



Women and liveability – Best practices of empowerment from Ghana

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Abstract

How to survive and make ends meet and how to improve the quality of life are daily and persistent livelihood issues and liveability challenges preoccupying disadvantaged communities in underdeveloped and developing countries. Even in politically stable and relatively peaceful Ghana life struggles could be complex and challenging for womenfolk who more often than not are left, sometimes on their own, to cope with daily liveability problems. Through examining the findings from secondary information sources this paper illustrates three cases of how women helped make the best of empowerment projects geared to make the livelihood and liveability of themselves, their family and community better and more meaningful. It also highlights the institutional and organizational traits that were also the success factors of the empowerment projects.

Keywords: empowerment projects, Ghana, liveability, livelihood, success factors, womenfolk

Introduction

Ghana was the first place in sub-Saharan Africa where Europeans arrived to trade - first in gold, later in slaves. It was also the first black African nation in the region to achieve independence from a colonial power, in this instance Britain.

Prior to colonisation by the British empire in the early-20th century, Ghana was the site of numerous kingdoms and empires; the most powerful being the Akan Kingdom of Ashanti. In 1957, it became the first African nation to declare independence from European colonisation. This made Ghana a symbol of black achievement and helped to inspire other African independence movements. It also had a major influence on Pan-Africanism and the Black Pride movements in the United States of America (Ghana News Agency, 2014)

Despite being rich in mineral resources, and endowed with a good education system and efficient civil service, Ghana fell victim to corruption and mismanagement soon after independence in 1957. In 1966 its first president and pan-African hero, Kwame Nkrumah, was deposed in a coup, heralding years of mostly-military rule. In 1981 Flight Lieutenant Jerry Rawlings staged his second coup. The country began to move towards economic stability and democracy. In April 1992 a constitution allowing for a multi-party system was approved in a referendum, ushering in a period of democracy (BBC News, 2014).

A well-administered country by regional standards, Ghana is often seen as a model for political and economic reform in Africa. The world's second-largest producer, cocoa exports are an essential part of Ghana's economy. Petroleum production officially began at the end of 2010, but some analysts expressed concern over the country's ability to manage its new industry, as laws governing the oil sector had not yet

been passed. The Ghanaian economy proved to be relatively resilient to the world economic shock of 2008-9, mainly because of the high prices of cocoa and gold. It has continued to post some of Africa's highest annual GDP growth rates.

Although Ghana has largely escaped the civil strife that has plagued other West African countries, in 1994-95 land disputes in the north erupted into ethnic violence, resulting in the deaths of 1,000 people and the displacement of a further 150,000.

Ghana is home to Lake Volta, the largest artificial lake in the world by surface area. Environmental issues include recurrent drought in north severely affects agricultural activities; deforestation; overgrazing; soil erosion; poaching and habitat destruction threatens wildlife populations; water pollution; inadequate supplies of potable water.

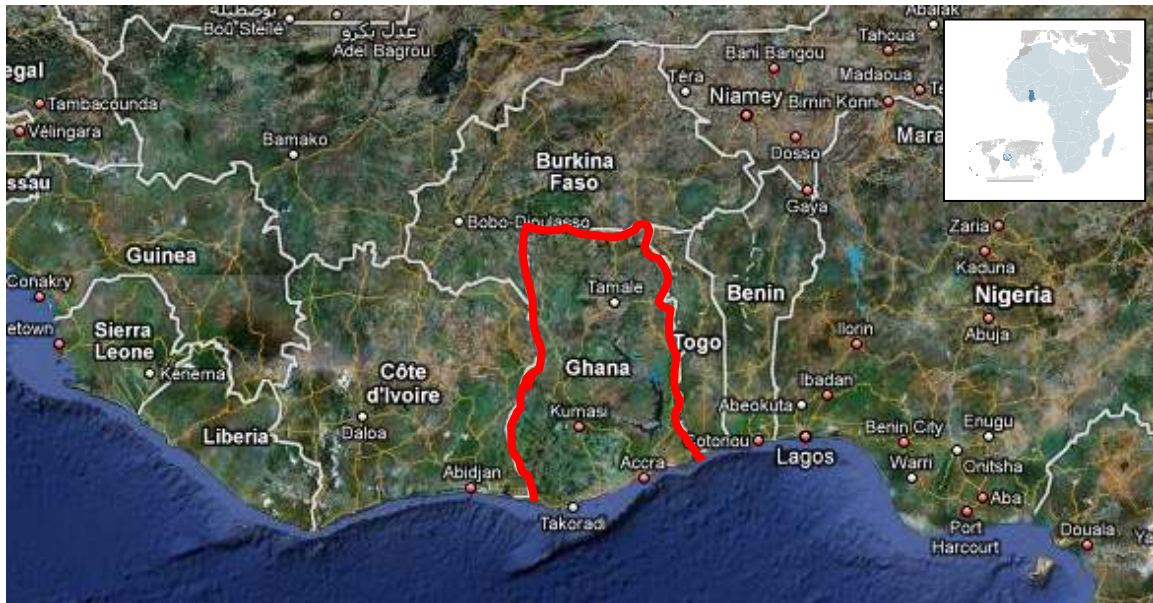


Fig. 1. Location of study

Economic profile

Well endowed with natural resources, Ghana has roughly twice the per capita output of the poorest countries in West Africa. Even so, Ghana remains heavily dependent on international financial and technical assistance. Gold and cocoa production, and individual remittances, are major sources of foreign exchange. The domestic economy continues to revolve around agriculture, which accounts for about 35% of GDP and employs about 55% of the work force, mainly small landholders. Ghana signed a Millennium Challenge Corporation (MCC) Compact in 2006, which aims to assist in transforming Ghana's agricultural sector. Thematic priorities under its current Growth and Poverty Reduction Strategy, which also provides the framework for development partner assistance, are: macroeconomic stability; private sector competitiveness; human resource development; and good governance and civic responsibility. Sound macro-economic management along with high prices for gold and cocoa helped sustain GDP growth in 2008 (CIA, 2009).

Ghana's economy has been strengthened by a quarter century of relatively sound management, a competitive business environment, and sustained reductions in poverty levels. In late 2010, Ghana was recategorized as a lower middle-income country. Ghana is well-endowed with natural resources and agriculture accounts for roughly one-quarter of GDP and employs more than half of the workforce, mainly small landholders. The services sector accounts for 50% of GDP. Gold and cocoa production and

individual remittances are major sources of foreign exchange. Oil production at Ghana's offshore Jubilee field began in mid-December 2010, and is producing close to target levels. Additional oil projects are being developed and are expected to come on line in a few years. Estimated oil reserves have jumped to almost 700 million barrels and Ghana's growing oil industry is expected to boost economic growth as the country faces the consequences of two years of loose fiscal policy, high budget and current account deficits, and a depreciating currency. President MAHAMA faces challenges in managing a population that is unhappy with living standards and that perceives they are not reaping the benefits of oil production because of political corruption (CIA, 2014).

Ghana's economy is the 6th-largest on the Africa continent by purchasing power parity and Nominal GDP and is one of the fastest growing in the world.^[22] In terms of purchasing power parity per capita income, Ghana has the highest per capita income in the subregion of western Africa and Ghana has the tenth-highest per capita income on continental Africa. Ghana is one of only five countries in Africa with a free press.

Ghana has been a significant petroleum and natural gas producer since December 2010, and one of the world's largest gold and diamond producers, and is projected to be the largest producer of cocoa in the world as of 2015.^{[23][24]} Ghana is home to Lake Volta, the largest artificial lake in the world by surface area.^[25] Ghana's sweet crude oil reserves, ranks at 5th on continental Africa and 21st–25th globally and Ghana's natural gas reserves, ranks at 6th on continental Africa and 49th globally (Daily Graphic, 2013).

- GDP (purchasing power parity): \$34.2 billion (2008 est.), \$90.41 billion (2013 est.)
- GDP per capita (PPP): \$1,500 (2008 est.), \$3,500 (2013 est.)
- Labor force by occupation: - agriculture: 56%; - industry: 15%; - services: 29% (2005 est.)
- Population below poverty line: 28.5% (2007 est.)

Source: <https://www.cia.gov/library/publications/the-world-factbook/geos/gh.html>

Social profile

Ghana's population has increased from 23,832,495 in 2009 to 25,758,108 in 2014 (the 49th. highest in the world) as the growth rate has arisen from 1.88% to 2.19% respectively in spite of the effects of excess mortality due to AIDS and high infant and maternal mortality rates. The national sex ratio is 1.03 male(s)/female in 2014 although both sexes have improved life expectancy at birth : male from 58.98 years in 2009 to 63.38 years in 2014 and female from 60.75 years to 68.19 years respectively, giving a moderate national life expectancy of 65.75 years. Maternal mortality is rather high at 350 deaths /100,000 live births (2010), the 32nd highest in the world.

With health expenditure at only 4.8 % of GDP (2011) it is not surprising that there is only 0.09 physicians (2009) and 0.9 beds (2011) for every 1,000 population. Drinking water source has improved for 92.5 of the urban population and 81.3% of the rural population (2012). By contrast, improved sanitation facility access only benefits less than 15 per cent of urban and rural population. For 80.1 % of urban and 91.6% of rural population their sanitation facility remains unimproved (2012). Thus, the degree of risk of major infectious diseases is still very high ranging from food or waterborne diseases such as bacterial and protozoal diarrhea, hepatitis A and E, and typhoid fever, vector borne diseases such as malaria and dengue fever, and yellow fever, water contact disease, leptospirosis and schistosomiasis, and aerosolized dust or soil contact disease, Lassa fever (2013). Undernourishment has seen 14.3 % % (2009) of Nigerian children under the age of 5 years underweight. The adult prevalence rate of HIV/AIDS stood at 1.4% % (2012) with a total of 235,800 (2012) lived with this disease and 11,600 deaths due to HIV/AIDS in 2012.

Urbanization increases from 50% of total population in 2008 to 51.9% in 2011. Education expenditure 8.1(2011)- the 13th. highest in the world – improves the national literacy rate from 57.9 % (2000) to 71.5% (2010) for the population aged 15 and over. Remarkably, the female literacy rate improves by

more than 15% from 49.8% to 65.3% in the same years, although the latter is still 13% behind that of the male 78.3%. Females enjoyed a school life expectancy of 11 years as compared to 12 for males (2012).

Given an adequate span of proper education child labour – the employment of children ages 5-14 – which totaled 1,806,750 or 34% (2006) is significantly higher than Kenya’s 26 % (2000).

Ethnic and religious plurality characterize Ghanaian nation. The ethnic groups are Akan 45.3%, Mole-Dagbon 15.2% and Ewe 11.7%, Ga-Dangme 7.3%, Guan 4%, Gurma 3.6%, Grusi 2.6%, Mande-Busanga 1%, other tribes 1.4%, other 7.8% (2000 census). The religious affiliations are Christian 68.8% (Pentecostal/Charismatic 24.1%, Protestant 18.6%, Catholic 15.1%, other 11%), Muslim 15.9%, traditional 8.5%, other 0.7%, none 6.1% (2000 census) (CIA, 2014). Despite the diversity Ghana is the 7th-best governed country, 5th-most stable country and rated thirteenth-highest HDI on continental Africa. Ghana ranks as the 61st most peaceful country in the world (Vision of Humanity, 2013).

State of socio- economic participation of women in the country

Mixed performances characterize the state of socio-economic participation of women in contemporary Ghana. The overall score for economic participation and opportunity for women in the labour force drops from 0.755 in 2009 to 0.677 in 2014 but the women’s estimated earned income has improved from USD 1,035 to USD 2,956, an increase of 185% for the same years (Table 1).

Table 1. Gender inequality in economic activity

Gender Gap Subindexes	Rank	Score	Sample average	Female	Male	Female-to-male ratio
Economic Participation and Opportunity	13	0.755	0.594			
Labour force participation	2	0.90	0.69	74	74	0.90
Wage equality for similar work (survey)	15	0.77	0.66	—	—	0.77
Estimated earned income (PPP US\$).....	15	0.71	0.52	1,035	1,454	0.71
Legislators, senior officials, and managers.....	44	0.47	0.30	32	68	0.47
Professional and technical workers.....	—	—	0.84	—	—	—

Source: <http://www.weforum.org/pdf/gendergap2009/Ghana.pdf>

Country Score Card	Rank	Score	Sample average	Female	Male	Female-to-male ratio
ECONOMIC PARTICIPATION AND OPPORTUNITY.....	64	0.677	0.596			
Labour force participation.....	9	0.96	0.67	69	72	0.96
Wage equality for similar work (survey).....	99	0.59	0.61	—	—	0.59
Estimated earned income (PPP US\$).....	47	0.66	0.53	2,956	4,463	0.66
Legislators, senior officials and managers.....	27	0.64	0.27	39	61	0.64
Professional and technical workers	110	0.52	0.65	34	66	0.52

Source: http://www3.weforum.org/docs/GGGR14/GGGR_CountryProfiles.pdf (p.190)

Yet, the women’s 2014 increment is only 0.66 that of men’s. As such it is not surprising that it was women who remain the more hard-pressed when it comes to coping with livelihood and liveability challenges. For instance, burdened with the task of being a single bred-winner Ghanaian women often

face the difficulty of accessing adequate capital, effective marketing and competent management. In agriculture female rice growers face the problem of processing their produce. Although Ghana is politically stable and peaceful Ghanaian women often find themselves confronted with the day-to-day livelihood and liveability challenges of their family.

Best practice project 1: SinapiAba Trust (SAT) bussiness loans

Project initiators, location and background

Founded in 1994, SAT (Sinapi Aba Trust), operates throughout all of Ghana's 10 regions, giving priority to the poorest rural areas. SAT's status as an NGO gives it the flexibility to reach people like Afosatu who live on the outskirts of towns as well as hard-to-reach clients in the country's most remote communities. SAT's focus is on rural lending, to the very deprived communities where nobody else wants to go, where none of the banks, none of the regulated institutions go. It hopes to reach 110,000 clients by the end of 2009, and not less than 250,000 by the end of 2013.

As a nimble NGO, SAT rents all of its 38 simple, no-frills branch offices. Ten are in Ghana's 10 regional capitals; most of the rest are in far-flung villages where they can serve communities that have very little infrastructure and sometimes no electricity or access to all-weather roads. SAT's branches have an extra room for client orientation and training. Furnishings and equipment are rudimentary. Often, to reach their most far-flung clients, SAT mobile loan officers travel deep into the hinterlands on motorbikes or public buses. Carrying cash on these journeys involves considerable risk, but SAT is insured against theft (Anthony Fosu, SAT's chief executive officer).

Project design

SAT's operations are flexible and simple and their financial overhead is minimal. When field workers finish operating in the very rural areas all they need is a computer and a telephone line and they just dial up to connect to the head office. But SAT is prohibited by law from soliciting savings from anyone who is not a credit client and has borrowed from commercial banks to furnish its loan portfolio. In the next five or 10 years, this may no longer be sustainable. In fact, before the global economic crisis began to threaten in late 2008, it was hoped that the regulations of the Ghanaian banking system might be relaxed to accommodate the needs of MFIs like SAT. This now appears unlikely (Helmore *et al.*, 2009).

Sinapi Aba Trust only offer microfinance products to people who already are in business. One of the criteria is that the person must already have been in business for at least six months. It does not give start-up capital. Nevertheless, SAT is determined to help everyone bridge the gap between destitution and a better life. To do this they have developed a Youth Apprenticeship Program that targets the most vulnerable young people in the country's poorest communities. With partners such as Opportunity International, SAT has developed training programs for school dropouts and other youth who have no apparent skills or aptitude for productive work. The program employs professional counselors who are trained in youth development. The counselors target a particular community, go there and consult with members of the community, they then gather the young people and choose the most vulnerable among them. These young people attend a series of orientation workshops and seminars that expose them to various trades, jobs and businesses so that they understand what is involved in each. They are then encouraged to choose the trade that appeals to them most. To date, 663 young people have been enrolled in SAT's Youth Apprenticeship Program: 510 girls and 153 boys. Of these, 34 finished their apprenticeships in 2008 and took the Vocational Training Institutions exam; 29 passed and are now business clients of SAT.

In an effort to improve rural incomes, SAT joined forces with the U.S.-based organization Technoserve in 2006 to enlist some 3,000 farmers in the north of the country to produce sorghum for sale

to Guinness Ghana Limited, the largest brewery in Ghana. The end product is a non-alcoholic beer called Malta Guinness that is very popular in Ghana. The system uses the block-farmer method in which farmers join together to produce cash crops (in this case, sorghum) through a system managed by the farmers themselves with technical support from Technoserve. Each farmer plants one to three hectares in sorghum, and SAT provides all the inputs on credit (at 18 percent interest), from tractor rentals to fertilizer, improved seeds and the farmer's labor. After Guinness harvests the sorghum and transports it for processing, it pays SAT the prearranged amount. SAT deducts the farmers' loans and interest from this amount and pays the farmers the balance. With the loans paid off, there is no risk of default.

SAT clients are required to attend the training sessions as a condition for receiving loans and are therefore highly motivated to do so. And the sessions are also a forum for providing clients with health information, social education and support that would probably not otherwise be available to them. The training is highly practical. Focusing on enabling clients to use their loans as effectively as possible to grow their businesses, the Business Management section recognizes that, in order to realize maximum success (and avoid possible failure), even the smallest businesses in the most remote regions benefit from, and indeed require, systematic adherence to sound business practices.

Project impact

High participation by women: As of November 2008 95% of SAT's 74,731 borrowers are women (Table 2).

Table 2. Selected statistics of SAT

Sinapi Aba Trust (SAT), Ghana	
Areas of operation	All regions of Ghana
Established	1994
Type of institution	NGO
Main funding sources	Opportunity International, loans
Number of personnel	232
Number of branches	38 (28 rural)
Numbers of borrowers/compulsory savers	74,731
Number of voluntary savers	37,000
% of clients who are women	95%
Gross loan portfolio	\$17,443,312
Average loan balance	\$285
Loan interest rate	38% annually
Gross savings portfolio	\$5,769,140
Average savings balance	\$20
Savings interest rate	8% annually
Percentage of group loans	90%
PAR > 30 days	1.72%
Operational Self-Sufficiency	112%

Data as of November 2008

Improved productivity and incomes of farmers: (Table 3)

Table 3. Estimated breakdown of SAT's guinness farming, Project for One Harvest Cycle, One Hectare

Farmer's labor	\$25
Tractor rental	\$10
Improved seed	\$5
Fertilizer	\$100
Total loan to farmer	\$140
Interest charged by SAT	18%
Total owed to SAT by farmer	\$165
Price paid by Guinness for one ton of sorghum	\$500
Profit to farmer	\$335

per ton of sorghum

Improved health practices: In Ghana, despite their involvement in loan-financed activities, clients did not stop breastfeeding their children any earlier than did non-participants, and they were even significantly less likely to use feeding bottles. Mothers reported that reinforcement from several trusted sources—health center staff, the credit field agent, as well as the other Credit Association members—led them to try exclusively breastfeeding their babies for a longer period.

Individual transformation: Afosatu Mohammed

For the past 19 years, Afosatu Mohammed, 35, has spent hours every day producing batches of palm oil – an essential food staple in Ghana – to sell. It is a long, labor-intensive process. First, she collects fuel from the bush: dry branches, palm fibers and twigs. Then she buys palm nuts, cooks them, pounds them to a pulp with a long wooden pestle, strains the pulp, boils it for several hours, skims off the reddish oil and then boils the oil a second time to expel the water content. Finally, she sells the oil in the local market.

Afosatu also grows yams, plantains, maize and vegetables with her husband. The family consumes most of these crops because they are seasonal; the income from whatever surplus can be sold is small and sporadic. Afosatu's palm oil business is the family's only regular source of cash income.

Afosatu and her husband live with their two young children on the outskirts of Goaso, the capital of the Brong Ahafo region in central Ghana. Gold is mined in this area, but like many local people, Afosatu and her husband have no connection to the gold mining industry. And no matter how hard she worked, over the years Afosatu's palm oil business was not very profitable: Her twice-weekly production cycle netted between \$8 and \$12, or roughly \$1,040 a year.

Since she had no working capital, Afosatu was obliged to buy her inventory of palm nuts from local farmers on credit, paying the farmers only after she sold her palm oil. Very few farmers would agree to this arrangement, so purchasing adequate supplies of palms nuts was difficult. As a result, meeting the family's needs was a struggle. Afosatu could only afford to send one of her children (the boy) to school, and she could not always manage to buy his school supplies.

Then, in June 2008, a friend of Afosatu's told her about a women's group that provides access to loans for poor women with no collateral – something unheard of in her area. Afosatu was able to join this group of 10 women who were clients of an MFI called Sinapi Aba Trust (SAT).

Once the training was completed, Afosatu's group took out a loan for \$1,640 (\$164 for each member) at an interest rate of 38 percent per year, or about \$5.25 per month for each member. But in accordance with SAT's savings policy, before the loan was handed over, Afosatu and the other women each had to come up with 10 percent of the amount of their loans (\$16.40) as compulsory savings, which earns interest of 8 percent annually. These savings are held in a trust for the clients and can be withdrawn by all the group members together after they repay their loans. In addition to producing income, the compulsory savings serve as collateral and demonstrate the clients' commitment to repay their loans. In addition, Afosatu also saves \$1.64 every two weeks through SAT's progressive (voluntary) savings plan, which is helping her accumulate the compulsory savings for her next loan. In the past, she had tried to save by stashing money in a box under her bed, but she could only afford to do this very occasionally and the box was often empty. The account with SAT is her first real savings account, and so far she has accumulated about \$20.

Afosatu's loan has enabled her to purchase larger supplies of palm nuts outright, produce more palm oil and expand the market for her product. This, in turn, has raised her family's standard of living and her standing in the community. Today, Afosatu's business makes a profit of between \$25 and \$37 twice a week. And she also gained time and reduced the amount of physical labor she expends on her business: She can now afford to employ the services of a commercial, mechanized mill to pound the palm nuts; and, for another small fee, she has the oil strained by machine as well. Mechanizing the production of palm oil in this way very significantly increases the volume of oil Afosatu can sell.

Afosatu is now able to send both her son and daughter to school and to buy all their school supplies. She can buy better food for her family and pay the water and electricity bills on time. And she has purchased better cooking vessels and containers for her business. Afosatu paid off her first loan (plus a total interest of \$26 for six months) in January 2009 and immediately took out a second loan for \$410, enabling her to buy palm nuts in bulk to satisfy the demands of her growing clientele. Although she is not educated and cannot read or write, she is determined to keep both her children in school, all the way up to university (Helmore et al. 2009).

Individual transformation: Sheri Feyakoyo

Sheri Feyakoyo lives in Sanergo village and buys raw rice, parboil it, dry it, and grind off the husks. People buy her rice because it takes less time to cook, and that means less time finding fuelwood. Seven out of ten people in this region live in poverty, according to the official World Bank definition. If the harvest is healthy, some of the staple crops can be sold on the open market, although yields are usually just enough to feed a family. But because of her small business, Sheri earns the money she needs to pay for her children's school fees, uniforms and supplies, and for buying her family's food, fuel and medicine.

Sheri owns no land, and has few belongings. Her home is made with bricks of mud and straw, capped with a thatch-roof. Illiterate and with no collateral, she could not just walk into a bank and fill out a loan application, even if she only needed a few dollars to kickstart her business. So Sheri and nine other women in her village formed a 'lending circle,' and received a collateral-free loan from the Amasachina Self-Help Association, a community development group and CUSO partner based in Northern Ghana. That first advance was divided into 10 micro-loans of about 100 dollars each, one for each woman to start a very small business. Sheri used her share to buy a first batch of raw rice. As a condition of their involvement, the Sanergo collective guarantees the repayment of each individual loan.

Group transformation

In the nearby village of Datoyili, 70 women are members of microbusiness groups. Some women make food products for local consumption, while others travel the hour's drive to Tamale, the region's commercial centre. That city's sprawling market is a chaotic choreography of people selling goods

ranging from magnificent crafts to mundane essentials. The Datoyili women all started their businesses with loans and training from another CUSO partner, the community group Maata N Tudu, which translates as Women of the North. This is their third year in the program. Once one loan is re-paid, the group is eligible for another, usually larger, advance.

Like most microcredit organizations around the world, Amasachina and Maata N Tudu both target women, who are often the poorest in their communities. They are usually the caregivers of the family as well, so if the women are helped, so are the children and the entire village.

Best practice project 2: Biofuel energy project - Extraction and use of jatropha oil

Project initiators, location and background

UNIFEM, the GRATIS Foundation in Ghana, and the UNDP-GEF Small Grants Programme were project initiators. This project was the first small-scale Jatropha oil extraction project by women at the village level in Ghana. It was undertaken by a women's group in Gbimsi, a town about 2 km from Walewale in the West Mamprusi District of the Northern region of Ghana.

This was a special initiative set up as a public-private partnership, and good collaboration between the partners led to successful implementation of the project. UNIFEM's aim was to work with a rural women's group and enhance the operations of their shea butter processing enterprise by supplying them with improved energy access and equipment.

The adverse impacts of escalating oil prices on the Ghanaian economy, coupled with the need to take action to combat global climate change, have led both national and international development agencies to look for alternative and environmentally friendly sources of energy. In addition, UNIFEM, through its work on the economic empowerment of women in Africa, recognized that the lack of locally-available, affordable energy supplies is a major impediment to the success of rural women entrepreneurs. In order to address these concerns, UNIFEM began working with the GRATIS Foundation on a project named Gender Responsive Renewable Energy Systems Development and Application, Ghana (GRESDA-Ghana), with the goal of demonstrating the use of renewable energy extraction equipment and energy efficient appliances to support sustainable rural industries and economic empowerment of rural women.

The development objectives of the project included (1) Strengthening women's economic empowerment and contributing to food security in Ghana by enhancing women's ability to reduce post-harvest losses and improving their agro-processing enterprises without contributing to environmental degradation; (2) Introducing women processors in Northern Ghana to an improved shea butter extraction technology that avoids the use of excessive firewood and water, and does not expose processors to smoke and heat; (3) Providing a readily available and renewable fuel to serve as a diesel substitute/additive for motorized equipment and as a kerosene substitute for use in local lanterns; and (4) Strengthening women's economic capacity and sustainable livelihoods as entrepreneurs, producers and rural-based community workers to eradicate feminized poverty.

Jatropha, or physic nut, grows wild in Ghana, and is mainly used for fencing and for medicinal purposes. The women's group in Gbimsi began growing Jatropha on a farm, using cuttings and seeds grown directly in the field. They use equipment designed by GRATIS to extract oil from the Jatropha seeds. The crude Jatropha oil is then mixed with diesel fuel to run shea butter processing equipment. (The fuel composition is 30 percent diesel and 70 percent Jatropha oil.). Although there are a number of biodiesel projects that have been initiated in Ghana, this is an easier production process for the women's group to manage, since just extracting the Jatropha oil is much simpler than making biodiesel out of it.

Project design

The GRESDA-Ghana project provided coordination for implementing the project and training the women's group members (most of whom were illiterate). GRATIS Foundation manufactured the extraction equipment and supervised its installation and use. The UNDP-GEF Small Grants Programme funds paid for installation of the biofuel extraction equipment and initial cultivation of a 10 acre (4 hectares) *Jatropha* farm to supply seeds for producing oil to use in running the shea butter processing plant. The women, through the traditional leaders, provided land and labour, which paved the way for construction of a structure to house the *Jatropha* oil extraction and shea butter processing equipment.

The phases and major activities of the project were selecting the site for *Jatropha* farming, organizing a series of informational and gender sensitization workshops to build community support for the project, constructing a structure for the processing equipment and activities, acquiring and installing mechanized oil-extracting equipment comprised of a crusher, mill, press and diesel engine, organizing a Rural Women's Technician Corp workshop to train the women in equipment operation and maintenance, training the women in basic accounting and bookkeeping, trial production by the women, opening a bank account with the local community bank, commercial production, monitoring the project and training the women in value-addition to the oils extracted, and sharing experiences with other women's groups and visitors.

Project impact

The project now serves as a guide for all those interested in village biofuel production and empowerment of women, including entrepreneurs, project developers, policy makers and donors. Efforts are also under way to secure funding in order to replicate it in other interested villages.

The women have full control and ownership of the agro-processing machines and processes. Training programs helped build their confidence, and they then traveled outside their locality to see what kinds of projects other women elsewhere had undertaken. Once commercial production of shea butter commenced using the installed equipment profits accruing from the project were entirely for the women's group. The increased production forced the women to seek new external marketing avenues, which yielded positive results.

There have been both direct and indirect benefits for the target group and the community. The name of the village is now known throughout the district and region as a shea butter and *Jatropha* oil-producing village. Electricity has now been extended to the village, and they have also acquired a toilet facility provided by UNDP-GEF and UNIFEM.

Children of the beneficiary group who hitherto were not attending school are now enrolled in the community school because the families are now able to pay school fees.

For the members of the women's group, much of the drudgery involved in the shea butter processing has been eliminated, and production levels are up. The most direct benefit to the group comes from access to the grinding mill and an alternative method of kernel crushing and pressing for oil extraction. When the complete plant package is utilized, six hours of time can be saved, which contributes to improvements in household interaction; more relaxation for improved health, entertainment, community peace and harmony; and increased attention to other income generating activities. In addition, the group has received seed capital from the local community bank for shea kernel purchasing, which was never available to them before.

Regular group interaction and participation in meetings and workshops has broadened the outlook of the women. They benefit from regular interactions with facilitators from outside their locality, and exposure to cities such as Tamale, Kumasi and Accra. Over all, they have more ability to make their own choices, and have gained in terms of improved self-esteem, better negotiating skills, more time for volunteering, and greater opportunities for contributing to the household budget. All these benefits were nonexistent before the inception of the project.

The Gbimsi biofuel extraction project has demonstrated that with proper training in gender sensitization and the use of appropriate technology, rural illiterate women could efficiently extract oils to sustain their livelihoods (Sabina Anokye Mensah, GRATIS Foundation, Gender and Development Coordinator, Tema, Ghana, 2009).

Best practice project 3: KADA-Ghana microloans for infrastructure and economic development project

Project initiators, location and background

Kpangmaga Development Aid (KADA) is a registered, charitable, non-governmental organization committed to human development and social upliftment of the deprived and marginalized rural communities in the Northern part of Ghana. The organization was founded in August 2006 by Musah Adam, a Ghanaian, and Shane Williams Dayton of the United States of America.

The project is located in rural Tamale, Tolon/Kumbungu and Savelugu, in the Northern Region of Ghana. These districts were selected because of their high status in terms of illiteracy, school drop-out rate and unemployment status. There women are economically active but underprivileged. The majority of these women are illiterate. They have little or no education at all and therefore have little or no opportunities to access bank loans to carry out their businesses.

This problem goes a long way to affect their children's education. Many of them are not capable of paying their children's school fees and provide them nutritious meals. The worst affected of this lack of business are the daughters as they migrate to the south to work as porters for money. These families are kept in a cycle of poverty. If the parents are not able to send their children to school the family will stay in poverty for ongoing generations.

KADA's mission is to support the deprived and marginalized, especially women and children, to realize their full potentials and contribute to the sustainable improvement in their lives by facilitating lasting change through the provision of micro credit, education, advocacy, networking, partnership and forming linkages with other organizations that share common visions. KADA is working under the motto: economic opportunity for all (kada-ghana.org)..

Project design

KADA's activities include micro credit, education, health, water and sanitation, food security. It would provide up to 600 women from the rural communities in the Northern Region of Ghana with micro loans. Putting the women into business will bring a lot of improvement on the families of the beneficiaries for the coming generations.

KADA would find an amount of up to 30.000 € to loan up to 600 women. The seed capital for each woman will be between 50 € and 75 €.

Project impact

This project is on-going. By 2009, two communities have already benefited from KADA's loans which have a positive impact since most of the women are now in business and can pay for their children's school fees and can provide decent food for the family (Figs. 2 and 3).



Figs. 2. & 3. *Some of the women participants in the KADA micro-loan economic projects*

Conclusion

Socio-economic empowerment projects have enabled disadvantaged Ghanaians to cope better with their livelihood and liveability challenges. Physical and mental health is pre-requisite of economic empowerment and health education enhances personal, family and community wellbeing.

Women are particularly instrumental in the empowerment projects not only because they are the inheritors of the issues and challenges but also because they have proven to be capable of making the projects doable. The Ghanaian cases point to the fact that respect for the women's existential right makes the difference, and that faith in women as effective leaders for change in their families and communities secures success of projects. A special emphasis on illiterate women, on remotely located women, on chronically neglected and physically disabled women adds value to the projects.

The Ghanaian experience also underlines the vital role of prudent management and organization of liveability empowerment initiatives. Here, when a collectively felt need justifies the efforts ready funds pave the way for their implementation, sometimes with the help of a global-local network. Then an efficient on the ground mechanism guarantees implementation by inventing and utilizing creative techniques to ensure women's accessibility to the empowerment projects, and by training them to make the projects work.

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