

# PAWORO GHANA

## Women Economic Empowerment and Market Access (WEEMA Project)-Proposal for Increase Coverage



**Presented to**  
**Mui Hoong-Singapore**

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## GENERAL INFORMATION

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## SUMMARY OF PROJECT

<b>Title of the Project</b>	Women Economic Empowerment and Market Access (WEEMA Project)
<b>Location</b>	Ghana- Wa West District
<b>Project Goal</b>	To provide sustainable livelihood opportunities for marginalized rural women to reduce household poverty
<b>Duration of the Project</b>	Six Months
<b>Target Group(s)</b>	Poor and marginalized women, smallholder/ low-income farmers and market players
<b>Number of Beneficiaries</b>	Direct Beneficiaries      50 Women Indirect Beneficiaries    150 Women
<b>Project Components</b>	<ul style="list-style-type: none"><li>• Offer an opportunity for women to diversify their income streams to supplement household income.</li><li>• Facilitate access to finance and market linkages</li></ul>
<b>Main activities</b>	<ul style="list-style-type: none"><li>• Identify and develop sustainable rural enterprises of selected value chains in project communities.</li><li>• Facilitate the establishment of Investment Fund and Savings and Loans schemes for women groups in project communities.</li><li>• Train women groups in enterprise development and financial literacy.</li></ul>

## 1.0 Introduction

*“I work hard throughout the farming season to feed my 5 children but the food does not last to the next season. Even after the rainy season, there is nothing more to do to survive on, feed my children, provide their educational and basic needs. ....I hope one day I will be able to live a decent life and educate my children well so I will uproot poverty in my home”*

*Wulo Adama, Tendoma, 2018.*

The concerns raised by Wulo sums up the challenges many women in the Wa West District of the Upper West Region face in their quest to attain economic independence. Various forms of deprivation continue to affect women negatively in many spheres of their lives even though they contribute significantly to household nutrition and income. Poverty is on the rise as more families are unable to meet their basic needs. The current level of poverty among women in the district can be attributed to limited access to economic opportunities.

## 2.0 Situational Analysis

Even though many interventions have tried to change the narrative, a lot more needs to be done. According to the Ghana Poverty Mapping Report (2016), Wa West District has the highest poverty rate of 92.5% with more than 50% being women. This report covered all the essential parameters of the UN human development indicators. Despite the fact that women constitute half of the agricultural labor force and produce more than 70% of food, they are still poor (SEND 2014). Many women live under 1 dollar a day and sometimes go to bed hungry. The district has the highest rates of child poverty and extreme child poverty: at 74.3 and 49.1 percent respectively (UNICEF, 2014).

Majority of women in the Wa West District are small scale farmers; cultivating less than an acre of land with rudimentary tools. They depend on single weather-oriented agriculture and find it difficult to avoid or withstand livelihood stress and shocks such as drought, crop failure, pests and disease infestation. Hence, the ability of the traditional farm sector “alone” to adequately sustain rural livelihoods and income or reduce poverty among rural households is very much in doubt. Others supplement their income with the picking and processing shea nuts into butter, selling firewood. Amidst such eventualities, opportunities for livelihood diversification become critical in determining women and household ability to cope with climate related stresses and shocks.

Socio-cultural dynamics have also exacerbated the plight of women in the district. When the husband provides cereals after the farming season, the wife is expected to provide ingredient and meat for the sauce. Sometimes, when the husband comes home and food is not ready, she is subjected to all forms of abuse. Women are not able to address domestic abuses because of the customary system and limited support systems in rural communities. Additionally, women are expected to ensure that educational needs of the children especially the girl child is taken care of. For the widows and physically challenged and women in polygamous they have limited support systems to help them live a decent life.

### 3.0 Intervention

In the light of these harrowing experiences, PAWORO Ghana, a gender focused Non-Governmental Organisation (NGO) is championing innovations that has the potential to change the narrative through Women Economic Empowerment and Market Access (WEEMA). WEEMA is creating economic opportunities through a combination of efforts to build sustainable skill sets of rural women to live decent and fulfilling life. WEEMA is supporting rural women to develop innovative and sustainable income generating activities that improves household income.

WEEMA is stimulating engagement not only in value addition to rural products but also in non-farm production and services that provide additional employment and income opportunities. The project shall increase women's access to markets, jobs, resources and financial services in a manner that fully respects their dignity and human rights. As more and more women get to experience the benefits of entrepreneurial activity, a silent renaissance will sweep across all the sectors resulting in larger economic emancipation, improved standard of living and a better world.

Currently, the WEEMA project is being implemented in one community (Tendoma) but the success of the pilot has encouraged PAWORO to extend the model to two other communities namely Poyentanga and Nyoli in the Wa West Districts of Ghana. The proposed increase in project coverage is intended to sustain improvement in the quality of life of the rural woman by stimulating local economic development and diversifying livelihood opportunities. The project will contribute towards the national development goals of inclusive economic growth, and poverty reduction.

### 3.1 Objective

To provide sustainable livelihood opportunities for marginalized rural women to reduce household poverty

## 4.0 Project Design

WEEMA will employ behavior change communication, human capacity building, market linkages, entrepreneurship and partnership to drive inclusive economic empowerment. The project will establish group saving and investment schemes, develop a business model a small processing unit.

### 4.1 Behavioral Change Communication

Most rural communities lack the belief that they can break free from poverty. Self-belief is major root cause of many of these extreme poverty situations. WEEMA is aggressively promoting behavioral change through a three prong approach: triggering, scaling and sustainability. The development of relevant messages on behaviors will take into consideration the sociocultural dynamics and livelihoods. Messages are crafted and developed in local dialects that discourage the culture of dependency. The culture of dependency whereby communities expect things to be given to them and lose sight of their own power to create wealth. They are reminded that women are economic actors just like men, and that their participation in economic activities is necessary for their household economic enhancement and resilience.

### 4.2 Facilitation and Establishment of Women's Groups

WEEMA is supporting communities to establish women's groups to address specific challenges that require collective effort. The group formation is intended to provide the necessary capacity needed to create the necessary environment/ conditions for economic empowerment. The project will educate women to have basic understanding of how effective collective actions can bring phenomenal change. The group formation will engender social cohesion, stronger advocacy platform, stronger negotiation for better prices for produce, easy access to credit, increase production to meet demand and creating checks and balances.

### 4.3 Product and Enterprise Development

A survey conducted by WEEMA in the communities showed that the production of soap and the making of pastries have ready markets in the communities and beyond. Also they do not require huge financial outlay for setting up these two businesses. The third economic activity which is shea processing is highly sought for by the international businesses involved in confectionery and cosmetic industry. However, the cost of setting up a processing centre is high but has a higher rate of return which will be considered in the long term.

Community members travel about an hour on foot to purchase soap resulting in lost man-hours and exhaustion. Therefore, the development of an enterprise arousing soap production is a potential poverty reduction enabler. Women groups will be trained on soap production while PAWORDO Ghana facilitate market linkages for the products. The soap production will be done in groups for increased production, uniform product quality and spread of risks.

Pastries are usually brought from Wa the regional capital which is about 1hour drive. It is also observed that pastries (dough nuts) is usually eaten with porridge which is taken mostly in homes. The doughnuts are delicacies for school children in the selected communities.

A series of training in the area of market survey, product development, entrepreneurship, financial literacy, bookkeeping and conflict management will be conducted for each women's group.

### 4.3 Promotion and Marketing of Products

To improve the linkages, the project will identify end market specification, share information with women group on effective market engagement and negotiations skills, create venues to facilitate the engagement and support of agreements with local market queens

## 5.0 Benefit Sharing

Income generated from the sale of cakes of soaps and pastries will be disbursed through the following arrangement.

- One third of the income will be used to establish a Group's Savings and Loan Scheme (GSLS) from which group members/community could take personal/business loans with an interest. on repayment.
- One third of the income will be invested back into the business to expand operations or introduce other services/products.
- One third of the income generated will be shared among the women and some of the funds used to register them on the National Health Insurance Scheme (NHIS)

## 6.0 Sustainability and Risk Prevention Mechanism

The project shall increase their knowledge and understanding of group structures and management, enhance their skill set and facilitate women's access to finance. Where necessary, the project will collaborate with financial institutions to facilitate agreements in the procurement of relevant tools using savings from the women's groups.

Training sessions will be designed to address each groups weakness including financial management, record keeping, marketing strategies, business negotiation skills and how best to access production inputs.

Women groups shall be trained on conflict resolution mechanism to reduce conflict among members.

All sales made will be kept in the metal box with 3 locks. The women will select a member to keep the box, and there others to keep the keys to the box to ensure that no funds are embezzled.

Aside the women groups producing the soap and pastries for sale, they will also provide services to schools, churches and during festive occasions.

## 7.0 Budget

PAWORO Ghana has already started WEEMA in Tendoma and needs extra funding to extend coverage to Poyentanga and Nyoli which are bigger communities.

Enterprise	Activity	Quantity	Frequency	Unit Price	Amount
Soap production	Oil	2	3	\$26.00	\$156.00
	Caustic Soda	1	3	\$32.00	\$96.00
	Gloves	1	3	\$1.00	\$3.00
	Mixing Barrel	2	3	\$4.00	\$24.00
	GSL Box	1	3	\$7.00	\$21.00
	Fuel	1	3	\$60.00	\$180.00
	<b>Sub-Total</b>				
Pastries	Flour	1	3	\$32.00	\$96.00
	Vegetable Oil	1	3	\$16.00	\$48.00
	Board and Roller	1	3	\$7.20	\$21.60
	Fryer	1	3	\$10.00	\$30.00
	Other Materials <sup>1</sup>	1	3	\$23.00	\$69.00
	Fuel	1	3	\$60.00	\$180.00
	<b>Sub-Total</b>				
<b>Grand Total</b>					<b>\$924.60</b>

## 7.1 Budget Summary

Community	Budgeted Amount	Remarks
Tendoma	308.20	Project Executed
Nyoli	308.20	Awaiting funding opportunity
Poyentanga	308.20	Awaiting funding opportunity
<b>Total Project Cost</b>	<b>924.60</b>	

<sup>1</sup> Other materials here include yeast, baking powder, margarine, milk, eggs, soda, flavor and spices.

## 8.0 Next Steps

- Branding of products
- Making a case for clean efficient cooking stoves to reduce the negative consequences of smoke and harmful gasses that affect their health and the environment as shown in the images below
- Set plans in motion for the start of the shea processing enterprise.

9.0 Appendix

**WEEMA in Pictures**



Pastries



Reference

SEND (2014), Policy Brief No. 4/October 2014