Cash Crop Production and Quality of Life in Rural and Urban Ghana

International Richter Fellowship Proposal for Summer 2014

Elizabeth Krane

Research Advisor:
Dr. Elizabeth Wheaton
Department of Economics
214-768-2836
ewheaton@smu.edu
Table of Contents

Application Form ................................................................. 3
Background ............................................................................. 5
Justification of Location & Motivation .................................. 8
Research Question, Hypothesis & Methodology ..................... 9
Contacts ............................................................................... 10
Sample Surveys .................................................................... 12
Budget ................................................................................... 16
Timeline ............................................................................... 17
Bibliography ......................................................................... 18
Resume .................................................................................. 20
Degree Progress Report ......................................................... 21
Richter International Fellowship Application
University Honors Program

Application Due By February 11, 2013 at 5pm (Summer 2012 Applicants)

Name: Elizabeth Krane

Address: 

Phone: 

Email: 

Present Class: Sophomore GPA: Social Security #.

Declared Major: Business Management Economics Advisor: Mara Morehouse Dr. Rick Giarza

Title of Proposed Project: Cash Crop Production and Quality of Life in Rural and Urban Ghana

Location of Proposed Project: Ghana

Have you ever been abroad or done independent research? If yes, please describe:
I have never studied abroad or done independent research but I have done research under the direction of Dr. Moisy Shopper, a psychoanalyst.
RECOMMENDATIONS

Name of Southern Methodist University faculty member who has read your proposal and agreed to supervise your project: Dr. Elizabeth Wheaton

Name of another faculty member with whom you have discussed your proposal, knows you and can comment on your ability to carry out this project: Dr. Rick Harperin

Name of faculty member who will evaluate your language skills: *Note: English is official language of China*

WAIVERS

All students applying for a Richter Fellowship are required to complete the waivers below.

As a condition for consideration as a candidate for a Richter Fellowship, I agree to make available to the members of the Selection Committee information from both my student conduct history and my academic records. If selected for the Fellowship, I agree to make available to the members of the Committee financial aid information.

Name: Elizabeth Krane

SSN: ______________

Signature: _

Date: 2/9/14

Under the provisions of the Family Educational Rights and Privacy Act of 1974, I waive my right of access to my recommendations and evaluations and understand that they will be used for the purpose for which they were prepared.

Yes (✓) No ( )

Signature: _

Date: 2/9/14
Background

**Trans Atlantic Slave Trade**

The tumultuous economy in Ghana, as Walter Rodney proposes in his work titled *How Europe Underdeveloped Africa*, can be traced back to the Trans Atlantic slave trade and the devastation it had on Ghana politically, socially and financially. Namely, the Trans Atlantic slave trade robbed Ghana of progress through innovation, invention, and production. The African states with the greatest involvement in the Trans Atlantic slave trade, including Ghana, deteriorated politically and socially as the corrupted nature of capturing slaves spread. Individuals began to focus on capturing their fellow Africans and trading them for guns in order to gain political power and to be more dominant in future capturing (“Historical Background”). Furthermore, the slave trade deprived Ghana of ethnic diversity by eliminating entire cultural groups, and by creating divisions and competition amongst native groups to avoid capture (Law). The political and social deterioration in Ghana that resulted from the slave trade hindered the nation from developing a strong, stable, and independent economy.

The political and social turmoil in Ghana during the period of the Trans Atlantic slave trade had negative repercussions on the nation’s economy. The prevalence of slave raiding reduced production in Ghana and paralyzed the laborers out fear of being captured, stunting the development of the country’s economy and curbing social prosperity (Whatley 2). As the slave trade developed, the value of Ghanaians as slaves rose above the value they held as producers, leading to more resources being allocated to the capture of people for slavery, and little devotion given to the development and production of other goods (Whatley 3). Additionally, the slave trade removed the peasant level class from Ghana, decreasing the labor available for production (“Ghana”). The negative effects of the slave trade on the economy are still reflected to this day.

**Impact of Cash Crop Production**

The slave trade initiated a trend in Ghana of depending on exporting goods and resources critical to the country’s internal development and economic growth (Law). This trend is visible with agricultural exports from Ghana over several centuries. In the early 19th century Britain took control over Ghana, exploiting the natural resources of timber, gold and oil, key resources for domestic growth (“Historical Background”). Meanwhile, Britain changed the dynamic of Ghanaian’s lifestyles by importing luxuries to Ghana, which replaced the market for many traditional goods, such as textiles, in Ghana. The dependence on imported luxuries created a trade deficit. Additionally, because imported goods replaced many of the traditional markets, Ghanaians were forced to rely on cultivating cash crops to make a living. Consequently, the focus on production of cash crops and crops for exportation distracted Ghanaians from producing local food products, further inhibiting internal development by creating a greater reliance on imports (Raggl). From this point, few exports were processed internally; Ghana mainly exported raw materials and commodities. The production of cash crops allowed Ghana to proceed with a rather stable economy without having to industrialize.

The Ghanaian economy has faced turmoil since the postcolonial period beginning in the mid 20th century. Ghana missed the era of industrialization, forcing the nation to rely on an economy based on agriculture in a time when industrial capacity and processing power dominated world trade. After gaining independence in 1957, the newly established government, under Kwame Nkrumah, attempted to convert Ghana’s economy to have an agro-industrial structure, fortified by the cultivation and trade of, predominately, gold and cocoa (World Bank
when the price of cocoa dropped in the mid 1960’s, Nkrumah’s plan failed, forcing Ghana to continue to depend on an agricultural economy (Gakpo). Ghana was forced into incurring huge international debt, as well.

Modern Day Economy
Recently, governmental leaders in Ghana have been working to change the dynamic of the economy. One significant plan implemented to modernize and progress Ghana’s economic stability was The Economic Recovery Program (ERP). The ERP was created in 1983 in an effort to repay international debt, increase trade and foreign investment, and boost Ghana’s economy as a whole (World Bank and International Monetary Fund). Although the ERP has slowed and even, to an extent, reversed the economic decline, the ERP has resulted in a lower quality of life for many Ghanaians (Gakpo). The ERP encourages a free market structure; therefore, it has lifted almost all restrictions on trade (Robinson). Under the ERP, export-producing industries receive the most indirect support from the government, through development of infrastructure, though many government subsidies were eliminated in an effort to maintain a free market (Berry 140-1). Areas related to cocoa production receive high attention for resource allocation (Essegbey 278). The government’s attempt to restructure the economy has had far reaching effects on cocoa production.

Agriculture: Value and Influence
Currently, agriculture accounts for 50 percent of production in Ghana and 39 percent of national exports (The Heritage Foundation). Cocoa brings in the second highest amount of income through trade for Ghana, at about “30 percent of all revenue from export…and 57 percent of overall agricultural export” (Gapko). Cocoa was the “highest foreign exchange earner for Ghana, even as far as constituting about 45 percent in the 1960s…[and] it remains the most important economic crop for the nation (Essegbey 277). Although cocoa accounts for much of Ghana’s trade revenue, the domination of agriculture in Ghana’s economy comes at a deep cost.

With a lack of industrial capacity, marketing, trade, and transportation of products are left to more dominant foreign companies (Diao 5). There are five main cocoa processing companies with branches in Ghana, but due to the lack of marketing strategies that encourage internal processing, those companies cannot process to full capacity. Therefore, many process abroad (Essegbey 279). Because there is hardly any agro-processing in Ghana, construction and mining constitute the industrial sector of the nation (“Ghana”). With so few cocoa processing plants in Ghana, the nation is left as simply a low-income production country. As a result of having such a small industrial field, much of the employed population is engaged with cash crop production. The structure of the labor market in modern day Ghana, with employment predominately in family farming, increases forced child labor, especially since many believe there are not higher returns for sending their children to school (Berry 1, 9). LaVerle Berry, a member of the U.S. Federal Research Division that conducted a national study in Ghana, believes that an increase in agro processing would decrease unemployment and provide advanced economic opportunities for rural areas through development. Only about 6.3 percent of child labor occurs in non-agricultural employment, demonstrating the extensive impact that agriculture has on forced labor and child labor (Berry 11). The lack of domestic processing and industrial activity in Ghana has continued to restrict the country from becoming dominant in the trade world, while generating internal social issues.
Human Trafficking

The United Nations defines human trafficking as “The recruitment, transportation, transfer, harboring or receipt of persons, by means of the threat or use of force or other forms of coercion, of abduction, of fraud, of deception, of the abuse of power or of a position of vulnerability or of the giving or receiving of payments or benefits to achieve the consent of a person having control over another person, for the purpose of exploitation” (United Nations Office on Drugs and Crime). There are three main facets of human trafficking: the act, the means, and the purpose. Not only are the acts of human trafficking important to acknowledge in assessing quality of life, but also the purpose of these acts can reveal deeper influences behind variances in quality of life in different areas. The three most prevalent forms of human trafficking are sex trafficking, forced labor, and debt bondage (San Francisco Human Rights Commission). These three classes of human trafficking are widespread in Ghana, both for children and adults.

In Ghana, the “internal trafficking of children is one of the biggest challenges” (Johansen). The dynamic of employment opportunities, with most employment available through crop production and fisheries, creates an environment where families and individuals are dependent on labor-intensive yet relatively unprofitable occupations. “Non labor intensive work is scarce in a country where unemployment is widespread and approximately 40 percent of the population lives below the poverty line” (Johansen). The limited availability and types of employment opportunities have created an environment prone to human trafficking in Ghana.*

Evaluating Quality of Life

Many studies have been conducted evaluating quality of life in various nations. In order to obtain a better assessment of well being, the scope of quality of life research extends beyond simply evaluating economic factors. Astrid Fletcher, in her publication for the British Pharmacological Society, defines quality of life in three dimensions: social function, physical function, and psychological function, and measures these dimensions through the “subjective experience of individuals” (217). The Organization for Economic Cooperation and Development suggests that several factors contributing to financial stability, environmental health, education, and social interaction be evaluated to develop a measure of quality of life (OECD Statistics Directorate). Claire Plateau of the National Institute of Statistical and Economic Studies in France adds that evaluating quality of life includes measuring individuals’ working conditions, access to leisure, social wellness, and vulnerability. In order to effectively evaluate quality of life, various contributing factors to viability and satisfaction must be appraised.

Assessments of quality of life can be applied to studies on economic and social development. Quality of life studies are often used to evaluate potential effects of alternative policies, and to discern the drivers and factors contributing to social and economic differences in quality of life. Many studies of quality of life have been performed globally as a means of assessing social and economic development in a particular country. These studies provide great parallels for evaluating quality of life in Ghana.

Conclusion

Ghana’s rich history with the Trans Atlantic Slave Trade continues to manifest itself in the dynamic of the country’s economy. The dependence on cash crop production has prevented Ghana from having more lucrative trade opportunities, while creating widespread human
These traits of Ghana’s economy, along with the dominance of cocoa production, expose a potentially vast division in quality of life between rural and urban areas.

* Forced labor is the form of human trafficking most related to the production of cocoa, therefore that is the type of human trafficking that will be assessed in my research.

**Justification of Location**

Ghana has a rich cultural history that has led the nation to the unique economic and social state it is in today. Influences from the period of the Trans Atlantic slave trade and the British Colonial era are still prevalent in modern day Ghanaian society. Ghana is a unique nation to study as it was once a focal point in international trade, and is now trying to adapt to modern practices to regain that prestige. The historical influences along with the agriculturally centered economy provide a unique environment to study quality of life. Ghana is a great country to investigate the influence of a cash crop on quality of life because single crops assume such a large part of production and exports for the nation. Researching in Ghana can reveal true noteworthy disparities between quality of life in rural and urban areas. As a predominately agriculturally based society, Ghana provides a parallel for comparison to industrialized nations. Additionally, not much information is available as to how trade and production of cocoa is conducted in Ghana, and the consequences of the cash crop development on modern society.

Travel to Ghana is necessary in order to uncover the reality of how an agriculturally based economy affects quality of life for rural and urban residents. Media and online reports often cater their reports to appeal to the emotions of the viewers and audience, distorting the facts and addressing only the trendiest issues. Often only one aspect of quality of life is investigated, as associated with cash crop production, such as prevalence of forced labor, but collecting data from primary sources will provide a more holistic look at quality of life in Ghana. Investigating and collecting qualitative data through personal interviews will expose the authentic comparison of quality of life in rural versus urban areas, as influenced by the agricultural market and production of cocoa. One critical aspect of quality of life studies is evaluation of personal experiences. Therefore, it is important to interpret and report subjective experiences acquired through primary interviews.

**Motivation**

I was initially attracted to studying West Africa to, in some manner, connect the Trans Atlantic slave trade to modern day society. The Trans Atlantic slave trade greatly influenced the type of product exported and it stunted economic development, leaving nations like Ghana with an agriculturally based society. I find it fascinating how Ghana is still exhibiting consequences, both negative and positive, from a period over 400 years ago, a period dichotomous with social corruption and lucrative trade. In order to effectively evaluate the impact of an agriculturally based economy on quality of life in urban and rural areas, I needed to focus in on one commodity that is dominant in Ghana, so I have chosen to focus on cocoa. Through application of my research, I feel that I can better understand the impact that the Trans Atlantic slave trade has on modern day Ghanaian society. Additionally, I am interested in developing an understanding of the drivers of social and economic differences in Ghana in order to better understand the nature of agriculturally based economies and developing nations. This insight will provide parallels for comparison to industrialized and developed nations. I hope to generate valuable awareness of ways in which we can improve quality of life globally.
Research Question

How does the quality of life of individuals involved in the production of cocoa in Ghana, Africa vary between urban and rural settings?

Hypothesis

I posit that the quality of life for individuals living in urban areas is better than that of individuals living in rural areas. I believe that the quality of life is higher in urban areas because individuals and companies benefit from being surrounded by foreign investors and companies who provide the main sources of wealth and investment opportunities for Ghanaians. Urban areas have more of a connection to agro processing and lucrative trade opportunities, which, I propose, also brings in benefits of increased security, education opportunities and other valued services. In rural areas, I hypothesize, the economy and quality of life is based almost solely on the production of the cash crop of cocoa. I propose that there are more options for product trade and processing in urban areas, increasing the profitability of cocoa in those regions. This consequently will make for overall more affluent urban areas than rural areas.

Methodology

I will collect mainly qualitative data by conducting interviews with Ghanaians. I will interview members of Ministry of Finance in Accra, Ghana to gain background knowledge in the development and implementation of the ESP and its effects on quality of life of Ghanaians and the economic status of the country as a whole. Also, I will interview members of the Ministry of Education to attain information about the education system in rural and urban areas of Ghana. Participants in the urban sector of my data collection will include officers of corporations and large scale cocoa companies based out of Accra. I will interview smaller scale merchants who trade in the markets, and factory and production workers as well. Along the way, I will interview students and townspeople who have moved to the city from rural areas to get their perspective. To supplement my interviews, I will use the library at the University of Ghana to find out more objective information on the role of cocoa in the development of the Ghanaian economy, and its current role. I will also acquire data on taxation and allocation of government resources to urban and rural residents and businesses through the government’s records. Additionally, I will research property values in rural and urban areas as a measure of affluence and investment opportunity.

To collect data concerning the quality of life for rural residents I will go to cocoa plantations that are owned both privately and by large companies. I will give objective interviews to plantation workers and managers. I will also interview directors of not for profit organizations based in Ghana about their perspective on the quality of life in rural and urban areas, and the role that cocoa cultivation has on those states. Not only will I use my data to conclude the relationship between quality of life of urban and rural residents in Ghana, but also to conclude the role of cash crop production and an agriculturally based society on that relationship.
Contacts

I have reached out to several contacts in Ghana that could be of aid in my research. I have contacted not for profit organizations that have missions that parallel my research interests, government officials, cocoa purchasing and processing companies, and health center directors. My aunt lives in Accra, Ghana and works at Aseshi University in Accra. She will be of assistance in providing more contacts upon arrival. I have also been in contact with Dr. Emmanuel Sinayoby, by recommendation of my advisor, who is a professor of food processing engineering at the University of Ghana and has connections with cocoa producing companies. Following are a list of potential resources in Ghana.
Sample Surveys

Sample Survey for Government Official

1. Name
2. Gender
3. Age
4. City of Birth
5. Education level
6. Occupation
7. Workplace
8. Income
9. Years employed in this occupation
10. Years employed at current workplace
11. Describe the Economic Recovery Program (ERP).
   a. What are the goals? What steps are you taking to reach those goals?
   b. How does the ERP affect the cocoa industry at all levels (production, processing, trade)?
12. What role does cash crop production and trade play in your economy?
13. How does human trafficking affect your economy and development of society?
14. What strategies are in effect to reduce forced labor in your country and protect your citizens?
15. Describe similarities and differences you observe concerning quality of life and financial standing between rural and urban residents.
   a. Specifically for cocoa related workers in rural and urban areas.
   b. What do you feel are the causes of those similarities and differences?

Sample Survey for Cocoa Company Manager

1. Name
2. Gender
3. Age
4. City of Birth
5. Education level
6. Occupation
7. Workplace
8. Income
9. Years employed in this occupation
10. Years employed at current workplace
11. Describe the process of your company.
   a. How many employees do you have at each stage of production?
   b. How does the trade and sale process work?
   c. How are purchase and sale prices of your products determined?
   d. How are salaries determined?
   e. How much of your business, production and trade, takes place outside of Ghana?
12. What trade and processing opportunities are available in Ghana for your product?
   a. Do you own your own plantation and processing facilities?
13. Describe government intervention in your area of work.
14. What benefits do employees or laborers receive?
15. What measures do you have in place to protect and support your employees at all levels of the process?

Sample Survey for NFP Director

1. Name
2. Gender
3. Age
4. City of Birth
5. Education level
6. Title
7. Workplace/ Organization
8. Income
9. Years employed in this occupation
10. Years employed at current workplace
11. Describe the mission and vision of your organization.
   a. What aspects of society are you wishing to influence and develop? Why?
12. On average what age do individuals start working in this area?
13. In the surrounding towns is the choice to work and choice of occupation generally voluntary or are there other contributing factors that pressure people into working or working a particular job?
14. Would you say there is a stronger feeling of fear or comfort in this area? Why?
15. Describe the education system in this area.
   a. How is tax money allocated to support your education system?
   b. On average how many years do children attend school and to what level of education do they reach?
   c. Do children work while attending school?
16. What job opportunities or occupations are widely available in this area?
17. Describe typical ownership of property in this area (rent, own etc.).
18. What is the typical savings/ investment structure in this area?
19. Describe government intervention in this area and in your organization (allocation of tax income, level of government investment and presence).
   a. Do you believe the allocation of resources and aid in this area is fair? Why?
20. Describe the similarities or differences you have seen between lifestyles of residents in rural versus urban areas.
   a. If differences are observed, what do you believe causes these gaps?

Sample Survey for Urban/Rural Resident

1. Name
2. Gender
3. Age
4. City of Birth
5. Education level
6. Title
7. Workplace
8. Household Income
9. Years employed in this occupation
10. Years employed at current workplace
11. Rate your quality of life 1-10. Why did you give that rating?
12. How content are you with your lifestyle? Work?
13. What do you value most about your life? Why?
14. What would you change if you had the opportunity? Why?
15. How do you feel about your environment (air quality, recreational areas, aesthetic value)?
16. What sources of communication do you have?
   a. How important are those means of communication?
   b. How do they impact your business opportunities and development?
17. Describe your family dynamic (living situation, size of family, proximity to family members, role you play in the family).
18. What leisure activities are available to you? About how much leisure time do you have per week?
19. How do you acquire your means living, such as food?
20. Describe typical ownership of property in your area (rent, own etc.).
21. What is your savings/ investment structure?
22. Describe your community dynamic.
   a. What are standards or guidelines in your community?
   b. How is your community structured? Are there boards or small governments that preside over your community?
23. Would you say there is a stronger feeling of fear or comfort in this area? Why?
   a. Describe the feeling and factors of fear or comfort.
24. Describe the health services available to you.
25. Describe the education system in your area.
   a. How is tax money allocated to support your education system?
   b. On average how many years do children attend school and to what level of education do they reach?
   c. Do children work while attending school?
26. How would you rate the safety of your place of residence and work environment?
27. What police or enforcement measures are in place for your protection and safety?
   a. How practical and applicable are these measures?
   a. Are you satisfied with the level and quality of infrastructure?
29. Describe government intervention in your area (allocation of tax income, level of government investment and presence).
   a. Do you believe the allocation of resources and aid to your area is fair? Why or why not?
30. What age did you begin working?
31. What factors influenced your decision to begin working and the job you are employed in?
   a. Was it voluntary?
32. Is there a complaint or suggestion system in place for your job?
   b. If yes, to whom do you report?
   c. If yes, how effective is the system?
33. What job opportunities or occupations are available in this area?
34. What can you do with the product you produce? What trade or sales opportunities are available?
35. What opportunities do you have for product development and marketing?
36. How are purchase and sale prices of your product determined?
37. How is your salary or wage determined?
Budget

**Airfare** (for flights from St. Louis to Accra, Ghana)

- Student Universe Travel Agency $1,417.00
- American Airlines (Through Travelocity) $1,525.00
- British Airways (Through Travelocity) $1,540.00

**Average Estimate** $1,494.00

**Lodging**: 32 Nights

- Pink Hostel International $608.00
  - $19/night dormitory style
- The Rising Phoenix $736.00
  - $23/night, single room
- Crystal Hostel $608.00
  - $19/night, single room

**Average Estimate** $650.67

**Meals**

- Three meals per day at $6/meal $576.00
- Two meals per travel day (two days) at $8/meal $32.00

**Total Estimate** $608.00

**Transportation**

- Cab Fare from Airport $21.00
- Cab Fare to Airport $21.00
- Cab Fare locally $20/day $640.00

**Total Estimate** $682.00

**Equipment**

- Voice recorder $40.00
- International cell phone and minutes (to reach contacts in Ghana)
  - Telesistial Wireless (international) estimate $170.00
  - Airtel Ghana (local) estimate $150.00
  - MTN Ghana (local) estimate $160.00

**Average Estimate** $150.00

**Total Estimate** $190.00

**Visa Fees**

- Visa Fee $60.00

**Total Estimate** $60.00

**Total Trip Estimate** $3,684.67
Timeline

Week 1: Urban Focus- Large Scale Companies
- Arrive in Accra, Ghana on May 31, 2014
- Orient to the capital city of Accra, learning the way of life, dynamic of business in the city, and role of the government
- Make general observations of quality of life in an urban area
- Inquire about local markets and local trade of cocoa
- Interviews with the Ministry of Finance in Ghana
  - Focus on details and logistics of ESP
- Interviews with the Ministry of Education
  - Societal and economic demand of child labor and its result on education in rural and urban areas
- Interview with cocoa related corporations and large businesses in the urban area of Accra
  - Factory and processing tours and interviews with laborers and managers
- Finalize interviews in rural areas for weeks three and four

Week 2: Urban Focus- Small Scale Trade and Urban Health
- Focus on interviews with small businesses related to cocoa production and trade
  - Market place: interviews with traders
- Interview students and migrants who relocated from rural areas to urban areas
- Conduct interviews with urban health centers

Week 3-Rural Focus- Plantations
- Plantation visits and interviews with workers at the plantations
  - Trip to Ashanti
  - Trip to Volta
- Trip to individual or family owned plantations, small scale plantations

Week 4- Rural Focus- Not For Profit Organization Involvement and Rural Health
- Rural areas of focus for development by not for profit organizations
- Interview directors of not for profits in Ghana about quality of life in rural versus urban areas
- Visit rural health centers and interview directors and doctors

Week 5
- Follow up interviews, if necessary
- Depart Ghana July 2, 2014
Bibliography


Elizabeth Krane

Education
Southern Methodist University, Cox School of Business
Bachelor of Business Administration, Business Management Major
Cumulative GPA: May 2016
Dedman College
Bachelor of the Arts, Economics Major, Psychology Minor
Cumulative GPA: May 2016

Experience
Apollo Tutors
Dallas, TX
Tutor
May 2013 - Present
- Tutoring for the ACT and college level classes

Dr. W. Milton Gosney
Dallas, TX
Teaching Assistant
August 2013 - Present
- Instructing lab sessions
- Leading review sessions

SMU Swim Lesson Inc.
Dallas, TX
Instructor
May 2013 - July 2013
- Teaching beginning level water safety through advanced technical skill

Dr. Moisy Shopper
St. Louis, MO
Research Assistant
July 2011 - August 2012
- Organizing and analyzing cases of perceived childhood abuse
- Analyzing the impact of legal intervention on abused victims’ later successes

Leadership and Activities
Student Athlete Advisory Committee
Dallas, TX
General Member
August 2013 - Present
- Promoting student athlete welfare by fostering the relationship between student athletes and administration
- Organizing service opportunities for athletes

Southern Methodist University Honors Program
Dallas, TX
Mentor
June 2013 - Present
- Encouraging involvement and unity within the Honors community
- Helping first year students adjust to college life and academics

Southern Methodist University Women’s Swimming Team
Dallas, TX
General Member
August 2012 - Present
- Conference team member

Southern Methodist University Honor Council
Dallas, TX
General Member
August 2012 - Present
- Ensuring integrity within the SMU student community through spreading awareness of the honor code and acting as an impartial judge of potential acts of misconduct

Awards and Honors
- University Honors Program
- BBA Scholar
- 2013 Conference USA Commissioner’s Academic Medal winner
- 2012-2013 Honor Roll
Undergraduate Summary Report

Name: Elizabeth Krane
ID:

Program(s)
UG Cox School of Business

Graduation Term(s)
Spring 2016

Program Status
Active in Program

Plan(s)
Management - BBA

Requirement Term(s)
Fall 2012

Transfer Units:

Transfer Grade Points:

Transfer GPA:

GPA – GRADE POINT AVERAGE is computed by dividing the total number of grade points earned by the total number of grade point hours attempted at SMU (i.e., excludes transfer coursework). Grade point hours attempted include only those hours for grades identified by a YES in Included in GPA column in the Grading Chart found at http://smu.edu/registrar/Enrollment_Info/rules.asp#GRADES

<table>
<thead>
<tr>
<th>Term(s)</th>
<th>Term Statistics</th>
<th>Cumulative Statistics</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Units</td>
<td>Units</td>
</tr>
<tr>
<td>Fall 2012</td>
<td>Attempted</td>
<td>Earned</td>
</tr>
<tr>
<td>Spring 2013</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fall 2013</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Spring 2014</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Notes(s):

Student Group(s)
Swimming-Women
University Honors Program

General Requirements

<table>
<thead>
<tr>
<th>Requirement</th>
<th>Required</th>
<th>Earned/IP</th>
<th>Remaining</th>
<th>Requirement Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>HONORS DISCERNMENT/DISCOURSE</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>HONORS WAYS OF KNOWING</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>QUANTITATIVE FOUNDATION</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PERSONAL RESPONSIBILITY/WELL</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PERSONAL RESPONSIBILITY/WELL II</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PURE AND APPLIED SCIENCES I/II</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>INDIVIDUALS, INST, CULTURES I</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>INDIVIDUALS, INST, CULTURES II</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>HISTORICAL CONTEXTS I</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>HISTORICAL CONTEXTS II</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CREATIVITY AND AESTHETICS I</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CREATIVITY AND AESTHETICS II</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PHIL/RELI/ETHICS I</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PHIL/RELI/ETHICS II</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>WRITING</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>QUANTITATIVE REASONING</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Undergraduate Summary Report

Name: Elizabeth Krane
ID: 

<table>
<thead>
<tr>
<th>Requirement</th>
<th>Required</th>
<th>Earned/IP</th>
<th>Remaining</th>
<th>Requirement Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>INFORMATION LITERACY</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>ORAL COMMUNICATION</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>COMMUNITY ENGAGEMENT</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>HUMAN DIVERSITY</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>GLOBAL ENGAGEMENT</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SECOND LANGUAGE - AP CREDIT</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SENIOR CAPSTONE/DEPT. HONORS</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>HONORS PEER GRP/PRES CLASS</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SMU CUMULATIVE GPA (HONORS)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>ALL-COLLEGE CUMULATIVE GPA</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>BUSINESS CUMULATIVE GPA</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

FOR STUDENTS FOLLOWING THE UNIVERSITY CURRICULUM:

1. An asterisk (*) indicates the number of courses required rather than units.
2. The Second Language requirement will only display when there is earned credit. Two courses in one language are required. If the requirement is partially satisfied, a line will display for each language with earned credit. Once the requirement is satisfied in one language, only the satisfied line will display. See the DPR for more detail on Second Language.

Program(s)

UGCOX

<table>
<thead>
<tr>
<th>Requirement</th>
<th>Required</th>
<th>Earned/IP</th>
<th>Remaining</th>
<th>Requirement Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>MGMT BBA</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>TOTAL ACADEMIC UNITS</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SMU UNITS</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>BUSINESS UNITS</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>POST-MATRC TRANS UNITS (30 MX)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>UNITS GRADED P (12 MX)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>IN-PROGRESS UNITS</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>BUSINESS HONORS</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>MGMT BBA GPA</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>