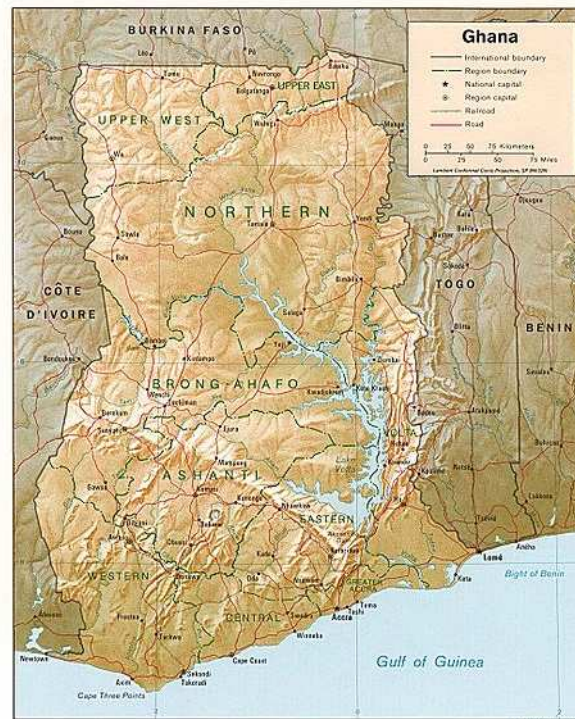


# DEVELOPMENT IN GHANA

Ghana is a country located on the Gulf of Guinea, only a few degrees north of the Equator, therefore giving it a warm climate. The country spans an area of 238,500 km<sup>2</sup> (92,085 sq mi). It is surrounded by Togo to the east, Côte d'Ivoire to the west, Burkina Faso to the north and the Gulf of Guinea to the south. The Greenwich Meridian passes through Ghana. Ghana is geographically closer to the "centre" of the world than any other country.



Ghana is divided into 10 administrative regions, subdivided into a total of 138 districts. The regions are



- Ashanti, capital Kumasi
- Brong Ahafo, capital Sunyani
- Central, capital Cape Coast
- Eastern, capital Koforidua
- Greater Accra, capital Accra
- Northern, capital Tamale
- Upper East, capital Bolgatanga
- Upper West, capital Wa
- Volta, capital Ho
- Western, capital Sekondi-Takoradi

## Population of major cities

City	Population
Accra	2,096,653
Kumasi	1,604,909
Tamale	390,730
Takoradi	260,651
Tema	229,106
Teshie	154,513
Sekondi	153,900
Cape Coast	200,204
Obuasi	147,613
Dunkwa-On-Offin	108,482



# What is Ghana like??

Ghana is 238,535 km<sup>2</sup> in diameter and encompasses flat plains, low hills and a few rivers. Ghana can be divided into five different geographical regions. The coastline is mostly a low, sandy shore backed by plains and scrub and intersected by several rivers and streams while the northern part of the country features high plains. Southwest and south central Ghana is made up of a forested plateau region consisting of the Ashanti uplands and the Kwahu Plateau and the hilly Akuapim-Togo ranges are found along the country's eastern border. The Volta Basin also takes up most of central Ghana. Ghana's highest point is Mount Afadjato which is 885 m (2,904 ft) and is found in the Akuapim-Togo Ranges. The climate is tropical. The eastern coastal belt is warm and comparatively dry the southwest corner, hot and humid; and the north, hot and dry. Lake Volta, the world's largest artificial lake, extends through large portions of eastern Ghana and is the main source of many rivers such as the Oti and Afram rivers.



Lake Volta



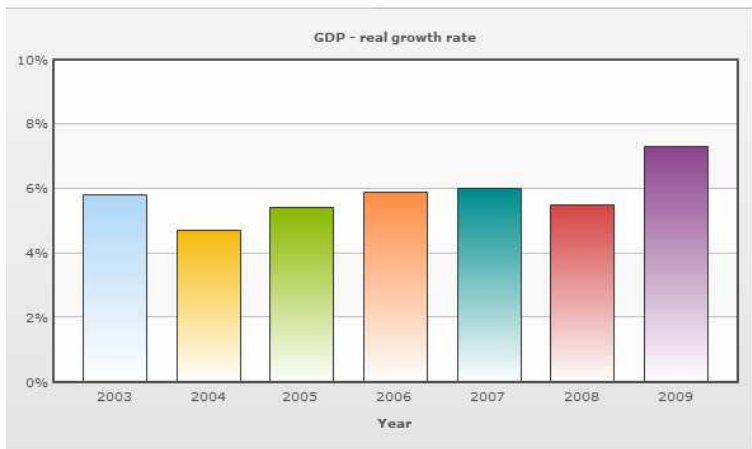
There are two main seasons in Ghana, the wet and the dry seasons. Northern Ghana experiences its rainy season from March to November while the south, including the capital Accra, experiences the season from April to Mid-November. Southern Ghana contains evergreen and deciduous forests consisting of trees such as mahogany, odum and ebony. It also contains much of Ghana's oil palms and mangroves. Shea trees, baobabs and acacias are usually found in the Volta region and the northern part of the country



## RIVER VOLTA FACTFILE

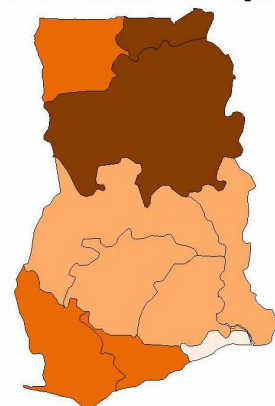
- Average depth = 18.8m
- Maximum depth = 75m
- Volume = 148cu.km
- Shoreline length = C.4,800km
- Elevation = 85m above sea level.

The development rate in Ghana is annually increasing. This is due to a number to both social and economic factors such as the ever increasing Gross Domestic Product which is currently going up at about 5.8% annually on average due to several factors which include the country's dependence on the hydroelectric stations; these stations are reliable and cheap to maintain. Hydroelectric stations currently generate 95% of the electricity used in Ghana. This means that instead of the government using its money on fossil fuels that have to be extracted at a great cost they are able to focus on other things such as free education which will allow anybody rich or poor to get some form of education for their future life. Better education



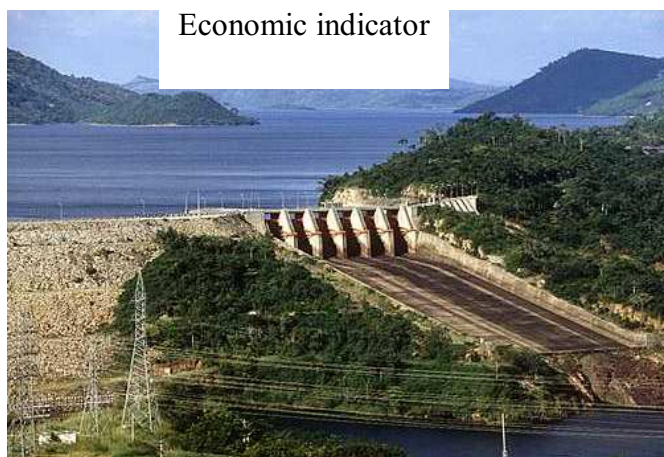
Socio-economic indicator

Ghana  
Percent of Children Underweight - 1998

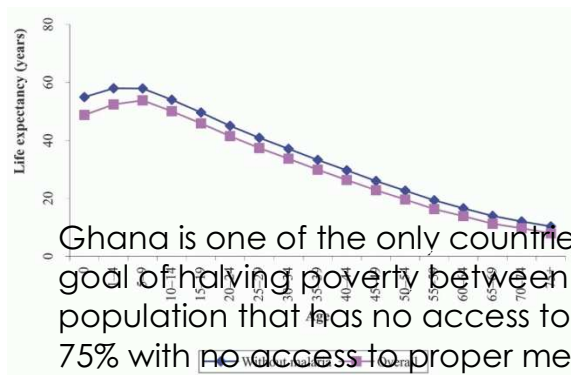
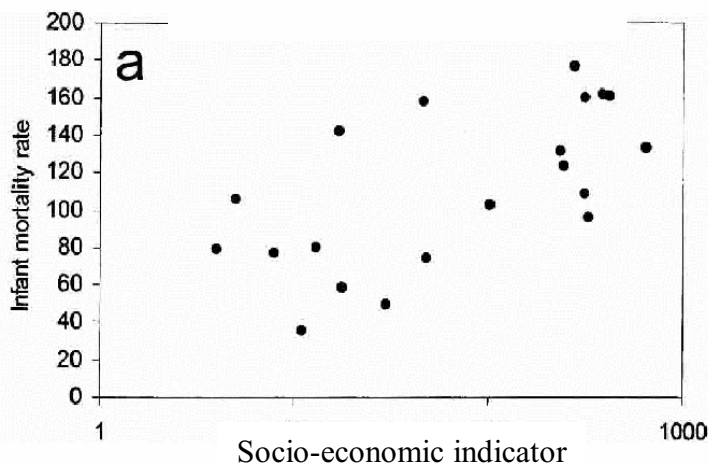


Percent of Children Underweight

12.2%
12.2 - 24.7%
24.7 - 28.4%
28.4 - 38.2%



Economic indicator



Ghana is one of the only countries that has even come close the Milinuem goal of halving poverty between 1995 and 2015. However there is still help the population that has no access to drinking water, proper food and a further 75% with no access to proper medical facilities. So Ghana is a long way to

Social indicator

Education		
School Life Expectancy (years)	8	<div style="width: 100%; height: 10px; background-color: red;"></div>
Literacy Rate Adults (%)	57.9	<div style="width: 57.9%; height: 10px; background-color: green;"></div>
Literacy Rate Youth (%)	70.7	<div style="width: 70.7%; height: 10px; background-color: green;"></div>
Tertiary Education Enrollment (%)	3.1	<div style="width: 3.1%; height: 10px; background-color: red;"></div>

Social indicator

Ghana's Millennium Development Goals				
	1990	1995	2000	2007
<b>Goal 1: Eliminate extreme poverty and hunger</b>				
Employment to population ratio, 15+, total (%)	..	67	67	65
Employment to population ratio, ages 15-24, total (%)	..	42	45	40
GDP per person employed (annual % growth)	..	2	2	3
Income share held by lowest 20%	7.0	..	5.6	5.2
Malnutrition prevalence, weight for age (% of children under 5)	24.1	25.1	20.3	..
Poverty gap at \$1.25 a day (PPP) (%)	17	..	14	10
Poverty headcount ratio at \$1.25 a day (PPP) (% of population)	49	..	39	30
Prevalence of undernourishment (% of population)	..	..	..	9
Vulnerable employment, total (% of total employment)	..	..	..	..
<b>Goal 2: Achieve universal primary education</b>				
Literacy rate, youth female (% of females ages 15-24)	..	..	65	76
Literacy rate, youth male (% of males ages 15-24)	..	..	76	80
Persistence to last grade of primary, total (% of cohort)	..	..	59	83
Primary completion rate, total (% of relevant age group)	..	..	63	71
Total enrollment, primary (% net)	..	..	61	72
<b>Goal 3: Reduce child mortality</b>				
Immunization, measles (% of children ages 12-23 months)	61	70	84	95
Mortality rate, infant (per 1,000 live births)	76	71	71	73
Mortality rate, under-5 (per 1,000)	120	111	112	115
<b>Goal 4: Improve maternal health</b>				
Adolescent fertility rate (births per 1,000 women ages 15-19)	..	..	82	64
Births attended by skilled health staff (% of total)	40	44	44	50
Contraceptive prevalence (% of women ages 15-49)	13	20	22	17
Maternal mortality ratio (modeled estimate, per 100,000 live births)	..	..	..	560
Pregnant women receiving prenatal care (%)	82	86	88	92
Unmet need for contraception (% of married women ages 15-49)	..	37	34	..
<b>Goal 5: Combat HIV/AIDS, malaria, and other diseases</b>				
Children with fever receiving antimalarial drugs (% of children under age 5 with fever)	..	..	61	61
Condom use, population ages 15-24, female (% of females ages 15-24)	..	..	10	..
Condom use, population ages 15-24, male (% of males ages 15-24)	..	..	31	..
Incidence of tuberculosis (per 100,000 people)	223	217	211	203
Prevalence of HIV, female (% ages 15-24)	..	..	..	1.3
Prevalence of HIV, male (% ages 15-24)	..	..	..	0
Prevalence of HIV, total (% of population ages 15-49)	0.1	1.8	2.4	1.9
Tuberculosis cases detected under DOTS (%)	..	16	38	36
<b>Goal 6: Ensure environmental sustainability</b>				
CO2 emissions (kg per PPP \$ of GDP)	0.4	0.4	0.3	0.3
CO2 emissions (metric tons per capita)	0.3	0.3	0.3	0.3
Forest area (% of land area)	33	30	27	24
Improved sanitation facilities (% of population with access)	6	7	9	10
Improved water source (% of population with access)	56	64	72	80
Marine protected areas, (% of surface area)	..	..	..	..
Nationally protected areas (% of total land area)	..	..	..	15.9
<b>Goal 7: Develop a global partnership for development</b>				
Aid per capita (current US\$)	37	38	31	50
Debt service (PPG and IMF only, % of exports, excluding workers' remittances)	36	22	24	3
Internet users (per 100 people)	0.0	0.0	0.2	3.8
Mobile cellular subscriptions (per 100 people)	0	0	1	33
Telephone lines (per 100 people)	0	0	1	2
<b>Other</b>				
Fertility rate, total (births per woman)	5.6	5.1	4.7	4.3
GNI per capita, Atlas method (current US\$)	370	360	330	600
GNI, Atlas method (current US\$) (billions)	5.5	6.3	6.5	13.8
Gross capital formation (% of GDP)	14.4	20.0	24.0	34.1
Life expectancy at birth, total (years)	58	59	58	56
Literacy rate, adult total (% of people ages 15 and above)	..	..	58	65
Population, total (millions)	15.0	17.2	19.5	22.9
Trade (% of GDP)	42.7	57.4	116.0	93.9

If the Ghanaians manage to meet all these goals than the economy will flourish and the country would no longer be poor to the extent it is now

# GOALS

## 1. Eradicate Extreme Poverty

and hunger ( Target/Indicator: Halve, between 1990 and 2015, the number of people whose income is less than \$1 a day)

## 2. Education: Achieve Universal Primary

3. Reduce Child mortality: ( Target: Reduce by two thirds, between 1990 and 2015, the under-five mortality rate.)

4. Improve Maternal health: (Sample Target: Reduce by three quarters, between 1990 and 2015, the maternal mortality ratio.)

5. AIDS and other diseases: Combat HIV/AIDS, malaria & other diseases (Sample Target: Have halted by 2015 and begun to reverse the spread of HIV/AIDS.)

## 6. Ensure Environmental sustainability

7. Develop a Global Partnership for Development The first criticism of the MDGs framework is its internal incoherence in crucial ways, which affects measurement and therefore monitoring, evaluation and benchmarking against other policy measures.

<b>Table 6</b>		Estimated	Projected	Projected	Projected	Average
		In 2002	for 2006	for 2010	for 2015	2006–15
<b>Financing the Millennium Development Goals in Ghana</b> 2003 US\$ per capita	<i>MDG investment needs</i>					
	Hunger	na	3	5	12	6
	Education	na	17	19	22	20
	Gender equality	na	2	3	3	3
	Health	na	18	24	34	25
	Water supply and sanitation	na	6	7	10	7
	Improving the lives of slum dwellers	na	2	2	3	2
	Energy	na	13	15	18	15
	Roads	na	11	10	10	10
	Other <sup>a</sup>	na	8	9	13	10
	<b>Total</b>	<b>na</b>	<b>80</b>	<b>94</b>	<b>124</b>	<b>99</b>
	<i>Source of financing</i>					
	Household contributions	—	9	11	15	11
Government expenditures	14	19	27	39	29	
<b>Total</b>	<b>—</b>	<b>28</b>	<b>38</b>	<b>54</b>	<b>40</b>	
<b>MDG financing gap</b>	<b>na</b>	<b>52</b>	<b>57</b>	<b>70</b>	<b>59</b>	
ODA for direct MDG support (2002) <sup>b</sup>	16	na	na	na	na	
Shortfall in ODA for direct MDG support over 2002 level	na	36	41	54	43	

— Not available.  
na Not applicable.

Note: Numbers in table may not sum to totals because of rounding.

a. For MDG interventions not yet included in needs assessment (such as large infrastructure projects, higher education, environmental sustainability,

b. Calculated using methodology described in table 5.

Source: OECD 2004 and authors' calculations prepared in collaboration with the Institute of Social Statistics and Economic Research, Ghana.

In Ghana, as in much of Africa, poverty rates were very high in . To require a reduction of 50% is therefore to require a growth rate in per capita income much higher than meeting the same target would require in a region such as England or Germany. Also Ghana is endowed with renewable and non- renewable resources such as soils, forest, water bodies, coastal and marine ecosystems which are under serious threat from degradation. there for they

have a good foundation for sustainable development.

# What is Fair Trade?

One of the reasons Ghana is considered an LEDC (less economically developed country) is because the trade is biased against the poor people. Ghana is endowed with natural resources so other countries turn towards it for its gold, cocoa and textiles and many other products, many richer countries buy these goods at miniscule prices often a fraction of its real value. Oxfam have said "For every dollar given in aid, two are stolen through unfair trade, costing the poor world \$100bn a

Fair Trade is an alternative way of doing business - one that builds equitable, long-term partnerships between consumers in richer countries and producers in developing regions. Fair Trade businesses commit to:

- Paying a fair wage in the local context.
- Offering employees opportunities for advancement.
- Providing equal opportunities for all people, particularly the most disadvantaged.
- Engaging in environmentally sustainable practices.
- Being open to public accountability.
- Building long-term trade relationships.
- Providing healthy and safe working conditions within the local context.
- Providing financial and technical assistance to producers whenever possible.
- These Fair Trade criteria were established by the Fair Trade Federation.



## What is a fair wage?

Producers receive a fair wage when they are paid fairly for their products. This means that workers are paid at least that country's minimum wage. Since the minimum wage is often not enough for basic survival, whenever feasible, workers are paid a living wage, which enables them to cover basic needs, including food, shelter, education and health care for their families. Paying fair wages does not necessarily mean that products cost the consumer more. Fair Trade Organizations bypass exploitative middlepeople and work directly with producers.

## How do Fair Trade Organizations offer financial support to producers?

Small-scale farmers and artisans in the developing world lack access to affordable financing, impeding their profitability. Fair Trade Organization members that buy products directly from producers often provide financial assistance either through direct loans, pre-payment, or by linking producers with sources of financing. Unlike many commercial importers who often wait 60-90 days before paying producers,

many Fair Trade Organizations ensure pre-payment so that producers have sufficient funds to cover raw materials and basic needs during production

## **WHY is Fair Trade in a way UNFAIR?**

Fair trade is unfair. It offers only a very small number of farmers a higher, fixed price for their goods. These higher prices come at the expense of the great majority of farmers, who – unable to qualify for

Fairtrade certification – are left even worse off

Fair trade does not aid economic development. It operates to keep the poor in their place, sustaining uncompetitive farmers on their land and holding back diversification, mechanization, and moves up the value chain. This denies future generations the chance of a better life.

Fair trade only helps landowners, not the agricultural laborers who suffer the severest poverty. Indeed, Fairtrade rules deny laborers the opportunity of permanent, full-time employment.

Four-fifths of the produce sold by Fairtrade-certified farmers ends up in non-Fairtrade goods

Just 10% of the premium consumers pay for Fairtrade actually goes to the producer. Retailers pocket the rest.

Most of the farmers helped by Fairtrade are in Mexico, a relatively developed country, and there are few farmers in places like Ghana where the need is large.



Copyright Permission: istockphoto





# FAIR TRADE

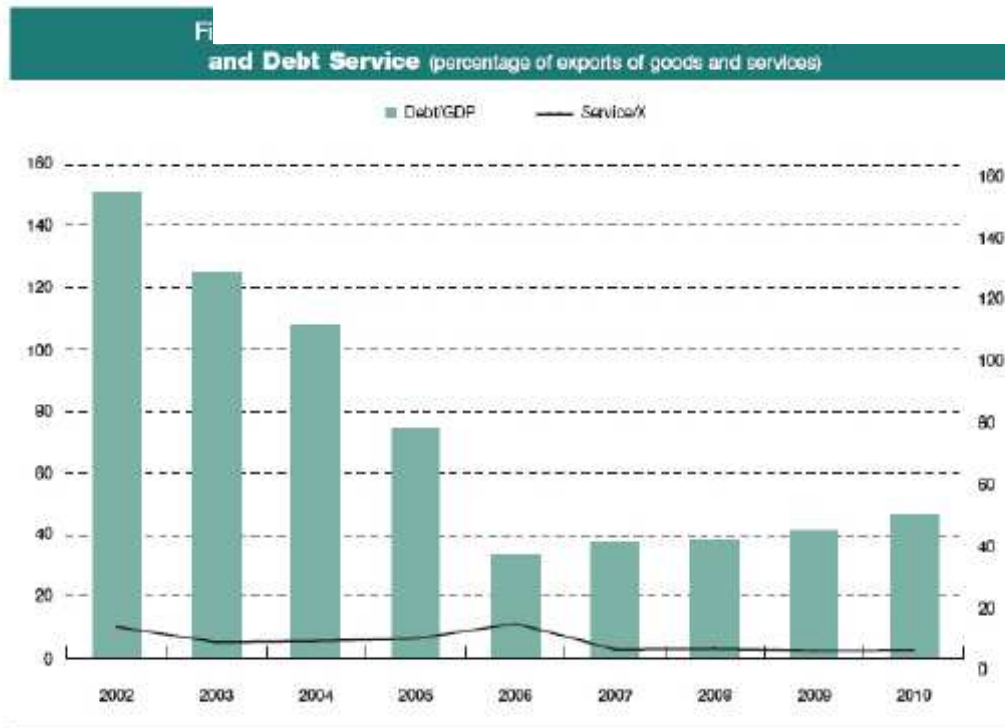
## DEBT

Ghana's has an annual deficit so they have to take loans in order to run the country and deliver the needs of the nation such as sanitation and access to clean drinking water and other important need., Ghana's dept currently stands at 7.8 billion dollars, Ghana's population currently is 22 million people. Out of this population, each Ghanaian owes money to the country's creditors, both internally and externally. The International Monetary Fund and World Bank have agreed to support a debt-relief package for Ghana.

Ghana will get \$893m from the two organizations, which will partly cover Ghana's debt obligations to international financial institutions.

The World Bank package, totaling \$781 m, will be delivered over 20 years, and will cover two thirds of the country's debt-service obligations.

Other countries such as Britain and Norway have cancelled the debt completely to help Ghana cope with its ever growing population.



Source: IMF.

Ghana also has to make an effort in paying its debt it is doing that by contacting various aid agencies and asking them for training. This training will include agricultural and health training in order to improve the economy, and to increase the GDP (PPP) this will mean that the country will have more money there able to pay their debts. and put money into developing the country as well. Without having to pick from the two



In conclusion Ghana is currently and less economically developed country and heavily indebted. in order to pay off their large bill of maintaining and developing a country the Ghanaians need to broaden their range of goods in order to attract more customers and more costumers means more money for the people and more money for the government. there are also many ways to measure a countries development some of which are GDP (PPP) to find out their financial status and also the life expectancy and mortality rate which will indicate the advances in medical development, some indicators are economic and some social and some socio-economic(both). In comparison to other African countries Ghana is developing at an amazing rate and is well on its way to achieving its milinueim goals. Another thing discussed in this article are the benefits and disadvantages of fair trade and way the rest of the world is acting towards helping these third world countries develop by cancelling dept sending aid in forms of training, business and financial aid among many others. To sum it all up I think that Ghana is on the fast track to becoming a very well developed country.



