Final Report

to the

William and Flora Hewlett Foundation

from the

Program on Conflict Management Alternatives

@ the University of Michigan

on the period of 1995/96

	General Background and History		1
	Sumary of Activities	·	3
	Faculty Seminar		3
	Activities During the Year		4
-	Related Activities		6
	A. Program Related Courses Taught		6
	B. Scholarly Production		6
	1. Publications		6
	2. Presentations		8
	C. Honors Received & Other Info		9
	D. Mini Grant & Member Projects		9
	E. Working Papers	•	11
	F. Financial Statement		12

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Final Report to the William and Flora Hewlett Foundation for the period of 1995/96

GENERAL BACKGROUND AND HISTORY.

Thanks to the funding provided by the William and Flora Hewlett Foundation, the Program on conflict Management Alternatives at the University of Michigan was established in late 1985 as a conflict "theory and development" center. Funding for PCMA began for a two year period (1986-88) with \$140,000/year provided by the Hewlett Foundation and \$55,000 in general matching funds from the University of Michigan's Central Administration for that same two year period. We stretched the planned 2-year funding period to 2 1/2 years. During that first funding phase we concentrated our efforts on the following:

- 1) establishing ourselves as a coherent and committed team of scholars, with a mutual governance structure, which could participate and co-direct such an innovative intellectual effort;
- 2) conducting intensive seminar discussions commissioning a series of small research studies, mini-grants and visits by external experts, in order to familiarize ourselves with the "field" of conflict resolution and to discover and articulate the linkages between social conflict and social justice that were asserted in our original proposal.

Our second funding period (1988-1991) was generously financed by the Hewlett Foundation again for \$140,000/year. The University of Michigan provided a matching contribution to \$40,000/year. We again stretched this amount of funding to a 2 1/2 year period. During that time PCMA concentrated on:

- developing specific research, action and instructional projects that would solidify our intellectual and programmatic position within the University as an enterprise relevant to scholarly and practical advances in conflict and conflict resolution;
- spinning off some of these projects as they were funded by the University so that they could be institutionalized within the ongoing programs and agenda of existing University units and agencies. Thus, we made specific decisions not to incorporate all of these activities and projects within PCMA, lest they became identified here and not diffused more broadly throughout the institution.
- continuing (through mini-grants, seminars, guest speakers, retrieval conferences, research projects, action/intervention projects) the development of theory linking social conflict, social change and social justice.
- developing and operating some specific action and research projects that PCMA members undertook in common, the better to work together as an intervention and study unit, rather than as a collection of entrepreneurs.

The third funding phase of PCMA covered 1991-1993, and was funded by \$100,000/year by Hewlett in addition to the University's pledge of \$20,000 in general funds for those two years. This matching support was extended through June 1994. We also received an additional \$10,000 from the UM for a specific project focusing on work with Costa Rican communities in conflict. During this period PCMA concentrated on the following efforts:

- continuing the operation of a core seminar, speaker series and retrieval conferences on key issues in the field of social justice and social conflict resolution;
- continuing to refine the strategy of action research as a way of conducting intervention efforts and scholarly work in this field;
- developing projects that generated a stable funding base for PCMA's work beyond the Hewlett grant(s). This included some long-term projects involving several of us as core staff which provided some programmatic support.

The fourth and final funding phase covered 1994-1996, and was funded for \$125,000 per year from Hewlett. Given the stringency of University funds, we did not ask for general funds but received \$25,000 for specific project-related moneys. Given the growing need for resources at a time of growth and diversification, in this two year period we wanted to focus on:

- continuing the core faculty seminar which has served to integrate core faculty participation. Specific topics for the seminar will be informed by our notion of "Conflict and Community."
- planning and sponsoring a University-wide "Theme Semester" at the University of Michigan on "Conflict and Community". Theme semesters at our institution offer faculty, students and the general public an opportunity to take an array of courses throughout departments that focus on this particular topic. It also includes lectures, film series, exhibits, or any other particular structure suitable for intellectual discussion.
- developing training workshops for public audiences. We planned four workshop/seminars for practitioners and public audiences that focused on conflict management, justice and conflict, and multicultural issues.
- continuing to develop our publication efforts in the field of conflict management and multiculturalism. We expanded our writing beyond the working paper series and scholarly books onto a larger non-academic audience.
- continuing to engage in small research projects, team teaching (the Theme Semester
 offered a major opportunity to engage in this in a more systematic way) and retrieval
 conferences which an impact on theory-practice linkages as well as in policy-making.

In our linkage role, PCMA maintained ongoing working relationships with the College of LSA, the Student Housing Office, the Pilot Program, Faculty Against Institutional Racism, The Office of the President, the Office of Peace and National Security Studies, the Program in Comparative Study of Social Transformation, The Program in Educational Opportunity, The Intergroup Relations Project, the Center for Research on Social Organization, and other academic programs such as the Program in

American Culture and the Latina/o Studies Program. Many other units and individuals on campus and in the community, as well as internationally, who are interested in conflict and conflict resolution as a field of study or practice have been also associated with our activities and projects in one way or another.

This annual report (1995-1996) concludes the activities of the PCMA. Our summary of activities during the final year of the PCMA follows: The report includes our faculty seminar; our faculty research and intervention activities; members' projects; mini grants and our final retrieval conference. We attach a financial report of the expenditures for this period.

SUMMARY OF ACTIVITIES FOR THE 95/96 PROGRAM YEAR.

<u>Faculty Seminar</u>: Helen Weingarten was the seminar coordinator. The theme of the semester was Democracy, Diversity, and Community: Training and Assessment. The faculty worked in sub groups to present the three topics of seminar discussion and activities for the fall. "Designing and Conducting workshops on Diversity and Democracy", "Focus on Organizational Evaluation and Assessment", and "Focus on Community Based Research".

A number of our seminar sessions were devoted to a group discussion of the efforts of David Schoem, Sharon Sutton, Helen Weingarten and Charlene Johnson (Director, Detroit Neighborhood Partnership) to develop a workshop for the post conference session of the Association of American Colleges and Universities (AACU) entitled "Work and Learning: Creating New Connections. Members of PCMA completed writing assignments to help structure a disciplined conversation on the nature of short-term workshops around diversity as a strategy for organizational change.

Another seminar session presented by Percy Bates, Mark Chesler and Barbara Israel was devoted to a discussion of multicultural audits or assessments in organizations and eventually created in assessment and evaluation materials for multicultural organizational change. We discussed developing an assessment team with links to ongoing change; focus groups with students as input to faculty change and the use of checklists for system assessments. Samples were provided by the members of the sub team. The end result is our working paper #48, "Planning Multicultural Organizational Audits in Higher Education by Mark Chesler.

Finally, Barbara Israel and Amy Schulz prepared for seminar discussion a draft syllabus for a potential course entitled "Community Based/Participator Research: Research for Social Change."

ACTIVITIES DURING THE YEAR:

During this year we continued to work with community agencies, educational institutions and organizations, and individual students, faculty, staff and activist scholars to expand the knowledge base on conflict management and social justice.

With the cuts in welfare assistance, many young women are required to either go to school and/or work in order to continue receiving aid. PCMA was part of a coalition that sponsored a conference for working women and those currently unemployed but seeking gainful employment. Monica Johnson consulted with this group on conference planning and assisted them in working through issues of conflict and helped with team building concepts. Eight scholarships were given in the name of PCMA. The conference theme was "Working Women of the 90s -- Choices Today for a Better Tomorrow!" Rep. Lynn Rivers, US Congresswoman and Nikki Grandberry, a local medial personality were the featured speakers. The agenda for the day consisted of 5 workshops, a health panel, job fair and a fashion show. Mentors were available to the conference attendees and the fashion show showed women how to dress for success even on a limited budget. We also conducted a workshop at at Lake Region Women's Conference, entitled "Conflict You Can Manage".

The major initiative involving core faculty collaboration was our involvement in the development of a post-conference workshop on conflict issues in higher education for the AACU conference held January 12 and 13, 1996 in Washington, DC Despite a furious week of snowstorms in Washington, the workshop was well-attended. Participants moved through a series of structured exercises requiring small group collaborative planning for analysis of social change as well as individual planning for personal and institutional change-making upon return to campus. Participants were asked to identify sometimes competing interests and positions of faculty and administrators around multicultural issues, and then work together as collaborators on those same issues finding common points of interest and influence.

Helen Weingarten worked on two projects. First, for the past two years she was associated with the Michigan Neighborhood Partnership. This is a coalition of 8 community based organizations in Detroit who have joined together to access and share resources. In the first year, she consulted with the Director of the Partnership, Charlene Johnson and one organization, REACH about a number of community and organizational conflict situations. Her role during the second year has been to help the leadership of the organizations build a more effective collaborative structure. The most recent involvement was the design and facilitation of the Michigan Neighborhood Partnership strategic planning meetings. Professor Weingarten and her research assistant are writing a concept paper about this work. Her second project involved being a conflict management consultant for the Jewish Federation Apartments. She led training workshops and consulted with the staff about how to more effectively resolve conflict among 1800 senior residents who come to the apartments primarily from 2 very diverse cultures — the United States and the former Soviet Union.

Mark Chesler, assisted by University of Michigan graduate students Tyrone Foreman and Amanda Lewis, continued to work on a multicultural organizational change project with Sienna Heights College. Following on the effort(with Edith Lewis) to train a group of organizational leaders to drive this change effort, Chesler and colleagues helped a College team prepare and conduct a "multicultural organizational audit." The audit used varied inquiry methods to assess the cultural climate" of the College, and the team will use the audit results to inform the College community of their findings and suggest changes that would move the organization to a more egalitarian and just status. The prior work with the College's leadership group set the stage for maximum utilization of the audit information and a high level of commitment to involving many campus individuals and constituencies in the change process.

Core faculty member Edith Lewis was awarded a Fulbright Fellowship to do research and teaching at the University of Ghana in Legon last year. Although University faculty were on strike, she was able to work with several faculty members to begin developing a book of case studies on issues of community organizing for students interested in international social work careers. Many of these case studies were gleaned from her experiences working with and learning from several Ghanaian non-governmental organizations focusing on women and children's issues. The initial draft of this text, which includes content on the management of interpersonal, group and community conflicts, was used with students doing professional practicum placements in Ghana during the 1996-97 academic year. During the period in Ghana, Lewis and Nana Apt, Director of the Center for Social Policy Studies and the Department of Social Work Administration jointly authored a successful proposal to further solidify collaborative efforts between the University of Michigan and the University of Ghana. This funding was used during the summer of 1996 to continue the work on the book of case studies, to develop several professional practicum placements for US and Ghananian students, and to supervise a pilot project in which Brian Robinson, a Michigan graduate student, completed a block field placement with a renown community based research and training organization in Accra. Two additional proposals have also been generated to expand to five the number of Michigan students completing their professional practice in Ghana. Lewis has presented on the Ghanaian experiences at several conferences since returning to the United States.

David Schoem participated again as the faculty seminar leader for the NEH-sponsored AACU ten day summer institute on "American Commitments: Democracy and Diversity." He led a group of fifteen faculty from colleges across the country through a series of cross-disciplinary readings on the topic and also engaged the group in discussions of social change and instructional strategies.

RELATED ACTIVITIES:

A. PROGRAM RELATED COURSES TAUGHT

• Aparicio Theorizing Popular Culture

• Checkoway Organizing for Social Action

Multicultural, Multilingual Organizing
Advanced practice in Community Change

Community Intervention

Concepts and Techniques of Community Participation

• Israel Community Organization for Health Education

Lewis Social Work 620 American Cultures

Dialogue Group Facilitators Training, School of Social Work

• Schoem Ethnic Identity and Intergroup Relations

Jewish Identity

• Sutton Social Cultural Issues Design/Plan

B. SCHOLARLY PRODUCTION: BOOKS, CHAPTERS, ARTICLES, WORKING PAPERS AND PRESENTATIONS.

1. Publications

Aparicio: with Christina Jose-Kampfner, "Culture, Language and Violence in the

Educational Crisis of Latinos: Two Courses for Intervention" in the Michigan Journal for Community Service Learning, ed. Jeffrey Howard (Ann Arbor; Office of Community Service Learning Press), 1:2 (fall, 1995)

pp. 383-86.

Checkoway: "Combining Service and Learning on Campus and in the Community." Phi

Delta Kappan, Vol. 77, No. 9 (May 1996), pp. 600-607.

"The Geography of Empowerment in Detroit," with Barbara Israel, Marc

Zimmerman, and Amy Schulz. (In progress).

Chesler: "Racetalk". The Diversity Factor. 1995, 3(3), 37-45.

"White men in multicultural coalitions." In Bowser & Hunt (Eds.), <u>The Impact of Racism on White American</u>. Beverly Hills, SAGE, 1996.

Douvan:

"Sex roles and Social Psychology," a chapter for a new Social Psychology text by Martin Gold, in press with American Psychological Association. "Erik Erikson: Critical Times, Critical Theory." (In press) Journal for Pediatric Psychiatry. She also has a collaborative piece (with L. Acitelli and J. Veroff) under review a the Journal of Social and Person Relationships.

Israel:

Israel, B.A., Baker, E.A., Goldenhar, L. Heaney, C.A. and Schurman, S.J. "Occupational stress and health: Principles and experiences for effective prevention interventions.: <u>Journal of Occupational Health Psychology</u>, 1(3). In Press.

Lewis:

Gutierrez, Lorraine, Alvarez, Ann, Nemon, Howard, and Lewis, Edith. Multicultural Community Organizing: A Strategy for Change. <u>Social Work</u> (accepted).

Lewis, Edith. "No Longer Waiting to Exhale: Vision of the Future for Women of Color in the Academy -- or Be-ing in Academia". The Women of Color in the Academy Project, University of Michigan, March, 1996.

Lewis, Edith. Discussant Comments of Beth Richie's Compelled to Crime: The Gender Entrapment of Battered Black Women. Institute for Research on Women and Gender, April, 1996.

Gutierrez, Lorraine and Lewis, Edith. Empowering Practice with Woman of Color. For Columbia University Press. May, 1996.

The Conflict, Social Justice and Social Change book edited by Lewis and Douvan is now under review for publication. While it had been our hope to complete this project before the end of PCMA, we are encouraged by the response of the publisher and hope to have the book in press by the end of this academic year.

Schoem:

"The Jewish Community Confronts a Multicultural America" and "An Analysis of Research on Interfaith Marriage and the Jewish Continuity Movement". (In Progress).

"Engaging the Dialogue of a Diverse Democracy: The University of Michigan's Program on Intergroup Relations, Conflict and Community" in The Good College: Democratic Education in an Age of Difference. Richard Guarasci and Grant Cornwell, Ed. San Francisco: Jossey-Bass, Expected 1997.

Sutton:

Sutton, S.E. (1995, Fall). (Ed.) Youth and Advocacy: Innovation in New York City, Vol. 6:1.

Zuniga:

"Dismantling the Walls: Peer-Facilitated Inter-race/ethnic dialogue processes and experiences" with Carolyn Vasques, Todd Sevig, and Ratnesh Nagda.

"Talking about difference: Learning about Dialogue, Conflict and Alliance Building". with Ratnesh Nagda and Todd Sevig.

2. Presentations

Checkoway: "Young People and Community Development." paper presented at the International Symposium on Social Work Practice Methods. Siegen, Germany: April, 1996.

Chesler: "Strategic planning for multicultural change in higher education." Presented to Conference organized by American Association of colleges and Universities. Philadelphia, PA, October, 1995.

Chesler: "Developing a cultural audit." Several session workshop for Climate Assessment Team at Sienna Heights College. Adrian, MI, October - December, 1995.

Chesler: "Dealing with racial tension and changing the racial climate". Several session workshop presented to leaders of Division of Student Affairs, University of Massachusetts. Amherst, MA. November 1995 - January 1996.

Chesler: "Teaching about race: Working with racism." Class presentation in Sociology Department at UCLA. Los Angeles, CA. March, 1996.

Chesler: "Consulting with faculty on classroom change". Series presentations to Multicultural Team/Staff at Center for Research on Teaching & Learning. University of Michigan. November - March 1996

Chesler: "Multicultural excellence in Architectural Education." Presentation to two-day Retreat of School of Architecture & Urban Planning, University of Michigan, March, 1996.

Lewis: March, 1996 "No Longer Waiting to Exhale: Future Visions for Women of Color in the Academy. Paper presented for the Women of Color in the Academy Project, University of Michigan.

Lewis: October, 1996. Strengthening Communities Through Group Work: A Multicultural Perspective. Paper presented (with Core Faculty member Lorraine Gutierrez) at the Association for the Advancement of Social Group Work Conference, Ann Arbor, Michigan.

C. Honors Received and other Information

Frances Aparicio, Director of Latino Studies Program

- the Michigan Humanities Award
- the Harold Johnson Diversity Award.

Mark Chesler, Director, Sociology Graduate Program

- the Harold Johnson Multicultural Service Award
- the Multicultural Teaching Fellowship in CRLT (Center for Research on Learning & Teaching)
- the Community Service Learning Award from the Michigan Campus Compact.
- Excellence in Education Award

Barbara Israel, Chair of Health Behavior & Health Education, School of Public Health

• Grant from the Centers for Disease Control and Prevention to establish the Detroit Community-Academic Prevention Research Center

Sharon Sutton, Distinguished Professor Award

• Michigan Humanities Award from Office of the Vice President for Research & CAUP

D. Mini Grant & Member Projects

- 1. Monica Johnson conducted a full day leadership training seminar for community women. The seminar series was designed to help women develop leadership qualities that can influence their effectiveness in the home, church and workplace. Often women are responsible for keeping things running smoothly regardless of their position in life and for getting the support of people around them in reaching goals. These multiple responsibilities can create challenges for the women of today. Successful leaders exhibit communication ability, efficient delegation, effective conflict resolution, and the balance of diverse roles in life.
- 2. Sharon Sutton conducted a hands-on workshop at the AIA Diversity Conference with over 50 attendees. Her special project was initiating the development of the Urban Network newsletter into a full fledged journal. Sharon also received a minigrant to conduct an invitational dialogue session in the Architecture Program. The session focused on "cases" (formal and informal learning experiences), related to diversity, social justice, and other issues that effect education in a changing society. Data from the session was used to structure a symposium in which outside consultants assisted workgroups in deriving principles of good teaching, including methods of conflict resolution and negotiation.
- 3. Mark Chesler hosted a visit from Roberto Chene. Dr. Chene discussed his work with Anglos, Chicanos and native-Americans in conflict issues (often involving water and land rights issues) in the Southwest. His approach to conflict work is very

similar to PCMA's social justice orientation, He has also done work in South Africa. In addition to this conflict-focused work, he does intergroup relations training and has developed a terrific set of materials and exercises in this work. He is a front-line justice consultant to the Kellogg Foundation on these issues.

- 4. Brian Robinson as part of his professional practicum in Ghana during the summer of 1996, conducted a major research project in GaMashie, one of the poorest communities in the nation. Brian conducted 70 individual interviews, 9 focus groups, and supervised two young community members also working on the project. As a result, they were able to conduct the first study of informal lending strategies used by the GaMashie area, and developed a micro-banking scheme which would address the often conflictual needs of individuals and groups within the community.
- 5. Gregg Croteau's research project revolved around the process of resolving conflict with the organizational level of a multicultural youth program. Although many effective programs promote services such as peer mediation or conflict resolution at the personal or group level, the process resolving conflict with the organization itself seems to be often neglected. This project examined the capacities of youth councils or advisory boards and youth membership in their Board of Directors as viable methods for creating a structure and process for resolving or avoiding this type of conflict.
- 6. Barbara Israel: "Participatory Action Learning Project in Flint & Detroit" This project focused on community development and social change. Church health teams and Village Health were trained to enhance and increase the community capacity as the groups learned from each other
- 7. Lorraine Guitierrez: Development of a multi-cultural mental health program for families living in poverty in Detroit. This project identified community organizations and funding opportunities to expand the capacity to bring communities together to develop their capacity to develop mental health and support services. This project resulted in funding for a multicultural program for middle school children and a meeting to be held with the Michigan Neighborhood Partnership, UM faculty, and the Michigan State Department of Community Health to further identify community partnerships.
- 8. Elizabeth Douvan. Sponsored the visit of Cathy Royal to discuss her Brazilian project "Appreciative Inquiry in Black Women's Identity."

E. Working Papers

WP #48: Planning Multicultural Organizational Audits in Higher Education

Substantial recent research and commentary makes it clear that discrimination on many bases continues to exit in our nation's colleges and universities. While we can learn many general lessons from this research, there also is a need to particularize and specify the conditions of discrimination, and the hopes for diversity and multiculturalism, in each distinct organizational setting. As a result, a number of higher educational organizations have created assessments or audits as part of their strategic plans to reduce discrimination in both its overt and covert forms and to achieve more multicultural environments. This paper discusses some of the issues and steps involved in the planning, conduct and use of such assessments in higher educational institutions.

WP #49: Dismantling Walls and Building Bridges: Student Experiences in Inter-Race/Inter-Ethnic Dialogues

Despite increasing demographic diversity on college campuses, students often discover that opportunities for intergroup dialogue are rare. Students seek substantive opportunities to learn about social groups different from their own soon learn that the campus climate is generally not conducive to openly asking difficult questions or addressing issues of inequity and difference in intergroup relationships. "Cultural diversity" courses and the inclusion of "multicultural" perspectives in the curriculum, through necessary to correct representational imbalances in the traditional curriculum, have done little to respond to students' need to actively and critically engage with each other around issues central to intergroup relations and conflict. This paper describes student experiences and learning's in intergroup dialogues.

WP #50 Resistance to the Multicultural Agenda in Higher Education

This paper discusses the resistance to the multicultural agenda. Current writings about US higher education make it clear that these organizations are a center arena for the struggle with discrimination with the challenges of diversity and multiculturalism. Numerous recent books and conferences have explored this domain and have suggested ways of introducing and institutionalizing multicultural changes in university and college operations, focusing on matters as diverse as student and faculty recruitment and retention, curricular and pedagogical change, administrative restructuring, and new relationships with local communities.

WP #51 Power, Conflict, and Community: Report on a Retrieval Conference

This paper is a report of the final event of a theme semester through the College of Literature, Science, and the Arts on the theme of conflict and community. The concepts of power, conflict, and community were explored through a small group exercise, a focused discussion on the definitions of and intersections between these concepts, a film viewing and discussion, and small working groups on specific topics related to the main theme.

F: Financial Statement

A official financial report will be sent under separate cover from the Financial Operations Division of the University.

	Salaries	\$50,634.57
	Fringes	13,368.92
	Supplies	1,254.16
	Postage	557.60
	Publications	972.45
	Computer Sup	352.79
	Phones	2,215.98
	Copies	2,183.46
	Catering	931.65
	Hosting	1,777.72
	Travel	7,275.40
	Theme Sem	2,397.00
	Minigrants & Projects	6,500.00
Total		90,421.70

Appendix

Work & Learning

CREATING NEW CONNECTIONS

HELD IN CONJUNCTION WITH THE 82ND ANNUAL MEETING OF THE ASSOCIATION OF AMERICAN COLLEGES AND UNIVERSITIES

AN AAC & U WORKSHOP ON LIBERAL LEARNING

Session A

The Multicultural University

Guiding Organizational Change, Conflict and Community

Session B

Multicultural Teaching

Innovative Pedagogy, Conflict Management, and Classroom Climate

FACILITATED BY MEMBERS OF THE

Program on Conflict Management Alternatives

at the University of Michigan

Charlene Johnson, Director, Michigan Neighborhood Partnership David Schoem, Assistant Dean for Undergraduate Studies Sharon E. Sutton, Professor of Architecture and Urban Planning Helen Weingarten, Associate Professor of Social Work

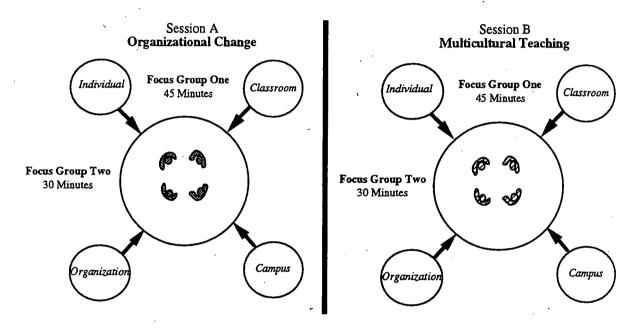
C	HEAT SHEET					
•	What new understandings of multiculturalism come out of the session?					
_	What are the differences in morals's intentions to made for multiculturalism and how do those differen					
•	What are the differences in people's intentions to work for multiculturalism and how do these differences affect interpersonal and intergroup collaboration?					
•	Is there a pattern in the way dialogue unfolds?					
•	How are group dynamics affected by individual's style, skills, and positions (e.g., status, gender,					
	race)?					
	;					
	Did people's use of space and body language speak to their willingness to negotiate multicultural					
	dialogue?					
	To what degree do participants build on or contradict each other's ideas?					
	To what degree do parteipane band on or contrader each other states.					
	Are people comfortable identifying strengths or do they express feelings of disempowerment?					

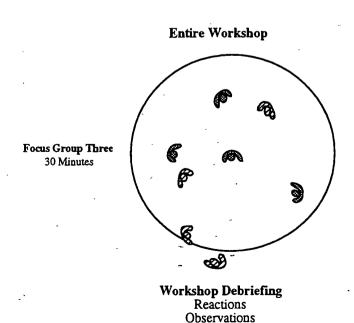
AN AAC & U WORKSHOP ON LIBERAL LEARNING

SKETCH OF WORKSHOP STRUCTURE



30 Minutes





30 Minutes

WORKSHOP AGENDA

2:15 Workshop Overview

Schoem and Sutton

Presentation of Goals Introduction of Facilitators Overview of Workshop Activities

• • • • Break into A and B Sessions • • • • • • • • • • • • • • • • •

2:45 Focus Group One

Small Groups within Each Session

Both Sessions Break into Four Subgroups (Individual, Classroom, Organizational, Campus). Each Subgroup Addresses the Following Questions:

What have I learned . . .

What strengths/resources do I bring . . .

What holds me back . . .

What do I need . . .

Outcome: Agreement among Members of the Small Groups

3:30 Focus Group Two

Entire A or B Session

Campus

One Representative from Each Subgroup Join Together to Prioritize Responses to the Following Questions:

What strengths/resources do we have . . .

What support/input do we need . . .

What holds us back

What do we need . . .

Outcome: Agreement among Members of the A and B Sessions

4:00 ••••••••••• Reconvene as Large Group •••••••••

4:15 Focus Group Three

Entire Workshop

Representatives from Session A and Session B Present and Advise One Another on Their Session's Insights as Follows:

Statement about Organizational Change (Representatives of A Session)

Our strengths for organizational change are . . .

To bring about organization change, we need

Response from Multicultural Teaching (Representatives of B Session)

You can build on your strengths and get what you need by . . .

Outcome: Shared Understanding of Organizational Change and Multicultural Teaching

4:45 Workshop Debriefing

Johnson and Weingarten

Participant Reactions
Our Observations

GOALS

- 1 Develop alternative ways to understand multicultural organizational change
- 2 Identify the linkages between various dimensions of a multicultural university (personal, classroom, organizational structure, institutional culture)
- 3 Improve capacity to lead and manage in a multicultural university
- Increase understanding of the common ground between faculty and administrators in terms of resources and needs for multicultural change
- 5 Practice power and conflict management skills through the experiential nature of the workshop as a laboratory for negotiating multicultural interests

GROUND RULES FOR THE WORKSHOP

- 1 We will treat one another with respect
- Our primary commitment is to learn from each other. We acknowledge differences amongst us in skills, interests, values, scholarly orientations, experience and learning styles
- We acknowledge that racism, sexism, anti-Semitism, heterosexism, classism, and other forms of discrimination exist; that we are taught misinformation about ourselves and others regarding difference and discrimination; and that such misinformation is likely to surface from time to time
- We will assume that during this workshop people are trying to speak and behave in non-racist, non-sexist, non-anti-Semitic, non-heterosexist non-classist and multiculturally constructive ways
- We want to create a safe atmosphere for open discussion. At times participants in the workshop may wish to make a comment that they do not want repeated outside the workshop. If so, the person should preface the remarks with a request and the group will agree not to repeat the remarks

"Multiculturalism"

A WORKING DEFINITION FOR THE WORKSHOP

Multiculturalism represents an opportunity to develop and implement a new vision of society in which power and participation are shared equally and broadly and in which there is appreciation for other perspectives and respect for groups different from one's own in terms of membership, practice, process, and values. There is a commitment to ensure that institutional transformation from a monocultural university to a multicultural one will take place; that changing demographics will result in real change in the makeup of the student body, the faculty and the administration; and research, teaching and the curriculum will reflect many different cultures, perspectives and ways of knowing. It is anticipated that the "campus culture" of the scholarly community will be far more broadly representative, inclusive, and integrative; that decision making will be a shared process rather than one conducted by any elite group; and that the permanent budget will be redistributed to reflect broadened priorities and perspectives (pp. 7-8).

From Schoem, Frankel, Zuñiga, and Lewis (1993). Multicultural Teaching in the University. Westport: Praeger.

CLASSROOM/CURRICULUM SMALL GROUP

EACH PERSON SHOULD DISCUSS THE FOLLOWING QUESTIONS

- 1 What one thing have I learned this year about creating a multicultural classroom/curriculum?
- 2 What strengths/resources do I have for creating a multicultural classroom/curriculum?
- 3 What are the obstacles to achieving a multicultural classroom/curriculum?
- What do I need to create a better multicultural climate for learning and teaching?

THEN AS A GROUP, WORK TOWARD AGREEMENT ON THESE QUESTIONS

AN AAC & U WORKSHOP ON LIBERAL LEARNING

ORGANIZATIONAL STRUCTURE SMALL GROUP

EACH PERSON SHOULD DISCUSS THE FOLLOWING QUESTIONS

- What one thing have I learned this year about the role of a department/institution in creating a multicultural environment?
- What positive support from my department/institution has increased my multicultural effectiveness?
- What departmental/institutional norms and policies have prevented me from achieving a higher level of multiculturalism?
- 4 What do I need from my department/institution to bring about a better multicultural climate?

THEN AS A GROUP, WORK TOWARD AGREEMENT ON THESE QUESTIONS

CAMPUS CULTURE SMALL GROUP

EACH PERSON SHOULD DISCUSS THE FOLLOWING QUESTIONS

- What one thing outside of the formal teaching/learning environment has a significant impact on achieving multiculturalism?
- What strengths/resources exist outside the classroom to foster multiculturalism?
- What obstacles (e.g., in dormitories, social clubs, athletics, town/gown relations) impede building a strong multicultural campus?
- 4 What do I need to create a campus climate conducive to multiculturalism?

THEN AS A GROUP, WORK TOWARD AGREEMENT ON THESE QUESTIONS

BIOGRAPHIES

Charlene Johnson is Director of the Michigan Neighborhood Partnership, a multicultural community-based organization developed in collaboration with the University of Michigan. In addition to fourteen years experience in multicultural community-based organizations, she worked for eight years as an educator in the Detroit Public School System and is currently a trainer for the National Center for Neighborhood Enterprise, a leadership development program for neighborhood organizations around the country. Johnson has a Masters in Educational Leadership and Curriculum Development (Wayne State University).

David Schoem is Assistant Dean for Undergraduate Education in the College of Literature, Science and the Arts; Lecturer in Sociology; and Co-Director of the Program on Conflict Management Alternatives at the University of Michigan. He is editor of *Multicultural Teaching in the University* (Praeger Publishers) and *Inside Separate Worlds* (University of Michigan Press). Schoem earned a B. Arts in Urban and Community Studies (University of Michigan), M. Education (Harvard), and a Ph.D. in Education (U.C. Berkeley).

Sharon E. Sutton is Professor of Architecture and Urban Planning; Director of the Urban Network, a program that involves youth in community activism; and Core Faculty Member in the Program on Conflict Management Alternatives at the University of Michigan. A fellow in the American Institute of Architects and distinguished professor of the Association of Collegiate Schools of Architecture, her most recent book, Weaving a Tapestry of Resistance (Bergin and Garvey), describes the importance of place in human lives and learning. Sutton earned a B. Music (University of Hartford), M. Architecture (Columbia University), M.A. in Psychology (Hunter College), and M. Philosophy and Ph.D. in Psychology (City University of New York) degrees.

Helen Weingarten is Associate Professor of Social Work and Founding Faculty Member of the Program on Conflict Management Alternatives at the University of Michigan. She has done conflict management consulting with individuals, organizations, and communities within the United States and internationally. Her work has been featured in the Wall Street Journal, Washington Post, on CNN, and on ABC's "20/20" as well as in academic publications. Weingarten earned a B. Science (Cornell University), an M.S.W. (University of Missouri), and a Ph.D. in Social Psychology and Social Work (University of Michigan).

AN AAC & U WORKSHOP ON LIBERAL LEARNING

FOSTERING MULTICULTURALISM

Negotiating Need/Resource Exchanges

Session A's Needs	Session B's Resources	Session A's Resources	Session B's Needs
y			-
	-		
·		·	
			·

Propositions

Behind every position, there are interests; behind every interest, there are needs. Your ability to satisfy needs is a resource. Negotiation is about the cooperative exchange of resources. Cooperation is the BASIS OF POWER IN A MULTICULTURAL UNIVERSITY.

AN AAC & U WORKSHOP ON LIBERAL LEARNING

BIOGRAPHIES

Charlene Johnson is Director of the Michigan Neighborhood Partnership, a multicultural community-based organization developed in collaboration with the University of Michigan. In addition to fourteen years experience in multicultural community-based organizations, she worked for eight years as an educator in the Detroit Public School System and is currently a trainer for the National Center for Neighborhood Enterprise, a leadership development program for neighborhood organizations around the country. Johnson has a Masters in Educational Leadership and Curriculum Development (Wayne State University).

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COMMUNITY-BASED/ PARTICIPATORY RESEARCH: RESEARCH FOR SOCIAL CHANGE

(Draft syllabus for discussion at November 1995 PCMA meeting)

1. NATURE OF COMMUNITY BASED/PARTICIPATORY RESEARCH

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a. Participatory Research

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d. Research for Activism:

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Braithwaite, R.L. and Lythcott, N. 1989. Community empowerment as a strategy for health promotion in Black and other minority populations. <u>Journal of American Medical Association</u>. 261: 282-283.

2. EPISTEMOLOGICAL FOUNDATIONS

a. Standpoint Theories

Hill Collins, Patricia. 1990. <u>Black Feminist Thought: Knowledge, Consciousness and the Politics of Empowerment</u>. Boston: Unwin Hyman.

Smith, Dorothy, 1987. The Everyday World as Problematic: A Feminist Sociology. Boston: Northwestern University Press.

Smith, Dorothy, 1989. "Sociological theory: Methods of writing patriarchy." In <u>Feminism and Sociological Theory</u>, edited by RA Wallace. California: Sage Publications.

b. Stakeholder

Zald (recommended by Mark)

Anspach, evaluating community mental health centers, 3 partners/ 3 criteria for success

c. Truth Criteria and other criteria for assessing data

- Lincoln and Guba truth criteria and how important is it
- other assessments of truth/accuracy from Denzin and Lincoln text

3. DEFINITIONS OF COMMUNITY

a. Who is the Community?

Warren, RB and Warren, DI. 1977. What's in a neighborhood? The Neighborhood Organizer's Handbook. South Bend, IN: University of Notre Dame Press. Pages 7-31.

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4. ENTERING THE COMMUNITY

Kahn, S. 1970. Entering the Community. <u>How People Get Power</u>. New York: McGraw-Hill Book Company.

Maguire, P. 1987. Chapter 6: Participatory Research as Feminist: Learning by Doing. <u>Doing Participatory Research: A Feminist Approach</u>. The Center for International Education.

5. NATURE OF THE RELATIONSHIP BETWEEN THE COMMUNITY AND THE RESEARCHER (e.g. entre vs. joining the community as a site of struggle; choosing the community you will work with; negotiating outsider relationships; negotiating insider relationships; character of community participation in the research; the kind of action-taking role we take (e.g. activists using research; doing research with the community)

Barnett, Kevin. 1993. Collaboration for community empowerment: Re-defining the role of academic institutions. Paper developed for the Center for Community Health, School of Public Health, University of California, Berkeley.

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Bailey, Darlyn 1992. Using participatory research in community consortia development and evaluation: Lessons from the beginning of a story. <u>The American Sociologist</u>, vol 23 (4): 71-82.

Zuniga, X. 1992. Roles of the Action Research Practitioner, Views and Issues in Action Research, pages 138-147

6. APPROACHES TO DATA COLLECTION

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Check Maria Meis article

J.C. Greene 1994. Qualitative Program Evaluation: Practice and Promise. In <u>Handbook of Qualitative Research</u>, edited by N.K. Denzin and Y.S. Guba. Sage Publications, Thousand Oaks, CA

7. MODES OF DATA ANALYSIS

- distinction between PAR and community-based research
- not necessarily a direct action component
- Ximena's dissertation chapter sequential versis parallel research

8. WHAT DO YOU DO WITH THE DATA/RESULTS?

WRITING ABOUT THE RESULTS

Fine, Michelle. 1994. "Working the hyphens: Reinventing self and other in qualitative research." In <u>Handbook of Qualitative Research</u>, edited by N.K. Denzin and Y. S. Guba. Sage Publications, Thousand Oaks, CA.

POLICY IMPLICATIONS/ADVOCACY RESEARCH.

Rist, R.C. 1994. "Influencing the policy process with qualitative research." In <u>Handbook of Qualitative Research</u>, edited by N.K. Denzin and Y.S. Guba. Sage Publications, Thousand Oaks, CA.

Anything from issue of HEQ on policy? (1995)

9. EXITING THE COMMUNITY.

Kahn, S. 1970. Leaving the Community. In <u>How People Get Power</u>. New York: McGraw-Hill Book Company.

12. CHALLENGES TO DOING THIS KIND OF RESEARCH

(Departmental, Funding, Publishing, Group work/Community work skills (e.g. how to run a meeting so that everyone is part of the process, trust and accountability)

Zúñiga, Ximena. 1992. Sanctions and rewards. <u>Views and Issues in Action</u>
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Mini Grants

PCMA Research Summary - Summer, 1996

The focus of this particular project revolved around the process of resolving conflict within the organizational level of a multicultural youth program. Although many effective programs promote services such as peer mediation or conflict resolution at the personal or group level, the process of resolving conflict within the organization itself seems to be often neglected. This research project examines the capacities of youth councils or advisory boards and youth membership in their Board of Directors as viable methods for creating a structure and process for resolving or avoiding this type of conflict.

Initiated this past June, my research began by developing a criteria list for assessing "successful" youth programs. Many of these criteria focused on youth involvement. The following points are a few of these criteria:

- Utilize young people as teachers (i.e. recruiting youth as staff, group instructors or team leaders).
- Involve youth in planning process of organization's mission.
- Maintain a regular, periodic evaluation process where young people can offer suggestions/ improvements to the program.
- Implementation of a youth leadership program.

Using this list, fifteen youth programs were identified to be included in this study, all programs being located in Boston, Los Angeles and Seattle.

Next, I went about defining the capacities of youth councils and youth membership in Board of Directors. For the purposes of this study, youth councils or advisory boards were recognized as those organizational structures which provide youth the opportunity to engage in the planning of the organization's mission, design and implement their own projects, assist in the governing of the youth program or resolve conflicting issues within the organization. Youth membership in their Board can be defined as having similar characteristics, with the one defining attribute of having at least one third of the Board's members consisting of youth within the program.

These fifteen programs were then split into two groups. Group 1 consisted of eight programs utilizing such organizational structures as those described above. Group 2 included seven programs which did not have such structures in place.

A list of focus questions were also developed to be used during phone interviews and on-site visits of these programs. The following are just a few of such questions:

For Group 1:

• What are some of the main functions of the youth council and how do these differ from the Board of Directors?

How are important issues resolved within the organization?

• When disagreements arise between staff and young people over the direction or focus of the program, how is this resolved? What role, if any, does the youth council have in resolving such conflict?

If applicable, would you be willing to cite some examples of how the youth council has been helpful or detrimental in resolving such organizational

conflict?

• What suggestions would you have for improving the responsibilities of your council or Board of Directors?

For Group 2:

Why do you believe conflict or disagreements arise within the organization itself?

How are important issues resolved within the organization?

• When disagreements arise between staff and young people over the direction or focus of the program, how is this resolved?

• If applicable, would you be willing to cite some examples of how you have

been successful or unsuccessful in resolving such conflict?

• If you were the Executive Director of your program and you were able to create any structure or method for resolving such conflict, what would it be? And why?

After conducting phone interviews with thirty-six staff and youth leaders, my next task involved visiting several programs (within both Group 1 and 2) to conduct focus groups with both young people and staff members there. Focus groups were held at ROCA, Inc. in Revere, MA, Shortstop Shelter in Somerville, MA, Seattle Youth Department, Atlantic Street Center, Community Youth Gang Services and the YMCA in Los Angeles, CA. Fifty-nine survey questionnaires were also completed by youth members within these six programs.

In total, 11 focus groups were held. On average, 11-13 young people, ages 15-21, and 3-5 staff members were in attendance for each session.

Since compiling all the data, I have been able to make the following conclusions resulting from this study:

- * Those youth programs within Group 1 have been more successful in coming to a consensus to resolve conflict between staff and youth members as a result of a governing body such as a youth council. In three different programs, examples were given describing how the youth council was able to meet with the upper management of these programs to resolve various disagreements such as pay differentials between youth and adult staff members, free use of kitchen facilities by youth participants, and the problem of those youth wearing gang colors within the program.
- * Group 1 programs have also indicated greater satisfaction with the implementation of rules applicable to those youth participating in the program. For example, at ROCA, a "Code of Conduct" was created by their youth council to outline all rules applicable to youth members. According to these youth, such a "code" has been helpful because it is "now not staff kicking people out, but the code, which we made, doing it for all of us." Other youth

councils revealed how they have been able to meet with young people, who were in danger of being kicked out of the program, to inform them of their status and see if they could help them stay in the program.

* Those youth within Group indicated more "ownership" of the program than those within Group 2. Group 1 members seemed to believe that they have more say in the planning and running of their program as a result of such organizational structures as a youth council or advisory board.

I should also mention that several programs indicated that they would like to see a youth council formed for their program, however, due to a lack of funding or lack of interest do not believe it is currently feasible. One program mentioned that because they are not able to pay council members, they do not believe many youth would be interested in volunteering the amount of time needed to implement such a project.

In short, Group 1 programs seemed to be embody a more objective and organized approach to resolving conflict within their organization.....

I would like to thank PCMA again for granting me the funding to complete such research this past summer. I am also in the process of trying to make a reference guide for creating youth councils based upon the findings of this study.

Thank you again for your support.

Gregg Croteau 533 Elizabeth Street, #12 Ann Arbor, MI 48104 The Micro-Sector Economy of Ga Mashie: Their Perceptions and Attitudinal Readiness
To Savings And Credit Concepts

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DRAFT FINAL REPORT STUDY

Centre for Community Studies Action and Development

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Study Objectives

The purpose of this study is to analyze the micro-sector economy in Ga Mashie and assess its capacity to support an established community/unit bank based in Ga-Mashie. The study intends to examine and identify patterns and attitudinal behaviors understood and practiced by micro-sector entrepreneurs towards the concepts of "savings" and "credit." Prior to indicating the study's findings, we will provide background information regarding the social, economical, and historical aspects surrounding the formation of Ga-Mashie; these aspects of Ga-Mashie are significant for the purpose of determining the income-generating occupations most commonly pursued by the indigenous people of the area and its consequent impact on the local economy's present-day situation. It is our expectation that the findings of this study will assist community-based groups, non-governmental organizations, and policy makers in the promotion and development of additional policy-research initiatives and programmes aimed at the establishment of a community bank and "savings/credit sensitization" training workshops for micro-sector entrepreneurs based in Ga-Mashie.

The initial, principal objectives of the study were the following:

- * Capture the perceptions/attitudes of micro-sector entrepreneurs in Ga Mashie to credit facilities.
- * Understand the concepts related to community/unit banks.
- * Determine the type of community bank/micro-lending schemes structure that can operate in Ga Mashie (reference to existing Ga-Mashie based micro-sector enterprises that have exhibited business longevity in the community)
- Develop a framework as to how to a community bank should function in Ga-Mashie.
- * Disseminate information to micro-sector entrepreneurs regarding the tenets and purposes of a community/unit bank.

- * Gain knowledge re: the managerial/administrative practices of micro-sector enterprises based in Ga-Mashie.
- * Observe/evaluate the characteristics and aspects of growth potential of micro-sector enterprises in Ga-Mashie.
- * Assess the employment situation presently existing in Ga Mashie.

Methodology

The team for this study was comprised of three persons: two junior associates from CENCOSAD (Centre for Community studies Action and Development) and a graduate Social Work/Urban Planning student of The University of Michigan.

The team was trained in PRA (Participatory Rapid/Rural Appraisal) methodology, provided from the Participatory Methods Information and Training Facility of ISODEC (Integrated Social Development Centre), an Accra-based NGO. In addition, members of the team participated in a research studyinitiativee, "A Participatory Rapid Appraisal of Food Security" in Ga Mashie, with members of CENCOSAD (Centre for Community Studies, Action, and Development), the International Food Policy Research Institute, and the Ngouchi Memorial Institute for Medical Research.

In this study, the principal means of collecting data was through the mobilization and coordination of focus groups, formal/informal one-on-one interviews and follow-up discussion with key informants. There were several roles undertaken by members of the team while conducting data collection activities: one acted as a facilitator, one acted as a note-taker and one acted as a prompter. Following the conclusion of each interview, the team met and reviewed significant issues of concern of participants, potential follow-up questions, and recurring attitudinal behaviors/perception related to the study objectives. Furthermore, transcript reports were devised, documenting major findingsdiscoveredd in the interview proceedings.

Prior to commencing the study's fieldwork, the team performed a community need assessments in order to identify the vulnerable micro-sector enterprises who could contribute to the research study. The final number of interview participants and informants of this study did expand as a result of recommendations provided by participants and informants to seek fellow colleagues' counsel and feedback.

A total of 73 persons were interviewed over the course of 10 days. This consisted of 35 women and 38 men. Although the pool of interview participants and informants was relatively limited, the frequency of follow-up with these participants and informants varied from 2-4 additional occasions. In light of the fact that focus group environments may inhibit some of its participants from providing full accounts/testimonies regarding certain issues, we arranged follow-up discussions with many of the participants to probe further into specific concerns either in their

place of residence or one-on-one at CENCOSAD's community-based office. This adjustment in our research process of collecting data was fairly effective in clarifying data findings initially attained in the focus group settings. PRA tools used in the focus group activities included calenders, time lines, and ranking/scoring matrices.

Based on the initial needs assessment of Ga Mashie and its economy, we identified four main, vulnerable micro-sector occupational activities to include in the study's interview process: fishermen, market traders, food processors, and artisans. Of these four occupational groupings, there were sixty-two participants: seventeen (17) artisans, seventeen (17) market traders, seventeen (17) fishermen and eleven (11) food processors. In addition to this focus group interviews, there were 11 one-on-one interviews with policy makers, administrators of non-banking/banking financial institutions, and community leaders of neighboring urban districts: one economist/analyst of ADB (The Agricultural Development Bank), four administrators of CITI Savings and Loans, one administrator of The Bank of Ghana, one administrator of Women's World Banking, one susu collector, the director of La Maansamo Kpee Development Association and two administrators of La Community Bank.

Historical Background of the Gas

The Gas are an ethnic group believed to have emigrated from Eleefe, a region located in the southern part of Nigeria, in the twelfth century. From Nigeria, the Gas settled in the Akwapim hills, an area situated in the eastern part of Ghana.

In the fourteenth century the Gas and Akwapims, the initial settlers of the Akwapim Hills, engaged in ethnic warfare. As the result of the war, some of the Gas migrated to Amasaman, while others migrated to Ada. Early Ghanaian historians referred to those Gas who migrated to Ada as the Dangbes; this name has since remained with this particular group of migrants.

In the sixteenth century some of the Gas settle near the sea in order to supply fish and salt to those others residing still in Amasaman. This land by the Gas was called "Ga Mashie" meaning the "Home of the Gas." These newly-migrated people engaged in fishing as their means of livelihood on the Korle lagoon, a waterway just west of their residentially-settled area.

It is historically believed by Ga forefathers that the Gas learned deep-sea fishing from a Fanti man named Nii Aboe Kyenkuada I, a Ga-given name meaning "Chief fisherman". The story is that this man originally from Moore, an area situated in the Central Region of Ghana, was lost at sea while deep fishing. When he finally reach land, which at the time was occupied by the Gas, he re-settled there. The Gas observed that this man was acquiring more fish on the sea than the Gas were in the lagoon. The Gas consulted the man about his deep-sea fishing techniques and then proceeded to make him a family member and chief fisherman.

In the mid-nineteenth century, Great Britain, who were occupying the western region of Gold Coast -- stretching from Cape Coast to Takoradi-- begun to shift their economic activities from

from Cape Coast to Accra. To support this influx of new residents in Accra, particularly civil servants and tradesmen, a port was built in the city in 1874 and called the Ga Mashie Fishing Port community. In 1898, Accra became the new political headquarters of the Gold Coast replacing Cape Coast. Throughout the colonial era in which the British were in Accra, the livelihood of the indigenous people, the Gas, remained concentrated in fishing (e.g. the men were catching the fish, the women were smoking and selling it) but rendered prosperous for them. Hence, fishing became regarded as a "prestigious" occupation for any Ga to pursue.

The newly-arrived migrants, though, who relocated to Ga Mashie pursued occupation viewed as "undesirable" to the indigenous people of that community e.g. cobbling, tailoring, gutter/street cleaning, laundry services, etc. Although many of these migrants undertook the "undesired" income-generating activities, they did not have the intention of retaining these jobs for extended periods of time; rather, they used these jobs as a means to acquire start-up capital and move into a micro-sector activity of their own will. On the other hand, the indigenous people of the community preferred to engage in income-generating activities associated to traditional occupations of their ethnic group: fishing. The "prestige" attributed to employment in the fishing industry deterred some Ga residents in Ga Mashie from seeking other "undesirable" occupational trades. This type of attitudinal behavior amongst Gas in Ga Mashie unexpectedly places them into a position of vulnerability that unfortunately becomes accentuated later by drastic changes of the local economy's structure (the relocation of the port) and the fishing industry

Ga Mashie, itself, was a relatively, prosperous community having expanded the market base of its principal merchandise, fish; it served as a distribution center of seafood products that not only serviced residents of Amasaman but those of other regions in Ghana as well. Furthermore, it was a district that provided numerous employment opportunities to local residents and newly-arrived residents, who emigrated from interior regions of the Gold Coast and other West African regions. For example, such entrepreneurial activities as boat construction, carpentry, storage/warehouse facilities, hotels/restaurants, and general support services(common carriers, porters etc) spurned as a result of this increasing demand in Ga Mashie.

Since the closure of the Accra port, Ga Mashie has remained idle; it is an area with a great potential for revived economic growth. However, the low income base of many of its residents offers a big challenge to policy makers interested in injecting new market services and renovating present infra structural facilities of Ga Mashie.

Policy makers/Advocacy groups based in Ga Mashie

Ga Mashie commonly referred to by individuals who reside outside of this community as "Jamestown" is located in the Ashiedu-Keteke district of Accra.

I. Principal government agency responsible: Accra Metropolitan Assembly (AMA)

The Accra Metropolitan Authority (AMA) is a government-based entity under the auspices of the Ministry of Local Government. Their primary aim is to manage and administer public service facilities located in Accra. In Ga Mashie, the AMA delivers services in the area of environmental sanitation and maintenance of educational facilities.

According to the Ghana Statistical Service population survey, the population of Ga Mashie has risen by 3%, from 67,782 in 1970 to 69,752 in 1984 and by 2.3%, from 69,752 in 1984 to 71,382 in 1995 (CENCOSAD,1996). Unofficially, though, the population is estimated as high as 100,000 (Maxwell, 1996). In an effort to combat this stark population growth in the community, the AMA has requested communities in Ga Mashie to pay user fees for the usage of its facilities in order to assist in the upkeep and maintenance of those facilities.

Nonetheless, this increase in the number of persons residing in Ga Mashie has adversely created a problem regarding the unmitigated accessibility and usage of public service facilities in the community (e.g. there are only eight public toilet facilities in Ga Mashie). Unfortunately, it appears as if these public service facilities have not increased proportionally to account for the population growth of the community. Other sources of revenue for the AMA include the levying of property and taxes, licensing fees and local residency tax.

II. Non-governmental organizations based in Ga Mashie

- A. The Centre for Community Studies Action and development (CENCOSAD) is a Ghanaian-based non-governmental organization based in Accra-Central. It is an active-research agency that designs, develops and coordinates community development projects in Ga Mashie; they have been operating in the community since 1990.
- B. The Catholic Action for Street Children (CAS) a local based Non-Governmental Organization based in Accra. Their aim is to provide relief aid and skill training to homeless children in Jamestown. They have been in the community since 1985.

III. Local Chieftaincy

There are five locally-based clan chiefs in Jamestown: Gbese Mantse, Sempe Mantse, Jamestown Mantse, Abola Mantse and Ngleshie-Alata Mantse. these chiefs are the traditional stool heads of their particular clan. Their primary responsibilities are to oversee matters regarding civil judicial services, such as the hearing and resolution of disputes and also act as the civic leaders of their clan members. The Gbese Mantse stool is the head authority for the Ga Mashie community and also serves as the chairman of the Ga Mashie Urban Redevelopment Association.

IV. Clinics

There are three(3) government owned clinics in Ga Mashie: Ussher clinic, Jamestown clinic and the Accra Poly-Clinic. These clinics offer medical-relief services and consultation to residents both of Ga Mashie and other districts of Accra. In addition, these clinics have community health nurses who perform routine visits at individual homes on specific days of the week, addressing issues as immunization of children, sensitization counseling on good health practices for children and family planning.

Economy

The geographic proximity of the Ga Mashie Fishing Port was, arguably, quite advantageous to the social and economic development of Ga Mashie. The Ga Mashie population, comprised 87% of Gas and 13% of other ethnic groups from various regions in Ghana and abroad, rose significantly after the opening of the port. Subsequently, the support service facilities of the public and privately-based sector also flourished to satisfy the demand of the growing consumer base (attracted to the activities of the port which operated twenty- four hours a day). These entrepreneurial activities were based in Ga Mashie proper, the outstretches of Jamestown(e.g. Accra-Central) along the shorelines adjacent to the port itself.

From the time of its construction in 1874 to until its closure in 1962, the Ga Mashie Fishing Port was the central district of social and economic activity for all of Ghana. Ga Mashie served as a type of commercial hub which housed many of Ghana's industrial and service sector establishments.

The location of the Ga Mashie Gold Coast port also made it the most logical choice to serve as the principal outlet --"seaway"-- for the exportation/importation of goods. The construction of railway system originating at the port further enabled North/South trade route between Accra and Salaga, the northern most-terminus city on the rail line, to develop; this trading route was very successful in opening new markets of previously-isolated rural communities.

With the main business district of Accra located to the main business district of Accra located to the coast and Korle Lagoon west and northwest the Ga Mashie community was completely hemmed in by the late 1930's (Maxwell, 1996). The constraints of limited land access in the community in Ga Mashie, hence, severely affected the growth function of its housing and infra structural facilities; overcrowding was already a serious problem in the 1950's (Quarcopome, 1993). Whereas migration into Ga Mashie was a phenomenon that occurred during the early periods of the port/harbor's operation, the "overcrowding" issue became a deterrent to the continued influx of new residents into the predominately-occupied Ga community. Furthermore, an exodus of successful residents, seeking more available housing arrangements elsewhere, occurred leaving those less-educated and economically-constrained in the community.

In 1962, problems worsened more when the Ga Mashie Fishing Port relocated to Tema, a city approximately 35km from Accra. And, with the departure of the port, so did a sizeable economic market which had supported tertiary and ancillary entrepreneurial service sectors such as

construction companies, artisanal trades (welders, carpentry etc.), storage/warehouse facilities and even manual labor jobs for nearly 90 years.

The railway system of Ghana collapsed as well when the port closed because all of the city's rail lines were intricately linked only to the Ga Mashie fishing port, not Tema's. The proprietors of the local service sector, if the means were available, shifted their operations to Tema following the port market, which was the lifeline to these businesses' existence; others relocated to closer new rising urban markets such as Nima, Maamobi, Mallam-Atta and Kaneshie, and still others, who lacked the financial resources to relocate elsewhere, remained in Ga Mashie. As a woman who had been processing kenkey for over 50 years stated, "Formerly, people were coming from all ports of Accra to buy kenkey and other foods from Bukom (the most popularized quartier of Ga Mashie to outsiders), but now we are spread all over and kenkey is being prepared everywhere reducing our sales drastically."

Due to its close proximity to the port's active commercial activity, Ga Mashie was able to benefit by developing a relatively prosperous self-sustaining economy that had access to a wide range of goods and services. The closure and relocation of the harbor/port no longer enabled this economy to be characterized as isolated and "self-sustaining." Formally accustomed and oriented to attain any goods and/or services from within the community, residents of Ga Mashie were, now, faced with the awkward and unfamiliar situation of depending on the provisional support services based outside Ga Mashie to support them.

Despite the significant decline of the commercial service sector, present-day Ga Mashie still attempts to function in its former form as an "isolated" community with a local economy comprised of a "traditional fishing industry, and a few light industries, a service sector of numerous meso- and micro- enterprises" (CENCOSAD, 1996). This, however, has been achieved at a relatively low-level.

Although, nearly 35 years has elapsed since the port's closure and relocation, it appears as if the community nor its economy has ever fully recovered from this traumatic experience. In addition, the diversion of existing local resources and infra structural facilities into alternative forms of productive economic use has not actively been pursued to offset the collapse of the Ga-Mashie economy and the deterioration of its community. While Ghana has been experiencing an economic recovery in the late 1980's and the 1990's, this overall recovery has been uneven, not "trickling down" to the urban poverty of Accra (areas like Ga-Mashie), a problem that has increasingly been on the rise in recent years (World Bank, 1996, Bortei-Doku Aryeetey, and Aryeetey, 1996).

Gender and Livelihoods

Fishing and trading are the two principal industries actively operating in Ga Mashie. The former is only practiced by men and does not permit the participation of women, the latter is dominated, on the other hand, by women on numerous micro-sector levels. The vast opportunity of product

diversification and marketing offered in trading provide greater employment options for women than it does for men.

Historically and culturally-speaking, the Gas have developed the understanding that there are distinct gender-specific occupational roles for men and women; occasionally, though, there are exceptions to this clearly-understood division of labor, (e.g. men who sell maize or rice) excluding the occupation of fishing.

Based on our findings from the focus group discussion, many of the men interviewed considered themselves as fishermen although a percentage of these same men do fish on a full-time basis. CENCOSAD noted in their report that 5% of the men in Ga Mashie actually earn money in fishing. The tendency of men to identify with the fishing occupation is attributed to the fact that either a person is from a "traditional fishing home" or their parents/family members own a boat which will eventually be inherited to them in the future.

Outside of fishing, there are few options available to men. Several men pointed out that the fishing industry has deteriorated over the years. Formally, a "good" catch was viewed as 40-60 boxes, but now 10-15 boxes is considered so (Maxwell, 1996). The effects of over fishing and usage of echo-sound instruments by trawling vessels has significantly contributed to the depletion of fish for Ga Mashie fishermen. This situation, in turn, directly affects the number of fish procured to fishmongers and fishsmokers — mainly occupied by women— who depend on the catch secured by the fishermen. Furthermore, there were 200 fishing boats operating at the Ga Mashie fishing port but, at present, this figure has been reduced to about 100 boats.

Because of the seasonal trends of the fishing season, men do not normally know when the prospects of earning money will arise; nonetheless, they prefer to perform fishing, if the opportunity is available, than any occupation because of the culturally-recognized "prestige" associated to it. This and other factors, such as the low level of formal education in the Ga Mashie community, has attributed to a high rate of unemployment amongst men. Artisanal trades such as brush manufacturing, sheet metal processors, tailoring, corn milling and wood carving are other livelihoods practiced by men in Ga Mashie; the income-generating potential in these occupation however, is very limited because the services and/or goods of these trades are not as readily desired by consumers in Ga Mashie as are perishable goods. In addition, "a majority of people have acquired these artisanal skills lack the requisite managerial and entrepreneurial abilities for self-employment and income generation." (CENCOSAD, 1996)

In fact, some men have even undertaken "traditionally female-designated" occupations such as rice selling and maize selling/trading. Such evidence of men's engagement in these traditionally gender-specific occupations is an indication that men are willing to seek alternative forms of income generating activities regardless of its association to traditional gender-specific occupation

These are households that, traditionally, have been associated with prominent fishermen in the Ga Mashie community. A person originating from these "homes" can identify himself as a fisherman even if he has never gone out to sea. For example, a boy can be recognized as fisherman from Ga Mashie even though he has never resided in Ga Mashie. His father was originally raised in Ga Mashie but no longer resides there. Although the father is not a fisherman, yet his father was a fisherman, the young boy could be considered a fisherman for the simple fact that his ground father was a fisherman. This characterized the linkages tied to a traditional fishing "home".

rather than wait for the best job to open up for them.

Women, who constitute approximately 55% of the total population of Ga Mashie (CENCOSAD, 1996), dominate the spheres of trade in the micro-service sector, namely petty trading and food vending. Food vending is an economic activity that, particularly, attracts a lot of women between the ages of 10-35 years; many of these young girls undertake this activity because the earnings from it serve as a form of assistance given to their parents. (CENCOSAD, 1996). These type of female-participated activities exercise two kinds of product marketing techniques: "hawking" and the sale of merchandise at a stationary site. "Hawking" requires that traders be ambulatory and, thus, operate their sales of merchandise both in- and outside- of Ga-Mashie. Many of the trading women interviewed stated that "hawking" is preferable for them because it offers the potential of higher earning levels (than if they sold only in Ga-Mashie) and exposes them to new products that they could likely sell, but were previously unfamiliar to them. Other income-generating activities include artisanal trades as catering, dress-making and hair care services.

Intra-household responsibilities/issues

In Ga Mashie, the women serve as the "head" of the household even though the title of "household head" is reserved for men. The majority of tasks, thus, that women perform are multi-functional, including the performance of household maintenance duties and/or income-generating activities, which may be in close proximity to their residence. Some women prefer to remain relatively close to their residence in order to monitor and attend to the interests of their children. Others leave their children with relatives or parents during day or evening hours so that they may pursue their income-generating responsibilities situated away from their residential confines. Additional responsibilities of women entail the sustenance of food nutrition and security concerns of children, provision of their school fees & supplies, and furnishing of clothing needs.

Men in Ga Mashie serve in a limited - to - non-existing role in child-rearing responsibilities and attendance to household issues; their primary responsibility is to provide financial assistance to mothers who allocate these funds, accordingly, to meet the provisional needs of the household. Kilson noted that, traditionally, "Ga men and women live in separate homes, men with patrileneally related male kinsmen, and women with matrilineally-related kinswomen" (Maxwell, 1996). Male children are eligible as early as ten (10) years of age to relocate from their mother's residence to their father's; however, the variability of employment for Ga-Mashie men and the limited housing availability for any persons living in Ga-Mashie, whether male or female, reduces the likelihood for these children to be adequately cared for by their fathers. Even though a male child may reside in the father's residence, he often still receives food from the mother (either by obtaining money to purchase street food² or acquiring prepared food at the mother's home).

Because of the costs linked to the preparation of meals in individual homes and the high demand of "mouths to feed" in a single household (which could be estimated as many as 45 persons), many residents in Ga-Mashie prefer to depend on the purchase of cooked foods from street vendors to satisfy their dictary needs. These street vendors, who purchase raw foodstuff products in bulk and sell it already processed, market the food items at a price less expensive than what it would costs if the primary food preparer of a "household" were to cook similar food items.

In some westernized-Ga families, there are married couples who co-habit in the same house; nonetheless, assertions of Kilson regarding the household structure of Ga Mashie households still persists in contemporary Ga Mashie.

Data Analysis - Coding Framework and Techniques

A. Definition of technical terms

Individual transcripts, categorized according to their assigned occupational trade grouping (e.g. artisans, food processing, fishermen, market traders), were the principal means by which data findings of the various individual/group interviews were collected and documented. These transcripts noted the attitudinal perceptions/ behaviors, both properties and various micro-sector activities held towards the following concepts: savings, inputs cost of a business, credit, non-banking/banking facilities and coping strategies practices. Other sources of obtaining data included tape recordings of each interview, which was used to support the note-taking, photographs of the site establishment of these micro-sector enterprises, and observations of the non-verbal attitude/behaviors of group/key informants.

B. Logical framework of manipulating data

For the purpose of data analysis and labeling, we classified the attitudinal perception/behaviors into two areas: consistences and inconsistencies.

Consistencies are defined as those attitudinal perceptions that have achieved consensus amongst the actors of various micro-sector groupings; inconsistencies are defined as those attitudinal perceptions that have not reached consensual support amongst actors of the various micro-sector groupings. Therefore, a matrix of the attitudinal perception/behaviors was compiled to identify the consistencies and inconsistencies for the four micro-sector groupings.

C. Result of processing data

Original coding and decoding techniques were designed to analyze the data findings of the group/individual interviews. The consistencies and inconsistencies displayed on the data matrices were derived from information found in the individual transcripts.

Attitudinal perception/behaviors were denoted as consistencies and inconsistencies depending on the frequency rate of the various micro-sector groupings at which actors referred to the noted perceptions. Based on the preliminary reports and matrices indicating the attitudinal/perception behaviors, we have highlighted key consistencies and inconsistencies relevant to the assessment of

the Ga-Mashie micro-sector community and their credit-readiness/understanding of a community bank if it were established in Ga Mashie.

Major Findings

Savings is a concept widely-recognized and practiced by residents and entrepreneurs, alike, in Ga Mashie. For the purpose of this study, we will critically assess and evaluate the level at which individuals save and the attitudinal behaviors or economic situations that influence the means by which individuals save. Although the central financial district for the country of Ghana is situated just 1 km from Ga Mashie, there are no formal branch operations of a financial institution nor extended banking services available to the Ga Mashie community. The traditional susu system (credit, savings and thrift services), fortunately, is well-established in the community and provides an outlet whereabout individuals may save. There are three main types of susu functioning in the community: rotational, stationary, and mobile operators. Of the three, the mobile operating susu is the most patronized (72.9%) because this operator, unlike the stationary operator (14.7%) who operates at one location as a bank, seeks the clients at their site of business or at their residence in order to collect their daily savings deposit. This approach offers an effective, credit-friendly means of service delivery practices. (CENCOSAD, 1996). The rotational susu, which is practiced by 12.4% of the community residents, is a group of people who agree to contribute a fixed amount of money each day/week. At the end of the week/month, the aggregate amount of the group's total contributions is given to one of the group members. This activity continues until each member has received the aggregate amount of the group contribution.

According to the 1996 CENCOSAD survey, approximately 53% of the respondents claimed that they use the susu system as a means of savings. One mobile susu collector who has been in business for 24 years stated that many susu collectors encourage their customers to use nonbanking/banking facilities to hold their funds on a monthly basis. "If you do two to three months of savings with me, you can then go to the bank," mentioned the same susu collector. Normally, the customers of susu collectors save with them daily and receive the bulk amount of their saving only at the end of the money; the fee for a susu collector's services is incurred in the collection of one day of the customer's savings from the total amount. For example, if a customer saves 1,000 cedi each day, he/she will accumulate 30,000 cedi of savings by the end of a month. As a service fee, the susu collector will receive 1,000 cedi. The competitive advantage of the susu system over banks is the issue of convenience; a customer's deposited money, which is given to a susu collector, can be collected easier from someone (susu collector) who will seek his customer at their home or site of employment rather than forcing the client to displace him/herself from their place of work or home to go to the bank to withdraw or deposit money. The susu system stakes its commitment to the customers in three forms: 1) punctuality of payment to customers at the end of the money; 2) meet frequently with customers to indicate your availability; 3) trust -- help them with "soft" loans if they are troubled by unexpected, personal events.

Ga Mashie has an economy that is still principally linked to the fishing industry; nevertheless, sectors such as the artisanal trade sector (tailor/dressmaking, cabinet making, sheet metal

processors, brush manufacturers), although few in number as compared to the fishing-related occupations, achieve marginal levels of success in Ga Mashie because they deliver their service products in and outside of the Ga Mashie community; however, there is also a high risk of failure in the embryonic stages for this type of industry because the initial capital investment in equipment and other items is relatively high. These type of businesses, in addition, do not save as much because they depend on the supply of raw products whose prices constantly escalate keeping up with the inflationary pressures imposed on its carrying costs. Thus, these artisans must always have cash ready and available to purchase products if they suspect prices will go up. It is possible for these businesses to save a little but the level at which they can save depends on the market costs of their inputs.

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Other micro-sector entrepreneurs related to fishing do save normally with susu collectors. As one susu collector mentioned, the savings by persons in the fishing industry is high during the "bumper" (peak period) season and very low during the "lean" (low period) season. Furthermore, the rate, added the susu informant, at which people withdraw their monies from susu collectors is greater during the "lean" season than during the "bumper" season. This situation would appear to indicate that people save in the "bumper" season for the purpose of protecting against economic hardship, which is more likely to occur during the "lean" season than at any other period of the year. According to the fishermen, fishmongers, and fishsmokers interviewed, they generally identified the "bumper" season as from July to October and the "lean" season as from December to April. Therefore, the seasonal characteristics associated to micro-sector enterprises related to fishing poses a risk to credit facilities as stated by one administrator of the Agricultural Development Bank (ADB). The ADB's past experience of issuing loans to fish-related income generating activities has been to do so during the "lean" season so that they can repay back the credit during the "bumper" season, which has greater potential of rendering profitable returns. Apart from the ADB experience of credit, in general, credit facilities are unavailable in Ga Mashie.

In response to the lack of viable credit facilities, micro-sector enterprises have instituted their own informal credit schemes within the confines of their customer and supplier relations. This is widely practiced amongst persons in the fishing industry. Women particularly are engaged in this activity. they issue credit to the fishermen who may not have the capital to purchase gasoline. In return, the fishermen, once arriving from sea, must sell their fish "catch" to these women at very reduced rates, advantageous to the fish sellers and fishsmokers who can potentially gain a greater margin of return in their sales. Thus, the concept of credit is well-understood and regularly practiced at the micro-level to replace the non-existence banking/non-banking financial institutions in the community. People interviewed in Ga Mashie believe in banks and feel that one could function well in the community; however, their perception of banking institutions is that banks have developed a negative impression of Ga Mashie as a community that lacks micro-sector entrepreneurs capable of paying back loans in a timely manner. One artisan expressed, "there is money in Ga Mashie to support but unnecessary expenditure is the problem with the people." Thus, many of the micro-sector entrepreneurs operating in Ga Mashie assume that if a prospective borrower who is from Ga Mashie applies for a loan, he/she will be immediately declined. The concept of savings and credit in the form of the susu system and the informal credit facilities are two visible indications of coping strategies undertaken by micro-sector entrepreneurs of Ga Mashie to progress their business activities, this relatively low level of savings and credit, presently, has an

opportunity of significant growth potential in the various income-generating grouping sectors if capitalized and coordinated properly.

Recommendations

I. Thuman Resource Development — The high level of unemployment amongst men is a serious problem that must be intricately involved in the economic development of Ga Mashie if it is to re-develop and return to its prosperous form of the past. Hence, in order to promote economic growth of a community, there must be an injection of capital from residents of the community. The ability to export the manual labor services of this underemployed cadre of young men of Ga Mashie, who have abandoned the educational system, is an asset, if marketed properly, could provide a stimuli to the Ga Mashie economy.

The state of the s

्र पुरुष्टि किस्ता । किस्ता स्थानुकार विकास के अन्य स्थान क्षित्र स्थित स्थानुकार स्थानुकार स्थानुकार का विकास

- II. Training Facilities -- The formation of a center of artisanal trades and a managerial/bookkeeping services would serve as an opportunity for individuals, who may not have completed their educational studies, to develop occupational trade skills that could enhance their marketable to potential employers. At the moment, there is not educational training facility apart from the traditional secondary and junior secondary schools situated in Ga Mashie.
- III. Community-Based Development Association -- Apart from the Ga Mansaamo Kpee, there is not a community-based development association recognized by the whole Ga Mashie community that focuses solely on the plight of social, economic, and community issues on behalf of the people of Ga Mashie. This type of association in Ga Mashie could potentially serve as a central body that NGOs', LNGOs, and, perhaps, various government entities may communicate their services and program initiatives; accordingly, this body assess and determine whether it satisfies a "felt" need for the community (acting as the community's eye, ears, and conscious).
- IV. Trade Union for individual income-generating activities -Each occupational trade, whether comprised of fishermen, carpenters, cabinet makers, or
 fishmongers should form a consortium that collectively purchased input goods; this type of
 arrangement would assist this businesses in minimizing their costs if they purchase input goods in
 bulk.
- IV. Program of Mobilizing Community Funds -- There should an initiative to consolidate the monies of micro-sector enterprises for the purpose of forming a micro-lending scheme that can assist micro-sector enterprises in Ga Mashie; there should a fee entailed to enter this association.

Conclusion

The economy of Ga Mashie is composed of numerous, industrious micro-sector enterprises that offer goods and services to, primarily, the Ga Mashie community. The growth potential of these micro-sector enterprises is immeasurable because they have not yet to effectively ventured their

services outside Ga Mashie. Nonetheless, because low cost economy, relevant to other Accra urban areas. Ga Mashie-based enterprises to capitalize on this competitive advantage if they were seek markets in other quarters of Accra. This growth potential can only be spurned through the availability of credit services to micro-sector businesses situated in Ga Mashie. Due to the high number of income-generating activities who could serve as a potential credit recipients and the successful form of informal savings institutions such as the susu system, it would seem most appropriate to institute a non-banking/banking financial institution that exhibits the "credit-" friendly" services of the susu system. If one walks through the community of Ga Mashie, one will notice numerous signboards of the same Ga phrase, "Ga See Gbe Dji Gbe," which means "path of come development." This statement signifies that the Ga community in Accra, at one time, (referring to at all the Ga Mashie community during the days of the port's operation) was where businesses, a 2 is also that individuals, technological innovations, and like items developed. The prospects of re-1880 of 1880 of development of Ga Mashie back to its former state can only be realized if policy makers, business investors, and non-governmental organizations, alike, revisit the vast opportunities of microsector businesses that can grow and reinvigorate Ga Mashie only if it is given the same injection of economic opportunity as was given to it in the early nineteenth century. agreement on the control of the group of the control of the contro

topic of the contract of the contract of the con-

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FOOD PROCESSORS

PERCEPTIONAL CONSISTENCIES

CONSISTENCES\ PERCEPTIONS	MOBILE (HIRED VENDOR)	NOT MOBILE (PROCESSORS)	VARIATI ON OF SALES	RAW MATERIA LS FROM VILLAGE/ URBAN CENTRES	savings improvemo nt Business	Practics rots tional susu	Savo with Suau Collection Observes Cred	Increast Competion	Dependany on Family and Poors for Credit
WORK (COST)	х	х	х	х			`	x	. 6 (60.0%)
SAVINGS	,		x					х	3 (50.0%)
CREDIT			х		х.	х	х	х	\$ (50.0%)
BAŃKING INSTITUTION									0
COPING STRATEGIES	; 1								4. (40%)
TOTAL		<u> </u>		х,		,			. 10

MARKET TRADERS

PERCEPTIONAL CONSISTENCIES

CONSISTENCES/ PERCEPTION	SEASONAL HIRED LADOUR	PARENTAL/FAMILY OWN JOBS	COST OF ELECTICITY MAINTE-NANCE	TRAVELLING OUTSIDE TO BUT RAW-MATERIAL	CANNOT BECAUSE PROFIT SO SMALL	BELIVE IN REPAYMENT OF LOANS	
COST (WORK)	Х	x	x x	х			4 (66.7%)
SAVINGS					X		l (16.7%)
CREDIT						х	l (16.7%)
BANKING INSTITUTION					x	x	2 (33.3%)
COPING STRATAGIES	х	х		x			3 (30.0%)
TOTAL						,	7

FISHERMEN

PERCEPTIONAL CONSISTENCIES

CONSISTENCE/ PERCEPTIONS	PRACTISE SUSUAND SAVING INSTITUTION	MEST SEASON:	WORST SEASON	INDIVIDUAL- OWNED	SENIORITY	FAMILY/REALI TIVES	REVENUE SHARING	JOB REDUCTION IN SEASON	SAVES DURING BUMPER TO PROTECT DURING LOAN	SINGLE MER OF AFFAIRS	AVAILABLE MEANS OF CREDIT (INTERNAL)	DISTIONEST SUSU COLLECTORS
WORK (COST)		X	х	х	х	х	Х	х		х		
SAVINGS	X	X		х			х		х			х
CREDIT	X		х	X		х	X,				х	,
BANK (INSTITUTION)				х					x			
COPING STRATEGIES	X		х	х	х	Х	х	x	×	х	х	
TOTAL.												

LOCATION OF AN INSTITUTION BANK (PROXIMITY) ENGAGES THEM TO SAVE OFFTEN	COMMUNITY SOCIAL PERSSURES (TO ENGAGE IN OUTDOORINGS FUNERS EVEN IF MONEY HAS BEEN RESIGNATED IE, BUSINESS, DEPT, CHILDREN)	UNEXPOCITED EVENTS	CREDIT WILL AND CAN HELP BUSINESS (RAW HELP)	INSTITUTIONS LOOK UNFAIRABLE OPEN PEOPLE WHO, IN THEIR EYES, DO NOT CAPTIAL AS THEMSELVES	COST CONSCIENCE RURAL DRIVER MOST ARE NOT AS OUTLASIZED AS THE CONSTANT MOVEMENT OF THEIR GOODS	PATING DEBTS NOT REGULAR MARKET BY WHICH MAKES IT	DIFFICU LTY FOR EVERYO NE TO RECEIV E CREDIT	IOTAL
			х .	·	х			5 (45.5%)
X	х	х						4 (36.4%)
x			×	х		х		5 (45.5%)
х			х	х	,			2 (18.2%)
								7 (63.6%)
٠.						,		11

MARKET TRADERS

PERCEPTIONAL INCONSISTENCIES

INCONSISTEN CES/PERCEPT IONS	BESTAVORSE SEASONS	(I)ON'T KNOW WHEN MAKING MONEY) PROFIT	PARENTAL/F AMILY INFEUENCE	THE NEED TO SAVE WITH FORMALISED INSTITUTIONS SATERY OF MONEY	UNDERSTANDS THE CONCEPT OF SAVINGS	CREDII' FROM FRIENDS/RE LATINES	SAVE WITH SUSU COLLECTOR	PRACTISE ROTATIONAL SUSU	INTEREST RATES	MOBLES	DOING ALTERNATI VE JOBS LIKE SELLING PORRIDGE	TOTAL
COST (WORK)	. x	х	х					٠.		х		4 (36.3%)
SAVINGS	х	х		х	х		x	х				6 (54.5%)
CREDIT	х	х		x		x ,	х		· x			6 (54.5%)
BANKING INSTITUTION								·				2 (18.2%)
COPING STRATAGIES			. x			х	х	х		х	х	6 (54.5%)
TOTAL	à ,											11

FOOD PROCESSORS

PERCEPTIONAL INCONSISTENCIES

INCONSIST ENCEPERC EPTIONS	AVAILABILI TY OF ALTERNATI VE JOBS	DEST & WORSE SEASONS	CONCEPT OF PROFIT	NEED FOR A FINANCIAL INSTITUTIO N	UNDERSTA ND SAVINGS	REASONS FOR SAVINGS	TRANST IN FORMAL AND CREDIT INSTITUTIO NS	RISK AFFILIATE D TO CRDIT B'COS OF PRODUCT DEMAND	IMPROVE USE BELIVES IN REPAYMEN T OF LOANS	UNDERSTA NDING INTEREST RATE	PARENTAL/ FAMILY INFLUENCE	TRUST WORTHINES S FINANCIAL OF A INSTITUTIO NS	SAVE FOR THE LEAN SEASON
WORK (COST)	×	х	х										
SAVUBGS	х	х	х	х	х	х	х	х				х	х
CREDIT		x	x	х	·		х	х	х	х		х	
BANKING INSTITUTIO N				х	x		х	x	х	х		x	
COPING STRATEGIE S													х
TOTAL			,										

UNDERSTANDING INTEREST RATES	PARENTAL/FAMILY INFLUENCE	TRUST-WORTHINESS IN FINANCIAL INSTITUTION	SAVE FOR LEAN SEASON	TOTAL
·				5 (38.5%)
	,	x	x	10 (76.9%)
х		х		8 (61.5%)
х		х		7 (53.8%)
			x	3 (23.1%)
TOTAL				13

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FISHERMEN

PERCEPTIONAL INCONSISTENCIES

INCONSISTE NCEMERCEP TIONS	NO ALTERNATI NO INCOME COMATING ACTIVITIES	NO CREDIT FACILITIES (CREDIT ACCESS FROM AFRIENDS/F AMILY)	EDUCATION AL LEVEL (HIGH, MEDIUM, LAW)	THEIR ELIGIBILITY TO CREDIT NO ACTIVITIES (DO THEY DESERVE 117 SOME YES, SOME NO)	DIFFERENTA IAL IN THEIR EXPOSURE INTEREST- BEARING US FROM- UNOISS BEARING CREDIT	CREDIT WOULD LOSS IF BANK FACILITATIE S LOCATED GA-MASHIE	SAVE ON A REFULAR BASIS IF DANK IN ERISRENCE	ILIVERIOOD IN COLLECATIO N INFELECTIO N BY FAMILY ASSOCIATIO N IN GAME OCCUPATIO N	ABILITY TO ASSOCIATE CONSATIVE OFFECTS OF COST REDUCTION TO NET PROFIT CREDITY	ROLE OF WOMAN RELIASE SCARCES OF CREDIT ACCESS	EDUCATION DISARIVAL OF PAY TO WORKERS NOT INCOMING BATMORES AND CAUSE FISHMONGE RS	
WORK (COST)		х	х					х	х		х	5 (45.5%)
SAVINGS	х	х					х		e X		х	4 (36.4%)
CREDIT		x		х	х	х		٠.		х		5 (45.5%)
BANK (INSTITUTIO N)				х		х						2 (18.2%)
COPING STRATEGIES	X	Х			х		. ×	х		х	х	7 (63.6%)
TOTAL	·											11

ARTISANS

PERCEPTIONAL INCONSISTENCIES

INCONSISTE NCEPERCEP TION	LOYATY	PRESURE DWERIFICAR & SERVICE DELIVER	COLLABORA L/INFORMAT ION SHARING/OT HER COLLECTION	SAVINGS IS PRACTICED	FAMILY ARE NOT AS WELL- DEFINED IN THE BUSINESS	ROTATION SUSU	SUSU (MOBILE ODURABLE)	ALTERNACE IOB IS OCCASIONA LLY SOCIAL (DIFFICULTY LABOUR DIEMAND OF PRIMART TRADE)	REPAYMENT OF LOANS INSTALLME NTS LAMP SUM	PEOPLE WILL SAVE IF BANK IS ESTABLISHE D IN CIA- MASHIE	WOMAN HAVE A SMONGER TENDONCY TO SAVE MONEY	LOT OF MONEY IN GA-MASHIE BUT IMPROPERT Y-MANAGED AND/OR VARIVALY SPENT ON MOUNESSOR TIALS TAKING PRIMRITY WORK ISSUES AS BD OR
COST (WORK)	X	х		Х								:;
SAVINGS			х		х	х			x	x	x	X
CREDIT												
BANK	•											
COPING STRATEGIES			,									
TOTAL.						<u> </u>			<u></u>	<u></u>	<u> </u>	1