

A Local NGOS Role in the Economic Empowerment of Rural Women in the Upper West Region of Ghana: Evidence from House of Liberation for Empowerment (HOLIFE)

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Abstract

The study examined the role of a local NGO (House of Liberation for Empowerment (HOLIFE) in economic empowerment of rural women in the Upper West Region, Ghana. It delved into the factors constraining women economic empowerment, assessed HOLIFE strategies adopted in promoting women economic empowerment and further identified the challenges facing HOLIFE organization in the discharge of its duties in the study areas. The paper builds on a case study of HOLIFE-NGO engaged in women empowerment so far in five districts in the upper west region. The study adopted in-depth interviews with three HOLIFE top management staff, one focus group discussions held in each beneficiary district with nine-teen women beneficiaries and semi-structured interviews with twenty-five HOLIFE district based executives from the five beneficiary districts (five each from the five districts). The collected data were analyzed and presented as frequency distribution percentages, direct quotations and narratives. The study revealed the following as factors militating against women economic empowerment in the study area; thus lack of access to farmland, cultural practices, inaccessibility to credit, lack of extension services and illiteracy. However, the women beneficiaries are with the opinion that HOLIFE is highly contributing to uplifting their economic empowerment. It was further revealed that HOLIFE uses the following strategies to empower its women includes; awareness campaign/advocacy campaign; skill training programs; loan with a low-interest rate; and capacity building. Despite the effectiveness of the strategies, the following factors impede HOLIFE smooth operations thus insufficient fund, poor roads, irregularity in membership meetings, illiteracy and product marketing challenge. It is recommended that the government as well as donors should help reduce the constraining factors of local NGOs in the country to ensuring their smooth operations towards women empowerment.

Keywords: Women • Empowerment • Non-Governmental Organization (NGO) • House of Liberation for Empowerment (HOLIFE)

Introduction

UN women, asserted that women's contribution in especially agriculture workforce must be recognized for promoting their well-being, that of their families as well as the overall economic productivity. The report furthered that, the recognition is a means to achieving gender equality right and the best opportunity available to meet most of confronting challenges; violence against women, escalating conflicts, economic crisis and inaccessibility to health care. Thus improving women's capacity to have access to and control to

quality life, improved productivity, economic efficiency and growth through access to resources, training and education [1]. According to Brahmhatt and Sheth, many research studies have proven that women are the majority when it comes to community voluntary work and their passion-nature makes them responsible to curb societal problems. They work as on-farm and non-farm either as laborers without pay or self-employed; in agro-industry and agriculture as entrepreneurs, traders and providers of services; as leaders; as developers and technology researchers; and as caretakers of children and the aged. Also, Abankwah and Abebe, Fuseini affirms that Ghanaian rural women play multiple roles in agricultural

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production as they are mainly responsible for the greater part of activities associated with food production, processing, storage and marketing. However, these categories of women rural women are constrained by unequal access to productive resources and services and inadequate infrastructure. These limitations, in turn, impose huge social, economic and environmental costs on society as a whole [2].

As a result, there has been a steadily increasing need for awareness on women empowerment issues in order to improve their socio-economic positions thereby dealing with economic crises. The economic empowerment is fulfilled when women engage in a productive activity that will allow some degree of sovereignty, no matter how small and hard to obtain at the start [3].

It is from this esteem that Ghana's recent development policies have been increasingly utilizing Non-Governmental Organizations (NGOs) to implement development programs. A UNESCO report explained that in recent years, growing amounts of development resources have been channeled to and through NGOs to assist in women empowerment programs especially rural women [4]. The majority of these NGOs according to the report work to improve social welfare, alleviate poverty and civil society development. In most developing countries including Ghana, the NGOs now rely greatly on foreign donors which thereby result in volatile growth in local NGOs. Interestingly, the role of local NGO's in the realm of women empowerment in recent times has been on the increased, where donor bodies and governments have also increased the resource allocation to this course. The rapport between the donors as well as policymakers and the NGOs can, therefore, be crucial for the survival of the local NGOs. A positive relationship in the development process enables the NGOs bridge the gap between marginalized women and decision-makers [5]. Jahar buttresses that these NGOs are the most powerful voice against oppression, religious fundamentalism, subjugation and inequality. Muir reported that both local and international NGOs act as "gap-fillers in the in Zimbabwe. His assertion is not different from that of Ghanaian context, where there is an in flood of local and international NGOs providing services where government falls short or lack the strength to deliver to its citizens [6].

Baccaro indicates how NGOs can promote women empowerment particularly poor women, through micro-credit, awareness-raising, training for group members and other social services. The NGOs in Ghana are broadly involved in lobbying and advocating, capacity building for women empowerment programs as well as participating in African policy dialogue. Fundamentally, the question is no longer whether NGOs should play a role in economically empowering women but how they are most likely to conduit the inequality gap, improve quality and sanitizing women's triple roles [7].

Most local NGOs operating in the rural communities have therefore taken up the task of economically empowering women in the upper west region of Ghana. One of such body is the House of Liberation for Empowerment (HOLIFE), committed to given and expanding the women's economic

opportunity to showcase and really bring on board their contribution to the development table, which would contribute generally to their empowerment [8].

The study, therefore, seeks to contribute cumulatively to the understanding of HOLIFE's role in the process of empowering women economically and it's striving for women's economic. Engagement. It would also look into the following issues; the factors militating against women economic empowerment, the strategies used by the HOLIFE for women's economic empowerment, the constraints facing the HOLIFE in its operations as an organization [9].

Materials and Methods

The case study approach was adopted to enable the respondents to give a deeper account of their economic situation as well as the work of HOLIFE in the study areas. Since HOLIFE currently operates in five districts (Wa West branch, Wa Municipal, Wa East branch, Lawra branch, Nandom branch and Lanbose branch). A total of 25 district based executives (five selected from each district) were purposively contacted through a semi-structured interview. In addition, a Focus Group Discussion (FGD) was organized in each of the five districts for the HOLIFE women who are non-executives to participate, which constituted 19 volunteers. Also, purposive sampling was adopted to select three HOLIFE staff members (Executive director, assistant project manager and the head of HOLIFE microcredit unit) [10].

Profile of HOLIFE

House of Liberation for Empowerment (HOLIFE) was founded in 2003 with the aims of improving the economic and social power of women in the upper west region of Ghana and decreasing the spread of HIV/AIDS through education and empowerment of women and girls. It began as a microfinance organization that also provided training in local crafts and entrepreneurial opportunities, ran workshops on basic business and marketing skills and advocated for the rights and education of at-risk women and children [11]. In 2008, HOLIFE was registered as an NGO in Ghana and expanded its operations to include a multi-purpose center which today provides jobs and training for women in and around Wa. The center is comprised of income generating units: A textile unit, where traditional local woven cloth, is sold and made into finished products to increase its value and marketability; a water treatment and filtration unit; a food production unit, hygienically processing and packaging local foods; and a microlending operation, which began in July 2009 and distributed the first loans in September 2009 [12]. The market for such goods and services is comprised of both locals and visitors, as we try to cater to a broad variety of tastes. The products are of higher quality and consistency than other local vendors and while our prices reflect this, HOLIFE is able to maintain a loyal customer base both in Wa and outside. It also explores the export market with the collaboration of NGOs in the United States who are giving us guidance and will be linking us to interested buyers. HOLIFE has been encouraged

by its growth and success over the past 11 years and has ambitious plans for further expansion [13].

Vision statement: To create an environment in which every individual woman and child is celebrated as a unique and cherished creation of God and is empowered to fulfill their fullest potential to achieve a region without poverty.

Mission statement: Promote understanding and respect for womanhood through a development programs. The organization pursues these by undertaking the following activities:

- Micro-credit financing of groups of women.
- Training women in handicrafts including weaving, bead making and batik tie-and-dye.
- Entrepreneurial empowerment of women to improve their businesses.
- Assisting women in adding value to and marketing their indigenous goods.
- Providing free basic education for street children as well as orphans.
- Creating awareness among women of their legal and human rights and value as citizens of Ghana provided in the constitution.

Results and Discussion

Factors that militated against women economic empowerment before joining HOLIFE: In all the five FGDs conducted in the five districts, the respondents were asked about the major factors that militated against them before joining HOLIFE. In response to the questions, they unanimously pointed out the following constraining factors [14].

- Lack of access to farmland
- Cultural practices
- Inaccessibility to credit
- Lack of extension services
- Illiteracy

Lack of access to farmland

The developing world has the majority of the poor women who depend on land as the main livelihood are either landless or have limited and in secured land rights (Mehra). However, a high percentage of the women indicated lack of access to farmland as a factor limiting their economic empowerment. The women revealed that the time they were not HOLIFE members, they were expected to access land through their fathers or brothers until they get married, at which point they access to land through their husbands. This finding is consistent with the findings of Richardson and Gaafar that upon marrying, they traditionally live in their husband's house and access land for farming through their husband or by making a request to the chief. The study further revealed that the land acquired through the grants of the men by women can be taken back at any time. This has created insecurity among women with respect to land

access and control. Land cultivation is therefore not instigated with an intensity which eventually leads to low or poor production. A woman added this in an interview [15].

Other women are discouraged from acquiring land at all to avoid wasting their efforts to make the land productive and have it taken from them again. Notwithstanding, there is also a form of discrimination against the women in the distribution of lands in our communities. Lands often given to the women in the community are infertile needing more inputs such as fertilizer among others. The land also has to be continuously tilled to make it productive. This goes to increase the cost of farming for the women which discourage them from going into it at all.

Cultural practices

In terms of cultural practices, the study found out that it is a constraint to their economic empowerment. They stated that most of the societal norms limited their participation in most economic activities. This confirms the assertion of Fabiyi et al., that the African culture victimizes women and girls. The women mentioned some cultural practices like women's role in the family is perceived to be reproductive, volunteering for a community project, marriage not limiting their freedom of movement without the consent of their husbands. It further confirms that views of Mandinyanya, that women are subordinated to husbands and making them lack economic autonomy at the household level which compounds to their poverty levels.

Inaccessibility to credit

A majority of the respondents indicated inaccessibility to credit as a factor militating factor against women's economic empowerment. This confirms the views of Khandker as cited in (Ganle et al.,) that women in most developing countries have limited capacity to savings and credit accessibility which incapacitate them to be economically vibrant, thus effective engagement in income generating activities and productive employment.

Lack of extension services in the community is also one of the major challenges facing women. This situation is caused by a number of factors which include; understaffing at the district office, insufficient means of transportation to facilitate the movement of the extension officers and the distant nature of the community from the district capital. Last but not least, the respondents mentioned illiteracy as a challenge to the women in their communities. They explained they lack the necessary entrepreneurial skills to enter into and manage businesses to diversify their source of livelihood. Their lack of formal education was revealed to limiting their opportunities in life, such as access vital life-changing information. They also added that they also do not have the skill and do not know where to start a vocation of their own. This confirms Adams view that at least a man's access to formal education can help curb his deficiency by enhancing understanding and communication in the agricultural arena. His assertion is should not be limited to

only in the arena of agriculture but translates to other livelihood opportunities in general as confirmed by this study.

Strategies used by HOLIFE to empowering women economically

HOLIFE staff interviewed asserted that HOLIFE strategies are particularly important for the poor women and their households. The following were identified as the strategies used by HOLIFE organization to economically empowering its women. The assistant programs manager mentioned during the interview session that; inclusively we engage our women in participatory needs assessment, hence promoting a demand-driven approach. We as an organization often rely on the following strategies to empower our beloved rural poor women. Support services, awareness/advocacy campaign, skill training programs, soft loan or low-interest rate, capacity building. I should say these are our core strategies.

In the upper west region, the HOLIFE organization is “good news for the poor” because the study through interviews confirmed that HOLIFE gives out microcredit loan support, capacity building training. The majority added that the loan they receive from the HOLIFE-micro credit union help them to provide basic needs such as food, water and clothing for children and the household through the income generating activities they engaged in. Other participants also told the researchers that they had received support through training on the management of the loan scheme.

The interview further revealed that HOLIFE has a concept called “Women in Rural Agriculture Project” (WRAP). This was said during an interview session by the executive director; in upper west region, agriculture employs more than half of its population, any restriction to actively participate in it will negatively affect their income generation potential. Women are the most affected when it comes to misapplication of agricultural policies. Therefore

the Women in Rural Agricultural Project (WRAP) aims at actively involving women in rural agriculture to grow more food for a sustainable rural income generation and healthy rural livelihood. HOLIFE through BUSAC Business Sector Advocacy Challenge fund (BUSAC), has enabled women in the communities of Wa West and Wa East districts to acquire a leased farmland of about 20 acre for a period of 20 years (subjected to renewal). This was possible through the use of media campaigns and dialogue meetings between HOLIFE organization and various traditional and government institutions.

On the part of HOLIFE microcredit officer, it was revealed that the microcredit funds contributed to the creation and expansion of microenterprises of women borrowers by producing additional income that lifts them out of poverty. Also, it has contributed to reducing marital conflicts. The common conflict was because the husbands felt that their wives were just burdensome. He further confirmed to the researcher that 53.09% of their clients had received training regarding financial management while 46.91% have also received training on enterprise development. All these support have been given to the women by the union in order to promote their livelihoods sustainably. This reaffirms Ganle, et al., assertion that microcredit for women is a commonly used strategy for women empowerment. From the above, in summary, one could deduce that HOLIFE uses diverse forms of strategies to empower its women based on their needs.

The extent of HOLIFE's contribution to women's economic empowerment

The majority of the women respondents 198 (91%) indicated that HOLIFE program is high in terms of empowering them. The remaining 1 (4%) and 1 (4%) who rated moderate and low respectively unanimously claimed they need more of HOLIFE’s support. The table below shows the ratings of the respondents (Table 1).

Rating	Frequency	Percentage
High	28	90
Moderate	2	6.7
Low	1	3.3
Not at all	0	0
Can't tell	0	0
	30	100

Table 1. HOLIFE women’s opinion on the contribution of HOLIFE to their economic empowerment.

My name is Diana Sokang

Frying of local beans cake “koose” beneficiary since February 2016. In all honesty, credit from HOLIFE has defined my family’s status in Wa. I had the plan to make cakes but did not know where to get capital to start it. I was led by a friend to attend a HOLIFE meeting which got me convinced that I was in the right place. There were groups of women engaging in pito brewing, farming, cake making to which I easily belonged. With my first loan, I put up a simple structure of boards and zinc on a

piece of land by the road granted by the municipal assembly at a fee. That was how I started my business with the credit from HOLIFE. My eldest daughter just completed basic school and is awaiting her results and the youngest is still in basic school. I have no doubts that with my current state of business, I will be able to take care of school fees at high school when she passes her exams.

Now I can afford to rent a decent home for my family and for me it is just the beginning of greater things I am yet to achieve. It is simply a blessing to have HOLIFE working with us through all our difficult moments.

Jacintha Ufozie

Shea butter producer and beneficiary since June 2003. Just like you said some time ago, when AIDS invades you, it weakens you so that when otherwise smaller diseases come, they completely stop you from bouncing back. This is how best I can describe my life some four years back. It was simply unbearable and there seems no hope. The only true thing that happened to me during these times was HOLIFE. They simply gave my hand in the middle of my despair that gave me the strength to muddle through. Today I can afford a smile that I have long forgotten.

My first loan of 100 Ghana cedis got my one back of shea nuts and one boiling pot. I made my first shea butter sale after a struggling period. Those few notes and coins mend everything to me; food, school fees, hospital bills and some decent clothing and sandals. Too many words will not make a difference. But this has been the difference HOLIFE and Misereor has made in my life. I have survived and thanks to those who made it possible.

Constraints facing HOLIFE's operation

An interview with the three HOLIFE management/staff revealed the following as constraints to their efforts.

- Insufficient fund
- Poor roads
- Irregularity in membership meetings
- Illiteracy
- Product marketing challenge

Poor roads

According to HOLIFE, most of their beneficiaries are rural based women across the region. The organization so far has its membership in four districts, thus, Nandoum, Wa West, Wa central and Jirapa. An interview revealed that most of the roads linking to the communities under these districts where HOLIFE operates are not in good shape at all. The director recounted; the nature of the roads is nothing to write home about, this has weakened our vehicle.

Each time we good round to meet our rural women I have to visit the mechanic. We find it very difficult to visit most of our beneficiaries especially during the raining season." Our organization is, in fact, thinking of doing away with our beneficiary communities with the terrible road network, all though is not our wish (Figure 1).



Figure 1. HOLIFE vehicle on a poor road to visit a beneficiary community.

Insufficient fund

An interview revealed that HOLIFE relies on both internal and external sources to fund its activities. But most often they rely very much on their internally generated funds. When quizzed about the donor fund, the programs manager said, we can never sustain our projects without donor support. He said adding that, boss it has not been easy meeting donor requirement, especially in terms of our contribution to a project's total cost. There are times we have to contribute as high as 40% of the total project to get our women economically empowered. A practical example is our donor recent donor support we received where we had to contribute 40% of GH¢ 40,000. It would interest you to know that even most of the government funding opportunities are politically motivated.

The interview further revealed that the increasing number of women enrolled under the project compounds to the lack of adequate support from donor agencies. They stated that the organization exists to serve the rural poor women and it is a beautiful thing having more beneficiaries. But funding is limiting their capacity to implement most their women empowerment projects. The executives claimed this is the most challenging.

Irregularity in membership meetings

HOLIFE organization has never had it so easy getting their women for quarterly meetings. The interview revealed that the women find it difficult to attend meetings on a regular base, due to family responsibilities as well as pressure from their husbands. However, the incorporation of queen mothers and constantly sensitization their husbands is gradually subverting the situation.

Product marketing challenge

It was found that HOLIFE organization lack the inadequate marketing channel to promote its products. The management explained that HOLIFE exists to provide a ready market for its program beneficiaries (women). They revealed it is now much difficult for the center to get external buyers for the products. The executive director said this in an interview; we still have a chunk of the products our women bring to the center in stock.

Thank God most of them are non-perishable goods. But most of the cereal and grains when not handled well do go bad in stock. Hmmm the final effects do not hit the organization alone but directly affects these poor women beneficiaries.

The above assertion implies that HOLIFE organization cannot fully empower these women economically without providing the necessary marketing links for their finished products. This in a way incapacitates the rural women (beneficiaries) from escaping poverty.

Illiteracy

According to HOLIFE records on beneficiaries' bio-data, a higher percentage of the women have no formal education. HOLIFE staff in the interview admitted that it has a serious repercussion to carrying out their projects effectively. They revealed it is always a challenge taking these women through theoretical skill training such as financial management training. The director mentioned; most of our women are slow learners especially when it comes to taking them through classroom training such as simple bookkeeping. But we observed that the few women with some form of formal education adopt easily when it comes to theoretical training. However, we make sure they all get along despite the difficulties.

This finding is consistent with Fuseini, study findings that the inability of women without any form of basic education find it difficult to cope with business development training in his study area.

Conclusion

The study concludes that HOLIFE contributes highly towards women's economic empowerment. Although the following factors militated against the HOLIFE women respondents economic empowerment; thus lack of access to farmland, cultural practices, inaccessibility to credit, lack of extension services and illiteracy. HOLIFE as a local organization adopts diverse strategies such as capacity building, advocacy campaign, skill training programs, microcredit support (soft loan or low-interest rate), to empowering its women beneficiaries in the upper west region. It is also concluded that HOLIFE organization is constrained with the following; insufficient fund, poor roads and irregularity in membership meetings, illiteracy and product marketing challenge. It is recommended that effort should be made by the government and donors towards reducing the constraining conditions of local NGOs in the country to ameliorate their operations smooth towards women empowerment.

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