

Economic Empowerment of Women as a Development Strategy in Sub-Saharan Africa: A Report from a Village in Rural Ghana

Linda M. Plunkett, Nonprofit Consultant, (Professor, Retired) College of Charleston School of Business Cynthia Cupit Swenson, Professor, Family Services Research Center, Medical University of South Carolina, US¹

ABSTRACT

Financial independence and the resulting empowerment of individuals have been established as successful strategies to address poverty on the global level. Economic empowerment of women, in particular, has been identified as essential to the building of stronger and more stable societies. While almost all impoverished women in developing countries face challenges that impede their progress toward economic parity, women in Sub-Saharan Africa (SSA) face further complexities to their economic independence. These challenges include: (1) land and property ownership practices; (2) imbalance in the division of labor; (3) obstacles to markets and trade; (4) poor education and skills training; (5) limited access to credit and financial resources; and, (6) weak infrastructure to support entrepreneurial success.

This paper will review the conditions faced by women entrepreneurs in rural Sub-Saharan Africa, and Ghana in particular. Empirical evidence and personal experience by the researchers will illustrate the efforts by a NGO in Okurase, Ghana, to develop economic opportunities for women that include brick-making, sewing, and food processing. The successes and challenges of these initiatives will be discussed, and suggestions will be made to empower other women entrepreneurs in SSA.

INTRODUCTION

Financial independence and the resulting empowerment of individuals have been established as successful strategies to address poverty around the world. Economic empowerment of women, in particular, is recognized as being essential to the building of stronger and more stable societies. One author has described women's economic empowerment as a "magic potion" that boosts both gender equality and the wealth and well-being of nations. (Blumberg 2005)

Two of the main reasons for focusing on women's economic improvement are (1) higher levels of female poverty globally and (2) traditional women's responsibility for household well-being. In other words, the majority of the world's impoverished people are also those responsible for raising future generations. Accordingly, helping women to achieve their economic potential can energize world economies.

¹ The authors wish to acknowledge and thank Samuel Nkrumah Yeboah and Nana Ama Yeboah for their incomparable leadership, wisdom, and friendship. Their vision and dedication have transformed lives in Okurase, Ghana and elsewhere in the world.

Governments, researchers, and humanitarian organizations alike have acknowledged the importance of women's enterprises as a means of community development. Over the last decade, progress has been made in policy reforms and institutional arrangements at both regional and country levels as a result. Women have proven to be worthy of the investment of time and resources to ameliorate their poverty. Bunker Roy and Barefoot College in India have been leaders in the movement to empower women as agents of sustainable change. Additionally, international agencies such as the United Nations (UN), the International Finance Corporation (IFC) of the World Bank, the International Labour Organization (ILO), the Organisation for Economic Co-operation and Development (OECD), International Center for Research on Women (ICRW), and others have invested time and resources to work with governments around the world to stimulate women's economic opportunities.

A broad range of organizations has focused on the specific challenges facing women working in Sub-Saharan Africa (SSA). The African Development Bank (AfDB) and the United Nation's Economic Commission for Africa (ECA), for example, have been involved in identifying, understanding, and measuring women's economic empowerment in Africa. Despite such attention, progress in improving economic opportunities has been slow.

This article does not attempt to offer new suggestions or approaches for the promotion of women's economic empowerment in SSA or elsewhere. Further, the views presented herein are not intended to be a criticism of the work or research conducted by others.

Instead, the authors hope to add to the body of work by presenting direct evidence from women entrepreneurs in a rural community, Okurase, Ghana and thereby to advocate for a grassroots, women-led approach to establishing funding and implementing small women-owned businesses. The authors have extensive experience with an NGO in the community and have helped to establish several women's economic enterprises in the village. This paper outlines some of the businesses that have been created over the last ten years, including a consideration of lessons learned from each.

These experiences support the value of improving economic opportunities for women as a critical means of improving life for all its citizens in the community. The authors hope that this report will add to the foundational research being done by other agencies to improve conditions for women entrepreneurs in SSA. Additionally, the authors posit that empowering women in rural SSA communities is a valuable humanitarian strategy.

OVERVIEW OF WOMEN'S ECONOMIC EMPOWERMENT

In Africa and elsewhere, women wishing to enter the workplace have faced discrimination. According to the World Bank, gender inequality can be categorized into five dimensions: (1) economic structures and access to resources; (2) education; (3) health and related services; (4) public life and decision-making; and, (5) human rights of women and girl children. As women in developing countries around the world struggle to gain equal status with their male counterparts, they have faced inequities in all these areas.

The importance of gender equality as one of the prerequisites for poverty reduction has been recognized in the United Nation's Millennium Development Goals (MDGs). Many projects are underway to enact and implement equal economic rights for all citizens. Legislation on equal pay for equal work, better access to employment opportunities, equality in hiring and promotions, leave and unemployment benefits, freedom from sexual harassment in the workplace, and other critical rights are increasingly being legislated. However, serious lags in the implementation of the laws continue to constrain women's equality and empowerment. (UN 2014)

In Africa, governments and international development agencies are committed to improving gender equality and women's empowerment, but progress has been slow and complicated. Although the number of people living in extreme poverty (less than 1.25 USD per day) has decreased globally over the last three decades, SSA still accounts for more than one-third of the world's extreme poor. Further, SSA is the only region in the world for which the number of poor individuals has risen steadily and dramatically between 1981 and 2010. There are more than twice as many extremely poor people living in SSA today (414 million) than there were three decades ago (205 million). (World Bank Press Release 2013) Women are over-represented among the rising levels of the economically disadvantaged on the continent and are also more engaged in vulnerable, informal employment than men. (In Africa Poverty Has a Female Face 2009)

Individual governments and international organizations working in Africa are committed to achieving a reversal of current trends in economic development and gender equality. There has been some encouraging progress. Indicators show that improvement has been made in social and political equality in many African countries. Data from the World Bank, for example, indicate increases in the number of women in the workforce and government. Unfortunately, economic inequalities have not improved as markedly, despite the acceptance and recognition that women's economic empowerment is a vital component of

neutralizing discrimination.

Women's economic empowerment, defined as the enhancement of a woman's ability and power to make strategic economic decisions has been recognized as a particularly critical need for development in low and middle-income countries (LMIC) where women likely have few, if any, of their own assets. (Golla et al. 2011, 4) Although more women now participate in paid employment than at any other time in history, labor markets in LMIC tend to show women are concentrated in lower quality, irregular, and informal employment. (UN 2014) Moreover, low pay grades throughout LMIC may necessitate second incomes as essential for survival.

Many women have entered into business out of economic necessity and lack of other employment options. In impoverished or developing countries, women remain traditionally employed in "invisible" areas of informal work, such as domestic labor, piece-rate homework, and assistance in small family enterprises. These endeavors offer precarious employment status, irregular, low remuneration, and limited ability to organize. (Chant and Pedwell 2008, 1).

PROBLEMS FACING WOMEN ENTREPRENEURS IN RURAL AFRICA

Attention to the issues of gender equality is not sufficient to address the complex challenges facing working women in SSA. Efforts are underway to expand opportunities and conditions for women entrepreneurs in these African countries. The African Development Bank, for example, identified the need for community-based development activities that would expand employment opportunities, improve incomes and offer opportunities for acquiring new skills among poor rural women, as well as reduce malnutrition among women and children in the country. (Dejene 2008)

Women play a significant role in African economies, and they are well-represented in the micro and small enterprises sub-sector. While a very small number of women own medium and large-scale enterprises, the large majority of women entrepreneurs are engaged in small or very small (micro) businesses. A large number of them (60 to 80 percent) are located in rural areas, and most of them are engaged in low-income, self-employment in agriculture. Fewer are participating in non-agricultural activities with very low prospects for income or growth. Despite the poor returns for working women, households in SSA rely on the meager income provided by women's businesses.

Until more strides can be made to improve opportunities and education for women in

SSA countries, the majority of women will continue to depend upon income generating activity that will allow them to manage from home such as food vending, basket making, cloth dying, soap making, and other “feminized” business activities. These sectors are likely to be in saturated markets and or have low margins of return.

Meanwhile, women entrepreneurs in rural communities in SSA encounter overwhelming barriers to conducting business operations, even in their local markets. A review of literature from agencies and researchers working in SSA has identified multiple dimensions of severe economic challenges for rural entrepreneurs that are experienced to a lesser degree by impoverished women in urban areas. For purposes of this article, the comparative difficulties facing working women in rural SSA will be categorized into six areas: (1) practices regarding land and property ownership; (2) imbalance in the division of labor; (3) obstacles to markets and trade; (4) poor education and skills training; (5) limited access to credit and financial resources; and, (6) weak infrastructure to support entrepreneurial success. Each of these areas is briefly described below, citing specific conditions in Ghana where appropriate.

Practices Regarding Land and Property Ownership

Many African countries have inheritance and property practices that limit women’s ownership of land and other property. In some countries, for example, widows and divorced women have no legal rights to inherit land. When a husband dies or leaves, the land remains owned by his family. In places where inheritance is legally permitted, property laws are often ignored with impunity because of cultural attitudes and lack of enforcement. As a result, women as a sector of African economies generally lack access to land and other assets.

The legal framework for business in Ghana does not contain explicit provisions that inhibit women’s economic potential. However, there exist a number of cultural and administrative practices regarding land and property ownership (or inheritance) that constrain small entrepreneurs. Land sales and transfers are extremely cumbersome for Ghana citizens. The complicated land registration process, in some cases taking as much as ten years, inhibits men and women, but there is an additional burden on needing to obtain titles to land, once acquired. (Voices of Women Entrepreneurs 2007)

Cultural practices and attitudes may undermine rules and regulations in some rural areas. For example, one of the chiefs in rural Ghana discussed the construct of *community benefit* in an interview with one of the authors. He explained that some villages believe that the land is owned by the community, even if individuals hold titles to parcels. If the elders and

local leaders deem that use of a certain piece of property is needed for the village, the land will be used without easements or permits.

Imbalance in Division of Labor

Despite some progress in social equality, traditional societies tend to be strongly differentiated in gender roles. Many men adhere to outmoded views that women should not go into business. Women continue to bear the chief responsibility for the households in rural SSA, and many women spend most of their adult lives raising children—their own and others. Such mindsets place extra encumbrances on women wishing to enter the workforce.

Lack of manpower adds to women's responsibilities in rural villages in SSA. Many communities suffer from shortages of able-bodied men. Often, teen boys and young men migrate from the villages to urban areas in search of employment, and women are left to care for families and eke out their family's existence without sufficient support.

Additionally, many SSA communities have lost large numbers of men to AIDS and other diseases. Political conflicts have also diminished the number of young men in some SSA countries, placing even greater responsibilities on women in rural areas. Some women work up to 16 hours a day, juggling the needs of their families with productive necessities. Such women, overwhelmed with family and community responsibilities, have less time for improving their income generating efforts.

Despite these circumstances, women in SSA find it necessary to work in any way that they can to earn enough for food and basic human needs of their families. Three-fourths of the households in Ghana, for example, depend on women's small and micro-income generating activities for their survival. (Voices of Women Entrepreneurs 2007)

The imbalance in women's household responsibilities and the shortage of capable male partners are two of the main reasons that rural women have migrated toward small or micro-enterprises that can be blended into their other obligations. Home-based businesses allow women to combine their businesses and their care responsibilities.

Obstacles to Markets and Trade

As is generally true for most enterprises in Africa, a significant proportion of women entrepreneurs do not participate in markets beyond their district. Most women operating businesses in rural SSA have limited direct interaction with customers and virtually no experience in international trade. They do not have access to information about external markets or about quality control requirements that would help to expand the export of their

products. Accordingly, most women-operated businesses in SSA are not taking advantage or are not aware of opportunities that may exist to improve their market share. (Richardson et al. 2004)

Another impediment to trade is the lack of transportation for products. Very few women in SSA own their own vehicles, and they must pay heavy fees to have goods moved if they wish to sell outside of their local area. A lack of public transportation and extremely poor road conditions are additional impediments to the expansion of localized, rural markets.

Since circumstances compel most women to operate in locally based markets, their businesses are consequently limited in size and customer exposure. Many women have no business premises other than their homes, further limiting the exposure to customers and expansion of their businesses. These conditions lead to excessive competition and underpricing in confined local markets.

Poor Education and Skills Training

Schools and educational opportunities for women in rural Africa are severely deficient, although there have been improvements in the last few years, according to the UN's MDG project. Generally, women's levels of education remain lower than men's. (UN 2014)

Women entrepreneurs in rural African communities suffer from more educational deficiencies than their urban sisters. (UN 2014) Many rural women have received no schooling beyond the primary level. Schools are often located far away from homes, and lessons are conducted in formal, not colloquial languages. Family and household responsibilities like collecting water and gathering fuelwood cause more females than males to drop out of primary and secondary classes.

Many females do not receive an education because they cannot afford school fees. Poverty in rural areas often imposes tough choices on families and households about how many children to send to school, which children to send, and how long they may attend. Strong cultural norms favor the education of males. (UNICEF 2014)

In SSA, Ghana is one country that has made progress towards gender parity in primary education; however, the gender gaps in secondary and tertiary education remain a concern. Likewise, girls' enrollment in polytechnic and science and technology fields is low. In technical vocational education, more girls are enrolled in fields that are focused on traditional female skills like tie and dye, basket making, sewing, etc. (Dejene 2008) Given such educational disparities; it is not surprising that many women do not have the basic educational skills to

manage a business successfully.

More education and training are needed in business subjects like accounting, finance, marketing, and taxes. There are opportunities for women in expanding economies if they can find training in human resources, banking, and government services, for example. Unfortunately, formal employment in these sectors is chiefly available in urban areas only.

Job training programs that are occasionally available in rural areas require math and reading as components. It is not surprising that the high illiteracy rate among rural women restricts the types and level of vocational training that can be offered to help them and limits their ability to produce reports, keep business records, or complete business forms and applications.

Limited Access to Credit and Financial Resources

The lack of start-up and working capital severely restricts opportunities for women's enterprises. In rural Africa, whatever income that can be generated from small or micro enterprises is barely enough to meet basic family needs. To start or grow a business in SSA, women need to be able to access credit. Regrettably, financial institutions have not targeted women for credit programs.

In most countries in SSA, banks and banking operations have expanded significantly, as new regional banks have been formed, and international banks have increased their presence. Women entrepreneurs have not found much additional assistance from traditional financial institutions, however. Most banks favor less risky enterprises, ones with an established borrowing history, or businesses that can be collateralized with property. Women's businesses in the informal sectors of the economy do not usually fit the preferred lending profiles of financial institutions.

In recent decades, micro-credit institutions have gained greater prominence in filling in the financial resource gaps for impoverished female entrepreneurs in SSA. The spread of micro-credit opportunities has generated a great deal of evidence that suggests that women are good credit risks. Notably, Muhammad Yunus (2010, x) through his experience with the Grameen Bank, observed:

. . .that female borrowers brought much more benefit to their families than male borrowers. Children immediately benefited from the income of their mothers. Women had more drive to overcome poverty.

Microfinance and group lending have improved the scenario for access to financing for

rural entrepreneurs, but the unmet credit needs for women in SSA remain huge. One innovative arrangement that is now being used in micro-financing in Ghana is the concept of group lending. Under this arrangement, a number of prospective borrowers form a homogenous group and submit a collective borrowing proposal for the entire group. They also undertake to subject themselves to peer monitoring and technical assistance to members where required in order to ensure that the loan is repaid on schedule. This concept has potential to provide women with much need capital, but group borrowing is not as feasible in rural communities as in urban areas.

Throughout SSA, credit, insurance, and pensions are areas that continue to be difficult for women to access. Financial institutions, governments, and humanitarian organizations will need to intensify efforts to support women entrepreneurs in growing their businesses and the economies within which they operate.

Weak infrastructure to support entrepreneurial success

Most of the population in SSA countries face extreme hardships in their day-to-day lives. Rural communities, especially, suffer from a scarcity of safe water, little to no electricity, limited telephone connectivity, inadequate transportation, and an absence of Internet service. These are services that are taken for granted in developed countries, and they are essential to economic success. The short supply of these basic resources makes business operations incredibly trying for enterprises in rural SSA.

Both male and female entrepreneurs face negative impacts of the weak infrastructures that may exist in their region. However, a closer examination of the gender-differentiated activities in SSA suggests women's businesses bear heavier burdens. Women who live in communities with low infrastructure (transport, water and sanitation and energy) are more affected by the imbalance in labor burden and time constraints associated with their family responsibilities. (Dejene 2007, 14)

Poor communications and insufficient governmental support further isolate entrepreneurs in rural African communities. Men and women trying to generate income are separated from basic resources that may be available to entrepreneurs in urban areas or to foreign business owners that invest in LMIC. Rural business operators function almost completely at the local level and in a relative vacuum of support.

Governmental red tape and administrative inefficiencies, multiple languages, warring political factions, lack of standardization, etc. likewise contribute to the difficulties faced by

rural entrepreneurs in SSA. The next section of the paper will consider the challenges to women entrepreneurs in SSA by reporting on experiences with an NGO in rural Ghana.

OVERVIEW OF PROJECT OKURASE

Ghana, an LMIC country in SSA, is an independent country with a stable government and rich natural resources. Its macro-economy and political security have expanded in the last couple of decades, but like many other countries in SSA, Ghana continues to struggle with insufficiencies in its infrastructure and a complicated, often inconsistent application of laws and policies.

Okurase is a village in the eastern region about one and one-half hours from the capital of Accra. Okurase is home to approximately 3,500 people, one-half of whom are children. Most of the adults are subsistence farmers. The village is headquarters for an NGO called Project OKURASE.

The elders and leaders of the village of Okurase have been working with volunteers from Ghana, the US and the UK to develop opportunities in the village for over a decade. The mission of Project OKURASE is:

Collaborating with the village of Okurase, Ghana to develop sustainable, replicable solutions to life's biggest challenges and sharing lessons learned with other impoverished villages

The overarching goals of Project OKURASE are to transform the lives of the village by creating collaborative, sustainable, and integrated solutions to address the following areas of social needs: 1) Water and Sanitation; 2) Health and Nutrition; 3) Education and Technology; 4) Economic Self-Sufficiency 5) Building and Energy Sources; and 6) Women and Orphans and Vulnerable Children. Significant progress and change have occurred in each of these areas in the village.

Project OKURASE develops its projects and programs that are integrated throughout its six objectives. That is, each project undertaken by the NGO has both direct and indirect benefits to other projects. For example, attainment of a safe water system for the village was a key objective for water and sanitation goals, but a source of safe water also impacts all of the other objectives. Likewise, improvement of the economic self-sufficiency of Okurase residents will benefit all other project areas.

A key underlying principle of Project OKURASE is the recognition that the people of the village know what is best for improving their lives and how to attain sustainability. Thus,

all programs are locally determined and locally led. Outside collaborators offer assistance with resources and ideas for implementation. While external collaborators are respected and valued, the elders and leaders who live in the village and have the ultimate authority about whether a program will be initiated how it will be adapted to the culture of the village. Using this model, the majority of projects to date have occurred after discussion with village leaders and as resources or expertise have become available. The village residents contribute labor (sweat equity), and collaborators help with fundraising and grants.

Project OKURASE has consistently encouraged the creation of meaningful and sustainable employment opportunities to alleviate poverty in the village. Over the years, several enterprises involving women have been developed. Several of the enterprises will be described below.

WOMEN AND MICROENTERPRISES IN OKURASE

When planning projects with village chiefs and elders, volunteer leaders quickly recognized that women in Okurase are better respected than in some socio-cultural subsectors in Ghana and Africa. The chief of the village is a woman, and the council of elders includes several women with important roles. The Coordinator for Project OKURASE is a respected community advisor. Acceptance of females in such leadership positions results in an environment that is conducive to women's enterprises. Accordingly, the village of Okurase has welcomed the establishment of women's enterprises without bias to gender. Both men and women in Okurase have been eager to develop economic opportunities that would benefit their families and the village.

Job training for Okurase started in three trade areas: compressed earth brick-making, sewing (including quilt making), and food processing (fruit drying and gari production). Experiences with each of these initiatives will be described, along with lessons learned from each.²

Brick-making

One of Project OKURASE's first enterprises was an outgrowth of its first major goal to build

² There are countless individuals and organizations whose generosity has enabled the creation of economic opportunities in Okurase. Project OKURASE wishes to acknowledge several of the leading donors involved in the businesses outlined in this paper. They include the Medical University of South Carolina, Clemson University, the College of Charleston, Gethsemani Community Center in the Union Heights neighborhood of North Charleston, SC, the Alero Foundation, Pedals for Progress, Church of the Holy Cross, African Women's Development Fund, and United Support of Artists in Africa. They have all been instrumental to the work of Project OKURASE and the community it serves.

a community complex. The Nkabom Centre was envisioned to be a multi-building compound that includes a skills training school, medical center, a school for children's formal education, and a few other buildings to be used by the community. The chiefs and elders of Okurase and Project OKURASE leaders collaborated with architects and architecture students in the US to design the facility. Once the design was complete, the community decided that the construction should use environmentally friendly materials and local labor. As a result, the community and Project OKURASE chose to use compressed earth (i.e., laterite) bricks made by local residents.

An announcement was made to the community that training in compressed earth brick-making would be available. Project OKURASE raised the funds to purchase and transport all the materials needed (e.g., cement, sand, water) and arranged for the loan of a brick-making machine from a foundation to initiate training. There was much interest from the village, but the NGO encountered an unexpected hurdle when they learned that trainees expected to be paid for their time in training. Apparently, some of the international NGOs routinely pay their volunteers and the people that they train. This practice is important to trainees whose time away from their farming activities would threaten their families' survival. In addition, trainees in rural Ghana needed meals provided in order to have the strength to do the training.

After purchasing the needed materials and hiring an instructor for training, Project OKURASE did not have sufficient funds to pay trainees. The community and NGO leaders deliberated and decided the best solution was to provide daily meals for the brick-making trainees and their families as they completed the training. This solution worked well.

Nine women and nine men were selected and trained. Project OKURASE's Project Coordinator recognized that certification would be valuable for the trainees, so a local agency was engaged in testing the trainees and certifying them in compressed earth brick-making. A grand graduation ceremony was held, and the brickmakers were provided with official ID cards, clothing, and boots.

Next, four earth brick-making machines were designed and donated to the village brickmakers. Project OKURASE found private funding to pay for and ship the machines to Ghana. With the support of the training and machinery, combined with their enthusiasm, the brickmakers subsequently made more than 60,000 bricks that were used to build the skills training school.

Overall, the brick-making enterprise was successful. A group in the community received training in a marketable skill, and the entire village took pride in the construction of

their building. However, there were lessons learned for Project OKURASE. For example, the machines needed repair and calibration from time to time. In a remote rural village without much machinery, it was difficult to find someone who could do the repairs. A further complication was the inflationary cost of laterite as a raw material. Eventually, the brickmakers were forced to abandon the expensive laterite and use different materials to be able to finish school.

Today, the brickmakers in Okurase continue to be enthusiastic and hard working. Female brickmakers have been able to work consistently with little downtime related to childcare issues. Families and friends in the village will often provide childcare for the female laborers. It is also common to find children at work with their mothers. The women brickmakers, grateful for opportunities to generate income, have proved that they are reliable and interested in becoming more deeply involved in operations of Project OKURASE. Importantly, the training and subsequent work in brick-making led many of the brickmakers to attain other building skills that have expanded their employment possibilities.

Sewing

Ghana is well-known for its colorful fabrics. Even women in the most modest households desire dresses and headwraps for special occasions. As a result, there is an immediate market for sewn products. Also, Ghanaians use bags of all kinds, and tourists find the bags to be appealing purchases.

With markets for sewn products already established, Project OKURASE decided to help the community launch a sewing center as a means to provide training and to support the work of local tailors and artists. Sewing machines were donated by a US nonprofit, and Project OKURASE raised the money to ship the machines and manage customs fees. Space for the sewing center was rented on the village's main road, an instructor was hired, and interest about the project grew.

The first product was a market bag with a screen-printed pocket with a logo. Sale of the bags was successful, and they continue to be produced today. The product line was expanded to include school uniforms, purses, drum bags, and other products. For a time, the products were available for sale on the online retail site, Etsy. However, the shortage of computers in the village and lack of Internet access made online sales infeasible. Today the items are sold mainly in the United States and Europe through personal contacts.

One such contact resulted in a request for the Okurase Sewing Centre to produce

conference bags for a large convention in the United States. Conference attendees and others who admired the bags generated additional requests for similar bags for other conferences and programs in the U.S., England, Switzerland, and the Netherlands. These custom, just-in-time orders have proven profitable for the local tailors and artists.

Not all sewing initiatives have been as lucrative as the bags. One example is quilting. Because Ghana is close to the equator, the populace does not need quilts for warmth. However, quilts are used by new mothers to swaddle their babies, and they represent the only available bedding for many of Okurase's orphans and vulnerable children (OVC).

For nearly ten years, a group of African-American women has made quilts for the village. In 2013, four of the quilters traveled to Okurase to meet some of the OVC and to provide a weeklong class in quilting for interested women. Many other women who did not travel to Ghana donated goods and materials to support the efforts of their "sisters helping sisters" around the world.

Six women (and their children) attended the class. They worked as a group to make a quilt, which was then dedicated to the community in an elaborate ceremony. The quilt will be placed in the school that is nearing completion. To date, quilting in Okurase has not developed into a viable business but is under consideration for future possibilities.

Food Processing

Fruit Drying

Ghana grows delicious tropical fruits such as pineapple, papaya, and mango. Fresh fruits are readily available for sale on most streets in urban areas and on the side of the road in rural settings. Several women in the village were interested in learning to dry these tropical fruits to sell in off-seasons. They also wanted to make and to sell by-products like mango and pineapple jam both locally and in external markets.

Project OKURASE received a small grant to provide funding to explore this project. An experienced fruit dryer and jam maker from another West African country were hired to come to Okurase and spend ten days teaching interested women. The teacher had not communicated that a building was needed for the drying process, so Project OKURASE had to hastily hire a mason and carpenter and to purchase needed supplies, none of which had been budgeted. To prevent further delays in instruction, the women trainees worked together to deliver sand and cement in head pans. They also contributed to the construction, and a small building was completed, along with screens on which to lay the fruit when drying.

Another issue to overcome was the fact that the women trainees and the teacher did not share a common language. Working together, the women discovered that some of the understood Hausa and one of them could translate into Twi, the language of Okurase. Helping each other, the women successfully dried fruit and made jams as they had hoped.

However, the fruit drying enterprise was not ultimately successful for several reasons. One issue involved the instructor who became worried about training women who might compete with her for business. She abandoned the project and left the village.

Another problem was more fundamentally difficult for the women to resolve. None of the women had experience with packaging or marketing goods for sale. As mentioned, fruits and food products are commonly packaged in baggies and sold on the roadside. The fruit drying women had to face for the first time the issues of safe packaging, budgets, and marketing goods beyond their local area. In Ghana and elsewhere in SSA, there exist few standards for inspection and quality control. All of these unknowns added to the costs of production and packaging. The price of dried fruit became much more expensive than fresh fruit, and few local people could afford it. Poor transportation and lack of connections to trade organizations made further complicated working in external markets.

The fruit-drying enterprise did result in economic lessons for the women in the village. The major message was that thorough research and economic forecasts are needed before an enterprise should be initiated. Barriers to communication and language, lack of training in business skills, and weak country infrastructure can cripple a business before it gets off the ground. A comprehensive understanding of the challenges facing women in SSA needs to be the first consideration of each economic initiative undertaken by entrepreneurs in Okurase.

Gari Production

Gari, a popular food in much of West Africa, is a starchy cereal made from cassava. Its production involves a rigorous process of grinding, sifting, and roasting without oil in large hot pans that require continuous stirring. It is a labor intensive and demanding work.

As a result of a small grant from the African Women's Development Fund in Ghana, a group of 10 women in Okurase (some of whom had been part of the fruit-drying endeavor) developed a cooperative that was the start of a gari making enterprise, named Okurase Gari. The grant supported the women in the purchase of a machine to grind the gari, saving them some of the most physically demanding work. Project OKURASE supported the women by building a shelter and site for their business and by renting land to establish farming of their

own cassava plants.

Okurase Gari has been successful in producing and selling gari, but the women have met with some challenges along the way. Similar to the fruit-drying enterprise, the main problems have concerned packaging and marketing. For example, people who sell foods in the village use measurements that are colloquially known by terms such as a “margarine tin” or “oolanka.” To sell gari beyond the local market, village measures had to be converted into standard kilograms. The measurement translation was a lengthy and complicated process.

The women of Okurase Gari discovered that expanding their market outside the village also required extensive planning. They had to find transportation, navigate some nearly impassable roads, and cover the costs of food and water for the day for the market women and their families. These marketing costs had never before been needed for selling in local markets. The new costs had to be factored into product pricing to generate a profit. The women learned this and other skills through experience. As they improve their business knowledge, they will be able to expand their markets to a wider region.

Project OKURASE, village leaders, and Okurase Gari realize that there is a critical need to improve business skills to grow enterprises in the community. With business activity, trade, and selling comes the necessity of record keeping, a skill not much used by subsistence farmers. Papers, pencils, ledger books, vouchers, etc. are also in short supply in the village for those who might wish to record data. Computerization of recordkeeping procedures is not possible without computers and the training to use them. Volunteers from Project OKURASE are working to fill the educational gaps and supply deficits for business training.

The success of the women of Okurase Gari has also fostered help for other women in the village. Recently, the cooperative made its first micro-loan to a woman who wanted to start a business. The women of Okurase Gari worked with the woman to create a business plan and a loan repayment schedule. This venture into micro-finance has shown that the women in Okurase are willing to share their success and knowledge with other women in the village. The concept of “community benefit” is strong in Okurase.

SUMMARY AND SIGNIFICANCE

International organizations and governments of countries in SSA are acutely aware of and actively engaged in empowering women to achieve financial independence. Unfortunately, much of their effort does not trickle down to the rural communities. Weak and inconsistent enforcement of laws, the influence of cultural traditions, difficulties in communication, and

overwhelming medical needs all contribute to harsh conditions for men and women in SSA. The populace of rural communities will likely be among the last to benefit from any changes.

Nonetheless, the uphill battle for economic opportunity for women in SSA must continue. Through economic empowerment, women can gain equality and control over their own lives and thereby contribute to their families and their nations. Also, more female economic power might help reduce corruption, conflict and violence in their nations (Blumberg 1989) while promoting greater environmental sustainability and, perhaps, reduced rates of HIV/AIDS and other diseases that threaten life and reduce work productivity.

In Ghana and other countries in SSA, there is a tremendous need to eliminate barriers to land and property ownership, to improve the imbalance in the division of labor, to remove obstacles and promote more trade, to improve education and skills training drastically, to increase credit and financing opportunities, and to continue the betterment of national infrastructures. The rate of change is desperately slow. Yet the UN and other organizations continue to press forward with research and programs to improve the conditions.

At the grassroots level, individuals and foundations are working to advance economic progress. Project OKURASE is one NGO that is working at the village level to create opportunities and stimulate change. This bottom-up approach has proven to be valuable in rural Ghana, which is disconnected from its country's urban areas and centralized programs.

Establishing a new business in rural villages in LMIC like Okurase, Ghana, is a challenging task with many lessons to be learned. Of major significance is the need for immediate and intense training in business skills. Better communication, recordkeeping, marketing and packaging plans, and quality control are essential to any rural enterprise, no matter how small. New businesses in rural Ghana usually have no methods of transportation for goods or needed equipment. Energy and technological improvements, including the Internet, are imperative to economic advancement, even in rural villages in SSA. Finally, it is essential for women to receive support in making connections that will help them become aware of ways to improve their market share and expand their businesses.

Foundations and NGO's can be highly instrumental in helping women achieve a successful start in adverse conditions. Experience with the enterprises described in this paper shows that women who achieve success in rural villages often choose to support other women. Support can be in the form of childcare, knowledge sharing, or micro-loans, for example.

The work with micro enterprises by Project OKURASE will continue, and more

knowledge will be acquired and shared. One of the unique aspects of the Project OKURASE's model is that all the projects have been designed as educational prototypes that can be replicated in other rural, underserved communities.

The challenge is the best way to help women who are living in LMIC with virtually no resources. The capacity to start, grow, and maintain a successful woman-owned business requires start-up funds and supplies, education, support with determining packaging and marketing, communication skills, and good recordkeeping.

As shown through the experiences of Project OKURASE, small grants and microloans can give women the boost they need to get a business off the ground. The NGO, based directly in the village, has been instrumental in providing the support needed for education, packaging, marketing, and recordkeeping of new enterprises. Little by little, step by step, family by family, the conditions in Okurase, Ghana continue to improve for all its citizens.

Exhibit 1
Lesson Learned from Women Entrepreneurs in Okurase Ghana

Challenges for SSA enterprises		Brick Making	Sewing	Food Processing
1.	Land and property ownership practices	<ul style="list-style-type: none"> Village chief donated land for complex Village elders provided information about land use 	<ul style="list-style-type: none"> Women do not have space to conduct business outside of their homes NGO rented space 	<ul style="list-style-type: none"> Land was rented so that women could farm the cassava needed for gari production
2.	Imbalance division of labor	<ul style="list-style-type: none"> Trainees expect compensation to counteract loss of daily revenue during training Women will share childcare to support each other 	<ul style="list-style-type: none"> Village women are labor poor and do not have time needed for sewing Impatience for lag time between training, production and income generation 	<ul style="list-style-type: none"> Women had to continue family farming and other duties while they trained or worked to create business
3.	Obstacles to markets and trade	<ul style="list-style-type: none"> Inflationary costs of laterite made it cost prohibitive to manufacture and sell bricks outside of local area 	<ul style="list-style-type: none"> Few market connections outside of village Little experience with markets outside of the region 	<ul style="list-style-type: none"> Locally made products must be translated into standard measurements Transportation to markets outside of village is expensive and difficult
4.	Poor education and skills training	<ul style="list-style-type: none"> Certification is valued by trainees 	<ul style="list-style-type: none"> Few women are afforded formal education 	<ul style="list-style-type: none"> As business becomes successful, need for business training and

		<ul style="list-style-type: none"> Mechanical repair is difficult to find in rural communities. 	<ul style="list-style-type: none"> Outside instructors are scarce and hard to keep Multiple languages result in difficult communication between instructors and students 	<ul style="list-style-type: none"> recordkeeping become critical
5.	Limited access to credit and financial resource	<ul style="list-style-type: none"> No purchase contracts or loans to help with skyrocketing costs of raw materials 	<ul style="list-style-type: none"> Absence of start-up funding impedes the creation of new business 	<ul style="list-style-type: none"> A small grant enabled the purchase of machinery needed to start gari production
6.	Weak infrastructure to support entrepreneurial success	<ul style="list-style-type: none"> Import duties and paperwork create problems acquiring machinery and supplies 	<ul style="list-style-type: none"> Lack of Internet access makes online retailing infeasible 	<ul style="list-style-type: none"> Poor roads and deficiencies in government services impede growth and success

REFERENCE LIST

- African Development Bank. 2003. *Women's Community Development Project, Project Completion Report*, African Development Fund Ghana.
- African Women's Entrepreneurship Program International Exchange, Fact Sheet*. 2011. Office of the Spokesperson. Washington, DC: Entrepreneurship Program International Exchange, "Assessing the Enabling Environment for Women in Growth Enterprises: An AfDB/ILO Integrated Framework Assessment." 2007. Geneva: International Labour Office.
- Blumberg, Rae Lesser. 1989. "Making the Case for the Gender Variable: Women and the Wealth and Well-being of Nations." Edited by Mari H. Clark. Washington, DC: Office of Women in Development, US Agency for International Development.
- Blumberg, Rae Lesser. 2005. "Women's Economic Empowerment as the 'Magic Potion' of Development?" Paper presented Philadelphia: 100th Annual Meeting of the American Sociological Association.
- Chant, Sylvia and Jones, Gareth A. 2005. "Youth, Gender and Livelihoods in West Africa: Perspectives from Ghana and The Gambia" *Children's Geographies*, Vol. 3, No. 2 (August: 185–199).
- Chant, Sylvia and Pedwell, Carolyn. 2008. "Women, Gender And The Informal Economy: An Assessment of ILO Research and Suggested Ways Forward." Geneva: International Labour Organization.
- Collins, Daryl; Morduch, Jonathan; Rutherford, Stuart; and Ruthven, Orlanda. 2009. *Portfolios of the Poor*. Princeton, NJ: Princeton University Press.
- Dejene, Yeshiareg. 2007. "Promoting Women's Economic Empowerment in Africa," Draft of paper for the United Nations Economic Commission for Africa Addis Ababa: African Development Bank. Accessed August 30, 2014.
http://repository.uneca.org/unecawebsite/sites/default/files/page_attachments/yeshiareg_dejene.pdf

- Dejene, Yeshiareg, ed. 2008. *Ghana Country Gender Profile*. Tunis: African Development Fund.
- Duflo, Esther. 2012. "Women Empowerment and Economic Development." *Journal of Economic Literature*, 50(4): 1051-79. Accessed August 30, 2014. <https://www.aeaweb.org/articles.php?doi=10.1257/jel.50.4.1051>
- Golla, Anne Marie, Anju Malhotra, Priya Nanda, and Rekha Mehra. 2011. *Understanding and Measuring Women's Economic Empowerment: Definition, Framework and Indicators*. Washington, DC: International Center for Research on Women.
- "In Africa, Poverty Has a Female Face." 2009. World Bank. Accessed August 28 2014 <http://web.worldbank.org/WBSITE/EXTERNAL/COUNTRIES/AFRICAEXT/0,,contentMDK:22182932~menuPK:258657~pagePK:2865106~piPK:2865128~theSitePK:258644,00.html>
- Malhotra, Anju and Sidney Ruth Schuler. 2005. "Women's Empowerment As A Variable In International Development," in *Measuring Empowerment: Cross-disciplinary Perspectives* Edited by Deepa Narayan-Parker. Washington. DC: The World Bank: 71-88.
- Mayoux, Linda. 2000. "Micro-Finance and the Empowerment of Women : A Review of the Key Issues." Social Finance Working Paper No. 23 Geneva: International Labour Organization.
- Mayoux, Linda. 2001. *Jobs, Gender and Small Enterprises: Getting the Policy Environment Right*. IFP/SEED-WEDGE Working Paper No. 15, Geneva: International Labour Organization.
- Richardson, Pat; Howarth, Rhona; and Finnegan, Gerry. 2004. "The Challenges of Growing Small Businesses: Insights from Women Entrepreneurs in Africa. *SEED* Working Paper No. 47. Geneva: International Labour Office.
- Richardson, P. A., and Howarth, R. P. 2002. "Jobs Gender and Small Enterprises Factors affecting Women Entrepreneurs in Micro and Small Enterprises in Africa." Background Briefing Note 1 to ILO Meeting Dar es Salaam.
- Sachs, Jeffrey D. *The End of Poverty* with Foreword by Bono, New York: Penguin Books. 2005.
- UNICEF 2014 Basic Education and Gender Equality, http://www.unicef.org/education/bege_61665.html Accessed August 30, 2014
- United Nations. 2014. The Millennium Development Goals Report
- United Nations Development Programme in Ghana. 2014. Accessed August 30, 2014. <http://www.gh.undp.org/content/ghana/en/home.html>
- Voices of Women Entrepreneurs in Ghana*. 2007. Report prepared by the IFC/World Bank Investment Climate Team for Africa in collaboration with IFC Gender Entrepreneurship Markets (GEM).
- "Women's Empowerment Principles: Equality Means Business." 2011. A Partnership Initiative of UN Women and the UN Global Compact Office.
- World Bank. 2014. Accessed August 30, 2014. <http://www.worldbank.org>
- Yunus, Muhammad. 2010. *Building Social Business: The New Kind of Capitalism that Serves Humanity's Most Pressing Needs*, with Karl Weber. New York