2012

Social work in Africa: exploring culturally relevant education and practice in Ghana

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University of Calgary Press

Kreitzer, Linda, "Social work in Africa: exploring culturally relevant education and practice in Ghana". Series: Africa, missing voices series; 10, University of Calgary Press, Calgary, Alberta, 2012..

http://hdl.handle.net/1880/48928

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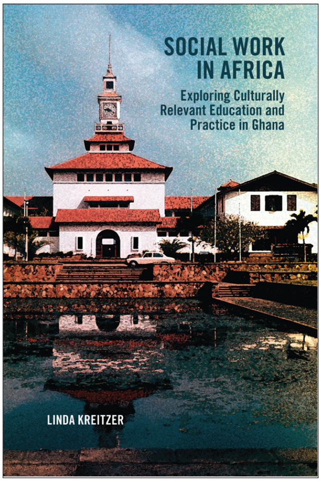

SOCIAL WORK IN AFRICA: EXPLORING CULTURALLY RELEVANT EDUCATION AND PRACTICE IN GHANA
by Linda Kreitzer
ISBN 978-1-55238-596-8

Acknowledgement: *We acknowledge the wording around open access used by Australian publisher,* **re.press**, *and thank them for giving us permission to adapt their wording to our policy* http://www.re-press.org/content/view/17/33/

IV. Neo-Liberal Policies

> As it stands, the economic climate is certainly not in Africa's favour; and there is enough reason to believe that it has been one of the major contributing factors impeding Africa's economic effort.… African states have repeatedly demanded that the existing International Economic Order be re-examined in the best interests of world peace and mutual cooperation, but this has not been heeded because Africans are not negotiating from a position of strength. (Yimam, 1990, pp. 15–16)

A. The rise of international financial institutions

The above statement, written twenty-one years ago, still holds true today for Africa. Progress has been made in countries like Ghana, but the lowest countries on the Human Development Index continue to be African. The African continent has an abundance of natural and human resources that are valuable both to Africans and to the world. Unfortunately, during the colonial era and since the time of independence, the present world economic order has prevented Africans from benefiting from these resources. "Neo-liberal economic policies have exacerbated poverty levels" (Smith, 2008, p. 372) and have not improved poverty statistics of the world (UNDP, 2007). In fact, the gap between the rich and the poor is wider than it has ever been. Many would say that colonization never stopped in Africa, it just shifted to economic domination by the most powerful countries in the world.

According to Wilson & Whitmore (2000), the neo-liberal agenda is, "an ideology that makes the market central in governing economic, social, and political life.… At the international level, this is expressed through advocacy of 'free trade' in goods and services, free circulation of capital and freedom of investment" (p. 14). Born out of the United Nations Monetary and Financial Conference held at Bretton Woods, New Hampshire, in 1944, with the task of supporting European countries after the Second World War, the international financial institutions[1] (IFIs, including the International Monetary Fund [IMF], the World Bank [WB] and the General Agreement on Tariffs and Trade [GATT]) grew to control the world financial economic order (Black, 2001; Hancock, 1997; Prigoff, 2000; Wilson & Whitmore, 2000). When the IMF and the World Bank were created, only three African countries were represented, thus continuing the domination of western thought concerning Africa's non-importance to the world. This created an imbalance of power that has remained to this day (Faiola, 2008).

From an African historical context, the IFIs have had an important controlling influence on Africa. After colonization, many countries were left in a weakened position. Sachs (2005) explains:

> Three centuries of slave trade, from around 1500 to the early 1800's, were followed by a century of brutal colonial rule. Far from lifting Africa economically, the colonial era left Africa bereft of educated citizens and leaders, basic infrastructure, and public health facilities. The borders of the newly independent states followed the arbitrary lines of the former empires, dividing ethnic groups, ecosystems, watersheds, and resource deposits in arbitrary ways. (p. 189)

The critical need for development money led many African countries to borrow money from the IFIs to help them develop after colonization. As a result, "Africa was left in dreadful shape by the departing colonial powers, and was subsequently whip-sawed between ideological factions in the Cold War. But rather more decisive, it was also delivered to the depredations of the so-called IFIs – the collection of International Financial Institutions dominated by the World Bank and the International Monetary Fund, and including the African Development Bank and other regional development banks" (Lewis, 2005, pp. 4–5). These financial institutions, encouraged developing countries to borrow money for economic and social development projects (Midgley, 1995) with lax rules on paying the money back. However, in the late 1970s interest rates soared and borrowing money became expensive, and the world prices of raw materials dropped to record lows. Debts grew, and due to these interest rates many countries could not meet their payments to the IMF. As a result, countries borrowed more money to pay off their debts and the IMF tightened its economic and social control of these countries by introducing Structural Adjustment Programs[2] (SAPs) (Chossudovsky, 1997; Mammo, 1999; Prigoff, 2000).

These neo-liberal programs were meant to help countries pay off their debts through requiring countries, who were in debt, to cut government spending, promote exports, privatize public enterprises, devalue currency, keep interest rates high, strictly control credit and money supply, remove controls on trade and exchange and deregulate wages and prices (ECEJ, 1990; Prigoff, 2000). The negative effects of these programs are the continual cuts in health, education, and government-funded social programs. "The result of the IFIs' destructive power over Africa was to compromise the social sectors, particularly the health and education sectors of the continent to this day" (Lewis, 2005, p. 5). A good example is Ghana's experience with SAPs. By the end of Kwame Nkrumah's presidency, the nation had a large debt (Boahen, 1975). The IMF granted a loan to Ghana, and with the world economic recession in the 1980s this debt increased. In 1983, an IMF Economic Recovery Program was implemented to help repay the debts. Structural adjustment programs were implemented. These programs helped the economic reform but it was clear that these programs "did not take into account social objectives and excluded many forms of protection for the poor" (Jeong, 1996, p. 66).

In order to alleviate the effects of SAPs on the poor, the Program of Action to Mitigate the Social Costs of Adjustment (PAMSCAD) was introduced as an answer to the social side effects of SAPs. Critiques of PAMSCAD state that the program did not help alleviate poverty because it was grossly underfunded, there were administrative problems, and the money was used for political purposes (Herbst, 1993; Hutchful, 1997; Joeng, 1996; Ninsin, 1991). Prigoff (2000) suggests that the original intent of SAPs was to make "the nation competitive in a global market" (p. 122), but this has not been the case. These policies "result instead in the destabilization of long-established, self-sufficient communities.… [T]hey encourage private – often foreign – exploitation of natural resources on which vulnerable populations depend for survival in nations around the world.… [I]t has failed to address the needs of women, families and communities and has led to markedly sharper class stratification in the nations" (p. 122). Prigoff goes on to list several negative effects to nations due to these programs, including: 1) increased migration locally, nationally, and internationally; 2) declining levels of income and assets for the majority of people, especially the more vulnerable in society; and 3) loss of hope for many people to live healthy happy lives. A combination of these effects can be seen daily with the increase of migrants from Africa to Europe coming by boats in which many are killed along the way (Keeley & Hooper, 2008).

B. Present economic issues in Africa

Africa continues to have the largest share of the world's absolute poor (Mmatli, 2008). Plagued with poverty, pandemics, civil wars, and corruption, it continues to be at the bottom of the human development reports. The UNDP Human Development Report (2010) still shows many African nations at the low human development index while most of the rest of the world is shown in the high and medium development indexes. Since 1975 there has been little economic and social change in these countries in the low human development index. Sewpaul (2006) believes that colonization continued under these unfair trade and economic policies.

Most African countries are suppliers of raw materials and, at the same time, recipients of development aid. "That means that it [African countries] could be a victim of an unhealthy international economic arrangement on both grounds" (Yimam, 1990, p. 15). African countries continue to "suffer from worsening terms of trade with industrial countries, severe balance of payments crisis, and high interest rates on foreign debts" (p. 15). Goods are sold at a cheap price through exports and then resold at a much higher price; sometimes back to the same country, as can be seen with Kenyan tea in which Kenyans buy their tea at inflated prices. Unfair trade laws are perpetuated by neo-liberal policies. Lewis (2005) would agree. "As things now stand, there's simply no way for Africa profitably to export its own primary agricultural commodities" (p. 17). He goes on to state that "these rigid fundamental policies did extraordinary damage to African economies from which they have yet to recover" (p. 5). Western countries have been slow to open their markets to African products and this one-way system of trade hurts many poorer countries in the world. Yunus (2007) visualizes this imbalance and inconsistency within the present economic structures. "Unfettered markets in their current form are not meant to solve social problems and instead may actually exacerbate poverty, disease, pollution, corruption, crime and inequality" (p. 5). He describes the present global trade:

> Global trade is like a hundred-lane highway criss-crossing the world. If it is a free-for-all highway, with no stoplights, speed limits, size restrictions, or even lane markers, its surface will be taken over by the giant trucks from the world's most powerful economies. Small vehicles – a farmer's pickup truck or Bangladesh's bullock carts and human-powered rickshaws – will be forced off the highway. (p. 5)

He describes a fairer road with traffic laws, signals, and police by stating that "the rule of 'the strongest takes all' must be replaced by rules that ensure that the poorest have a place on the highway. Otherwise the global free market falls under the control of financial imperialism … in the same way, local, regional, and national markets need reasonable rules and controls to protect the interests of the poor" (p. 5).

Many African countries still struggle under these economic plans laid out by the IFIs. In fact, a new index of heavily indebted poor countries

(HIPC) was established in 1996 to "ensure that no poor country faces a debt burden it cannot manage" (IMF, 2010, p. 1). Interestingly, twenty-nine out of the thirty-five countries in this new index were from Africa.[3] "Structural adjustment is not dead; it's just morphed into other forms. The imposition of conditionality is still alive and well; fashioned now more often by the IMF as it continues to impose macroeconomic frameworks on impoverished African countries" (Lewis, 2005, p. 14). Lewis (2005) gives a summary of debts incurred by African nations:

> Between 1970 and 2002, Africa acquired $294 billion of debt. Much of the debt was assumed by military dictators who profited beyond the dreams of avarice, and left for the people of their countries, the crushing burden of payment. Over the same period, it paid back $260 billion mostly in interest. At the end of it all, Africa continued to owe upwards of $230 billion in debt. Surly that is the definition of international economic obscenity. Here you have the poorest continent in the world paying off its debt, again and again, and forever being grotesquely in hock. (p. 22)

Many countries in Africa, "remain on the margins of the world economy with little prospect of integration for years to come … and will go largely unnoticed by the mainstream international public" (Holscher & Berhane, 2008, p. 319).

C. Consequences of neo-liberal policies

Prigoff (2000) suggests that the present global domination of neo-liberal economics has affected many people in the world in a negative way. "Globalization of economic markets and international agreements that promote 'free trade' now are changing the economic and social environments of all nations in ways that have profound impact on individuals, families and communities.… [I]t results in the exclusion of poor people from access to resources which have been essential for their survival" (p. 1). Organizations like the World Bank, claiming to try and eliminate poverty, have not done so well. They are slow-moving and often self-serving. "Like nonprofits, they are chronically underfunded, difficult to rely upon and often inconsistent in their policies. As a result, the hundreds of billions of dollars they have invested over the past several decades have been largely ineffective – especially when measured against the goal of alleviating problems like global poverty" (Yunus, 2007, p. 11). They continue to believe that large-scale economic growth, at the expense of social development, is the way to end poverty. In spite of demonstrated failures, they are slow to change their policies. Although they have modified their programs in more recent times, due to critiques of their programs, they remain convinced that through neo-liberal policies, countries will eventually become industrialized and wealthy like western countries. Little value is given to the capacity of people to think for themselves and solve their own problems. "They cannot see the poor as independent actors. They worry about the health, the education, and the jobs of the poor. They cannot see that the poor people can be actors themselves. The poor can be self-employed entrepreneurs and create jobs for others" (Yunus, 2007, p. 12).

These neo-liberal policies have had a profound negative impact on African education, health, and social welfare. "Cutbacks in social investments, the privatization of social programmes, the abandonment of social planning and similar policy developments which accompanied the rise of the Radical Right have resulted in a significant increase in unmet social need" (Midgley, 1995). "Under structural adjustment, sub-Sahara African countries have had to cut back on social spending, lessen financial regulation and adopt exchange rates that are favourable to the North" (Heron, 2007, p. 783). In Africa, these programs have not benefited the people and have made things worse. Heron states that:

> As of 2005 almost a whole generation of Africans has grown up under the structures of structural adjustment. For some countries, the failure to achieve economic growth through this approach has resulted in political destabilization; for many more, corruption, a burgeoning underground economy, strained gender relations and widespread theft at all levels of society are now common as people struggle to cope with chronic unemployment and fast-rising costs of living. (p. 787)

Structural adjustment programs have also damaged the educational systems in Africa. "The state has significantly reduced recurrent expenditures on staff, staff training, and textbooks. User fees for school services, equipment and laboratories, parent-teacher association fees and room and board charges for institutions of higher learning have been introduced" (Sefa Dei, 2005, p. 230).

As the negative impact of structural adjustment programs were exposed, the next decade of 2000 saw two more United Nations and IMF programs imposed onto developing countries. The Millennium Development Goals (MDG) were developed through the United Nations and include eight goals: 1) end poverty and hunger; 2) obtain universal education; 3) obtain gender equality; 4) increase child health; 5) provide universal maternal health; 6) combat HIV/AIDS; 7) promote environmental sustainability; and 8) develop global partnerships (UNMDG, 2010). Part of the agreement signed by 189 nations gave special reference to helping Africa meet these goals (UN General Assembly, 2000). "We will support the consolidation of democracy in Africa and assist Africans in their struggle for lasting peace, poverty eradication and sustainable development, thereby bringing Africa into the mainstream of the world economy" (Article 27). The MDGs have had mixed results for Africa (UNMDG, 2011).

Although great strides have taken place in many parts of the world, Africa has had its share of challenges in reaching its goals. The poorest people live in Sub-Saharan Africa with 58 per cent still living on less than US$1.25 a day (p. 6). Unless neo-liberal economics change to support Africa in meeting these goals, little will change in regards to the majority of African countries. The other programs initiated by the IMF were the Poverty Reduction Strategy Programs (PRSP) (Allen & Leipziger, 2005). According to Levinsohn (2003) "the Bank and the Fund laid out a process that very poor countries would need to follow if they wished to make use of various concessionary lending facilities" (p. 1). This was the process by which the Bank and the IMF were to implement their Comprehensive Development Framework, which meant country-specific plans for poverty reduction. Although these plans encourage civil society participation and involvement of different departments of the government, there is lack of analysis as to whether or not this process has alleviated poverty

(Levinsohn, 2003) and there are mixed findings as to their effectiveness in reducing poverty (Aryeetey & Peretz, 2005; Zaman, 2002). Mouelhi & Ruckert (2007) critique the Poverty Reduction Strategy Program (PRSP). Responding to the growing resentment of the affect of SAPs on countries, the IMF endorsed this program because it "placed greater emphasis on poverty reduction and on 'pro-poor' policies, as well as on country ownership of policy reforms, involving civil society participation in the formulation of national poverty reduction strategies" (p. 178). Recognizing this to be a significant policy shift, the authors found, however, that the IMF was still wedded to neo-liberal structural reforms and this approach "has yet to demonstrate that it is delivering on its promise of real country ownership, the notion that developing countries are not in the driver's seat steering the PRSP process and ultimately their development agendas" (pp. 278–79).

Recent events in the world are showing signs that the IFIs are losing their power over their economic empire. Countries like Venezuela, Brazil, Argentina, Ghana, Uganda, Nigeria, and Tanzania have either paid off their loans early and are not interested in borrowing again or "have adopted new policy support instruments" (Faiola, 2008, p. 44) and moved away from IMF cash. Changing the IMF's role to that of advisor may decrease the devastating affect that SAPs have had on some countries. "It heralds the fund's diminishing importance in a world where developing nations have more lending options than ever before" (p. 44). Particularly China and India are lending money to African countries in exchange for African oil and minerals with no fiscal restraint or free-market reforms. As developing countries gain power, they are demanding to be part of the decisions made by the IFIs and the G8.[4] The 2008 world trade talks collapsed because of India's insistence that "developing countries must be able to protect their agricultural sector against sudden surges of subsidised imports from the US and EU" (Stewart, 2008, p. 46). This is supported by over a hundred countries, representing a billion subsistence farmers. Voices are slowly being heard and the "emerging powers of the East are not longer prepared to be pushed around" (p. 46).

Another trend away from neo-liberal promotion of privatization can be seen in New Zealand. There is revival in public ownership, due to the "wider disillusionment with the neoliberal experience of the past decade.… New Zealand has at least helped break the spell that privatisation is somehow the natural order of things in this modern world" (Milne, 2008, p. 21). Sachs (2005) believes that Africa's issues are solvable with practical and proven technologies. "A combination of investments well attuned to local needs and conditions can enable African economies to break out of the poverty trap" (p. 208). An understanding that we are all affected by each other's policies is slowly becoming a reality. With the increase in food prices and the rising demand of food "in the long-term the stability of every country in the world will require energy security, action on climate change and the spread of economic prosperity to the billions living on or below the breadline" (Elliott, 2008a, p. 18). It is a well-known fact that, once people are lifted out of poverty, the population will decrease over time. Social workers can be in the forefront in linking poverty and economic issues, advocating for fairer trade rules and global economic policies. It is, therefore, important that economics be included as a required component of African social work curricula.

D. Social work and neo-liberal policies

Social workers in Africa are caught between many different economic, political, and social ideologies over which they have little control. Poverty alleviation programs, pursued in many African countries, can do only so much when the national policies are up against the global IFIs and their policies. "The structural nature of social problems besieging Africa … means that such problems are beyond the scope of social casework to resolve. Confronted with such situations, social workers become the cooling agents, as it were, in attempting to help people to cope with the persisting problems" (Mmatli, 2008, p. 300). According to the IFSW and IASSW (2008) code of ethics, "Social workers have a duty to bring to the attention of their employers, policy makers, politicians and the general public situations where resources are inadequate or where distribution of resources, policies, or practices are oppressive, unfair or harmful.… [T]hey have an obligation to challenge social conditions that contribute to social exclusion, stigmatization or subjugation, and to work towards an inclusive society" (p. 10). Is this task feasible for social workers in Africa? Prigoff (2000) believes that social workers should understand the economics of the time: "The profession of social work has a unique opportunity to help local communities respond effectively to the challenge of economic globalization … to provide leadership on economic issues; social workers need skills in organizing and in political action; knowledge of the economic profile of communities … and knowledge of tools, methods and limitations of economic theory and practice. The values of economics and the values of social work are profoundly different" (p. 2). A profession that seeks to "enhance the social functioning and health of individuals, families and communities" (p. 2) should be concerned that "ninety-four percent of the world income goes to 40 percent of the people while the other 60 percent must live on only 6 percent of world income. Half of the world lives on two dollars a day or less, while almost a billion people live on less than one dollar a day" (Yunus, 2007, p. 3).

Understanding the economic situations that African countries and their people face is an important element in social work education. Understanding neo-liberal policies and why so many African countries are still in the HIPC index, is crucial for the student's own understanding of social policy and the difficulties faced by their clients and communities (Ife, 2007). For example, one research group member explained the power the IFIs have on Ghana: "Even when they are giving you loans, they decide how it should be used, irrespective of need. And that goes a long way to affect our economy." An awareness of how these policies affect social welfare and the continual decrease in money allocated to the Department of Social Welfare and the Department of Community Development needs to be critically looked at in the university social work classroom. Cutting health, education, and social welfare funding has been felt throughout the different levels of education from primary school to post-secondary institutions. Governments, using a purely economic development plan, see these areas as unworthy of financial help because they are not directly producing income. It is short-sighted to assume that the social development of people is not profitable financially and is therefore not worth supporting. As one guest speaker in the research project put it:

> The improvement that you have brought to the person's life is not something that can be seen or touched. But when the government comes and builds roads and puts up nice buildings,

> you can see those things and then next time you vote for them.… I don't think we value people as much as we should.… [I]f we want development we have to develop the people who will bring about development.

These cutbacks affect teacher retention and promote a depressing atmosphere on university campuses. I saw the consequences of these policies while in Ghana. Indeed, I was part of the effects of these policies. While I was teaching at the university, from 1994 to 1996, two teachers' strikes occurred at the university due to low pay and poor working conditions. The lack of finances to pay teachers and lecturers meant that students had to have five years of university education in order to obtain a four-year degree. Teachers often had two jobs (e.g., teaching and a consultancy job) to make ends meet. In addition to these labour issues, it was simply difficult to find qualified Ghanaians willing to teach social work. Many were in Europe, the United States, or Canada studying for their MSW and PhD (no MSW was offered at the University of Ghana until recently) or working as social workers. I was asked, along with two Peace Corp volunteers, to come and teach at the university in the social work unit. Through these voluntary organizations, we were asked to teach, with the commitment that the University of Ghana would provide accommodation and Voluntary Services Overseas would provide a daily stipend. The lack of consistent university staff, the introduction of new western lecturers from different countries, and the high turnover rate resulted in ongoing inconsistency in teaching style and material. Even if a course outline was available, the new lecturer did not necessarily have the knowledge to teach that subject. One group member explained:

> The problem is that we don't have permanent lecturers here. Some come and teach but if a lecturer is gone someone must teach the course. And so they give the outline to another lecturer, and maybe when that lecturer looks at the content, he may not have total control of things on the outline. He had to go and find it and find things that he can teach very well and leave the ones he cannot.

Another group member stated: "We all appreciate the fact of the lack of full-time lecturers at the department. It is kind of hampering effective work at the department in even teaching and supervision of students and their fieldwork and the rest." When an institution has little funding, it limits the resources (teaching equipment and books) available for teaching. Two examples given by the research group described a course, in which there was one book for fifty students, and that one book was checked out by one student and often the recommended reading pages had been torn out. Many libraries, including social work libraries, are dependent on western textbooks and have little money to upgrade their services electronically. These examples highlight how western education continues to dominate simply because of a lack of financial support by the governments of these countries to publish their own textbooks. Thus the dependency cycle continues and this, in turn, upholds the neo-liberal policies that have not favoured educational needs. What I found over time was that a lack of motivation and apathy sets in and lecturers do what is necessary and then go home to a second job. If a lecturer or professor stays on, it is out of commitment and love for the job in spite of poor pay and conditions. For example, one lecturer told us that one year's salary at the university equalled one month's salary as a case manager in the United States. The only reason she remained as a tutor was that her motivation and good will was stronger than money. This low morale is not only evident with teachers but also with the professional association and social work practitioners. This depression feeds off of each area of social work, whether it be teaching, practising, or running an organization, and produces a profession that is on the periphery and is not proud of its achievements. Lecturers come and find inadequate resources with which to teach. This becomes very discouraging after a while. Some use their own precious money to buy essential resources and materials for their classes. Students also have many hurdles to cross just to get a degree from a university, including lack of books and resources, teachers' strikes, and residential accommodation that was built for two people but often holds five or six in a room.

In many countries in Africa, getting a social work education opens the door to work overseas. Engelbrecht (2006) researched the trend of South African social workers leaving South Africa and going to the UK to work. His study shows the increasing number of practising South Africans looking for a better lifestyle and pay in the west. He identifies the reasons for South Africans leaving to go to Europe to practice social work as being "low pay; risk of violence; staff shortages; high caseloads; administrative burdens; inadequate supervision; an imbalance between the salary offered and the job demands; a negative public image; a lack of funds; secondary trauma; compassion fatigue; burnout; and lack of job satisfaction" (p. 130). His conclusion is that the migration of social workers can be "ascribed mainly to less-than-favourable remuneration and less-than-favourable working conditions" (p. 143). His research showed that "the migration of South African social workers is largely driven by financial reasons (100%), to some extent by working conditions (82%), and insignificantly by personal reasons (3%)" (p. 138). Lack of appropriate pay and conditions in order to work effectively as a social worker or educator in Africa also limits the ability of colleagues to network and share ideas. Generally, students and practitioners are unable to travel to conferences, to other countries to look at social work in these countries, or to sustain a critical dialogue between colleagues continent-wide. The internet still has efficiency problems in much of Africa and servers can be down for weeks on end. Student exchange between African countries is not often possible because of the economic situation all over Africa. The professional social work community is then in danger of becoming an elitist group, leaving out those who are unable to afford contributing to this dialogue due to the fact that they can't afford to attend conferences.

So, what are the important issues that link social work practice to neo-liberal policies? It is important to teach the effect these policies are having on social welfare, education, and health (Ife, 2007). "The problems experienced by people with whom we work are, in large measure, linked to structural sources of oppression, exclusion and poverty at the global level, and if we are to seek adequate solutions, we need to engage with global structural forces" (Sewpaul, 2006, p. 430). Once social workers are aware of the impact of these policies, they can, individually and through their professional association, lobby their governments for fairer economic policies. "The challenge for African scholars is to interrogate the consequences of globalization on African politics, economies and societies in a post-colonial world" (p. 420). Paying off the IMF and World Bank debts and encouraging governments to place more value on the people of its country is important. In Ghana, radio talk shows are an important part of life. Social workers and their professional association could use these programs to provide a social work perspective to the issue at hand. They should also share that they are social workers, so people begin to understand that social workers are active in trying to deal with social issues. "Social workers need to think and act both locally and globally where we connect progressive social movements and communities and challenge inequities rooted in the International Monetary Fund, the World Bank and the World Trade Organization and the world's core imperialist nations" (Sewpaul, 2006, p. 422). Engelbrecht (2006) suggests that governments adopt retention strategies that would ensure "quality employees staying on the staff" (p. 132). He suggests sustainable and proactive retention strategies "which include a balance between the investment made in the recruitments of social workers and their retention, both receiving the same priority" (p. 143). He also suggests there be "efficient organisational communication between social service providers and professionals which is accessible and nation-wide" (p. 143). An example would be a social services professional publication. His hope is that the brain drain will be plugged of South African social workers migrating to the UK and that many will return to work in their own countries.

To promote fairer trade is to develop contracts with businesses that promote fair trade and develop community economic programs for the rural areas. An example can be seen in the work of one of the research group members who was a community worker in Northern Ghana. The village women had secured a contract with Body Shop to make shea butter. The women processed the shea nut and made the butter, and it was shipped to Body Shops around the world. Yunus (2007) suggests a social business approach to counterbalance the economic imbalance of the times. "Social business is designed and operated as a business enterprise, with products, services, customers, markets, expenses, and revenues – but with the profit-maximization principle replaced by the social-benefit principle. Rather than seeking to amass the highest possible level of financial profit to be enjoyed by the investors, the social business seeks to achieve a social objective" (p. 23). In other words, the business provides a product or service that generates income but it benefits the poor or society at large. Other examples of how countries and peoples are working around the neo-liberal ideologies of dependency are in the areas of fair trade and cooperatives. In Uganda, fair-trade brands have helped coffee cooperatives develop, empowering people and supporting sustainability. "Of the 200,000 smallholders, who grow coffee on Mount Elgon, only 6,000 are members of the cooperative – but that figure has doubled since early 2007. Protected from falling prices and the predatory tactics of private buyers, those farmers are empowered" (Purvis, 2008, p. 26–27). In the UK, ethical shoes, called Soul of Africa, are sold to raise money for "orphans in South Africa who have lost their parents to AIDS by training and employing local women to stitch shoes" (Butler, 2008).

E. Conclusion of chapter

This chapter has painted a somewhat bleak picture of the many challenges that confront the African continent and the negative impact that neo-liberal policies have had on the countries, communities, and the social work profession. Despite these challenges, the continent has survived historical oppression, and it is growing and making its way out of dependency on the western world and is showing signs that economic and social development are happening despite its financial predicaments (Kenny & Sumner, 2011). Maathai (2009) describes how the continent, in half a century, has seen the independence of all countries and has "moved forward in some critical areas of governance and economic development" (p. 10). More importantly, "civil society … is becoming bolder in speaking out in support of human rights and good governance" (p. 11). The international financial institutions are slowly accepting the fact that some of their policies were not beneficial for Africa and reforms are being made. However, as Sewpaul (2006) asks:

> If democracy is indeed about human rights, social justice, people participation and respect for human dignity, where is its convergence with the marketplace that has no room for justice and compassion, that creates indifference to inequality, hunger, exploitation and suffering, that excludes the voice of the Other, with highly centralized power negotiated by the World

> Bank, the International Monetary Fund and the World Trade Organization and by the world's superpowers? (p. 425)

This imbalance between national democracy and the international global economic order is what social workers and educators need to address in the classroom, at the local, national, and international levels – helping to create practical plans to work for change. We need to "confront and deconstruct capitalism's ideological persuasion, envisioning and giving substance to a world beyond neo-liberalism; walking along with people whom we work with in the struggle towards an alternative world based on redistributive justice; and drawing strength and inspiration from THEMBA[5] (**T**here **M**ust **B**e an **A**lternative)" (p. 431).

As I am writing this chapter, the United States is trillions of dollars in debt. Civil society and Congress are questioning this now as American people seem tired of these neo-liberal policies that favour the rich. In a tongue and cheek article in the Los Angeles Times, Brooks (2007) welcomes the United States to the Third World and offers IFI assistance to help bail them out. It is a provocative article that turns the tables on the superpower that has ruled the economic world for many years. Maathai (2009) challenges Africans to reach beyond all the barriers that have been put in the way of progress: "Despite the unfair trade practices and the heavy debt burden under which Africans have labored; the challenge is for Africans to escape the culture of dependency that leads to passivity, fatalism and failure … and to challenge the leadership to break free of the corruption and selfishness that exists, from high offices to the grassroots" (p. 5).

Alongside these economic policies that have not been kind to Africa, development theories have emerged that have supported the neo-liberal policies or have critiqued them. These main theories, modernization theory and dependency theory, reflect and critique the present economic policies in relation to development. These theories have assumptions that have affected social development in Africa. These will be discussed in the next chapter.