 2003 and 2005; it fell to 11.58 percent in 2008 and remained the same at 11.54 percent in both 2009 and 2010.

Table 1: Selected Macroeconomic Performance Indicators in Nigeria, 2000 to 2010

<i>Economic Indicators</i>	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Per capita real GDP growth (annual %)	2.93	0.65	-0.90	7.62	7.90	2.82	3.60	3.83	3.37	4.31	5.29
Inflation Rate (percent)	6.93	18.87	12.88	14.03	14.99	17.86	8.24	5.38	11.58	11.54	11.54
Growth rate of Broad Money (percent)	48.07	26.38	18.82	13.51	20.68	22.60	36.35	64.24	52.55	14.39	9.31
Exchange Rate (Naira/\$US)	101.70	111.23	120.58	129.22	132.89	131.27	128.65	125.81	118.55	148.90	150.30

Source: World Bank database for Nigeria, 2011 (refer to <http://data.worldbank.org/data-catalog/world-development-indicators/>)

The growth rate of money supply peaked in 2007 (64.24 percent) and was lowest in 2010 (9.31 percent). The Naira, the Nigerian Currency, suffered persistent depreciation throughout the period from 2000 to 2010. A quick assessment of the trend in these macroeconomic variables would suggest some linkage between the performance of the agricultural sector and some of these variables. However, the nature and direction of these linkages require more robust analysis, prompting the work carried out in this study.

LITERATURE REVIEW

The macro-economy of agriculture involves the relationship between the general domestic economy and the agricultural sector, and also the links between the world economy and the domestic agricultural sector (Knutson *et al.*, 2000). This definition of macroeconomics of agriculture suggests that the agricultural sector is integrated with other sectors in the domestic economy as much as it is with the rest of the world (Letsoalo and Kirsten, 2003). This integration of agriculture with other sectors of the economy is indicated by Schuh (1976) who observes that the significant structural change in the economic environment and the dramatic integration with world markets indicate that agriculture cannot be treated as a closed sector. Macroeconomic and trade policies affect the agricultural sector, which in turn has to adapt to changes in these policies (Letsoalo and Kirsten, 2003). According to Johnson (1975), when policies are inappropriate, farmers find themselves at an enormous disadvantage in making effective use of their natural and human resources. Rausser *et al.* (1986) stated that if macroeconomic policies are appropriately designed, there will be no need for sector-specific policies.

Macroeconomic and trade variables, such as government expenditure, money supply, exchange rate and import tariffs are recognized to have an effect on agricultural performance. Fiscal, monetary and exchange rate policies as well as trade policy affect farmers' income in real and relative terms with respect to other sectors of the economy. According to Penson and Gardner (1988), domestic macroeconomic variables that are most important for agriculture are the rate of inflation, the real rate of growth of GDP, the interest rate and the exchange rate. Knutson *et al.* (2000) indicate that the implications of macroeconomic conditions are transmitted to agriculture through four variables: income growth, inflation rate, interest rate and the value of the currency (exchange rate). The exchange rate is the variable commonly used to capture the developments taking place in the international financial markets.

Letsoalo and Kirsten (2003) and Karbasi and Mahmo (2007) use structural economic modeling to determine the impacts of changes in macroeconomic and trade policies on the agricultural sector in South Africa and Iran respectively. Letsoalo and Kirsten (2003) show that macroeconomic and trade policies have an effect on the degree of openness, the real exchange rate and the relative prices of agriculture. More important, increases in the degree of openness have implications for the domestic agricultural sector. Karbasi and Mahmo (2007) establish that an increase in real exchange rate for export has a meaningful and positive effect on relative prices of agriculture in Iran. Money supply as a proportion of total income negatively affects relative prices of agriculture; further decreasing import tariff has a meaningful and positive effect on degree of openness in agriculture.

Ukoha (2007) develops a framework for analyzing the effect of macroeconomic policies on relative prices of exports, imports and home goods and applies it to a simulation analysis of trade liberalization in Argentina. He shows that the economy-wide policies have substantial negative effects on both the real exchange rate and the incentives to agricultural exports. In the Nigerian context, Eyo (2008) examines the macroeconomic environment in relation to the agricultural sector in Nigeria. He confirms that the macroeconomic environment has not been able to support the operators of the agricultural sector to acquire high pay-off inputs that are valuable for improving the capital base of the agricultural sector.

METHODOLOGY

The Study Area

Nigeria is a country in West Africa and shares land borders with Benin in the west, Chad and Cameroon in the east, and Niger in the north. Its coast lies on the Gulf of Guinea in the south and it is bordered by Lake Chad to the northeast. It has a total area of 923,768 km², making it the world's 32nd largest country (Wikipedia, 2012a, accessed 10 January 2012). It is comparable in size to Venezuela, about twice the size of the state of California in the United States, and about 3.87 times the size of Ghana (238,535 km²).

The population of Nigeria is estimated to be between 150 and 160 million, which is about six times Ghana's population of 25 million as at year 2012. Some of the noted geographical features in Nigeria include the Adamawa highlands, the Mambilla Plateau, the Jos Plateau, the Obudu Plateau, the Niger River, River Benue and the Niger Delta.

Nigeria is covered by three types of vegetation: forests, savannahs and montane (the latter is the least common, and is mainly found in the mountains near the Cameroonian border) (Wikipedia, 2012, accessed 10 January 2012). Nigeria was ranked 31st in the world in terms of purchasing power parity (PPP) GDP in 2011. The country is the United States' largest trading partner in sub-Saharan Africa and supplies about 11% of oil imports.

Agriculture used to be the principal foreign exchange earner of Nigeria. At one time, the country was the world's largest exporter of groundnuts, cocoa and palm oil, and a significant producer of coco-nuts, citrus fruits, maize, pearl millet, cassava, yams and sugar cane. About 60 percent of Nigerians work in the agricultural sector, and Nigeria has vast areas of underutilized arable land (Wikipedia, 2012b, accessed 10 January 2012). Despite two major rivers, the Niger and the Benue, agriculture is predominantly rain fed. Yams, cassava, rice, maize, sorghum, and millet constitute the main food crops. The principal export crops are cocoa and rubber.

Data Sources

The study uses secondary data obtained from the Central Bank of Nigeria Statistical Bulletin (2010) Vol. 21 and the World Bank Data Base (2011) and covers the period from 1971 to 2010, the post-Biafra civil war post-independence period of Nigeria. As noted earlier, existing literature indicates that prices, government expenditure on agriculture, volume of credit to the agricultural sector, interest rate and exchange rate are indicators that determine activities in the agricultural sector (Akpokodje, 2000; and Garba, 2000). In this study, data on exchange rate, lending interest rate, credit to the agricultural sector, government expenditure on the agricultural sector, inflation rate and loans for

agriculture were obtained from annual time series data covering the period, 1971 and 2010. These are used as indicators of the macroeconomic environment in our study. Data for total government expenditure on agriculture, credit to the private sector and credit to the agricultural sector in Naira were deflated, thereby converting the nominal value of the variables to the real value. The consumer price index (2005 = 100) used for this conversion reflects changes in the cost to the average consumer of acquiring a basket of goods and services that may be fixed or changed at specified intervals.

Model Specification

Relying on previous studies like Fosu (1992), Kwanashie *et al.* (1997), Umoh (2003) and Eyo (2008), the model estimated is specified as shown in Equation 1.

$$AGDP = f(ER, RAGOVEXP, RACREDIT, INFLATION)$$

Equation 1

where

AGDP is the real value added to GDP contributed by the agricultural sector in Naira;

ER is the foreign exchange rate expressed as Naira to United States (US) dollar;

RAGOVEXP is the real value of total government expenditure in the agricultural sector in Naira;

RACREDIT is the real value of credit given to the agricultural sector in Naira; and

INFLATION is the inflation rate expressed as percent.

Equation 1 is recast in an econometric form as follows in Equation 2.

$$AGDP_t = \beta_0 + \beta_1 ER_t + \beta_2 RAGOVEXP_t + \beta_3 RACREDIT_t + \beta_4 INFLATION_t + U_t$$

Equation 2

where t is for the year, with 1971 being $t = 1$ and increasing by one for each year till 2010 ($t = 1, \dots, 40$); and U_t is the stochastic error term initially assumed to have zero mean and constant variance.

A priori, it is expected that the coefficients $\beta_2, \beta_3 > 0$ are positively related to agricultural output while $\beta_1 < 0, \beta_4 < 0$. This implies that a high foreign exchange rate is expected to lead to a decrease in agricultural output through an increase in the prices of farm inputs (negatively impacted particularly on peasant farmers) and at the same time lead to an increase in the supply of agricultural output through increased export of agricultural products (advantageous to mechanized and large farmers). High inflation rates are expected to lead to a decrease in agricultural sector growth. Higher inflation may lead to an increase in the prices of agricultural products. Since the majority of the people have fixed salaries, this may reduce their real purchasing power, thereby impacting negatively on agricultural output.

Econometric Procedures

Unit roots test

The econometric analysis used for the study is based on the use of cointegration procedures. Prior to analysis involving cointegration, one needs to examine the stationarity for each of the individual time series variables, as most macroeconomic variables are non-stationary. This paper uses two specifications of the Augmented Dickey-Fuller (ADF) unit root test, involving the use of intercept only, and the use of both an intercept and a linear trend, as indicated in Equations 3 and 4.

$$Z_t = \alpha + \beta_1 Z_{t-1} + \beta_2 Z_{t-2} + \dots + \beta_p Z_{t-p} + \epsilon_t \quad \text{Equation 3}$$

$$Z_t = \alpha + \beta_1 Z_{t-1} + \beta_2 Z_{t-2} + \dots + \beta_p Z_{t-p} + \gamma t + \epsilon_t \quad \text{Equation 4}$$

Cointegration analysis

The autoregressive distributed lag (ARDL) method developed by Pesaran *et al.* (2001) is applied to establish cointegration relationships among the variables using the Microfit 4.0 for Windows software. The ARDL method involves a minimum of two steps. First, the existence of a long run relationship among the variables in the model is determined.

This is done by the bounds test based on a correctly specified ARDL model and an associated unrestricted error correction model. Second, the derivation of the long-run relationship from the unrestricted error correction model is undertaken once the existence of a long run relationship has been confirmed.

RESULTS

Using ADF test for stationarity, it was found that all the variables were not stationary at level but became stationary after first differencing. Therefore all the variables used are integrated of order one, that is, $I(1)$, but became stationary $I(0)$ after differencing. The results of the ADF test are shown in Table 2 using the specification with the intercept and no linear trend based on the first differences of the variables.

Table 2: Summary of ADF Unit Root Tests of Variables Using their First Differences

<i>Variable</i>	<i>ADF Statistic based on an intercept and no trend</i>	<i>Critical ADF value at 5% level</i>	<i>Remarks</i>
AGDP _t	-3.713	-2.940	I(0)
ER _t	-3.743	-2.940	I(0)
RAGOVEXP _t	-7.173	-2.940	I(0)
RACREDIT _t	-5.301	-2.940	I(0)
INFLATION _t	-6.404	-2.940	I(0)

The results of the estimated optimal ARDL model based on the Akaike Information Criterion are presented in Table 3. The model was deemed to be very strong given the very high adjusted R^2 of 98.4%, meaning that only about 1.6% of the variation in the dependent variable could not be explained by the four independent variables. The model was correctly specified as indicated by the lack of significance based on the Ramsey Reset Test. There was no significant heteroscedasticity based on the lack of significance of the Langrange Multiplier (LM) test.

Table 3: Results of Estimated Optimal ARDL Model of the Output of the Agricultural Sector in Nigeria, 1971 to 2010

Dependent Variable is AGDP_t

<i>Explanatory Variable</i>	<i>Parameter Estimate</i>	<i>T-Statistic</i>	<i>P Value</i>
AGDP _{t-1}	0.618	3.712	0.001*
AGDP _{t-2}	0.208	1.327	0.194
ER _t	492.137	4.503	0.000*
RAGOVEXP _t	-0.172	-1.780	0.085
RAGOVEXP _{t-1}	-0.235	-2.358	0.025*
RAGOVEXP _{t-2}	-0.271	-2.578	0.015*
RACREDIT _t	0.154	3.059	0.005*
INFLATION _t	23.913	0.223	0.825

R² 0.988*

Adjusted R² 0.984*

Probability level of significance of model specification based on the Ramsey Reset test of correct model specification 0.370

Probability level of significance level for autocorrelation based on the Langrange Multiplier (LM) test 0.515

Probability level of significance for heteroscedasticity based on the LM heteroscedasticity test 0.950

Note

* denotes that the parameter is statistically different from zero at 5% level.

The long run parameter estimates of the model were derived from the ARDL model. These estimates are presented in Table 4. Exchange rate had a strongly significant positive relationship with agricultural output. A higher exchange rate would mean an increased depreciation of the Naira and this would lead to increase in the prices of some agricultural inputs, particularly imported agricultural inputs.

However, increased depreciation of the Naira would also encourage export of agricultural products. The statistically significant positive value for exchange rate suggested that over the period of the study the positive benefits of exchange depreciation through expanded exports outweighed the negative impacts coming through increased prices of imported inputs used in agriculture. With the dominance of rain-fed agriculture using limited imported inputs in Nigeria, the positive impact of exchange rate depreciation is understandable. Contrary to expectation, real government expenditure had a negative and significant relationship with agricultural output. This might mean that more emphasis would need to be placed on the quality of government expenditure invested in the agricultural sector. The value of real loans to agriculture had the expected positive relationship with agricultural output. Finally, inflation rate was shown not to have had any significant impact on the output of the agricultural sector.

Table 4: Results of Estimated Long Run Output of the Agricultural Sector in Nigeria, 1971 to 2010

Dependent Variable is $AGDP_t$

<i>Explanatory Variable</i>	<i>Parameter Estimate</i>	<i>T-Statistic</i>	<i>P Value</i>
ER_t	2834.0	5.186	0.000*
$RAGOVEXP_t$	-3.900	-2.679	0.012*
$RACREDIT_t$	0.884	3.353	0.002*
$INFLATION_t$	137.704	0.225	0.824

Note

* denotes that the parameter is statistically different from zero at 5% level.

CONCLUSION

This study examined the macroeconomic environment and the output of the agricultural sector in Nigeria for the period 1971 to 2010 using the ARDL approach to cointegration. The results of the analysis confirmed the existence of a long run function that could explain the factors influencing the level of output of the agricultural sector over the period of the study. A higher exchange rate led to increased output of the agricultural sector, apparently through the stronger effect coming from expanded output of the export sub-sector which outweighed the negative effect from increased prices of imported agricultural inputs. In the long run, loans to the agricultural sector were shown to positively affect the output of that sector.

A major policy implication from this result is the need to encourage the expansion of credit to the agricultural sector through government-supported development banks given the extensive market failure in the agricultural credit industry.

Finally, the negative association between the real value of government expenditures and the value of the output of the sector established by the study suggests the need to emphasise the quality of government spending in the sector, especially with more attention paid to government investment expenditure in the sector rather than recurrent expenditure. It might be more useful for future research to disaggregate government expenditure in agricultural sector into investment and recurrent expenditure.

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ORIGIN, GROWTH AND FUNCTIONS OF PERIODIC MARKET CENTRES ALONG THE VOLTA LAKE IN GHANA

BENJAMIN D. OFORI¹

ABSTRACT

This study outlines the historical factors and processes leading to the emergence and growth of 43 periodic market centres along the Volta Lake. The study's methodology involved the use of base maps and on-the-spot visits to locate the market centres, and observations and interviews at the centres. The development of the market centres were linked to the Volta River Project which involved the damming of the river at Akosombo in 1964 for hydroelectric power generation resulting in the formation of the Volta Lake. The study situates the development process within the context of the two main bodies of theory that explain the origin of market centres and concludes that the findings tend to unify the theories. Apart from their marketing functions, the market centres perform other services in the Volta Lake region. In confirming these functions, this study calls for greater attention to planning to maximize the potential of the market centres in stimulating growth at the local level and promoting national development.

Keywords: Akosombo, Hydro-electric Dams, Market Centres, Transport, Volta River Project

INTRODUCTION

The term market centre is used to characterise a settlement with a designated place where buyers and sellers meet to communicate, exchange commodities and consummate transactions (Douglas, 1975, Hodder and Lee, 1977; Goodall, 1987; Berry *et al.*, 1988). Such settlements could be small or big, hence the notion of market town or village. In many parts of the developing world, market centres are very important components of the economic landscape. They facilitate

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exchange of commodities at the local level and promote interregional trade (Ghosh, 1981; Hodder and Lee, 1977; Berry *et al.*, 1988). In addition to these primary economic functions, they serve as centres for information exchange and innovation diffusion, focal points of health delivery and entertainment centres, as well as offer other services to the population within their respective areas of influence or economic regions (Addo, 1977; Udo, 1982; Gormsen 1985; Wanmali, 1983; Alam *et al.*, 1985).

Trading activities at market centres are organised on a daily or periodic basis. Marketing periodicity is an essential element of traditional or indigenous markets of most developing countries (Hodder and Ukwu, 1969; Udo, 1982; Gormsen, 1985, Wanmali, 1985; Hollier, 1986 and Berry *et al.*, 1988). Traditional markets are distinguished from planned shopping-centre systems with large retail shops and department stores which are associated with modern cities and towns (Scott, 1970; Berry *et al.*, 1988). According to Scott (1970), traditional markets are at the lower end of the trade-centre hierarchy and until recent times have been the main retail outlets for food in much of Europe as they are in Africa and Asia. Traditional markets dominate the trade-centre hierarchy in Asia and Africa whereas the developed world is characterised by planned shopping-centre systems, shopping plazas or shopping malls with parking facilities that rarely incorporate elements of traditional markets (Scott, 1970; Berry *et al.*, 1988).

As in other parts of the world, market centres in Ghana have attracted the attention of researchers who have focused on their growth, spatial distribution, location and accessibility, types and functions, physical conditions and facilities, management of marketing activities, roles of market participants and commodity flow patterns (van Apeldoorn, 1972; McKim, 1972; Ardayfio, 1980; Addo, 1988; Aryeetey and Nyanteng, 2006). In comparison with most market centres in other parts of the country, the market centres along the Volta Lake are of recent origin, having been established after the formation of the lake in 1964. Therefore, their development and functioning provide an excellent illustration of the economic history of the Volta Lake region.

The primary aim of this study is to contribute to existing literature on market centres in Ghana by examining the emergence and growth of market centres along the Volta Lake as the basis for understanding their functioning in the Volta Lake region. The study first considers the theoretical explanations regarding the origin and growth of periodic market centres and provides background literature on their organisation and functioning. Second, it introduces the study area and the methodology used. Third, the study identifies the market centres along the Volta Lake and describes their distribution. Fourth, the study discusses the factors leading to the emergence and growth of the market centres, their temporal organisation and the functions they perform. The summary and conclusion follow.

BACKGROUND LITERATURE

Two main theories have guided discussions on the origin of market centres. The first, usually referred to as the “orthodox view”, postulates that market centres grow out of an inherent need for local demand and exchange (Hodder and Lee, 1977; Gosh, 1981; Udo 1982). In this sense, market centres serve as places for local exchange and facilitate economic activities at the local level. The second theory postulates that market centres emerge to serve different ecological zones and that they are the results of long-distance trade (Hodder and Lee, 1977). Market centres also develop at stopping places on such long-distance trade routes (Berry *et al.*, 1988). Thus, external or regional rather than local factors provide the basis for the emergence of market centres.

In support of the second theory Binns (1994) maintains that the absence of any major periodic market in Sierra Leone prior to the 1960s was possibly due to lack of a basis for inter-regional trade, since goods produced in the region were similar. Binns further explained that the later development of markets in the diamond mining Eastern Province of the country was initiated by local chiefs to satisfy the increasing demand for foodstuffs in the growing urban centres. Thus, the presence and permanence of market centres indicate that there are incentives for the production of surplus goods. Addo (1988) also noted that the establishment of Kokutsunya market among the Manya Krobos in the Eastern Region of Ghana in the 18th century was the result of long distance trade between them and the Europeans at Ada along the coast.

The market later on assumed its local functions of serving as an outlet for agricultural produce and a centre for procuring manufactured goods supplied by Europeans (Addo, 1988). The conclusion therefore is that even when markets are sustained by external factors they will assume some critical role in the immediate locale once they are functional. Some scholars use the timing of marketing activities as a principal criterion for classifying and analysing market centres. Hence, periodic markets are distinguished from markets which are characterised by trading activities on a daily basis: daily markets. This distinction is essential for understanding the organisation of marketing activities and relationships between and among individual markets (Mckim, 1972). The market days associated with periodic markets are designated and recognised time-periods when buyers, sellers and other market participants converge at the market place to conduct brisk trading and engage in other social activities (Gosh, 1981). The market day is distinguished from other days of the week when there is a significant lull in trading activities. Whatever level of trading goes on during these 'ordinary' days involves primarily the residents of the market centre.

The fundamental explanation that has been offered for the existence of periodic markets in the economic landscape relates to the presence of low spatial concentration of consumer demand resulting from a combination of low population density, low incomes and high transportation cost (Hodder and Ukwu, 1969; Hodder and Lee, 1977). Therefore, "periodicity allows for a more efficient use of time and reduces the barriers of high overhead costs" (Berry *et al.*, 1988: 120). In the rural areas producers who are themselves major consumers at the local market need enough time to assemble sufficient commodities for the market and, as a result, are constrained from visiting the market frequently (Hollier, 1990).

In a classic study of markets in southern Nigeria, Hodder and Ukwu (1969) concluded that periodicity is an essential element of local or indigenous markets of most developing countries. This view has been sustained by several contemporary analysts (Ardayfio (1980), Udo (1982), Gormsen (1985), Wanmali (1985), Hollier (1986) and Berry *et al.*, (1988). Wanmali (1985), for instance, emphasized that periodic

markets form a unique service system in rural India. Good (1975) also concluded that the majority of rural markets are characterized by periodicity and they “set the rhythm for the convergence of people and goods” (Good, 1975: 50-51).

Marketing periodicity is however not unique to rural areas. Aryeetey and Nyanteng (2006) have noted that many markets in the city of Accra in Ghana have their special market days. This can also be said about other urban centres in the country and elsewhere. In western Nigeria, for example, urban daily markets operate with an overlay of periodicity (Eighmy, 1972). Yazgi and Ozus (2005) have also indicated that the number of periodic markets in the city of Istanbul, Turkey, more than tripled between 1980 and 2002. Thus, the feature of periodicity has become part of the socio-economic life of most societies as they continue to show strength and dynamism.

In several parts of the world, periodic marketing activities occur between intervals of two to seven days during the week (Hodder and Lee, 1977). The eight-day week however operated in Tropical Africa before the introduction of the seven-day week by the colonial authorities (Udo, 1982). The seven-day week is now common (Berry *et al.*, 1988). Berry *et al.* (1988) have explained that the selection of market day(s) is based on traditions and social organisation of local populations. Hodder and Lee (1977) have suggested that the development of a periodic to daily market is a gradual one whereby there is progressive shortening of non-market days. Theoretically, this can be achieved with increases in population density and urbanisation as well as improved accessibility (Hodder and Lee, 1977). These structural changes go along with increases in income and threshold level of demand, which is the minimum numbers of consumers to guarantee economic the viability of the market centre (Eighmy, 1972; Hodder and Lee, 1977; Berry *et al.*, 1988).

Extension of this theory suggests that lower-order markets tend to decline in functions, and perhaps die out, as larger centres absorb them and perform multiple services (Eighmy, 1972; Hodder and Lee, 1977). Most periodic markets operate in groups, or what is called the ring system (Hodder and Lee, 1977). A market ring or circuit is a group of

markets which residents can visit on consecutive days during the market week. Consumers see themselves as being served by markets belonging to the same spatio-temporal set (Berry *et al.*, 1988). Market rings do overlap and they provide indications of the level of social and economic integration of consumers who share common market rings. But neighbouring markets do not compete with each other on the same day (Hodder and Ukwu, 1969). In other words “markets whose days of meeting are widely separated in time can be close to one another because they will not be simultaneously competing for the same hinterland population” (Smith, 1972). This is popularly called “consumer hypothesis”, that is, there is an inverse relationship between locational and temporal spacing of periodic markets (Smith, 1972). This suggests that nearby markets operating on the same day enjoy a high degree of autonomy.

According to Hollier (1986), the primary concern of periodic market places in developing countries is the exchange of agricultural surplus for domestic requirements. Aryeetey and Nyanteng (2006) have described rural periodic markets as “primary markets”, as they serve as bulking centres for agricultural produce from dispersed locations. Periodic markets therefore facilitate local exchange and interregional trade and make available consumer goods to dispersed populations (Eighmy, 1972; Gosh, 1981; Berry *et al.*, 1988). Several analysts have also cited the political and social functions of periodic markets to include administrative, educational, religious, entertainment, health delivery and information exchange (Good 1975; Addo, 1977; Udo, 1982; Gormsen 1985; Wanmali, 1985; Alam *et al.*, 1985). For these reasons market centres tend to stand out among clusters of settlements and have the potential to stimulate development in their local areas of influence.

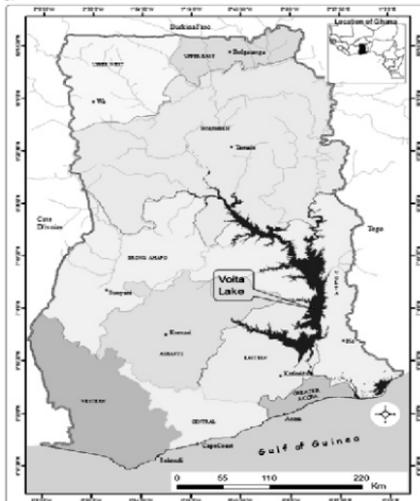
In a study of periodic markets and urban systems in western Nigeria, Eighmy (1972) demonstrated through simulation how a market centre in the market ring emerges as the most important and becomes an urban centre and serves as a centre of modernisation and a “growth pole” for its local area.

Thus, as the local exchange function of the market centre expands, the services that it performs become more complex and there is an increase in its central functions which is reflected in the diffusion of information. Addo (1988) has also provided a classic example of how expansion of agricultural activities, development of road networks and provision of infrastructure including schools, water supply and administrative services occurred concurrently with expansion in trading activities at market centres in Manya Krobo in Ghana. Addo therefore concluded that the market centres constituted a major factor in the urbanisation process of Manya Krobo. Periodic market centres are naturally occurring growth poles - they are emerging urban centres in predominantly rural areas. They serve as development nodes and important multipliers of economic development in the spatial system of which they are part (Dixon 1974; Good, 1975).

THE SETTING AND METHODOLOGY

The Volta Lake, one of the largest man-made lakes in the world, was the result of the construction of the dam wall across the channel of the River Volta at Akosombo in 1964. From this southern point the lake stretches for a distance of about 450 km to Yapei in the North (Fig. 1). It covers an area of about 8,500 km², roughly 3.5% of Ghana's land area.

Figure 1: Map of Study Area (Volta Lake) Relative to the Rest of Ghana



Its shoreline is 4,800 km and it has a storage capacity of 152bn m³ at full supply level (Diaw and Schimdt-Kallert, 1990; Kalitsi, 1999). The adjacent lands of the eastern shores of the lake largely fall within the forest agroecological zone of the Ewe-Buem mountainous region which is characterised by elongated ridges and valleys running from south-west to north-east and parallel to each other. The region has been the home of the Ewes in the south and the Buem occupying the northern sector (Dickson and Benneh, 1995). Farming is the principal occupation in this region and the crops produced are typical of other forest areas of the country. Food crops include plantain, cassava and cocoyam which are widely distributed. Yam is extensively cultivated in the Buem area. Cocoa has also been grown since the beginning of the First World War (Dickson and Benneh, 1995).

The greater part of the western shores of the lake lies within the forest-savannah transitional zone and the northern part of the lake merges into the savannah. These areas form part of the extensive Voltain basin, ranging between 60 and 150 meters above sea level. The area is part of the middle belt geographical region of the country which suffered from wars and slave raids in the past, resulting in low population densities. There are few areas of high population concentration and a limited number of towns of historical significance (Dickson and Benneh, 1995). The region is occupied by the Gonja and Nanumba mainly in the northern part of the lake, the Bono and Krachi in the mid-section and other Akan groups in the south (Dickson and Benneh, 1995). The region is noted for the production of a variety of basic food staples including yam, cassava, millet, guinea corn and beans (Dickson and Benneh, 1995; Titriku, 1999).

Over the decades the lake region has attracted migrant farmers and fishermen in view of the low population densities and the extensive fishing grounds around the Lake. Among the first wave of migrants were traditional fisher folks from the Lower Volta Basin (Geker, 1999). As much as 98% of the country's freshwater fish is from the lake (Braithwaite, 1999). Migrant farmers are from other ethnic groups in the northern part of the country, mainly the Konkomba, Dagari and Gouronsi (Tonah, 2001). The lake region has also attracted Fulani pastoralists who usually

reside at the outskirts of villages keeping their own cattle and those of the indigenous population and other migrants (Tonah, 2001). Along the lake itself, draw-down farming is popular, whereby mostly vegetables and sweet potatoes are cultivated when the water level recedes during the dry season (Amatekpor, 1999).

The study relied on a comprehensive map showing all settlements along the Volta Lake to identify and locate the market centres. The map was produced by the Centre for Remote Sensing and Geographic Information System (CERGIS) under the Fisheries Sub-sector Capacity Building Project – Ministry of Food and Agriculture (FSCBP-MOFA) [Government of Ghana, 1995]. The identification process involved on-the-spot verification of the location of market centres using the map and with the guidance of local informants. The local informants and opinion leaders provided information on the historical development of and services offered by the market centres, as well as specific market days. Observation at the market centres focussed on facilities at the market place, commodities on sale and nature of permanent trading establishments. Types of services of centrality and additional functions performed by the market centres were also noted. The field data were supplemented with secondary data from records of District Assemblies/District Administrative Authorities (DAs), the Volta Lake Transport Company (VLTC) and the Ghana Maritime Authority (GMA).

RESULTS

The Volta Lake Market Centres

The study identified 43 market centres along the Volta Lake (Fig. 2, Table 1). Twenty seven (27) of them are located on the eastern shores (left bank) of the lake and 16 are found on the western side (right bank) of the lake. Three of the markets, Prang, Yeji and Kete Krachi, all in the northern section of the lake region, existed prior to the formation of the lake. Prang and Yeji were major centres on the route from the northern sector of the country to Kumasi. Yeji developed as a busy market at the point where the route crossed the river, but had to shift a short distance south as a result of the spread of the Volta Lake (Dickson and Benneh, 1995). Kete Krachi originally comprised separate units, Kete and Krachi.

Kete developed as a major trading post at the point where traffic on the Black Volta was interrupted by rapids, but Krachi did not have a market (Dickson and Benneh, 1995). The two settlements had to be relocated as a result of the formation of the lake. Over the years these centres have expanded, with Yeji and Kete Krachi serving as administrative capitals of the Pru and Krachi Districts respectively (Fig. 2). They are also strategic landing sites for ferry services of the VLTC.

Figure 2: Distribution of Market Centres along the Volta Lake

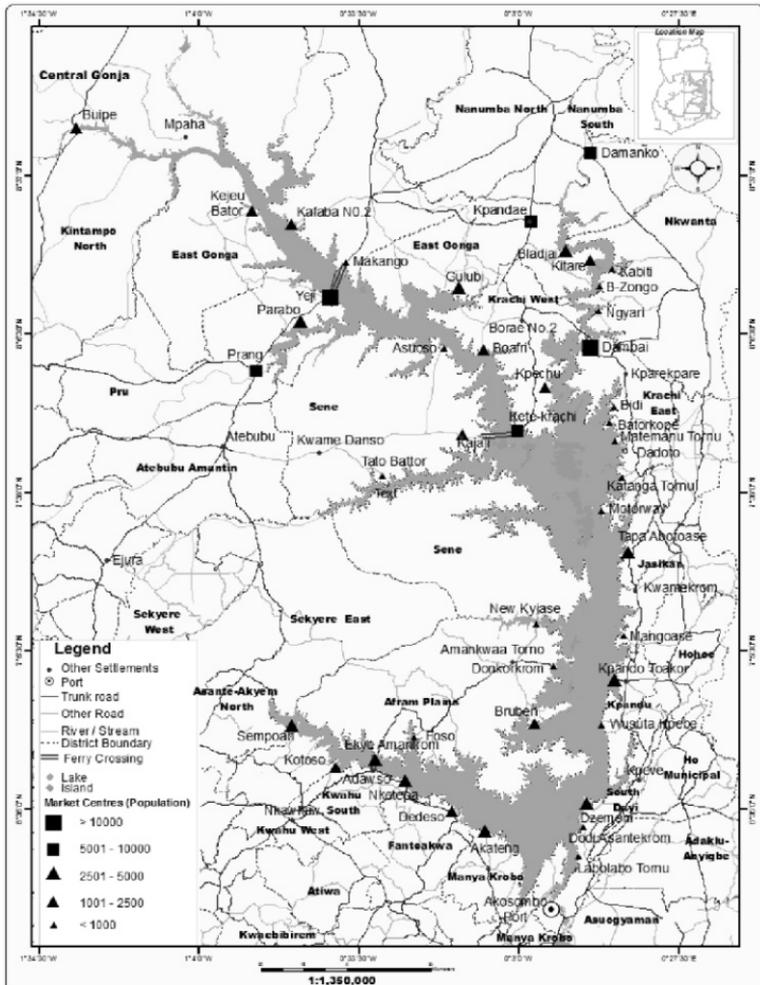


Table 1: Market Centres Along the Volta Lake and their Temporal Characteristics (continued)

District	Market Centre	Pop ⁿ	Road quality (class)	Market day(s)							Mar ket cycle (days)	Days of trading
				Mon	Tue	Wed	Thur	Fri	Sat	Sun		
	Mangoase	202	3 rd								5	1
Kpandu	Kpandu Torkor	2,702	2 nd								5	1
	Wusuta Kpede	786	3 rd								7	1
	South Dayi	Dzemeni	3,403	2 nd							7	3
Asuogya -man	Labolabo Tornu	72	3 rd								7	1
	Dodi Asante krom	691	3 rd								7	1
Kwahu North	New Kyiasse(RS)	64	3 rd								7	1
	Amankwa Nsuoano	823	3 rd								7	1
	Bruben	1,496	3 rd								7	1
	Foso	865	3 rd								7	1
	Ekye- Amanfrom	4,975	2 nd								7	1
Kwahu South	Nketepa	3,299	3 rd								7	1
	Sempoah	2,954	3 rd								7	1
	Kotoso	2,138	3 rd								7	1
Fanteakwa	Dedeso(RS)	1,467	3 rd								7	1
Manya Krobo	Akateng	2,983	3 rd								7	3

Source: Ghana Statistical Service (2005).
the north-south ferry trip cycle on the lake

* Market days are strongly tied to

Notes: ADM – Administrative Capital.

RS – Resettlement

The rest of the market centres along the lake are of recent origin. Their emergence and growth were tied to a number of factors relating to the Volta River Project (VRP) which involved construction of the dam on the Volta River at Akosombo primarily for hydro-electric power generation. The project was initiated by the Government of Ghana under the Volta River Development Act (Act 46) of 1961 which established the Volta River Authority (VRA) [Republic of Ghana, 1961]. VRA was charged with the responsibility of generating and transmitting power from the dam and from the generating station at Akosombo for industrial and domestic uses in the country. VRA was also expected to ensure the development of the lake as a route for the transportation of goods and passengers, and the planning of the Akosombo Township and the lands extending 1.6km off the lake at its maximum fill. Act 46 also required VRA to resettle the displaced population whose homes were flooded and submerged.

Emergence and Growth of the Market Centres

Under the VRP pre-dam resettlement plan, 52 settlements were created to house 80,000 people of the 756 villages which were submerged during the impoundment. The newly created settlements were located above the 85 m (280 ft) contour which marks safe grounds at the lake's maximum storage capacity of 152 billion cubic meters (Kalitsi, 1999). The resettlements ranged in size from 17 to 807 housing units and were provided with other social and economic amenities including access roads, schools and markets (Kalitsi, 1970; Diaw and Schimdt-Kallert, 1990; Yeboah, 1999). Two of these resettlements, Kete Krachi and Dedeso, are market centres serving their respective local areas of influence. At places where resettlement villages were established or old settlements existed at distances of more than 2km off the lake, satellite communities emerged at the lake shore to serve as market centres. These market posts have compound names, with the first name as the original settlement and the second name indicating the riverine location. Examples are Kpando Torkor, Katanga Tornu, Amankwa Nsuoano, and Domabin Nsuoano (Figure 2). Thus, the lakeshore became an attractive market location.

The impoundment of the river cut off major roads used for transporting agricultural products between the northern and southern parts of the country (Thomi, 1984). As already pointed out, Yeji and Prang were located on the major Salaga-Kumasi (north-south) route of the country. Kete (and Krachi) also enjoyed an important location on the Black Volta (Dickson and Benneh, 1995). After the inundation the end points of these roads became strategic locations and began to serve as transshipment points which provided the impetus for their development and expansion. Other examples are Ekyeamnfrom on the Afram arm of the lake in the south, and Dambai and Makango on the Oti arm in the north east (Figure 2). Yeji, Ekyeamnfrom and Dambai have cross-lake ferry service. Tapa Abotoase was located at the point where the major road from Kete and Krachi to the southern part of the country crossed River Aboabo, a tributary of the Volta River. The nearest market, Zongo Dauda, which was located near the Volta River, was submerged during the formation of the Volta Lake and the market shifted to Tapa Abotoase (Figure 2).

The newly formed lake also became attractive fishing grounds as fish population in the lake increased. As a result, the lakeshores were settled by traditional fisher folks downstream below the dam whose livelihood was disrupted by the cessation of seasonal floods that boosted fishing in the lower stretches of the river and the adjoining creeks (Hilton, 1967; Lawson, 1972; Geker, 1999). Fish output from the lake steadily rose from 3,000 tonnes in 1964 to 62,000 tonnes in 1969 and later stabilised at 40,000 tonnes (Briamah, 1999; Kalitsi, 1999; Gordon, 1999). By 1991, the number of fishermen operating on the lake had risen from 18,358 in 1970 to over 80,000 (Gordon, 1999); more than the number of people resettled under the VRP. In 1996 it was estimated that the lake fishery employed over 100,000 people and contributed over 140 billion old cedis (or 14 million Ghana cedis) to the national economy (Yeboah, 1999). The settler population created a substantial consumer market while their fishing operations resulted in vibrant fish processing and marketing business attracting fish buyers from other parts of the country.

As mentioned earlier, the Volta lake region forms part of the middle belt of the country which has throughout history been characterised by low population densities. The majority of the communities are rural, with the inhabitants engaged in farming activities. The creation of the Volta Lake and the massive inundations however opened up the region to increased production of a variety of basic food staples including yam, cassava and maize (Amatekpor, 1999; Titriku, 1999). This development was spurred on by the ever increasing demand for food by the settler communities along the lake and in urban centres south of the country. These conditions created the need for improved transportation, both on land and on the lake, and the establishment of marketing outlets to facilitate the conveyance of agricultural produce (including fish) from the lake region to other parts of the country. Many of the market centres have emerged largely due to these factors and some have also grown to become service centres to support the agricultural industry.

As part of its mandate to improve transportation on the lake, the VRA set up the VLTC in 1970. The north-south navigation route between Akosombo and Buiepe ports was chartered and navigational facilities were installed to boost commercial traffic on the lake, in addition to the existing cross-lake ferry services (Kalitsi, 1999; Yeboah, 1999). In 1973 the Lake Traffic Legislation was passed to regulate transportation of passengers and goods on the lake. Over the years port facilities at Akosombo and Buiepe have also been expanded to include tank farms and additional ports have been developed at Makango, Kete Krachi and Yeji. These developments have boosted economic activities in the lake region and facilitated the movement of dry and wet cargo between the north and south of the country. Cargo traffic registered 4,000 tonnes by 1999 (Kalitsi, 1999; Yeboah, 1999) and 431,235.2 tonnes in 2008 (VLTC, 2008). Above all, the populations of the many remote communities at various sections of the lake have provided opportunities for the operation of private water transport services involving the use of wooden boats fitted with out-board engines. The Ghana Maritime Authority (GMA) estimates that there are 490 non-conventional crafts offering their services to the lakeshore communities (GMA, 2007).

It must be mentioned that the developments discussed in the preceding paragraphs have taken place concurrently with other programmes that have sought to enhance the social life of some of the lake-side communities and economic activities in the lake region as a whole. They include the VRA's bilharzia control programme involving chemotherapy and health education (Kalitsi, 1999; Yeboah, 1999), the expansion of health facilities and provision of potable water, the provision of electricity under the Ghana Government's Rural Electrification Programme, the establishment of schools and improvement in access roads. There has also been expansion of market facilities under the Agricultural Sector Improvement Programme (ASIP) and the Village Infrastructural Project (VIP, 2004) and by district assemblies and other development agencies. In effect, the market centres have not been left out in the national development programme(s) and some have grown to become important service and administrative centres attracting people from many parts of the country.

Thus, the general trend of events relating to the development of the VRP, migration and settlement dynamics, the steady growth of agricultural and fishing activities, the planned development programmes and other institutional interventions have had profound effects on the overall development of market centres (and trading activities) along the Volta Lake.

Marketing Periodicity

All the 43 market centres along the Volta Lake are periodic. Table 1 shows that 36, representing nearly 83.7% of the markets, have the 7-day (weekly) marketing cycle, 4 have 5-day cycles, and 3 have 6-day cycles. The 7 markets which have marketing regimes other than the weekly cycle are on the eastern shores of the lake. This region forms part of the contiguous area from central and western Nigeria through Benin and Togo identified as having a different marketing cycle other than the weekly cycle (Hill and Smith, 1972, McMkim, 1972). The marketing regimes of the markets of Boafri and Asuoso/Hausakope follow the trip cycle of the ferry on the north-south route of the lake (Figure 2). The cycle is weekly but the regularity of the trip could change due to operational reasons such as mechanical problems with the ferry.

This brings into focus the mechanism of information flow among potential market participants. Seven of the markets have two to three days of brisk and continuous trading activities during the marketing period (Table 1). This reflects a larger volume of trade and a higher intensity of trading; the market centres are relatively bigger. Theoretically, they have begun their transition towards becoming daily markets, but this would be achieved with increased urbanisation, improved transportation, high purchasing power and other fundamental changes in the economic structure including specialisation and increased productivity in the Volta Lake region as a whole.

Trading on the first day of the marketing period normally starts by mid-day. At Yeji, however, the DA, together with the local council of churches and the traditional authority, have instituted a regulation whereby trading activities on the first day, which is Sunday, do not start until 2pm. Therefore, boats carrying traders and cargo from other places along the lake are compelled to remain at anchorage close to the shoreline till 2pm. In the case of markets with one market day, trading activities start as early as 7.00am and reach peak time by noon, after which they gradually die down by 3.00pm. The most popular days for market operations occur during the middle of the week: on Tuesdays, Wednesdays and Thursdays. With respect to the five/six-day cycle the market day rotates among all the days of the week.

Functions of the Market Centres

Primarily, the market centres act as outlets for disposing of locally produced items and as centres where populations in their respective local areas of influence acquire the needed manufactured consumer items. The locally produced items are fish (mainly smoked and salted), yams, cassava, cassava dough, *gari*, sweet potatoes, maize, beans, groundnuts and vegetables. Though there are similarities in the commodities at the market centres, specific commodities appear to be popular with certain markets. This reflects the identity or popularity of the markets and, therefore, the willingness of traders to patronise particular markets. For example, yams and maize were noted to be major commodities attracting buyers from urban consuming centres in

the southern part of the country to the major market centres in the northern section of the lake. According to the revenue officers and officials of transport unions and traders' associations at Yeji, fish is the most popular item whereas their counterparts at Dambai mentioned yam. Akateng and Dzemini, which are nearer to high population centres in the south of the country, were also cited as important fish and charcoal markets (Figure 2).

The locally produced items available at the market centres reflect the nature of productivity of their respective hinterlands. The sources of the commodities also help define the local area of influence of individual market centres. Food items like plantain, banana, cocoyam, oranges and avocado originating from the forest agroecological zone are regarded as imports at the market centres in the northern section of the lake which are in the savannah belt. In the same vein, yams are regarded as imports at some of the markets in the south. This ecological complementarity is significant, as it illustrates how different zones of the country are mutually related and spatially integrated. Yeji and Akateng have well-established livestock market centres, with 250 cattle and 200 sheep/goats traded at Yeji every week and 110 cattle and 155 sheep and goats in the case of Akateng.

A wide variety of manufactured goods are sold at the market centres. The items are brought in from major urban and regional markets in the southern part of the country. They include household consumables, textiles and clothing, footwear, plastic ware and cooking utensils. Other items are electrical appliances and electrical gadgets, building materials, fuel, outboard engines, generators and motor spare parts. The rest are agricultural inputs including agrochemicals, spraying machines, fertilizer and seeds. Locally manufactured items on sale are simple tools such as machetes and hoes, cooking pots and other pottery products. There are also fish traps and mats made from wetland reeds and sedges from the Lower Volta basin. The variety of manufactured goods at the market centres provides indications of the size and status of the markets. At the larger market centres, increase in population over the past ten to fifteen years has occurred concurrently with increase in the variety of commodities available for sale. This is also reflected in the

growing number of traders and permanent trading establishments. The description of goods provided above is summarised in Table 2. In addition to these items are prepared foods meant for direct consumption by market participants, particularly on market days.

Activities undertaken at the market centres, especially on market days, attract other forms of labour and thereby provide avenues for employment. Operators of four and two-wheel carts (popularly called “trucks”) and porters provide their services to all categories of traders. Many women are also engaged in the sale of prepared foods to market

Table 2: Categories and Types of Commodities on Sale at Market Centres

<i>Source/origin</i>	<i>Category</i>	<i>Type/example</i>
Locally produced	Foodstuffs	Roots and Tubers (yam, cassava, cocoyam, sweet potatoes)
	Cereals/Grains	Maize, Rice (white and brown)
	Fresh vegetables	Okro, Onion, Tomatoes, leafy vegetables
	Dry vegetables	Groundnut, beans, <i>agushie</i>
	Wood fuel	Charcoal, fuel wood
	Livestock	Cattle, goats, sheep
	Fish & Game	Smoked, salted and fresh fish
	Craft	Pottery, brooms etc.
	Medicinal products	Unprocessed herbal medicine
Imports	Household consumable	Canned foods, bagged rice, sugar, toiletries, drinkables
	Household durables	Electrical appliances, electronic gadgets
	Hardware	Building Materials
	Agricultural inputs	Agrochemicals, fertilizer, seeds, spraying machines etc.
	Equipment & lubricants	Outboard engine, generators, motor bikes, bicycles & spare parts & petroleum products
	Foodstuffs	Plantain, banana, cocoyam, oranges, avocado
	Craft	Mats, fish traps, brooms, coal pots, iron pots etc.
	Medicinal products	Orthodox medicines and herbal products

participants and local residents. Entertainment providers and drinking bar operators also engage in vibrant business, particularly on market days. These support services of the local exchange system have become an important source of livelihood for people, especially those who would want to seek off-farm employment.

Trading activities at the market centres and the ancillary services are important sources of revenue for the DAs. Levies imposed on items brought to the markets for sale are locally referred to as “market tolls”. Out-bound commodities to urban consuming centres are also levied as “conveyance”. Daily tolls referred to as “loading fees” are also paid by commercial drivers, boat operators and “truck-pushing gangs”. In addition, other business operators at market centres are levied by the DAs. At the bigger market centres permanent trading establishments pay for registration and for the issuance of business operation certificates. Table 3 shows the revenue levels of eight sampled markets.

Table 3: Revenue Levels for Eight Market Centres for 2008 (Jan-Dec) and 2009 (Jan-June)

Market centre	Resident Pop	Revenue (Ghc)		
		2008	2009	Total
Yeji	18,539	77,639.68	43,530.20	121,169.88
Dambai	13,768	48,645.90	Not available	48,645.90
Akateng	4,193	37,730.50	35,490.10	73,220.60
Tapa Abotoase	2,983	32,054.99	7,511.60	39,566.59
Kotoso	2,703	4,537.80	4,638.00	9,175.80
Kpando Torkor	2,138	3,165.00	Not available	3,165.00
Kajehu Bator	1,542	2,330.90	1,526.60	3,857.50
New Kyiase	664	788.70	Not available	788.70
Total		203,728.47	93,216.50	296,944.97

Sources: Revenue Monthly Performance Charts / Revenue Analysis Sheet / Record Analysis Cash Book of District Assemblies, 2008 and 2009.

Apart from their economic functions, the market centres perform other social and cultural functions. On market days the populations of the market centres swell-up with the influx of people from their respective local areas of influence and from complementary regions in other parts of the country. The exchange activities at the markets by themselves generate intense cultural mixing and the establishment of intricate social and business relationships. This promotes familiarity among people of different ethnic backgrounds. The markets are also entertainment centres as some market participants are attracted to video/film show centres and drinking bars.

Forty-one (41) of the market centres have first cycle or primary schools. The bigger markets have more than one primary school. Yeji, for example, has 10 primary and two secondary schools, while Dambai has one college of education in addition to a secondary school. Dambai, Yeji and Kete Krachi have branches of the Ghana Commercial Bank which are automated. There are also 20 rural banks and/or agencies of rural banks serving the business community of some of the market centres. With respect to health services, there are 2 district hospitals at Yeji and Kete Krachi. There are 15 clinics and 16 health posts distributed among the other market centres. Yeji has one pharmacy just like Dambai. There are a total of 102 chemical shops at 30 market centres, with Yeji having the highest number of 20; Kete Krachi, 16; Dambai, 6; Buipe, 5; Prang, 5; Ekyeamfrom, 5 and 45 others distributed among 24 market centres.

Four (4) of the market centres serve as administrative centres and provide multiple government services for the communities under their respective jurisdiction. They are Yeji, Dambai, Buipe and Kete Krachi (Table 1). The market centres are also focal points of information delivery and innovation spread. For example, informal discussions with agrochemical sellers revealed that farmers visiting the market are attracted to new products and they seek information about their usage. Thus, the market centres are important service centres within the predominantly rural environment.

The necessity of exchanging locally produced commodities has also led to the development of road networks which connect the market centres

to some of their hinterlands. However, with the exception of villages along major roads the quality of the roads is generally poor. Only 7 of the market centres are accessible by paved roads which are motorable all year round (Table 1). Eleven (11) of them have cross-lake ferry services and/or are stopping places for the ferries on the north-south route. The functioning of the market centres therefore regulates movement of vehicles to the villages in their respective catchment areas. Similarly, the trip cycle of boats to communities along the lake is dictated by the temporal organisation of trading activities and by the overall functioning of the market centres.

CONCLUSION

The study has revealed that the *factors leading to the emergence of market centres along the Volta Lake are related to the VRP* which culminated in the formation of the lake. First, the market centres emerged to satisfy the local exchange needs of the communities along the shores of the newly formed lake and crop farmers on the adjacent lands. This set the stage for long distance commodity transfers between the lake region and its complementary regions in other parts of the country. The continuous growth and expansion of the individual market centres therefore depended on the nature of economic activities and the volume of production in their respective local areas of influence, their location and ease of accessibility relative to local unit areas of production and complementary distant consuming centres, as well as their population sizes which provided a certain demand and market threshold. Market centres responded to both local and external forces, all of which contributed to define their spatial context. Fundamentally, these factors and processes tend to unify the two theories that explain the origin of market centres.

The study has also shown the importance of market centres in the socio-economic lives of the populations of the Volta Lake region. But, the viability of many of the small markets will largely depend on sustainable supply of farm produce and fish from their local catchment areas. With respect to the large market centres, they enjoy strategic locations and have already established themselves as service centres for the population in the predominantly rural Volta Lake region.

Many of them are therefore likely to continue to grow along with increases in resident population, provision of social amenities and strengthened linkages with their catchment areas through improved infrastructure. It is thus important that policy and research focus on their planning and development to ensure that they are well integrated into the country's economic space. That way, their potential in stimulating growth at the local level and promoting overall national development could be maximized.

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A BRIEF SURVEY OF THE LITERATURE ON MICROFINANCE AND AGRICULTURE

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ABSTRACT

The factors that affect agrarian transformation are complex and often inter-related. Access to financial services is an important input necessary for such transformation. A type of financial service that has become of increasing importance to farmers is microfinance. An important question concerns the role that microfinance initiatives have played regarding the development of agriculture in developing countries, especially those in Africa. This brief literature review suggests that while microfinance may have had some positive impacts on agricultural development and transformation, it has not been the panacea for the myriad of problems facing farmers and the rural poor.

Keywords: Africa, Agriculture, Credit, Microfinance, Rural development

INTRODUCTION

According to the World Bank/International Food Policy Research Institute (IFPRI) (2000), agriculture constitutes an important aspect of the economies of many developing countries for a number of reasons. First, it plays a pivotal role in the long term economic transformation and development of many developing countries. Since it is often one of the largest sectors in such countries, growth in the agricultural sector has a high weight in aggregate growth of the entire economy. Second, agriculture has large growth multiplier effects on other sectors. Third, agriculture and related agro-based industry such as food processing are sources of competitive advantage for many developing economies. Food is imperfectly tradable in many parts of the developing world, often due to high transportation costs in land-

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locked countries. According to the World Bank (2006), agriculture accounts for 17 percent of the African region's GDP, 40 percent of exports and a substantial share of employment. The Bank also reports that a one percent increase in crop production in Sub-Saharan Africa translates into a 0.7 percent reduction in the number of poor people; more than the 0.5 percent reduction in East and South Asia and seven times the 0.1 percent reduction in Latin America.

Despite the major contribution of the agricultural sector to the economy, rural people in developing countries have poor access to financial services. The factors that affect agrarian transformation and rural development are complex and inter-related. Access to financial services is pivotal in helping the poor expand their economic activities, incomes, assets and self-confidence. According to Hossain (1988), agricultural credit is an important policy instrument useful to promote production and the use of modern technologies. Ledgerwood (1999) considers farm credit as a necessary input for promoting agricultural transformation, especially in situations of limited farm incomes and savings.

Credit is a key element in the modernization of agriculture, for not only can it remove financial constraints, but also it may accelerate the adoption of new technologies (World Bank, 1975). Microfinance can be considered a form of credit, though the term is also used for activities other than credit. Microfinance deals with financial services including savings, micro-credit, micro insurance, micro leasing and transfers in relatively small transactions that often target low-income people. Microfinance has arisen from the desire to meet the financial needs of those excluded from formal financial institutions such as micro-enterprises and low-income households. Microfinance services may be complemented by non-financial services, especially training, to improve the ability of clients to utilize the services effectively. The literature suggests that microfinance can create access to productive capital for the poor, which together with human capital, addressed through education and training and increased social capital through networks and farmer-based associations, can assist people to move more quickly out of poverty.

According to Robinson (1994), when material capital is provided to the poor, it helps to strengthen their sense of dignity and to empower the person to participate more fully in the economy and in the general society. The proper provision of material capital can help to solve the economic problem of market failure arising from human degradation and poverty, often due to a weak capital base. However, some argue that microfinance can worsen the poverty status of borrowers by making them poorer. Once a poor person borrows money, the chances of repaying are low, so he/she cannot leave the cycle of poverty. Does the empirical literature support this view? What are some of the main challenges of microfinancing, especially in agriculture? What evidence is available on general performance standards in terms of outreach, sustainability and impact of agricultural microfinance? Answers to some of these questions are addressed in this paper by drawing on evidence from the literature.

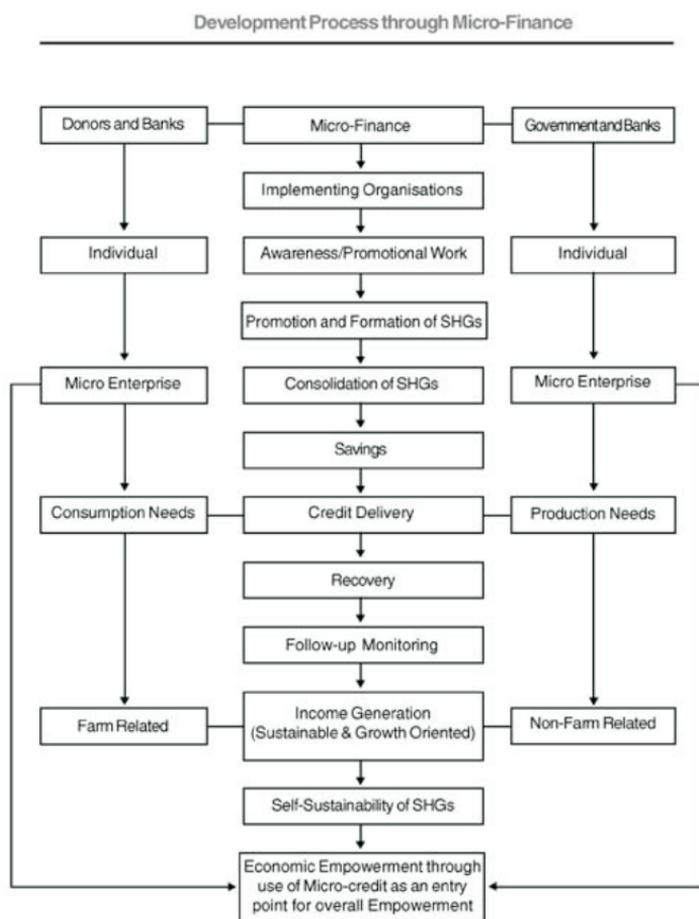
The remainder of this paper is organized as follows: the next section, section 2 of the paper provides a simple conceptual framework of the linkage between microfinance and agriculture, with a focus on other economic, social and technological environments that may constrain or facilitate this relationship. The general challenges with financing agriculture are briefly discussed in section 3. This is followed by a discussion of some innovative ways microfinance institutions are experimenting to expand their services for rural agriculture. Section 5 focuses on the standards of performance of microfinance performance in agriculture in terms of outreach, sustainability and impact. The general features of managing risks and designing products for agricultural microfinance are discussed in section 6. Lessons and recommendations from the literature review are summarized in section 7, the final part of the paper.

UNDERSTANDING THE DEVELOPMENT PROCESS THROUGH MICROFINANCE

An internet report on microfinance interventions provides a useful framework for understanding the development process through a typical microfinance intervention using the illustration depicted in Figure 1. It is assumed that the ultimate aim of microfinance is to attain

social and economic empowerment of people. Successful intervention using microfinance is dependent on how each of the stages of the process is carefully managed. It is clear that the process from microfinance to economic empowerment of individuals is a long one as indicated in Figure 1.

Figure 1: Diagrammatic Representation of the Process of Rural Development Linked through Enhanced Microfinance Delivery.



Source: <http://www.microfinancegateway.org/p/site/m/template.rc/1.26.18604/,2010>, accessed 21 May 2010.

This long process is dependent on the proper use of microfinance to create sustainable and growth-oriented work and income opportunities. The success of microfinance in empowerment is also crucially linked to the capabilities of the implementing organizations such as donors and banks in achieving the objective of proper credit delivery to and recovery of debts from borrowers. Successful interventions require the strengthening of any weak components in the process chain and these weak components can be identified through research work.

CHALLENGES FACED IN FINANCING AGRICULTURE

Microfinance in agriculture is part of the entire spectrum of agricultural financing. Financing of agriculture has generally been perceived to be problematic and risky. Many farmers need credit to purchase seeds and other inputs, as well as to harvest, process, market and transport their crops and other produce. While borrowing on the basis of anticipated production might seem logical where collateral assets are limited, such loans also expose the lender to production and price risks. Natural disaster, a decline in market prices, unexpectedly low yields, the lack of a buyer, or loss due to poor storage conditions are some of the factors that can result in lower-than-expected revenues. A fall in revenues can often lead to increased default rates on agricultural loans.

Weather, pests, diseases and other calamities affect the yield of crops, substantially in extreme cases. For example, in 2003, the Food and Agriculture Organization (FAO) reported that the third successive year of widespread crop failures in Malawi (due to excessive rains, floods, hailstorms and, in some areas, dry spells) had affected 176, 000 families in four provinces with food deficits and chronic hunger severe enough to warrant humanitarian assistance to prevent starvation. Such risks are higher for farmers engaged in production systems of monoculture of crops that are particularly sensitive to the correct use of high-quality inputs or the timing of harvesting. Risk in agriculture can also be traced to farmers seeking to increase their incomes through higher risk but higher return cropping strategies.

Markets and prices are additional risks associated with agriculture. Many agricultural markets are highly imperfect, lacking adequate information and communications infrastructure for successful intermediation between producers and buyers. The prices that crops will sell for are unknown at the time of planting and vary with levels of production (both locally and globally) and demand at the time of sale. Prices are also affected by the level of access to markets. With the phasing out of state-owned marketing organizations during the structural adjustment period of the 1980s and 1990s in many African countries, small farmers in particular were forced to face much higher price risks. It is well known that there is inelastic demand for many agricultural products; this phenomenon causes relatively small increases or decreases in the levels of production to result in relatively large price swings. Decision making in agriculture is an inexact science influenced by many variables that change from year to year and are beyond the farmers' control.

Farmers have no real way of knowing how many others are planting a specific crop or how average yields will fare in any given year. Often, a good price one year motivates a lot of farmers to switch to the production of that crop in subsequent years, which then causes flooding of the market of that crop with large amounts of production, which in turn pushes prices down. This happened, for example, in Ghana in 1984, with large increases in production of food crops in that year after the catastrophic drought in 1983 linked to a very severe form of the El Nino-Southern Oscillation (ENSO) weather phenomenon. The ENSO weather phenomenon also moderately affected production of agricultural products in Ghana during 1998/1999 and 2006/2007. In Uganda, a bumper maize harvest in late 2001 and early 2002 caused maize prices (and farmer incomes) to fall, significantly affecting loan repayment in four branches of the Centenary Rural Development Bank. Bumper crops can sometimes cause problems even for well-run microfinance institutions. At Kafo Jiginew (a federation of credit unions in Mali), the portfolio at risk (over 90 days) jumped from 3% of the total in 1998 to 12% in 1999 due to a slump in cotton prices. Market and price risks can also be exacerbated by international market conditions and public policy decisions, which can lead to increased political risks.

The creation or removal of tariff barriers in countries where goods are ultimately sold can dramatically change local prices. In the 1990s, the Government of Ghana introduced a limited exemption from import duties on white maize in response to a crop forecast – which later proved incorrect – that predicted a major food shortage. As a result, market prices for maize were depressed in Ghana for two years.

Similarly, national governments can change farming subsidies in ways that alter returns on specific activities. With the entry of new players, growing competition in international markets can fundamentally change the competitiveness of a local industry, as with Vietnam's entry into the coffee industry at the expense of higher cost producers in Latin America. The result was millions of dollars of bad debts in commercial banks that specialized in lending to small coffee producers throughout Central America.

The precision of crop schedules generates specific risk for agricultural finance. Loan disbursements need to be tailored to irregular cash flows; yet the timing of final crop income may vary based on when farmers choose to sell. Farmers may delay selling until market conditions are favourable. These characteristics of agricultural production require lenders to be quite efficient and physically close to their farmer clients. Thus, for banks and other financial institutions, agricultural lending involves a risk of causing default due to their own inefficiency. The production of cash crops is relatively complex, involving careful timing of numerous activities, from preparing land through planting, fertilizing and harvesting. Delays in the execution of activities can substantially reduce returns to farmers, making loan repayments difficult.

INNOVATIONS TO EXPAND DELIVERY OF MICROFINANCE SERVICES

Financial institutions are continuously adopting different approaches to their respective challenges and are experimenting in many ways to further expand the financial frontier into agriculture and rural areas. Meyer (2007) provides examples of new products, technologies and institutional linkages that are being tested. New products are introduced to specifically target rural areas, with more efforts made to

bring financial services closer to rural households. Some lenders also shifted to making loans for short-term crops and using standing crops as collateral for loans. Nonstandard assets are being taken as collateral and short-term farm and non-farm loans are being made to well-diversified farmers (World Bank, 2007). Efforts are being made to bring services closer to rural households. Small partial service offices are being opened within existing infrastructure, such as post offices and community-based organizations. Strategic alliances are being created among financial institutions in which one institution operates teller windows within the rural branches of another (e.g. FIE tellers within Pro Mujer rural branches in Bolivia). Self-help groups in India collect and manage savings accounts in banks. Lockboxes are given to clients by Rural Banks in the Philippines to collect savings for periodic deposit. Savings collectors in Ghana make regular visits to pick up small deposits from the businesses and homes of savers.

The explosion in the international flow of remittances has sparked innovations to facilitate remittance transfers including the use of electronic bank transfers across states and countries. Competition among banks has increased, resulting in the reduction of remittance charges and the increased demand for such services. Likewise, some microfinance institutions (MFIs) now offer remittance services through alliances with specialized remittance-transfer companies. Partnerships are also expanding. In Ecuador, Banco Solidario is offering products to remittance-receiving clients in partnership with a Spanish bank. They include a short-term loan to the migrant to cover urgent needs in Spain, and a dollar savings account for use by the family in Ecuador or for the migrant's use upon return. Partner Spanish savings banks also offer migrants access to bank accounts and to debit and credit cards.

Several new insurance products are being tested by lenders and insurance companies to reduce the risks of serving the poor. Experiments in weather-indexed crop and livestock insurance are underway in India, Malawi, Mexico, and Mongolia (World Bank, 2007). Livestock insurance is offered in several countries for borrowers either as a standalone financial product or in partnership with local agencies.

A second category of innovations involves experiments with improved *technologies* to reduce the transaction costs of supplying financial products and services. Electronic banking is expanding through the use of information technology to deliver financial services through automated teller machines (ATMs), debit and credit cards, point of sale (PoS) devices, and mobile phones. SafeSave in Bangladesh and several ACCION affiliates in Latin America use Palm Pilots for loan assessments and recording loan payments. In the Philippines, SMART Communications uses cell phones for making financial transactions.

The Hewlett-Packard Company is testing a Remote Transaction System (RTS) in Uganda. It permits cash deposits and withdrawals by MFI clients through a network of loan officers, rural branches and/or agents. It electronically captures transaction data of clients through a PoS device with a card reader and a cell phone managed by a MFI agent. NABARD in India is backing a special manually operated credit card for farmers, and lines of credit have been extended to 25 million farmers for use with agricultural suppliers. Computerized credit-scoring models are also being tested by MFIs to evaluate the credit risk of lending to low-income, self-employed borrowers. A more recent innovation in Africa is the transfer of monies using mobile phones. Major continental mobile phone operators such as MTN have established centres in several African countries that deal with the transfer and receipt of monies using mobile phones and related identification cards.

A third category of innovations involves the creation of *linkages, partnerships and alliances* in which two or more institutions cooperate to provide financial services. The premise is that there are natural complementarities, so two or more institutions can reduce costs and risks in ways that each individual acting alone would be unable to accomplish by itself. For example, BASIX in India offers livestock insurance to its borrowers in partnership with a private general insurance company. The commercial ICICI Bank in India links with microfinance intermediaries that serve individuals and self-help groups to reach larger numbers of poor clients. Likewise, AVIVA, an international insurance company, provides insurance services in rural areas by linking up with MFIs that have a comparative advantage in

effectively servicing rural clients. In Bali, Indonesia, small commercial banks called BPDs lend to non-bank village level financial institutions (LPDs) at a commercial interest rate, and the LPDs, in turn, re-lend the funds to their local clients, applying their own credit policies. In Mali, the Banque Nationale de Développement Agricole is the main intermediary bank offering financial services to networks of local microfinance institutions. The People's Credit and Finance Corporation (PCFC) in the Philippines lends long-term funds to MFIs to allow them to expand credit into new areas without having to immediately engage in savings mobilization.

The more recent successful implementation of mobile phone money transfers in several countries such as Ghana and Kenya has been made possible through cooperation between mobile phone companies and financial institutions supported by government regulatory bodies. The diffusion of these innovations calls for more systematic analysis to determine which ones are most cost effective and to identify the hardware, software and human capital requirements to adopt them over a longer-term period. Better integration and communication is needed to facilitate the exchange of information about experiences and innovations. Further, the innovations need to be analysed to improve upon their security risks, especially for the less educated sections of the population.

PERFORMANCE STANDARDS DEALING WITH MICROFINANCE AND AGRICULTURE

Diagne and Zeller (2001) indicate that the general performance standards dealing with microfinance can be categorized in three key areas - outreach, sustainability and impact. We use this approach to review some of the relevant literature dealing with performance standards of microfinance in agriculture.

Outreach

There are several micro-finance implementing organizations which provide small loans in Ghana and elsewhere. Some of them have successfully expanded their services to thousands of borrowers. The most important dimension of outreach is number of clients served.

The growth in number of borrowers has been enormous. For example, trends in loans and advances extended to small businesses, individuals and groups by the Non-Bank Financial Institutions (NBFIs) in Ghana amounted to 0.97 million Ghana Cedis (GH¢) in 2002 as against GH¢39.64 million in 2001, indicating about 28.6 per cent growth (Asiama, 2007). The amount of loans extended by NBFIs further increased from GH¢70.63 million in 2003 to GH¢72.85 million in 2004, suggesting a 3.1 per cent growth. In 2006 alone, a total of GH¢160.47 million was extended to clients, which represents 48.8 per cent higher than the previous year's total loans and advances granted by these microfinance institutions. The upward-trending NBFIs' credit to individuals, small businesses, groups and others indicates marked improvements in level of microfinance in the country.

The Rural and Community banks also play a very important role in microfinance in Ghana. These banks were established specifically to advance loans to small enterprises, farmers, individuals and others within their catchment areas. Total loans advanced to clients by all community and rural banks in Ghana was GH¢20.68 million in 2002 compared to GH¢13.12 million in 2001, suggesting an increase of 28.6 per cent. The amount of loans further increased from GH¢71.63 million in 2005 to GH¢115.10 million in 2006, thus indicating 35.4 percent (Asiama, 2007).

In order to promote agriculture in Lao, the Agriculture Promotion Bank (APB) was established in 1993 as a state-owned policy Bank, and has since been considered as the country's development Bank, focusing on the agricultural sector. A survey among 120,000 households revealed that 15% of the population has access to the Agriculture promotion Bank. Among them, only 40,000 or 5% have access to its microfinance initiatives. In microfinance, the bank uses group-lending techniques, which target rice production and livestock rearing. With a maximum of a 3 year term, APB loans have a subsidized interest rate of 12% per year. This low interest rate attracts the interest of non-poor groups, which in turn restricts the access to the poor and increases corruption, leading to the main objective of agriculture promotion not being achieved fully.

The most comprehensive database available of 2,600 MFIs revealed a total of 94 million borrowers in 2006 (Gonzalez and Rosenberg, 2006). Asia dominates with seven out of every eight borrowers. State-owned institutions and self-help groups (mostly financed by state banks) each account for about 30 percent of the borrowers. NGOs account for less than a quarter, while 15 percent are served by licensed private banks and finance companies. Microfinance tends to be concentrated in a few MFIs. Worldwide, only nine percent of the MFIs account for 75 percent of the total borrowers. In spite of the rapid growth, millions of potential clients are still not being served.

Penetration rates measured as the percentage of total population with micro-loans reach only about 2.5 percent even in South Asia. Penetration rates elsewhere range from close to zero in many countries to a high of 18 percent in Bangladesh where micro-lending may be moving towards saturation. From Ghana, through La Cote d'Ivoire, and from Uganda to Nigeria, microfinance institutions and banks pay little attention to agricultural financing. But, given the fact that most of these borrowers would not have had access to formal financial institutions, that many of the borrowers utilize the loans to enter and/or expand their informal sector micro enterprises, and that the informal sector continues to be an important source of livelihood for many poor people, these micro finance institutions may very well have had a major impact on improving the living standards of millions of poor persons as well as on promoting economic growth.

Sustainability

Sustainability is concerned with the ability of the MFIs to sustain their operations from internally generated revenues. Sustainability of MFIs is less impressive than the growth in borrowers. Improving the sustainability of financially-weak organizations continues to be a key challenge. Many MFIs are unprofitable once subsidies are taken into account. However, several large MFIs are profitable and they are effective in servicing many micro-borrowers. Not surprisingly, profitable MFIs tend to grow faster than unprofitable ones.

Micro-lenders probably tend to be more profitable than commercial banks because it is still an immature industry that is not yet seriously squeezed by competition in most locations. It is often assumed that the unit operating costs for commercial banks will be lower than for MFIs because of larger loans. Surprisingly, however, there is little strong evidence to suggest a conflict between improving MFI sustainability and reaching poorer clients with smaller loans (Gonzalez and Rosenberg, 2006). From the literature, the real reason for the neglect of agriculture is the rising commercialization of microfinance. Microfinance is gradually leaving the rural economy because premium is being placed on sustainability and profit at the expense of impact. Operational strategies and habits are being borrowed from commercial banks. Priority is being given to short-term loans and deposit mobilization practices that are not responsive to agricultural lending.

Impact

The impact of microfinance is more difficult to measure and evaluate. On the one hand, the client profiles advertised by NGOs usually highlight the transforming power of micro-loans for selected poor people. On the other hand, carefully designed quantitative impact studies provide a mixed and nuanced view of the benefits of borrowing. There are many obstacles impeding the quantification of microfinance's contributions to agricultural production, such as the lack of empirical data, fungibility of credit, attributing observed effects to credit access, diversity of contexts (socioeconomic and agro-ecological conditions, infrastructure development and population density, inadequate management information systems and difficulties comparing impact studies that vary widely in terms of concepts and methods applied.

Within the context of the obstacles, there is limited knowledge about the conditions necessary for microfinance to achieve positive impacts on agricultural production. An indicator of low or negative impact is the high dropout rate reported by some MFIs. One of the explanations is that clients encounter difficulties in managing loan repayment and choose not to incur the risk of borrowing again. Another indicator of the negative aspects of debt and over-indebtedness is the tragic number of

farmers reported to commit suicide because of their inability to repay agricultural loans.

A few empirical examples based on microfinance impact analysis are worth mentioning. Based on a study on three countries (300 households in Kenya, 160 households in Malawi and 150 households in Ghana), Buckley (1997) concluded that there was little evidence to suggest any significant and sustained impact of microfinance on beneficiaries in terms of micro entrepreneurs graduating to higher or more sophisticated operations, increased income flows or level of employment. Using a sample of 445 households from Northeast Thailand, the findings by Coleman (1999) suggested that the village bank credit did not have any significant impact on physical asset accumulation, production and expenditure on education. Mosley and Hulme (1998), in their study of 13 MFIs in seven developing countries, concluded that household income tended to increase at a decreasing rate, as the debtors' income and asset position improved. Results by Diagne and Zeller (2001) in their Malawi study also suggested that microfinance did not have any significant effect on household income.

FEATURES OF MANAGING RISKS AND DESIGNING PRODUCTS FOR MICROFINANCE IN AGRICULTURE

Based on desk reviews, site visits and stakeholder consultations, the Consultative Group to Assist the Poor (CGAP) of the World Bank in 2005 conducted a research on "Managing Risks and Designing Products for Agricultural Micro-Finance: Features of an Emerging Model. One of the major features identified was that repayments are not linked to loan use. With this model lenders assess borrower repayment capacity by looking at all of a household's income sources, not just the income (e.g., crop sales) produced by the investment of the loan proceeds. Diagne and Zeller (2001) assert that borrowers understand that they are obliged to repay whether or not their particular use of the loan is successful. By treating farming households as complex financial units, with a number of income-generating activities and financial strategies for coping with their numerous obligations, agricultural microfinance programmes have been able to dramatically increase repayment rates.

Also, character-based lending techniques are combined with technical criteria in selecting borrowers, setting loan terms and enforcing repayment. According to Coleman (1999), to decrease credit risk, successful agricultural micro-lenders have developed lending models that combine reliance on character-based mechanisms, such as group guarantees or close follow-up on late payments, with knowledge of four-crop production techniques and markets for farm goods.

In addition, savings mechanisms are provided. When rural financial institutions have offered deposit accounts to farming households, which helps them to save funds for lean times before harvests, the number of such accounts has quickly exceeded the number of loans (Asiama, 2007). On the other hand, portfolio risk is highly diversified. Microfinance institutions that have successfully expanded into agricultural lending have tended to lend to a wide variety of farming households, including clients engaged in more than one crop or livestock activity. In doing so, they have ensured that their loan portfolios and the portfolios of their clients are better protected against agricultural and natural risks beyond their control (Sayphet, 2004).

Besides, loan terms and conditions are adjusted to accommodate cyclical cash flows and bulky investments. Cash flows are highly cyclical in farming communities. Successful agricultural micro-lenders have modified loan terms and conditions to track these cash-flow cycles more closely, without abandoning the essential principle that repayment is expected, regardless of the success or failure of any individual productive activity, even the one for which the loan was used. Exceptions are certain types of credit arrangements between farmers and agricultural processors or traders in which loan repayments are deducted from the prices paid for the resulting production. Contractual arrangements reduce price risk, enhance production quality and help guarantee repayment. When the final quality or quantity of a particular crop is a core concern, for example, for agricultural traders and processors, contractual arrangements that combine technical assistance and the provision of specified inputs on credit have worked to the advantage of both the farmer and the market intermediary.

Financial service delivery piggybacks on existing institutional infrastructure or is extended using technology. Attaching delivery of financial services to infrastructure already in place in rural areas, often for non-financial purposes, reduces transaction costs for lenders and borrowers alike and creates potential for sustainable rural finance even in remote communities. Various technologies show enormous promise for lowering the costs of financial services in rural areas, including automated teller machines (ATMs), point-of-sale devices linked to “smart cards”, and loan officers using personal digital assistants.

Gonzalez and Rosenberg (2006) argue that membership-based organizations can facilitate rural access to financial services and be viable in remote areas. In this case lenders generally face much lower transaction costs when dealing with an association of farmers as opposed to numerous individual, dispersed farmers if the association can administer loans effectively. Membership-based organizations can also be viable financial service providers themselves. Although government-sponsored agricultural insurance schemes have a poor record, area-based index insurance, which provides payouts linked to regional levels of rainfall, commodity prices and other similar factors, holds more promise for protecting lenders against the risks involved in agricultural lending. In order to succeed, agricultural microfinance must be insulated from political interference. Agricultural microfinance cannot survive in the long term unless it is protected from political interference. Even the best designed and executed programmes can wither in the face of excessive government moratoriums on loan repayment or other forms of political meddling in well-functioning systems of rural finance.

CONCLUSION

Once touted as a panacea for the effective solution of many causes of rural poverty and human degradation, it is clear from the brief literature review that microfinance has its limitations. Meyer (2007), Mosley and Hulme (1998) suggest that while micro-finance institutions are quite diverse, they face similar challenges in lending for agriculture as the larger financial institutions such as banks. These common challenges can be summarized as follows:

- . reaching rural clients efficiently and cost effectively;
- . maintaining liquidity in agriculture-dependent areas amid seasonal income cycles, economic crises and regulatory constraints;
- . mitigating covariant or closely related agricultural risks;
- . adapting loan products to meet the specialized needs of rural borrowers;
- . overcoming poor lending precedents and improving repayment culture; and
- . developing technical capacity at the local level to improve credit delivery.

Reaching core farmers is difficult and some of the reasons that made them difficult to reach with conventional financial instruments mean that they may also be high risk and therefore unattractive microfinance clients. Hence, there is the need to continually improve design and outreach and to see microfinance instruments as part of the package for assisting poor rural farmers rather than the whole solution. Agricultural financing cannot be seen to compromise economic sustainability of institutions offering these services. Continuous innovations are needed to make microfinance useful to boost incomes of rural farmers, reduce poverty while making the service providers economically sustainable.

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RELIGION AND TREATMENT OF PSYCHOLOGICAL DISORDERS IN GHANA: A REVIEW OF THE GHANAIAN LITERATURE

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ABSTRACT

A comparative bibliographic study is carried out on the aetiology of psychological disorders, preferred treatment options and the link, if any, with religion in the Ghanaian setting. The common thread in all these empirical studies is that indeed the Ghanaian is religious and esteems religion highly in all aspects of life, especially in health-seeking behaviours. However, there is a seemingly unclear relationship between religion and psychological disorders per se. Implications of these findings in the literature are discussed.

Keywords: Drug abuse, Mental health, Psychological disorders, Religion

INTRODUCTION

Ghanaians demonstrate their religious beliefs in all aspects of their lives, especially in health and illness. This central position we give to religion informs a lot of our views on psychological disorders, their aetiology and subsequently our preferred choice of treatment. As a people who hold religion in very high esteem, and for whom many of life's choices are based on our religious beliefs, incorporating religion in our treatment of psychological disorders is understandable. Propounding a theory on religiosity, establishing its links with psychological disorders and designing a corresponding therapy for

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treatment of psychological disorders has however been elusive. Some earlier studies in Ghana focused on beliefs and the aetiology of psychological disorders (Danquah, 1976) while others focused on the relationship between religiosity and psychological disorders. This paper seeks to analyse some of these research works that have been conducted on the use of religion in psychological studies, with the aim of finding out if there has been a manifestation of this link between the religions Ghanaians profess and their health-seeking behaviour in the arena of psychological and psychiatric disorders. The studies reviewed are mainly unpublished works from various University departments in Ghana. We try to “unshelve” some of these shelved works by highlighting some important findings that can be gleaned from these works dealing with the subject in Ghana or about Ghanaians.

DEFINING RELIGIOSITY

Different definitions of religiosity have been put forward in psychological studies. It has been defined in terms of religious affiliation or lack of religious affiliation (for example, Amey, Albrecht and Miller, 1996) or the frequency of attendance at religious services (Adlaf and Smart, 1985; Amey, Albrecht and Miller, 1996; Hadaway, Elifson and Petersen, 1984). Religiosity has also been defined in terms of the perceived importance a person attaches to her religion (Jessor, Chase and Donovan, 1980; Jessor and Jessor, 1977; Wills, Yaeger and Sandy, 2003). Allport and Ross (1967) have portrayed religiosity as including intrinsic and extrinsic dimensions. Individuals with extrinsic religious orientation are said to “use” religion for the direct benefit of themselves (e.g., for security, status and self-justification) while those with intrinsic religious orientation uphold ideals such as faith, selflessness, and brotherhood in the highest esteem and seek to incorporate religion in all aspects of their daily lives. In reality, many “religious people” may exhibit both intrinsic and extrinsic features.

Koenig, McCullough and Larsen (2001) define religiosity as an organized system of beliefs, practices, rituals, and symbols designed to facilitate closeness to the sacred or transcendent. Clearly, there is no right definition of what religiosity is, but what runs through the varying definitions is a person's personal belief in a higher power (intrinsic) and

the activities that she does on the outside with others who hold the same belief (extrinsic) (Omane–Achamfuor, 2004).

RELIGION AND MENTAL HEALTH

The literature on African beliefs regarding the aetiology of mental illnesses has focused on the belief in the supernatural (Senah, 2004; Danquah, 1982). In Ghana, as in most African countries, the belief is held that psychological disorders or disturbances are often (but not always) due to evil machinations of the enemy through witchcraft and other cosmic forces (Lambo, 1962; Erinosh, 1977a; Erinosh, 1977b; Danquah, 1982). Bankowski (1996) suggests that in the traditional African concept nothing seems to happen by itself. In fact, Pearce (1989) has argued that it is too simplistic to see disease as something physical. According to him, disease causation can be due to things we see and things we do not see. Many of the things we do not see are included in African belief systems, cultural and social values, philosophies, expressions and others, and these are supposed to be factors partly responsible for diseases.

Adebowale and Ogunlesi (1999) examine the beliefs and knowledge about the aetiology of mental illnesses among Nigerian psychiatric patients and their relatives. They establish the widespread belief in supernatural causation of mental illness among patients and relatives. These ideas on disease aetiology largely determine how psychological disorders are defined and treated. On the contrary, many Western or European theorists posit that psychological disorders may be caused by chemical imbalances, brain injuries, pre–natal damage, genetics (heredity), unresolved childhood conflicts, learning and modeling, stressors like death or divorce, feelings of inadequacy, low self-esteem, anxiety, anger or loneliness, just to mention a few (Kabir *et al.*, 2004).

However, the perception of causation is also changing in Africa. For instance, Kabir *et al.* (2004) examine the knowledge, attitude and beliefs about causes, manifestations and treatment of mental illness among adults in a rural community in Northern Nigeria. Misuse of drugs such as alcohol, cannabis, and other street drugs is identified in 34.3 percent of the responses as a major cause of mental illness, followed by

divine wrath/God's will (19 percent), and magic/spirit possession (18.0 percent). The majority of respondents (46.0 percent) select orthodox medical care when asked about their preferred source of treatment for the mentally ill. This is followed by spiritual healing (exorcism) (34.0 percent) and the use of traditional herbal medicines (18.0 percent).

Looking at a study carried on Westerners, O'Connell and Skevington (2010) examine spiritual, religious and personal beliefs in assessing quality of life in health. Their sample comprises 76 percent Christians, 9 percent Buddhists and 15 percent from other faith groups such as Jehovah's witnesses, followers of shamans and Children of God. The results of the study show that spiritual Quality of Life is relatively good, with religious participants reporting the highest level, then agnostics, followed by atheists. When the 24 non-spiritual World Health Organisation (WHO) Quality of Life Scale (WHOQOL-100) facets are examined, some differences are found, particularly in the psychological and social domains. Religious people report lower negative feelings and better personal relationships than agnostics.

Growing research on spiritual health has led the World Health Assembly to consider incorporating spiritual well-being into the WHO definition of health (O'Connell and Skevington, 2010). This is because spiritual and religious beliefs provide both individual and social resources for coping with illness (refer to Pargament, 1997; O'Connor, Wicker and Germino, 1990; Johnston and Spilka, 1991), and can lead to change after diagnosis (e.g. Ferrell *et al.*, 1992; Reed, 1992; Andrykowski *et al.*, 1996). It is clear that a relationship can be shown between religious beliefs and mental health or illnesses in many African and Ghanaian contexts. A linkage between misuse of drugs and mental illnesses is also widely accepted, hence expanding the scope and size of causal factors influencing the quality of mental health. Mental illnesses are now seen as not only caused by supernatural factors but also by individual negative personal behaviour such as the abuse of alcohol and other drugs.

Strict adherence to some religious practices can lead to negative effects. For instance, in a study called the Epidemiology of Diabetes and

Ramadan, participants with Type 2 diabetes show a five-fold increase in severe hyperglycemia (i.e. abnormal high blood glucose level) that requires hospitalization during the Holy Month of Ramadan. Though the Islamic Religion exempts people in the categories of the sick, disabled, pregnant and nursing mothers from fasting (Ali, 1996), some people from the exempted groups choose to fast during the Holy Month of Ramadan. This insistence on fasting may be linked to the belief that the Holy Month of Ramadan is the most important time in the Islamic Calendar to receive the Blessings of the Almighty Allah (Brown-Riggs, 2012). In a Ghanaian study of Type II diabetic patients, religiosity is shown to have a negative relation with their drug compliance (Atingdui, 2013).

ANALYSIS OF FINDINGS FROM SOME GHANAIAN STUDIES

The first major study for our discussion is based on the work of Atindanbila (2000). He evaluated psychiatric clients' knowledge on the aetiology and management of mental illness as well as their satisfaction with the various services rendered them by service providers at outpatient department of the Accra Psychiatric Hospital. A majority of the respondents (86 percent) were Christians. None of the clients were adherents of traditional African religions. However, given the widespread acceptance of multiple religions in Ghana, and with traditional African religions being a central part of multiple religious beliefs, the religious affiliation of the respondents needed to be treated with some caution.

The results of the analysis indicated that irrespective of respondents' religious and educational background, the cause of mental illness was perceived to be multi-factorial, corroborating the findings of earlier studies by Danquah (1976). Atindanbila noted the perceived importance of the relative rankings of mental illness were as follows in order of superiority: emotional stress (79 percent), physical factors (such as infections and trauma to the brain) (71 percent), drug abuse (68 percent), supernatural forces (58 percent) and hereditary or genetic factors (51 percent). He concluded that the improved understanding of the aetiology of mental illness was due to the influence of education, urbanization and the proliferation of the mass media.

With regards to treatment, 42 percent of respondents indicated that the Accra Psychiatric Hospital (APH) was their first point of call. This was because the relatives who took them there believed in the expertise of the qualified doctors in that hospital. Although 58 percent of the respondents indicated that a major cause of mental illness was supernatural forces, 35.6 percent of these respondents reported for treatment at the specialist psychiatrist hospital while 39 percent of them indicated a general hospital as their first point of call. Only 13.6 percent of these respondents sought the service of a traditional healer in the first instance. This result could be due to relative superior weights attached to other possible causes of mental illness indicated earlier, such as emotional stress, physical factors and drug abuse as compared to supernatural forces. However, 37 percent of the respondents who used the service of the specialist psychiatric hospital (APH) still patronized spiritual and charismatic churches. This attitude of patients shopping around for other sources of treatment suggested the prevalence of risk-averse behaviour as it relates to the use of diversified sources of information and care.

Generally, in Ghana, few clients have extensive knowledge about mental health professionals (clinical psychologists, community psychiatric nurses and psychiatric social workers) and their services. This lack of knowledge reflects the relatively low level of such services in Ghana and the inadequate information concerning these services made available to the general public. The APH study results reflect the nature of the research site, with APH being the major hospital for mental health in Ghana and strategically located in the centre of Accra, the capital city of Ghana. Hence this hospital is most likely patronised by persons who have relatively more information about psychiatric care than about traditional modes of healing. This supports the assertion that in addition to supernatural forces, some Ghanaians are also conscious of natural factors that cause these psychological illnesses (Kabir *et al.*, 2004; Omane-Achamfuor, 2004).

Some argue that Ghanaians prefer to use treatments that recognize their ways of thinking and value systems. This argument is based on the

common practice of mentally-ill people being taken to prayer camps, spiritualists, herbalists or the psychiatric hospital for treatment (Avuletey, 2009). In Ghana, many patients who visit psychiatric hospitals have often first visited spiritual churches or are combining both treatments. As far back as 1967, it was reported that 30 percent out of the 295 admissions to Ankaful Psychiatric Hospital had first been taken to shrines or other religious camps (Danquah, 1982; Kpikpitse, 1999).

The second major study for our discussion is by Kpikpitse (1999) who studied the effect of traditional shrine visitation on anxiety disorders. She found out that the level of education of the participants had a significant influence on the extent of supernatural beliefs. Participants with lower levels of education had a higher mean score on the phobic avoidance scale compared to those with higher levels of education. She suggested that participants with higher educational levels might have read or learned about the causation and effect of anxiety disorders and might not hold the belief that psychological disorders were mainly due to supernatural forces. Moreover, they might have acquired extensive knowledge of the causes of mental illnesses through interactions with people from all walks of life, including health professionals.

The third major study for our discussion is provided by Avuletey (2009). She examined some of the beliefs about the causes of mental illness and how the belief systems influenced the choice of treatment of mental illness in Ghana. She concluded that irrespective of their socio-economic status, as expressed through three distinct income levels, most of the respondents believed that the causes of mental illness were due more to genetic/environmental factors than to supernatural causes. Her study, which had the greater number of the participants being formally literate (middle school, secondary/ technical, and tertiary), showed that these educated people believed that psychological disorders were caused predominantly by genetic and environmental factors, and subsequently opted for modern treatment as against traditional. It should be noted that the majority of the educated participants in that study had tertiary level qualifications.

In the above-mentioned study, the majority of the respondents with a relatively low level of education (middle school level or junior secondary school level) chose traditional treatment. Thus it seemed that educational level was more important than income level in the choice of modern versus traditional treatment for mental illness. It was also interesting to note that the number of respondents who believed in supernatural causes of mental illness and as such opted for traditional treatment (traditional religious shrines and/or deliverance in spiritual churches) was less than those who mainly believed in non-supernatural (genetic and environmental) causes of mental illness but also opted for traditional treatment as part of the choice set of treatments for the disease. Again, participants of middle level income status made up the majority of participants who believed in genetic and environmental causes of psychological disorders. This observation was the direct opposite of respondents in the low and high income groups who considered spiritual and supernatural causes as the more significant causes of mental illness. This observation runs counter to the assertion by Senah (2004) that spiritual churches tended to be more patronised by people from low-income backgrounds.

The work of Omane-Achamfuor (2004) is the fourth major study for our discussion. She focussed on the importance a person's religiosity in reducing the level of substance abuse. The central thesis of the study was that the combination of a person's religious affiliation and his/her commitment to behavioural therapy could help lower his/her rate of substance use. The results of the study showed that there were no significant differences between the rates of substance abuse among people from various religions and denominations. However, it was established that there was a significant reduction in the rate of alcohol use and stress for people who had no religious preferences. Religion as an input in the treatment of disorders did not reduce the rate of substance use. This result was consistent with the negative relationship found between religion and psychological problems in the work of Kpikpitse (1999). The inability to implement some aspects of religion (e.g., church attendance and fellowship) as emphasized in therapy was one possible reason adduced for the null results. Another reason adduced for the null results was the short duration of the treatment sessions (a seven-day therapy session carried out over a period of three weeks).

In the Omane-Achamfour study, there was an established relation between religion and anxiety which was not a result of any direct intervention. As religiosity or the degree and level of religious activities of a person increased, his/her anxiety also increased. This finding was inconsistent with the observation by Taylor (2003) that religion could help people cope more effectively with various stressors. Further, denominational affiliation did have some influence on the rate of substances abused. The main difference was found between the rate of marijuana use among adherents and followers of various non-Christian religions, such as Islam, traditional African religions and East Asian religions, as compared to the rate of use by followers of orthodox Christian religions. This result was not due to any form of intervention and could be interpreted to mean that in the specific case of marijuana abuse, respondents who were Muslims, adherents of traditional African religions and Eastern religions used the substance much more than those who belonged to various orthodox Christian faiths. This finding probably required further analysis to establish firmer conclusions.

A major finding discerned from the four major studies discussed is that the level of educational attainment of a person may have some influence on the interpretation of causes of mental illness through factors related to genetics and the natural environment rather than the spiritual environment and supernatural forces. However, when it comes to the search for treatment for mental illness, the level of a person's education does not seem to influence the choice of traditional treatment. Essentially, an educated person may search as much as possible for possible cures for mental illness. In so far as there is a possibility that traditional treatment may provide a solution to a mental health problem, the educated person may use that treatment even if it may be his/her second best treatment option. Exceptions are likely to come from people from dogmatic fundamentalist religious backgrounds who may see the use of traditional treatment as against their fundamental religious beliefs and may choose to avoid all types of traditional treatment or even refuse to take their children or wards with mental illness for traditional treatment.

Another major finding is the apparent increase in anxiety where religion is used in treatment. For instance, there was increased anxiety and avoidance for traditional shrine users in the Kpikpitse (1999) study and a negative relation found between religion and anxiety in the Omane-Achamfuor (2004) study. Danquah (1982) presented two cases of Frog and Sneeze Phobia. In both cases, the prevailing beliefs of patients and/or relatives influenced their choice of treatment. Both patients previously sought treatment from a traditional healer, whose treatment approach was ineffective, or as in the case of the Sneeze Phobia, had their anxieties greatly reinforced, and as such they eventually found their way to the Behaviour Therapy Unit of a hospital. The question to ask then was what accounted for the anxieties of the patients? Was it due to accusations concerning spiritual and supernatural issues related to witchcraft or was it due to other causes not yet established?

CONCLUSION

Danquah (1982) asserts that the choice of treatment for psychological disorders is not associated with proximity or with cost of treatment centres but rather with the concept of aetiology of the illness. Therefore if the belief (usually, religious belief) is held that psychological disorders are due to evil spirits, then the choice of treatment is likely to be one of supernatural powers. This proposition has been contested by the findings of Avuletey (2009), in that while some persons may view the illness as having a spiritual origin, they still tend to choose the orthodox mode of treatment; and also the assertion by Senah (2004) and Asenso-Okyere (1998) that the traditional forms of treatment are chosen over the orthodox methods due to the cost involved and the education of the person. There is therefore the need to revise this proposition/theory to reflect these recent thinking.

In addition, even though previous studies in Ghana have either found a negative relationship between religiosity and psychological disorderst (Kpikpitse, 1999) or no significant relationship (Omane-Achamfuor, 2004; Avuletey, 2009); there is the need for the integration of religion into psychiatric treatment. Studies outside Ghana have found positive effects of religiosity in the management of psychological disorders such as substance use in adolescents (Wills, Yaeger and Sandy, 2003).

Furthermore, religion forms an integral part of the Ghanaian's life. For instance, according to the 2000 population census results, only 6.2 percent of the total population do not adhere to any form of religion, indicating that the majority of Ghanaians (i.e. 93.8 percent) practise one form of religion or another. It has however, been found that approximately 75 percent of the Ghanaian population depend on traditional medicine for their primary health care. This trend, according to Asare-Danso (2005), is a result of the easy accessibility and low cost of traditional health services.

An implication of this study is the need to recognize religious affiliations and preferences of individuals in the treatment of psychological disorders in Ghana. Further, even though official census data from the Government of Ghana indicate that Christians and Muslims account for the vast majority of Ghanaians, the reality is that Ghanaians practise multiple religions, with traditional African religions often combined with either Christianity or Islam. The 2010 National Population and Housing Census data indicated that about 71.2 percent, 17.6 percent and 5.2 percent of Ghanaians were followers of Christianity, Islam and various traditional African religions respectively (Ghana Statistical Service, 2013). About 5.3 percent of the population indicated that they had no religious affiliation. Multiple religious preferences need to be recognised in the treatment of psychological disorders. This suggestion does not indicate that the scientific mode of treatment of such disorders be abandoned. Rather, staff and experts handling or analysing psychological disorders in Ghana need to incorporate the religious dimensions of the disorders more extensively into their work.

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NOTES TO CONTRIBUTORS AND CALL FOR PAPERS

The Editor invites prospective authors to submit manuscripts (articles and book reviews) for possible publication in this international journal. The Journal is published twice a year in June and December or as one combined issue in December.

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