

# WID

# Information

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## RESEARCH NOTES

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This article is a report on "Gender Analysis in Access to Resources: A Case Study of Women's Access to Property in Ghana", a study by Cherub Antwi-Nsiah and commissioned by the Land Tenure Center, University of Wisconsin at Madison.

### Women's Access to Property in Ghana

Property in Ghana includes land, capital, houses, businesses, arcane knowledge, fertility, succession to office, and wives. It gives access to critical resources for production -- land and other physical resources can be converted into capital and cash for human capital development. Differential access to property therefore influences status and gives rise to inequalities in access to capital and credit. Property, rights, duties and titles are distributed on the basis of kinship, seniority, and gender.

The need for women to have better access to land in a country such as Ghana cannot be overemphasized. Access to land influences access to other productive resources such as credit, training, extension services, and technology. Studies on Ghana show that the priority given to men and boys for existing opportunities has resulted in over-burdened, overlooked and underprivileged women (North et. al 1975).

The present analysis uses survey data, supplemented by historical data to examine gender differences in access to and control of property, particularly land, and the effects of structural and institutional changes on women's access to resources.

Historical analysis shows that during the traditional era (pre-colonial) ownership of land was a male phenomenon. Women's relationship to land during this time was as users. Contrary to the popular belief that matrilineal women had access to land and other resources, women in both matrilineal and patrilineal societies had limited ownership and no control over any type of property.

Several factors both internal and global affected traditional tenurial practices, and thus women's access to land during the colonial era. A major development was the introduction of cocoa into the Gold Coast during the nineteenth century. The consequent development of private ownership, which did not exist during traditional times, included ownership and control of land by women. The fall in world market price of cocoa in 1929 led to a depression in the Gold Coast. Male migration to the cities resulted in women getting greater access to land, mainly small farms through gifts and direct purchases. There was also an influx of migrants from the northern territories of West Africa into the Gold Coast who provided labor. The availability of land and abundance of labor led to a growth of autonomous female farmers, mainly matrilineal akan women. With regard to inheritance and transmission, accounts show that some matrilineal men started giving land and proceeds of sales to their children, but to sons and not daughters. All these transfers were during the lifetime

of the individual giving the gift. If a person died before actually handing over the gift, it reverted to the lineage. Post-independence economic conditions, including the Aliens Compliance Law of 1969, affected women's land ownership. They lost access to cheap labor as a result of the return of migrants. Women could not maintain their farms and ceased to be viable cocoa farmers (Mikell, *ibid*).

In recent times, the majority of women are finding it increasingly difficult to acquire property because of economic pressures. In an effort to reverse the economic decline of the 1970s and early 1980s, the government of Ghana embarked on an *Economic Programme of Structural Adjustment* in 1983. Although the implementation of these policies has resulted in a major turnaround in Ghana's economic and financial performance, it has not resulted in a reduction of poverty. Women, small farmers, and children are among the poor segments of the population who have suffered disproportionately from the government's adjustment program (Boateng et. al 1990; Mikell 1990). The government's transitional anti-poverty program, the Programme of Action to Mitigate the Social Costs of Adjustment (PAMSCAD), launched early in 1989, specifically addresses problems that confront women but has not been able to ease the financial burden that women have to bear (*Africa Report*, 34:2, 1989, 63). The much needed cash to use as capital for acquiring land, houses, or investing in business is increasingly difficult to come by. Considering the problems that women face in inheriting property, the result is that women will find it difficult to have any property at all.

The government's response to the situation of women was to revise existing social and family policies. Laws were passed in an attempt to modernize the traditional inheritance system. The four laws relating to property do the following: give household goods to the wife and children, dividing the rest of the estate between the spouse, children, parent and the traditional family; recognize all types of marriages (traditional, Ordinance, Muslim); amend the 1963 law; and require listing of all lineage and personal property at the time one becomes heir. However, there is still resistance to these laws among elders and lineage heads, and enforcement is a problem. But although women, surprisingly, are the main critics (see Manu 1984, Mensah-Bonsu n.d.), increases in court cases by women in urban areas suggest that more women are viewing these laws as a method of empowerment (see Mikell, *ibid*).

On the household level, the results have been as follows:

#### **Distribution of Property**

The results show that 63% of the households sampled own property. There was very little gender difference -- 60.6% of all female-headed households and 66% of male-headed households. Women owned 47% of the total property compared to 57% for men. As expected, because of traditional rules of inheritance, female matrilineal households owned more property than their patrilineal counterparts (67.8% to 51.1%). Matrilineal female households owned more property than the male patrilineal group. What was surprising was the amount of property owned by patrilineal females. In fact, the woman with the largest number of properties was a patrilineal woman. About thirty-seven percent of all households did not have any property (20.1% female and 16.66% male-headed). The group with the highest number of households without property was female urban households (50%). This can be explained by the fact that they have weaker ties with the lineage, and may not fulfill their duties and obligations in their home-towns while competition in the formal labor market and economic pressures do not allow them to acquire enough capital to purchase their own property. Location, was therefore a very important factor. Observations from the interaction of the four factors: gender, class, region, and socioculture suggests that the relationships are complex. There is no clear gender difference.

#### **Ownership and Control of Property**

Control of property was determined by consistency between household heads who said the household owned property and whether it belonged to them, a husband or wife, the wife's family or husband's family. The person specified in the second response was considered the controller of the property.

Sixty-eight percent all household heads who said they owned property actually controlled it. This suggests that the property may belong to the household but not to the individual. More male heads controlled their property (83.3%) than the female heads (52.4%). This confirms the observation that generally, women are just vehicles through which property is transferred between social groups (Sharma 1984). Eighty-three percent of property owned by male households was controlled by the household head as opposed to only 52% of property owned by females. About thirty percent of female property was controlled by their husbands,

compared to only 2.8% of male property being controlled by wives. Property which was jointly controlled was 8.3% for male-headed households and 6.3% for female-headed households. Twice as many female as male-heads had property controlled by relatives, 11.1% and 5.6% respectively. Although women are gaining access to property, and do own property, they do not have the same control that males have over it.

#### **Composition of Property: Patterns of Investment among Groups**

Land (farm land and house lots) was 63% of all property, Houses were 27% and "other" (stores, factories and other businesses) were 10%. This distribution has a direct correlation with the length of time the type of property has been around. It also reflects the amount of capital needed for investing in a particular type of property.

Fifty-one percent of all households own land, 30% own houses and 10.8% stores, factories, and other businesses. The disaggregation by gender reveals that more male-headed households own property than female-headed households, irrespective of the type of property -- land (54.4% to 49%), houses (29% to 23%), or "other" (14% to 8%). "Other" is only a small proportion of all properties because a substantial amount of capital is needed for investment. Females own 39.1% of the stores/factories /businesses and males 60.9%. This reflects the ease with which men have access to loans and other forms of credit relative to women. Of the females, the matrilineal group have more of this type of property because they have been large-scale traders and cocoa farmers for a long period and thus have acquired the necessary capital.

When type of property is further disaggregated the results show very little difference in the share of type of property owned by each subgroup. Rankings for land ownership show that patrilineal males had the highest proportion (29.8%), followed by matrilineal females (25.2%), matrilineal males (23.8%), and patrilineal females (21.2%). This ranking is not surprising since females inherit in matrilineal societies and males inherit in patrilineal societies. What is interesting is the proportion of total land owned by patrilineal females, who do not inherit at all. Houses are almost evenly distributed between the groups with matrilineal females and patrilineal males having the upper hand, each with 27.3%. These two groups also rank highest in land ownership. This finding is consistent with the fact that in Ghana, when one acquires a house one also assumes ownership of the land on which the house has been built. The distribution for "other" property shows distinct differences. Female matrilineal and male patrilineal each own 34.8% of the total, matrilineal males own 26.1%, and patrilineal females just 4.3%. Since this type of property requires a major investment, and not very much of it has been passed on through generations because it is fairly new, we can speculate that patrilineal females do not have the necessary capital.

#### **Mode of Acquisition of Property**

Presently property is being acquired through purchases (50.5%), inheritance (34.7%) and gifts (14.9%). Traditionally, inheritance was the only way of acquiring property. The gifts that were endowed to wives and children were not passed on after the death of the person endowing the gift. Now property being acquired through purchases is also 15% more than through inheritance. Acquiring personal property has become increasingly important for women since there is no security in inherited property. Women are acquiring more gifts than men, 60% to 40%, inheriting the same amount of property as men (50% each) and buying less property than men are (44.1% to 55.9%). Irrespective of the mode of acquisition, on the whole, women are acquiring less property than men.

#### **Property Transfer**

The data suggests that the nature of property relations, including patterns of inheritance and transfer of property is changing. Instead of the established rules of inheritance, three distinct patterns emerge: maintenance of existing matrilineal/patrilineal rules of inheritance (52%); deviation from the rules (20%), these are individuals who are making a clear break with tradition but are not conscious of it; and other modes of transfer (28%), for example transfers to people who are part owners or who are receiving the property as gifts. There is a breakdown in tradition for both men and women. Men are spreading their property widely -- to children, brothers, nephews, sisters and other family members. Women are concentrating their acquired property on their children, especially daughters and a few family members. Since property owned by women is mainly self-acquired, women recognize the importance of property, the difficulty of acquiring it, and want to use it to give their daughters a chance to advance in society.

### Conclusion

The results of this study suggests that there is still a gender differential in control over property. Although women have limited access to inherited property, their ability acquire and control property has improved. Women have more property than they did a decade ago. On the average matrilineal women are better off but some patrilineal women have been able to get property.

Government efforts to increase women's ability to inherit property have had very little success. In spite of laws and legislation, the inheritance rights of women, especially wives are still not recognized by custom and tradition. The key to women's access to property is through private acquisition. Therefore there is a need for the government to provide women with access to capital and credit. There should also be research to find out what the sources of financing are for purchasing property and whether there are any gender differences in these sources. This information is needed for as better understanding of present patterns of property acquisition.

Cherub Antwi-Nsiah

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### NEWS OF GENDER ROLES IN INTERNATIONAL DEVELOPMENT (GRID) STUDENTS

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#### CONGRATULATIONS!

✓ **Lucy Kehinde**, Nigeria, Department of International Agriculture, successfully defended her doctoral dissertation on "The Influence of Extension and other Sources of Information on the Adoption of Soybean Production and Utilization Technology by Low Resource Farmers in Southwestern Nigeria."

✓ **Sheriff Sima**, the Gambia, Department of International Agriculture, successfully defended his master's dissertation on "The Adoption of New Technology by Women Rice Farmers in the Gambia."

**Shanathi Subramanian**, USA, Department of Asian Studies, successfully completed the GRID (Gender Roles in International Development) concentration.

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### NEWS OF WID ASSOCIATES

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**Marianne Ferber**, Director, Women's Studies Program, UIUC, was awarded "The Betty Hembrough Award" by Vice Chancellor Berdahl for the Committee on the Status of Women at the Faculty and Graduate Women's Reception, September 30, in honor of her significant contribution to the benefit and welfare of women on the University of Illinois campus.

**Kathleen Cloud**, Director, Office of Women in International Development, gave a two-day workshop (September 10-11) on Gender Training to INTERPAKS (International Program for Agricultural Knowledge Systems) participants in "Improving Organization and Management: A Short Course for Extension Administrators" at the UIUC Office of International Agriculture.

**Brenda Krause Eheart**, Associate Director of the WID Office will present a workshop entitled Keeping Children Out of Orphanages: The Role of Women in Eastern Europe in Budapest, Hungary as part of a

week-long course entitled Social Work Theory and Practice: Foster Family Care as an Alternative to Institutional Care (Nov. 15-20, 1992). For more information on the course, contact Burt Galaway, Faculty of Social Work, University of Manitoba, Winnipeg, Manitoba, Canada R3T 2N2, Phone: 204-474-9550, Fax: 204-261-3283.

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## **JOB OPPORTUNITIES**

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The Hunger Project announces an opening for the position of (1) **Managing Editor, African Farmer Magazine**. The Managing Editor selected will manage a team of writers and the editorial staff to publish at least three issues per year of magazine designed to elevate the status of Africa's small-scale farmers and to foster a policy environment that empowers and enables Africa's farmers to be maximally successful. The magazine is published in both French and English, and designed for readership that spans the continent of Africa. (2) **Director of Research**, responsible for empowering the initiatives of a dynamic, strategic, international policy-oriented non-profit organization with timely, relevant and accurate information. He/She will be responsible for keeping abreast of the current literature on issues and policies related to the work of the organization, and ensuring that this information is readily available to the program staff. Send resume, writing sample and three professional references to: Joan Holmes, Global Executive Director, The Hunger Project, 1 Madison Avenue, New York, NY 10010, USA. FAX 212-532-9785. No telephone calls.

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## **UP-COMING CONFERENCES/WORKSHOPS**

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The 1993 International Development Conference on Overcoming Poverty: Global Priority will be held January 11-13, 1993, J.W. Marriott Hotel, 313 Pennsylvania Avenue, N.W., Washington, DC. All sessions of the conference will address both analysis and recommendations for action. For more information contact: International Development Conference, c/o Kathy Morrell and Associates, P.O. Box 11276, Alexandria, VA 22312, Phone: 703-642-3628; Fax: 703-941-4299.

**CALL FOR PARTICIPANTS - FACULTY DEVELOPMENT PROJECT:** Susan Feiner and Robin Bartlett announce a workshop on Improving Introductory Economics by Integrating the Latest Scholarship on Women and Minorities at the College of William and Mary, Williamsburg, VA, May 22-27, 1993. Participating faculty will work with project staff to develop course materials for integrating economic discussions of race and gender into standard introductory economics courses. For more information contact: Susan Feiner, Department of Economics, Hampton University, Hampton, VA 23668, Phone: 804-727-5865.

International Women's Rights Action Watch announces its 1993 Conference: Women, Family Law and Human Rights and the Convention on the Elimination of All Forms of Discrimination Against Women (the Women's Human Rights Convention) at the United Nations International Center, Vienna, Austria, January 14-15, 1993. The conference will feature panels of experts on the UN Convention Articles dealing with nationality, legal equality and marriage and family law. The last part of the convention will be an open discussion on U.N. international conferences to be held in 1993, 1994 and 1995, the preparations for these, and how activists and scholars interested in women's human rights and the convention can participate in or influence the results of these conferences. Only registered participants will receive passes for entry in the International Center. Registration fee is US \$50, or equivalent in Austrian schillings. Background papers are welcomed and should be sent to IWRAW/WWPD, Humphrey Institute, 301 - 19th Avenue South, Minneapolis, MN 55455, USA or Fax: (USA) 612-625-6351.

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## CONFERENCE REPORTS

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### "Children at Risk"

An international, interdisciplinary conference entitled Children at Risk was sponsored by the Norwegian Center for Child Research on May 13-16, 1992 in Bergen, Norway. Over five hundred participants represented nearly 50 countries. These countries included nearly all of the countries of Western and Eastern Europe; Canada, the USA, and Mexico; Russia, Latvia, and Ukraine; 10 African countries; India, Pakistan, Mauritius, Turkey, Indonesia, and Thailand; Australia and New Zealand; The People's Republic of China, Iceland, and South Korea; and several Central and South American countries, including Cuba. The conference was intended to provide a forum for scientific discussion of children's life and development in the perspective of the UN Convention on Children's Rights. Both practical and theoretical consequences of recent research were presented under 7 section topics: Risk Factors Connected to Nature and the Environment; Medical Risk Factors; Family and Social Network; The Role of Public Caretaking Agencies; Children and the Politics of Culture; Culture, Education, and Identity; and Understanding Childhood Through Autobiographies/Lifestories.

It became clear that worldwide -- whether in the USA, Norway, Croatia, Sudan, etc. -- the rights of children are being violated. To address these violations, intervention and prevention efforts must focus on the child within the context of the family and in turn the family must be placed within a community and cultural context. Speaker after speaker talked about the devastating effects of poverty on women and their children with the results being poor health, lack of education and shelter, and too often family disruption where children are basically left to raise themselves. Popular specific topics included street children, malnutrition, children and war, alternatives to institutional care, child abuse, and child care.

While one paper may have focused on street children, another on malnutrition, and a third on institutional care, all of these topics were interrelated and could not be addressed in isolation. An example of this was my own talk on the relationship of parental abuse of drugs and alcohol to options for permanent, nurturing homes for children of these parents when family reunification and adoption are not timely, realistic options. Participants from very diverse countries, including Norway, Rumania, Turkey, Chile, and Lesotho all were interest in aspects of this talk. Some wanted to learn more about the effects of maternal substance abuse on newborns and young children; others wanted information on policy decisions regarding termination of parental rights, and still others shared concerns regarding the need for options to placement in orphanages.

This conference made it increasingly evident that the factors placing children at risk are the same factors placing women at risk. Thus, we begin to recognize that researchers, teachers, and policy makers who focus on children at risk are addressing simultaneously risk factors for women. Moreover, these factors (e.g. lack of education, abuse, need for empowerment) are universal, existing in all countries. By sharing information, concerns, and ideas with each other, no matter where we reside, we can begin to make a difference, not only in women's lives, but in the lives of their children as well.

A book of conference abstracts and names and addresses of participants may be obtained by writing to The Norwegian Center for Child Research, The University of Trondheim, N-7055, Dragvoll, Norway.

Brenda Krause Eheart  
Associate Director, WID

**UIUC Women's Studies Fourth Annual Workshop:** On October 3, the University of Illinois hosted the Women's Public Policy Workshop titled Women in the 21st Century: Race, Ethnicity, Politics, and Policy. Professionals, researchers and students from various academic disciplines participated in the event. Marianne Ferber, Professor of Economics and Director of Women's Studies, welcomed all participants. The morning presenters included Dianne Pinderhughes, Professor of Political Science and Director of Afro-American Studies, who discussed African-American Women's participation in politics. Kathleen Cloud, Director of Women in International Development, followed with a discussion on the past, present, and future of

international women's policy, and Louise Fitzgerald, Associate Professor of Psychology, addressed the intersections among gender, race and class in sexual harassment, using the Clarence Thomas nomination to the U.S. Supreme Court hearings as an illustration.

The guest luncheon speaker was Jean Larson Pyle, Associate Professor of Economics at the University of Massachusetts at Lowell. She discussed "State Policy and Women: Insights from Ireland and Singapore." The afternoon workshop topics were (1) Shaping Family Policy for a Diverse Population, (2) Women, Welfare and Work, (3) Moving Off Center: Getting Race, Ethnicity and Gender on Political Agendas as (4) Coming to America: Assimilation and/or Maintaining Cultural Identity. The afternoon panelists included female academic researchers, activists and community leaders. Overall, the workshop provided an opportunity for participants to share their experiences and gain insight into the effects of race, ethnicity, politics and policy on women's lives.

Suja George  
Graduate Student, HDFS

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## FELLOWSHIPS, GRANTS, AND AWARDS

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**AAUW Educational Foundation Fellowships (1993-94).** (1) **American Fellowships** -- postdoctoral and dissertation. Deadline: November 15, 1992. (2) **International Fellowships** -- open to non-U.S. citizens for full-time graduate or postgraduate study or research in the United States. Applicants must hold the U.S. equivalent of U.S. bachelor's degree by December 1, 1992. Deadline: December 1, 1992. To request a fellow application or for more information about funding opportunities, contact AAUW Educational Foundation, 1111 16th Street, N.W., Washington, DC 20036, Phone: 202-872-1430.

**The Jennings Randolph Program for International Peace - Dissertation support 1993-94.** Awards will support research to advance the knowledge of international peace and conflict management. Deadline: November 15, 1992. For more information contact: The Jennings Randolph Program, United States Institute for International Peace, 1550 M Street, N.W., Suite 700F, Washington, DC 20005-6063, Phone: 202-429-3886; Fax: 202-429-6063.

**Smithsonian Institution** announces the 1993-94 fellowships for research in residence at the Institute. Fellowships in the fields of Anthropology, Biological Sciences, Earth Sciences, History of Art, History of Science and Technology, Material Analysis and Social and Cultural History. Fellowships include: (1) **Senior Postdoctoral Fellowships** for postdoctoral scholars more than seven years beyond the degree for three to twelve months. (2) **Postdoctoral Fellowships** for postdoctoral scholars up to seven years beyond the degree for six to twelve months. (3) **Predoctoral Fellowships** for doctoral candidates to conduct dissertation research for six to twelve months. (4) **Ten-Week Graduate Student Fellowship** for graduate students to conduct independent research. **Deadline: January 15, 1993.** For more information and/or application materials contact: Office of Fellowships and Grants, Smithsonian Institution, Desk P, 955 L'Enfant Plaza, Suite 7000, Washington, DC 20560, Phone: 202-287-3271.

**MUCIA**, the Midwest Universities Consortium for International Activities, will again sponsor its Summer/Fall internship program for 1993. The Internship provides funding for a three-month work experience with an international agency either in Washington, DC or at an international location. Juniors, Seniors and Graduate Students in all disciplines are invited to apply. **Deadline: December 1, 1992.** For more information and registration forms contact, MUCIA Liaison office, 321 International Studies Building, 910 South Fifth Street, Champaign, Illinois, Phone: 217-333-1993.

Ford Foundation's Summer Internship Program for 1993 in Program and Administrative Positions is for current graduate students who will be returning to school in the fall of 1993. The program will begin June 1993. The program intern will assist in the review of funding requests, evaluation of completed grants and preparation of program documents and may be asked to research and prepare brief reports on program-related topics, e.g. the activities of other funders in areas of the Foundation's program interests. The administrative intern assists in a variety of research tasks, may be asked to work on brief reports or complete research projects. Excellent writing, word processing, research, analytical and conceptual skills are required. **Deadline: November 23, 1992.** For more information contact: Manager Training, The Ford Foundation, 320 East 43rd Street, New York, NY 10017, Phone: 212-573-4972.

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## RESOURCES

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### WID-Related Publications

**Reproductive Tract Infections: Global Impact and Priorities for Women's Reproductive Health**, by International Women's Health Coalition (IWHC), is the first comprehensive resource on the relationship of reproductive tract infections (RTIs) to broader health goals worldwide. The authors assess the implications of RTIs for international health goals, including women's health, family planning, safe motherhood, child survival, and control of HIV infection. To extend a special offer to our colleagues, you can order the book directly from Plenum Publishing Corporation, Attn: Pat Vann, 233 Spring Street, New York, NY 10013-1578, Fax: 212-463-0742, for \$55.50 which is a 40 % discount of their regular price.

**"Engendering Development in Asia and the Near East: A Sourcebook"**, by Rekha Mehre and David Bruns, et al. 1992. \$13.00, examines women's roles in agriculture, private enterprise, education, the environment, and health and nutrition. It emphasizes how supporting and strengthening women's economic and social roles can contribute to effectiveness of development interventions that will improve women's economic and social status and their ability to promote the well-being of their families, thus benefiting societies. To order contact: Program Assistant ICRW, 1717 Massachusetts Avenue, NW, Suite 302, Washington, DC 20036.

Also available from ICRW:

**"The Fortunes of Adolescent Mothers and Their Children: A Case Study on the Transmission of Poverty in Santiago, Chile"** by Mayra Buvinic, 1992. \$7.50.

**"The Vulnerability of Women-Headed Households: Policy Questions and Options for Latin America and the Caribbean"** by Mayra Buvinic, 1992. \$5.50.

**"Children at Risk: The Role of Family Structure in Africa and Latin America"** by Sonalde Desai, Population Council, 1991. \$5.50.

**"Children's Living Arrangements in Developing Countries"** by Cynthia Lloyd and Sonalde Desai, Population Council. 1991. \$5.50.

The Women's Studies Program at UIUC announces the availability of a bibliography on Women in International Development. The bibliography lists selected WID (Women in International Development) - related monographs catalogued by the UIUC library from July 1991 to July 1992. For more information contact: Beth Stafford-Vaughan, Women's Studies/WID Librarian, 415 Main Library, 1408 West Gregory Drive, Urbana, IL 61801, Phone: 217-333-7998. Request the bibliography entitled Women in International Development, No. 17.



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