

JOINING A MICROCREDIT ORGANIZATION ENHANCES THE PROPENSITY TO USE CONTRACEPTIVES (Schuler, Hashemi, and Riley 1997). Likewise, increased contraceptive use may lead to lower fertility which could have important effects on national development efforts (Ghana Official Population Policy, 1969). This study assesses the effects of membership in a rural microcredit organization on women's autonomy (or empowerment status) and reproductive behavior and attitudes in Ghana, West Africa.

About 20 miles outside of Accra is a small rural village called Abokobi. Like most villages in rural Africa, it is composed of nuclear family units that are a part of a bigger, more complex extended family and clan. Every Tuesday afternoon, about 105 women from Abokobi and nearby villages attend a weekly meeting of the Women's Welfare Group. Founded about 12 years ago, this organization's mission is to provide social and economic support for rural women and their family. This organization serves as an example of how Ghanaian women are taking an active role in the development process for both themselves and their families.

The conceptual framework of this research is situated in the larger theoretical discourse addressing fertility, development and women empowerment status. The fertility-development debate is fundamentally a western discourse firmly rooted in the Malthusian orientation of overpopulation and the probable stagnation of development. The idea is that surplus populations cause poverty; more people mean fewer resources and a reduction in national income per capita. Although advance more than 200 years ago, these ideas are still very alive today and are the fuel for many international population policies in many developing countries. Coale's research addressing fertility decline in Western Europe and Boserup's research advocating women's roles in economic development have been the primary catalysts behind forwarding a culturalist approach to modifying fertility levels in the developing world.

Early "Women In Development" (WID) advocates, such as Boserup and Tinker, have been key players in launching ideas of advancing women's status. Empowering women through access to education and work in formal markets is viewed not only as a chance for women to gain a sense of autonomy and participation in the development process, but more importantly as a necessary tool to reducing high fertility levels. Today, the issue of women's status and fertility is at the center of nearly all discourse on

population and development, as is evident by the population and development conference in Cairo, Egypt, 1994.

While theoretical discourse exploring the relationship between women's status and fertility is quite explicit (see Mason 1985, and Jejeebhoy 1995), discourse specifically addressing the relationship between micro-credit organizations and women's status is virtually nonexistent. Recently, however, scholarly attention has evaluated the effects of women's rural credit organizations in developing countries. Most research has centered around micro-credit and loan programs in Bangladesh by the Grameen Bank (Steele, Amin, and Nave 2001; Schuler, Hashemi and Riely 1997; Amin, Li, and Ahmed 1996; Hashemi, Schuler and Riley 1996; Amin, Hill and Li 1995; Schuler and Hashemi 1994). Preliminary findings suggest a positive association between membership and women's empowerment status, a positive association between membership and willingness to control fertility or contraceptive use (Schuler and Hashemi 1994; Amin, Li, and Ahmed 1996) and a negative association between women's empowerment and fertility levels (*International Family Planning Perspective*, v.12 (4): 136-137). However, a more recent article by Steele, Amin and Nave (2001) reminds us that women participants in micro-credit schemes are more likely than non-participants to enter with a high sense of empowerment, have comparably lower fertility levels and a greater propensity to use contraceptives. Thus, prior conclusions about relationships between micro-credit organizations and women's empowerment status, as well as women's empowerment status and fertility, are likely to overstate the effectiveness of these programs.

Although it may appear that the latter contradicts the opening statement, it does not. Women who join micro-credit organizations are likely to have used contraceptives prior to members [according to Schuler, Hashemi and Riely (1997) the odds were 8 times more likely in Bangladesh], however, both contraceptives use and women's empowerment status have also been noted to increase steadily with time in the program (Schuler, Hashemi, and Riely 1996 and 1997). It is still unclear from research what effect participation in a micro-credit organization can have for women in developing countries. Taking into account how critical it is to evaluate prior autonomy and reproductive

attitudes and behavior as a function of selectivity, this research will attempt to provide additional evidence using Abokobi Village, Ghana as a case study.

The study's sample consists of 204 women aged 19 years and older. One half of the sample is a member of the *Women's Welfare Group*, while the remaining half are nonmembers who reside within the same or nearby village. The study methodology consists of a two-pronged approach employing both qualitative and quantitative methods. The qualitative portion of the study involves a forty-minute interview with one-fifth of the sample; twenty-one member and twenty-one non-members. In these interviews, participants were asked about the changes they have witnessed in women since participating in the Women's Welfare Group, the usefulness of the program for themselves and the community in general, and what they believe being "empowered" means in Ghana. This part of the study is analyzed using Lofland and Lofland (1984) thematic coding strategies.

The quantitative part of the study involves an analysis of the effects of the four variables, which are measured by an 80-item survey: 1) demographic background variables of the respondent, her husband/partner, and children (age, age at first marriage, age at first birth, highest level of education, work status, respondent's income contribution to household, respondent's prior fertility behavior and autonomy); 2) Membership (yes or no; form member duration in years); 3) Women's Autonomy (relative physical mobility, economic security, ability to make own purchases, freedom from domination and violence within the family, political participation, and education value and cultural usefulness for female children); and 4) Reproductive behavior (attitude toward fertility and awareness, access and use of contraceptives and family planning).

There are two primary goals of the quantitative analysis: 1) to assess the validity for Africa) of standardize empowerment instruments used in SWAF (Status of Women and Fertility Surveys) research at the University of Pennsylvania and prior research carried out in Bangladesh; and 2) to assess various modes using OLS and Logistic regression, in addition to a structural equation model (see appendix A—not uploaded - however can fax upon request).

Preliminary quantitative analysis consists of three regression tests. The first model is essentially a selectivity test, which seeks to predict membership by prior autonomy and

reproductive health. The second model evaluates women's empowerment by membership status and membership duration in addition to reproductive health. And last, the third model uses membership (controlling for membership duration) and women's current autonomy to predict reproductive health. Models using reproductive outcomes as the dependent variable basically replicates research done in Bangladesh for an African situation. To extend that research, this study evaluates those effects on education value and cultural usefulness of female children.

In conclusion, this research lays a foundation for future studies examining the effect of micro-credit organizations, women's autonomy and reproductive health in Africa. This study contributes to research on women's empowerment in Africa and other developing countries, as well as to research on how non-governmental women's organizations like micro-credit projects can influence women's empowerment status and altering reproductive behaviors and attitudes.