



Graduate School of Development Studies

**THE ROLE OF NGOS IN EMPOWERING RURAL WOMEN
THROUGH MICRO-CREDIT IN THE UPPER EAST REGION
OF GHANA: THE CASE OF TRADE AID INTEGRATED (TAI)**

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Dedication

This work is dedicated to my dear wife, my two lovely daughters and the entire Adams Apewe's family for their love, support and prayers which saw me through this program successfully.

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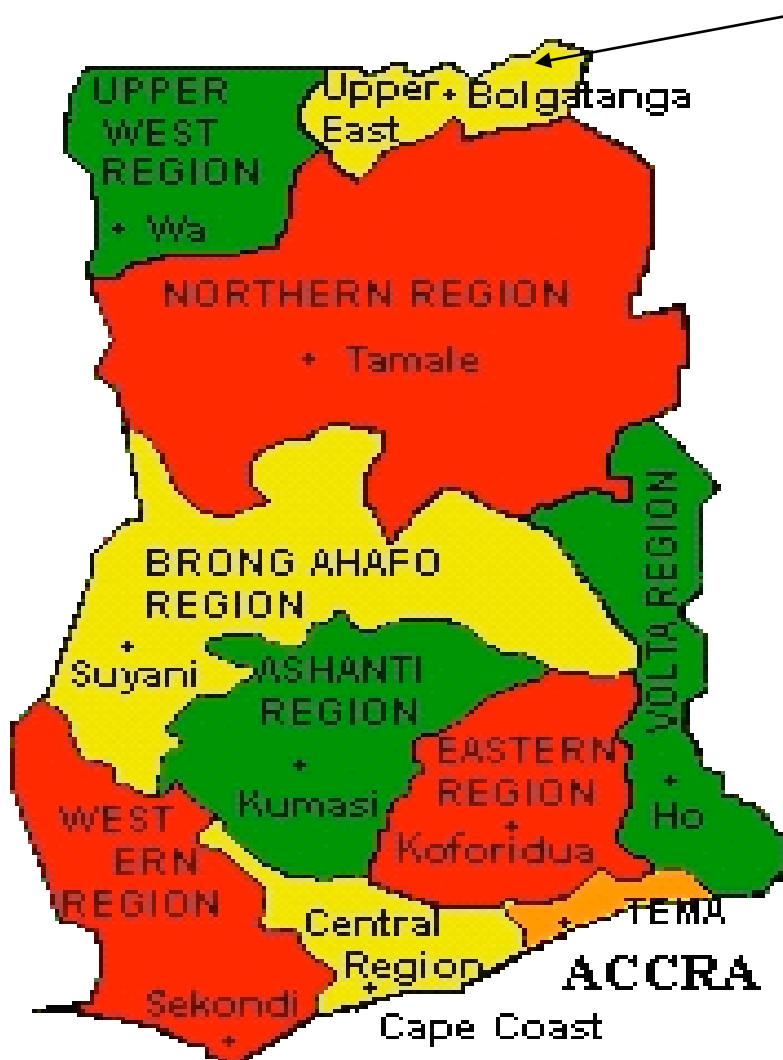
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Figure: 1 Map of Ghana showing the study Area (Source: WOPAG- Working Papers on Ghana: Contemporary and Historical studies No. 7 (2005)



List of acronyms

AWE	Association of Women Entrepreneurs
BBL	Business Boaster Loans
BRAC	Bangladesh Rural Advancement Committee
CEDAW	Convention on the Elimination of all forms of Discrimination Against Women
EDP	Entrepreneurial Development Program
GHc	Ghana Cedis
GGS	Group Guarantee Scheme
GPRS	Ghana Poverty Reduction Strategy
LIF	Local Initiative Fund
MOWAC	Ministry of Women and Children's Affairs
NCWD	National Council on Women and Development
NGOs	Non-governmental organizations
NBSSI	National Board for Small-scale Industries
SC	Smart Credit
TAI	Trade Aid Integrated
UER	Upper east Region
UN	United Nations

Abstract

Enhancing women's capacities and developing their potentials is of central importance. This paper examines the role of NGOs in empowering rural women through microcredit in the Upper East Region of Ghana. Its focus is on the programmatic intervention of Trade Aid Integrated (TAI), a local gender-progressive NGO whose objective is to empower vulnerable women economically by providing them microcredit to engage in various microenterprises, especially basket weaving and others.

In spite of the great contribution of women to socio-economic development within and beyond the family, they are largely barred from access to and control over productive assets as well as equal participation and influence over household decision making. This is mainly due to socio-cultural norms and gendered institutions that relegate them to dependency and push them to the periphery in all sphere of life.

Thus, TAI believes that, the economic empowerment of women in the Bolgatanga and Bongo districts in the Upper East Region of Ghana will lead to empowerment in other areas such as access to and control over resources, better influence in major family decision making as well as better bargaining power in intra-household gender relations.

Findings from this study shows that TAI's microcredit scheme has to some extent empowered the women economically as it has improve their welfare/livelihoods by giving them employment and income. It has also increased their assertiveness and confidence level, self-worth and given them some level of freedom of movement to transact their businesses as well as some respect from their husbands.

However, the programme has little or no effect on the existing socio-cultural norms, traditional practices and gendered institutions that continue to marginalize, exclude and subordinate women in all facets of life. This is because, women can only control their loans and self-acquired assets from their income, but they still do not have access to and control over major household assets such as land, cattle among others. These are still "men's domain". They also have little influence in intra-household bargaining and independent decision making within the household.

Relevance to Development Studies

Development is about meeting the needs of those most in need, the marginalized, especially women. Effective development policies and strategies can bolster the informal non-farm sector leading to socio-economic empowerment of the poor and deprived, particularly women. Empowered women can contribute better to the progress and development of the family and society at large. Thus creating enabling conditions for women to gain freedom from discrimination and marginalization and to make strategic life choices is vital. This means addressing women's felt needs by alleviating poverty, increasing gender equality and empowerment of women through programmatic intervention schemes such as microcredit.

Key words: Non-governmental organizations, Empowerment, Microcredit, Vulnerable, Rural Women, Gender relations, Bargaining Power, Upper East Region, Ghana

Chapter 1

1.1 General Introduction

This study was set out to examine the role of Trade Aid integrated (TAI), a local gender-progressive Non-government organization's microcredit scheme in empowering women in the Bolgatanga and Bongo districts of the Upper East region (UER) of Ghana. The focus is to examine the extent of empowerment gained by rural vulnerable women associated groups in the two districts through their involvement in TAI's microcredit program. Literatures suggest that NGO interventions positively contribute to women empowerment (Islam and Sultana, 2005:24). Thus, it further argued that:

NGOs central goal is empowering the powerless particularly women folk or helping them to bloom their hidden potentialities, that is power of thought, power of word and power of organization, with a view to helping them to participate in the socio-economic development for their emancipation from less human condition to more human condition (Islam and Sultana, 2005:24-5).

The Upper East region is a poverty endemic area where nine out of ten people are classified as poor (GPRS, 2003-2005:15). Whereas Accra, the Capital of Ghana and the rural forest ecological zones recorded a decreased in poverty, the rural savannah areas (study area) experienced a rise in poverty when measured against the lower poverty line (Ghana Statistical Service, 1999). Undoubtedly, poverty is associated with denial of opportunities and gender inequalities. Hence women are the worse affected in this situation as they are marginalized and excluded in all aspects of life and wallow in deprivation and destitution, reinforced by socio-cultural norms and gendered institutions. As Kabeer (1999: 2) pointed out, 'there is a logical association between poverty and disempowerment because an insufficiency of the material means for meeting one's basic needs may impose painful trade-offs between important dimensions of choice'.

In this light, 'one of the often articulated rationales for supporting microfinance and the targeting of women by microfinance programs is that microfinance is an effective means or entry point of empowering women. By putting financial resources in the hands of women microfinance institutions....promote gender equality' (Cheston and Kuhn, 2002:11). Lack of credit is seen as contributing to the socio-economic disempowerment of women (ibid: 11).

Therefore, investing in women's capabilities and empowering them to exercise their choices is not only valuable in itself but it is also the surest way to contribute to economic growth and overall development (Oxaal and Baden 1997:2).

This paper is organized into five chapters as follows: the rest of chapter one highlights the problem statement, the methodology adopted for the study, research objectives and relevance of the study as well as the limitations.

Chapter two draws on the analytical framework on women empowerment and an extensive review and discussion of the general literature and debate on the potentiality of microcredit in empowering women. In chapter three, the research context, the nature of TAI's microcredit program and the situation of women is also discussed. This is followed by chapter four where the analysis and discussion of findings is done. Chapter five then deals with the summary and conclusion.

1.2 Statement of Problem

The pivotal role women play in socio-economic development, not only within the family institution but also within their community and the nation at large cannot be overemphasized. Yet in the upper east region like many other societies, women are still denied their rightful place. There is much evidence about discrimination and social prejudices based on their sex. This social construct gives men greater access to control and use of property and relegate women to dependency, to the extent that it has become part of the social conscience of the people that when a man is not physically, politically and economically strong, he is described as a woman (Gedzi, 2009:117).

Although there are a number of women in the top echelon of politics in Ghana in recent times, such as the speaker of parliament, the inspector general of police, the attorney general and minister for justice among others, the number of such “powerful women” is still negligible. Majority of women’s position and status, especially in the rural areas continue to be one of subordination and suppression in all spheres of life.

The reason is that, many Ghanaian women, according to Baden et al, (1994:65) are:

effectively under the control or authority of men (initially their fathers or other male members of their kin group and latter their husbands) for much of their lives, although they may gain status and influence with age. As a result, women's decision making role is constrained in both private and public spheres, markedly so in Northern Ghana [especially in the Upper East Region].

In the southern areas of Ghana, women tend to have more autonomy, and women belonging to important lineages have a history of influence, albeit circumscribed in traditional authority structures (ibid:65). Women are supposed to be home keepers, obedient and submissive to the whims and caprices of their husbands.

This phenomenon of female subordination is not due to any widespread legal restrictions. The universal declaration on human rights such as the bill of rights for women, the convention on the elimination of all forms of discrimination against women (CEDAW), the third world conference held in Nairobi in 1985 and fourth world conference on women held in Beijing, 1995 all focus on gender equality. Moreover, in Ghana, organizations like the Federation of Women Lawyers (FIDA), National Council on Women and Development (NCWD), the Ministry of Women and Children Affairs and the 1992 constitution specify that the same rights belong to everyone irrespective of sex. Yet the problem of female subordination still prevails. Women in the

Upper East Region as noted earlier are still held in derision and treated like disposables. In fact, they are considered chattel that must be kept in a chalet. To some people, a woman is to be seen and not heard. Callous as this may sound, it is the trend in the study area. There was and still is an ingrained conviction among the people that every woman is inferior to every man and every man is superior to every woman.

This unequal gender relation is reinforced by patriarchal, historical and socio-cultural rooting. Hence, the family, a noble institution which is supposed to be a safe haven for many, has become a place of hell and nightmare for many women, particularly in the rural areas.

As stated earlier, the Upper East Region is the most deprived area in Ghana where majority of the people eke out their livelihoods through subsistence farming. A recent World Bank study estimated that 90 per cent of the population in this region are poor, while almost 80 per cent are extremely poor (Canagarajah and Portner, 2003: 17).

However, the plight of the people in the region is likely to be exacerbated given the erratic pattern of the rainfall, couple with soil infertility and small land holdings due to population growth in recent years. This leads to low agricultural productivity resulting in further impoverishment of the populace.

In this light, the socio-economic situation of women, the most vulnerable group in this part of Ghana is better imagined than described. Thus, recognizing the peripheral role women play in the socio-politico-economic spheres in most societies and the fact that given the opportunity, women can contribute significantly to development, the World Bank and other international development agencies have declared that empowerment of women should be a key aspect of all social development programs (Moore, 2001:321).

Therefore, in response to women's situation in the Upper East region, TAI, whose work is grounded on the values of human dignity, self-determination, self-reliance and empowerment of women, started operating in Bolgatanga, the capital of the Upper East region in 1998. TAI saw the need for measures to break the shackles that hold the poor and for that matter vulnerable women in bondage. It came into existence with an overarching objective of assisting the poor, especially rural women through poverty reduction strategies and small enterprise development to achieve women's empowerment. TAI believes that providing rural women microcredit would empower them economically and hence increase their access to resources, involvement in family decision making and better bargaining power in intra-household gender relations.

To this end, this study was set out with the objective of examining the role of TAI's microcredit program in empowering rural women in the two selected districts of the Upper East Region of Ghana. Hence, the main research question was; to what extent have rural women in the Upper east region been empowered (disempowered) by participating in TAI's microcredit program?

To further explore the issue, the following specific questions based on three themes-access and control over resources, participation in decision making as well as intra-household gender relations were posed:

- How has access to microcredit affected women's control over income/resources in the household?
- To what extent has women's access to microcredit influence their decision-making role in the household?
- How has women's access to microcredit affected intra-household bargaining power and women's empowerment?
- What constraints/challenges do women encounter in their microcredit businesses

1.3 Methodology

To find answers to the above questions, the research technique used was qualitative in nature. Hence secondary data as well as primary data was implored. With regards to the secondary data, relevant literature was reviewed and the researcher also drew on TAI's program documents such as monitoring data, annual reports, internal evaluation reports, loan disbursement report, project related publications and workshops.

A three-pronged qualitative approach was adopted to gather the primary data. These included; focus group discussion (FGD) with beneficiaries, in-depth interviews with key informants/NGO employees, face-to-face semi-structured interviews with beneficiaries and husbands of beneficiaries and informal interviews with non-beneficiaries. Fieldwork was conducted in two of the four operational districts of TAI. These two districts (Bongo and Bolgatanga) were selected because, it was in these areas that TAI actually disbursed physical loans to the women. At the other two districts, TAI only supports rural women to rear small ruminants-sheep and goats and also assists women shea nuts pickers to form cooperatives and linking them to markets in the Talensi-Nabdam and Kassena-Nankana districts respectively. Physical loans were not given in these areas. Thus, as the objective of the study was to examine the role of TAI's microcredit program on the socio-economic empowerment of women, the researcher considered it appropriate to focus on the two selected districts where women were actually given credit to engage in businesses.

The focus group discussions and interviews were conducted from July 12-27, 2009 in the selected areas. The total number of respondents interviewed was 45. The sample comprised 30 beneficiaries. 15 of them were beneficiaries of the Local Initiative Fund (LIF), at Bongo and the other 15 were members of the Association of Women Entrepreneurs (AWE), based in Bolgatanga. 10 husbands of beneficiaries (six were husbands of the LIF beneficiaries and four were husbands of the members of AWE) were also interviewed to get their perspectives on the microcredit scheme. Also, 5 key informants including the Program Director of TAI, the LIF program Officer and two promoters were interviewed.

The snowball method was used to contact respondents for the interviews. In this regard, in each of the study areas, a beneficiary was located (through the assistance of a TAI employee) and interviewed. Then such beneficiary is asked to direct the researcher to another beneficiary/ beneficiaries until the sample was exhausted. The snowball method was considered appropriate and convenient under the circumstance, because group members could easily locate each other's residence or place of business where interviews could be conducted. Also, members knew the economic activities others are engaged in and the time they are likely to be available at home/business point for the interviews. The method also reduced bias on the part of the researcher regarding the selection of respondents. The 30 beneficiaries were made up of 19 married women, 7 single/female-headed households and 4 young unmarried women. For detailed demographic characteristics of respondents in terms of age, educational background, marital status and number of children/household size, (see appendix A).

Two FGDs were also conducted. One with the LIF beneficiaries and the other with the AWE members. Each FGD was made up of 7-9 beneficiaries including single/female-heads of households and married women of different ages engaged in various business activities from one to five years. The FGD was particularly important in this situation because it encouraged cross fertilization of ideas amongst beneficiaries' as well as making it possible to probe, clarify and assess participants hidden motivation and perception regarding the program. As Kabeer, (1997) in Malhotra et al (2002:20) noted, 'the process of empowerment should be judged as having occurred if it is self-assessed and validated by women themselves'. Hence, the dynamic and interactive environment of FGD helps drive ideas forward, thus enabling the researcher to elicit relevant qualitative information regarding the effect of microcredit to women. 'Since being in a group with others "like you" can give people the confidence to speak about their experience in a way which may not occur in one-on-one interview' (Laws et al, 2003:298).

The in-depth interview was also preferred because it is valuable for interviewing people with busy lifestyles who might be unlikely to attend a FGD as is usually the case for NGO employees/other key informants. It is also very flexible and generates depth of information regarding opinions about the program.

This study will be of relevance to TAI, other NGOs, government and like-minded development agencies committed to rural poverty alleviation and women empowerment in the Upper East Region and Ghana at large, as it will unravel the strengths and weaknesses of microcredit as a tool for poverty reduction and women empowerment.

The study will also contribute to the growing body of literature in the area of microcredit intervention programs and women empowerment.

However, this study has some limitations. One major issue was the difficulty in getting some of the women to attend FGD in view of the fact that the period for the fieldwork was the peak of the rain/farming season and some of the women were engaged in farming activities. Availability of some key informants and their willingness to grant in-depth interviews was also a

problem given their busy schedules. But with perseverance/frequency visits interviews/FDGs were finally conducted.

Another limitation is the possibility of generalizing the research findings to the entire Upper East Region considering the small sample size, the very limited time for fieldwork (3-4 weeks) and the qualitative method used. These factors, couple with the unavailability of baseline/panel data for a “before and after” comparison, or a control group with relatively similar characteristics to compare with the treatment group/beneficiaries, also made it difficult if not impossible to conduct effective impact evaluation of TAI’s microcredit program.

To this end, the next chapter (2) discusses the analytical framework on which this study is anchored and also discusses the huge debate regarding the potentiality of microcredit as an empowering/disempowering tool.

Chapter 2 Analytical framework

2.1 Introduction

This chapter reviews the literature and discusses some of the important debates on microcredit and women empowerment. The chapter also draws on Longwe's (1991) women empowerment framework for examining the empowering potential of a program intervention in terms of five levels of equality. This framework is particularly useful because it makes propositions which can be used to understand the success/effectiveness or otherwise of microcredit program in empowering women.

Empowerment is a multidimensional and highly contested concept with definitional problems. As Shetty (1991:8) aptly stated: 'empowerment is like obscenity, you don't know how to define it, but you know it when you see it'.

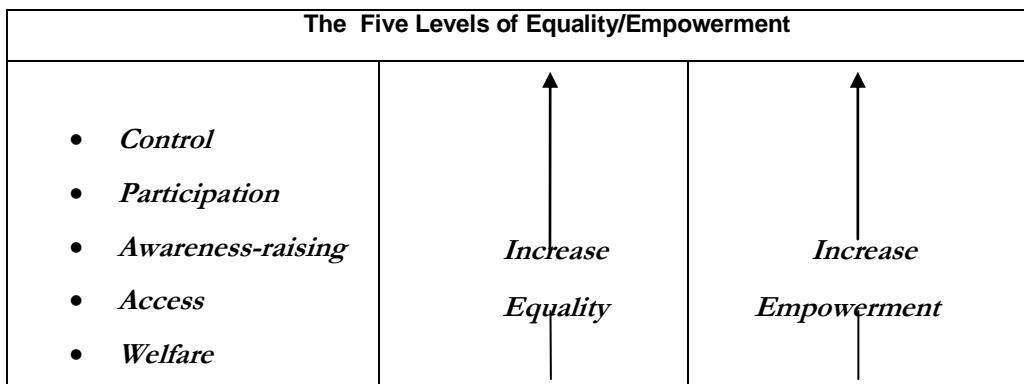
According to Simeen (2003:580-81) empowerment is seen as 'improving the position of women relative to men within the household and is indicated by women's involvement in intra-household processes like household decision-making, control over household income and assets, control over loans taken and so on'. In the view of Kabeer (2001) in Handy and Kassam (2004:3) empowerment refers to the 'expansion of people's ability to make strategic life choices in a context where this ability was previously denied to them'. Longwe (1991:150) also sees the central issue of women development as women's empowerment, that is, 'to enable women to take an equal place with men and to participate equally in the development process in order to achieve control over the factors of production on equal bases with men'.

Empowerment in this context is thus, the capacity of the women in the Upper East region of Ghana to have access to and control over their income and other resources and to gain better bargaining power and influence in intra-household decision-making.

As stated earlier, the 'autonomy of majority of Ghanaian women is highly circumscribed by the limited range of their economic opportunities and lack of upward mobility' (Baden et al, 1994: 65). Moreover, intra-household studies show that few women have decision-making powers within their families especially where patriarchal structures are strong (Bahtia et al, 2002:3).

In this regard, there is the need for a critical examination of program interventions that aim at empowering women to ensure that there is increased equality between men and women within and outside the household. Thus, for any intervention program to be considered as empowering or disempowering women, it should be seen through different lenses. This is what Longwe (1991:151) referred to as the five dimensions/levels of equality which she developed in the women empowerment framework. These elements of the empowerment frame for examining the efficacy/effectiveness of a program intervention on gender equality and women empowerment is illustrated in the figure 2 below:

Figure 2



Source: women empowerment Framework (Longwe, 1991:151)

These levels of equality are said to be hierarchical, hence when an intervention focuses on the high levels (control over resources and participation in decision making) then such an intervention is more empowering to women. On the other hand, when the concern of an intervention is on the lower levels (economic welfare of beneficiaries) then the program is said to have minimal effect or is disempowering (Longwe, 1991:151). This is because, it is when women have equal access to and control over productive assets and equal participation in decision making that they become empowered and hence would be in a position to make better life choices. The various elements of the empowerment framework are discussed below:

Control: This refers to women's capacity to have equal control over and use of productive resources. These include not only their personally-acquired property but also family resources such as income, land, cattle as well as common properties in the community.

Participation: Empowerment in this sense means it is crucially important to ensure equal participation of women in household or community decisions that shape their socio-economic lives and that of their families. This involves women's participation in household decisions regarding major issues such as livelihood choices, children's education, daughter's marriage, reproductive health issues and other crucial decisions affecting them.

Awareness-raising: This means conscientizing men and women to understand that sex segregated roles within the household and community are 'not facts of life', but socially constructed, hence can be changed. This can be done through a change in the socialization process and a re-orientation of the minds of men and women to understand that, what a man can do, a woman can equally do, perhaps even better. This also means women themselves have to develop a sense of confidence and sometimes try to exercise agency for a fair deal in the system.

Access: This means creating enabling conditions for women to have equal access to livelihood enhancing resources. This is because women are normally reduced to a situation of dependency in many societies especially in developing countries and the study area for that matter as they are completely excluded from owing resources especially land.

Welfare: This level also implies improving the economic well-being of women in terms of access to credit/income and other livelihood-improving goods and services. Men have leverage over women in terms of access to many kinds of material welfare. An intervention program, aimed at satisfying women's strategic needs is therefore vital.

Against this backdrop, the emergence of the microcredit concept about three decades ago is ever gaining popularity and widely perceived as an engine of growth of the informal non-farm sector of developing nations. Thus, some people perceive it as a powerful weapon for fighting poverty and empowering the poor and the deprived, especially women. Since the 1980s, many gender-progressive organizations, have included credit and savings, both as a means of improving women's economic situation and also as a means of mobilizing women to address numerous challenges confronting them. The period thus saw the emergence of anti-poverty micro-finance institutions like Grameen Bank and others which aimed at the socio-economic empowerment of women.

2.2 Credit for Empowerment or Disempowerment? The Debate

Diverse opinions have emerged over the years about the empowerment potential of microcredit. While many people hold highly optimistic view about microcredit as an empowering instrument for propelling the socio-economic progress and empowerment of women in the 21st century, others are very sceptical about microcredit program as a tool for women empowerment. According to Mayoux (2000: 3) there are four basic views on the link between micro-finance and women's empowerment:

- *There are those who stress the positive evidence and are essentially optimistic about the possibility of sustainable micro-finance programs world-wide empowering women;*
- *Another school of thought recognizes the limitations to empowerment, but explains those with poor programme design;*
- *Others recognize the limitations of micro-finance for promoting empowerment, but see it as a key ingredient as important in themselves within a strategy to alleviate poverty; empowerment in this view needs to be addressed by other means;*
- *Then there are those who see micro-finance programmes as a waste of resources. [Because they are not seen as empowering and in some cases, even put women into perpetual debt].*

2.2.1 The optimistic view

Proponents such as Goetz and Gupta (1996:46-7) stated that, 'increase in women's incomes improves the unique livelihoods enhancement functions

women perform for the household as brokers of the health, nutritional and educational status of household members. Credit represents a form of economic empowerment which can enhance women's self- confidence and status within the family, as independent producers and providers of a valuable cash resource to the household economy'.

Others like Rahman (1986) in Kabeer (2001:64-5) also painted a positive picture of credit programs on women's lives as he stated:

although loans to women were more likely to benefit male consumption standards than male loans were to benefit female consumption standards, women loanees nevertheless did benefit from their direct access to loans. Women who made active use of at least some of their loans had higher consumption standards and were more likely to have a role in household decision-making, either on their own or jointly with their husband.

Also, Pitt and Khandker (1998:967) for example, using data from Bangladesh, estimated how participation in a credit program impact household consumption, depending on the participant's gender. They concluded that 'household consumption increases more if a woman takes a loan rather than a man'.

Goetz and Gupta (1996:53) further stated that:

there is a range of plausible benefits to women of transferring loan control [to men] from the point of view of enhancing their status within the household. It is often argued in Bangladesh that even when men do control women's loans, women's overall status within the household increases because they are acknowledged as important new source of revenue

This point is buttressed by Hashemi et al (1996) who argued that:

the fact that a woman brings resources into the home or marriage may strengthen her position in the household, even if she exercises little control over the resource. For example, a woman's assets at marriage or participation in a microcredit program may help establish her bargaining position in the conjugal relationship even if the actual resource utilization is in the hands of her husband (Hashemi et al 1996, in Malhotra et al 2002: 28).

Hashemi et al (1996) in Tassel (2004:450) further attempted to measure a woman's empowerment using indicators such as level of mobility, ability to make large purchases and political and legal awareness. Based on a study in Bangladesh, the authors found out that, 'a woman's participation in a credit program raises her empowerment level in the household'. This is confirmed by Kabeer (2001) in Malhotra et al (2002:16) who acknowledged that 'patriarchal structures are not altered by microcredit, but that women had incrementally more power and control over their lives within the familial domain'.

Also in terms of level of mobility, Malhotra et al (2002:16) noted that 'restriction on women's freedom of movement and interaction with men who are non-relatives may loosen as a result of microcredit program or employment opportunities, and women's access to social networks outside the family may increase along with their presence in the public sphere'. 'In some

circumstances freedom of movement could be seen as an empowerment resource, an enabling factor for women agency in other areas of life'. (ibid: 28)

In this regard, most ardent supporters of micro-finance believe that 'theoretically, providing women with credit for micro-enterprise will simultaneously alleviate financial constraint while improving the socio-cultural and economic status of women, thus empowering them and allowing a greater deal of self-sustainability' (Mayoux 1995, in Bahtia et al 2002: 3).

2.3.2 The pessimistic view

However, it is often asserted by skeptics of microcredit programs that it does not bring empowerment to the poorest/chronic poor but rather creates more stress, perpetual debts and humiliation in an event of failure to repay on schedule. As Hulme and Mosley (1996) in Ben Rogaly (1996:100) noted, 'micro enterprise credit brings far more benefit to people just below the poverty line than those far below it, and that the poorest have in some cases been made worse off'.

This is because credit given to very poor women may go into solving some of the problems (sickness, malnutrition, school fees and accumulated debts) that contributed to their poverty situation resulting in a vicious circle of poverty and indebtedness, thus further disempowering them. Hence, there is a potential danger that microcredit will not be beneficial to borrowers. Albee (1996) in Snow and Buss (2001:34) has thus identified a 'potential "debt trap" for female borrowers who may use new loans to pay off old loans, creating the illusion of high repayment rates'.

Moreover, loans given to women may be utilised by males. Anecdotal evidence about Grameen Bank suggest that, 'women who are unsuccessful in gaining loan access, who have to wait too long for their turn to get a loan, are experiencing increases in domestic violence from frustrated husbands' (Goetz and Gupta, 1996:53).

It is also believed that microcredit increases women's burden without they actually controlling the loans. As a result it is suggested that 'women do not benefit from access to credit in terms of welfare outcomes and empowerment. Women are even going through more stress as they bear full responsibility of repaying loans used by their husbands' (Simeen, 2003:580-82).

Some women may also be compelled by men to use part of their income to provide the family's basic needs. Refusal to do so may incur the wrath of the husband, resulting in violence against her. A wicked man may even use a woman's loan to marry younger wife/wives, thus subjecting the woman to further psychological trauma. More so, polygamy is customarily allowed in the study area. Hence, women's contribution to the well-being of the households does not ensure that women necessarily benefit or that there is any challenge to gender inequalities within the household.

Scholars such as Mayoux (2005:2) thus asserted that, 'although micro-finance programs do potentially have a significant contribution to women's empowerment, this is not an automatic consequence of women's access to

savings and credit or group formation per se. In many cases benefits may be marginal and women may even be disempowered’.

It is therefore further argued that, ‘microfinance institutions cannot have more than limited impact on women’s empowerment unless there are changes in wider gender inequality in the broader social and economic contexts in which they operate’. (Mayoux, 1999 in Bahtia et al, 2002:3). Thus, Saskia, (1994:834) noted that, ‘to empower women to critically and creatively reshape their world, women’s own concept of themselves has to be de-coded and re-inscribed. This is a difficult and often painful process’.

It is also argued that, ‘credit and income generating programs tend to focus on input delivery, measuring success in terms of how much credit is delivered to women, and by taking high repayment rates as a proxy indicator of the success of these loans’ (Goetz and Gupta 1996, in Oxaal and Baden 1997:12-13). They therefore further stated that ‘successful credit programs targeting credit to women cannot be taken at face value without more careful examination of the social context in which women live’ (ibid:12-13)

In this light, Ebdon (1995.) in Rogaly (1996:100) opined that, ‘microfinance program divert the attention of women from other more effective strategies for empowerment and the attention and the resources of donors from alternative, and possibly more effective means of alleviating poverty’.

In this light, the next chapter (3) discusses the research context, TAI’s intervention schemes and the situation of women in the upper East region.

Chapter 3 The Research Context, nature of Trade Aid Integrated program, the situation of women

This chapter discusses TAI's microcredit intervention schemes, its operational areas and beneficiaries, the types of economic activities they are engaged in, as well as the research context; the demographic characteristics of the study area and the situation of women.

3.1 The nature of TAI programmatic intervention schemes and women empowerment

Microcredit can be a catalyst to enable Ghana achieve the millennium development goals, especially on poverty reduction and gender equality. Thus, the enactment of the National Board for Small-scale Industries (NBSSI) Act, 1981, the introduction of the Entrepreneurial Development Program (EDP) in 1984, and the use of part of the District assemblies common fund to promote micro businesses is a demonstration of the efforts by the government of Ghana to bolster the non-farm sector in Ghana to improve the situation of the poor, particularly women.

Therefore, to complement government's efforts in this direction, TAI is contributing to sustainable rural poverty reduction and socio-economic empowerment of women, by providing them collateral-free loans to engage in microenterprise ventures to enhance income and employment, build their capacities, create opportunities and challenging systems that work against the disadvantaged, particularly women.

TAI operates in four districts in the upper east region of Ghana. These include; Bolgatanga, Bongo, Talensi-Nabdam and Kassena-Nankana East, with ambition of covering disadvantaged areas/ regions of Ghana.

To this end, TAI works with a client population of over 2000, 81%¹ of them being women. Its focus is on married women from very poor households, particularly female headed households, nursing mothers and pregnant women. Aside the provision of loan facilities, TAI also provides non-financial assistance in the form of training schemes, market outlets and management skills as a form of business support. This intervention, TAI believes, will not only reduce the endemic poverty amongst women, but also create the impetus for women to be socio-economically empowered as it will increase their capacity to have access to and control over income/resources as well as increase their involvement in household decision making and influence in intra-household bargaining.

The target of TAI's microcredit programme is therefore women associated groups in its operational areas. Women are particularly targeted in these areas

¹ Source: Based on TAI's documents/reports

because they constitute the most vulnerable who are perpetually entangled in the strangle-hold of poverty, hunger, disease and squalor, largely due to widespread socio-cultural discrimination against them in all facets of life.

3.2 Trade Aid Integrated Sector Financing

TAI provides microcredit to women engaged in one or more of the following economic ventures in its target districts:

- Petty trading- This involves buying and selling of goods and services such as grains, kerosene, cosmetics, general provisions, etc
- Manufacturing- This include dressmaking, arts and crafts e.g. basket weaving, hat weaving and others.
- Food processing- shea butter processing, groundnut oil extraction, baking, selling of cooked food e.g., 'bawku', 'jollof rice', 'kose', 'masa' etc.
- Services- This include hairdressing among others.

It must be noted that the type of economic activity a woman is engaged in or intends to engage in, determines the amount of loan TAI disburses to her. This is because some of the businesses require huge start-up capital than others.

In order to meet the business needs of many women in the coverage areas, TAI's program includes four main schemes:

- **Business Boaster Loans (BBL)** – The purpose of this is to help small scale women entrepreneurs who want to expand their businesses. Thus, it is not start-up capital but as working capital. Majority of the beneficiaries of this facility are from the Bolgatanga area who are engaged in various business ventures such as hairdressing, drinks selling, fish mongering, clothes selling and other economic activities.
- **Smart Credit (SC)** - This product has a short duration (3 months to repay), higher interest rate (20%)² compare to the other schemes and also higher ceiling level. Its aim is to meet urgent financial needs of women/men who are involved in fast track businesses or have seen some better business avenues.
- **Group Guarantee Scheme (GGS)** - This operates according to the group guarantee concept. It thus targets active and productive rural women in an associated groups. Members must agree to guarantee for each other so that in an event of default they will collectively be responsible for the repayment.
- **Local Initiative Fund (LIF)** - This scheme also adopts the group guarantee system and is particularly targeted at pregnant women,

² Source based on TAI's Financial reports

women with children/lactating mothers and female-headed households in the Bongo district.

The main focus of this study was on two of TAI's intervention schemes- the Business Booster Loans and the Local Initiative Fund for women in the Bolgatanga and Bongo districts respectively. The main reason for the researcher focusing on these two schemes is that the smart credit scheme is almost inaccessible to most of these rural women due to its high interest rate (20%) and very short duration for repayment (3 months) as compared to the BBL and the LIF which is 15% interest rate and 6 months duration for repayment. Also the GGS was not functioning properly at the time of fieldwork. In fact, many of the women in the GGS decided to join the BBL beneficiaries known as the Association of Women Entrepreneurs (AWE) because loans given to these beneficiaries (AWE) was greater. Hence, as the women are in dire need of bigger loans to expand their businesses or enter into more lucrative business ventures, they thought it prudent to join the AWE where they can apply for loans ranging from GHC 200-GHC 2000. This is because under the GGS, beneficiaries get around GHC20- GHC 200 which they considered to be woefully inadequate for any profitable business.

3.3 Beneficiaries of the Local Initiative Fund

With regards to the LIF scheme, 88 women groups (about 15 women per group) and a total of over 1,300 beneficiaries are covered in 10 communities in the Bongo district. The beneficiary communities include: Yaka, Boko, Balungu, Lungu, Sapooro Agamolga, Yongo Toa, Ghana Daa, Adulgo Tua and Asebiga³.

As mentioned earlier, Bongo is specifically targeted because of it being one of the most deprived districts. Therefore, the objective was to assist women in this area establish micro businesses to improve their socio-economic situation. Total credit disbursed amounted to about GHC 49,502.00⁴ in 2008 and total recovery/repayment was about GHC30, 019.50⁵. A loan attracts an interest rate of 15%. Loans given under this scheme range from GHC 20.00-GHC 200.00. Loans are also disbursed depending on the assessment of the potential beneficiary by the LIF officer regarding the economic activity a woman is engaged in, its viability, the true owner, whether the season is favourable for the type of business considering the amount she applied for, among other considerations. This assessment is to ensure that beneficiaries achieve the intended purpose of the microcredit. Loan repayment is by monthly instalments and beneficiaries have a grace period of one month to commence repayment and a maximum of about six months to finish

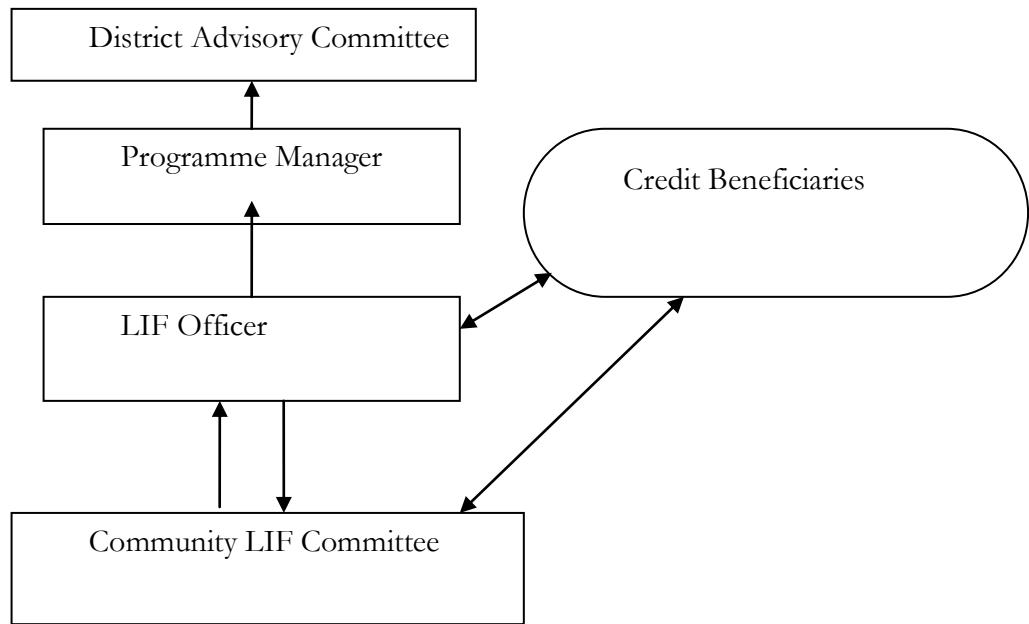
³ source: Based on field information and TAI's program documents.

⁴ GHC 1.00 = 0697946 USD

⁵ 5 source: Based on TAI's financial report/ program documents

repayment. However, there can be flexibility regarding the repayment period depending on a particular beneficiary's circumstance.

Figure 3: Administrative structure of the LIF scheme



Source: Modified from TAI

As illustrated in figure 3 above, the Field Officer of the LIF is responsible for the day to day administration of the scheme and reports directly to TAI's Program Manager, who in turn reports to the District Advisory Committee. The LIF Officer also works in close collaboration with the community's LIF Committee as well as the beneficiaries to ensure the effective operation of the scheme for the benefit of beneficiaries in the catchment area.

3.4 Beneficiaries of the Business Booster Loan

As stated earlier, beneficiaries of this scheme belong to a group of women in Bolgatanga called the Association of Women Entrepreneurs (AWE). As a requirement, beneficiaries must have a business running for not less than a year. Executive members of the association normally guarantee for other members of the group. The amount of credit disbursed is quite higher than that of LIF. It ranges from GHC 200-GHC 2000 or more. Like the LIF scheme, repayment is by monthly installment starting from the following month after disbursement. The current beneficiaries of this facility stand at about 59. Though many women applied for credit under the scheme, TAI is unable to meet the demands of most of the applicants due to the huge amounts applied for. However, plans are afoot to rope in more beneficiaries depending on the availability of credit. An interest rate of 15%⁶ is charged to

⁶ Source: Based on TAI's financial reports

ensure the sustainability of this credit facility. Table 1 below shows the amount of loan disbursed to the LIF and AWE beneficiaries in 2008.

Table 1: TAI's Loan Disbursement to LIF and AWE (BBL) beneficiaries-2008

Initial Capital	Amount received-2008	Number of LIF beneficiaries	Number of AWE beneficiaries	Interest Rate-15%
< 20 GHC	GHC 20 -50	3	-	
50 GHC	GHC 50-100	5	-	
GHC 50-100	GHC 100-200	7	-	
GHC 150-200	GHC 250-500	-	4	
GHC 250-500	GHC 550-1000	-	6	
GHC 500-1000	GHC 1,000-2000	-	4	
> GHC 1,000	>GHC 2000	-	1	
Total		15	15	

Source: TAI's Loan disbursement/Financial report, 2009

As illustrated in table 1 above, the LIF beneficiaries had lesser loans than their counterparts, the AWE beneficiaries. Whereas majority (6) of AWE beneficiaries got loans ranging from GHC 550-1000 and one other even received loan above GHC 2000, majority (7) of the LIF beneficiaries got loans amounting to GHC 100-200 which is the maximum loan disbursed to that group. It is also clear that the AWE beneficiaries had higher initial capital of their own than members of LIF before receiving credit from TAI. For instance, while majority of the AWE beneficiaries had their own initial capital of about GHC 250-500 before loans were disbursed to them, many of the LIF had GHC 50-100 before credit disbursement. The AWE beneficiaries had higher initial capital because many of them already had existing business before applying for the BBL. This explains why some of the AWE beneficiaries were able to invest in bigger and more lucrative business and thus acquired more assets than the LIF group. They are also more assertive and more confident than the LIF beneficiaries.

3.5 The Research Context: Upper East Region, the situation of women

The Upper East Region is the least urbanized in the country with (84.3%)⁷ of the people living in dispersed rural settlements. It is also one of the youngest and poorest of the ten regions of Ghana, as previously mentioned.

Administratively, the region is made up of nine districts with Bolgatanga (locally called “Bolga”) municipality being the regional capital. It is located at the north-eastern part of the country and bordered by Burkina-Faso to the North, the Republic of Togo to the east, the west by Sissala District in the Upper West Region and the south by the Northern Region.

The land area is about 8,842 square kilometres and it has a population of 920,089 according to the 2000 population census figures⁸. In the age group of 15-49, there is an excess of females (44.3%) over males (39.2%)⁹. The regional level of illiteracy (78.1%)¹⁰ is also much higher than the national average of (45.9%)¹¹. This problem of high illiteracy explains why majority of the people are predominantly engaged in the agricultural sector as they cannot secure any employment in the formal sector due to lack of requisite skills.

Hence, as a survival strategy, a majority of the people especially women have diversified into non-farm income generation activities such as basket weaving, smock weaving and other economic activities. This is to off-set total lost as agricultural productivity is on the decline in recent years in the area.

Unfortunately however, those who do not have the opportunity to engage in non-farm economic ventures due to lack of capital, especially the teenage girls/young women, the only route out of this unbearable poverty situation is to migrate to the perceived land of “milk and honey” (the cities -Accra and Kumasi).

This situation has increased the feminization of the phenomenon of internal migration, especially from the savannah area to the southern cities which has become one of the most defining challenges facing the government, NGOs and all well-meaning citizens in recent times.

This is because many of these girls/women migrating from the study region to the south are completely unlettered or are school drop-outs. Hence, while in the cities they engage almost exclusively in carrying of goods on their heads for a pittance just to survive. A woman/girl who engages in such a venture is dubbed “kayayoo” or head porter. Also, others in desperation engage in prostitution in the cities to make ends meet.

7 source: www.ghanadistricts.com

8 source: <http://www.ghanadistricts.com/region/?r=8&sa=119>: accessed: 28/10/09

9 source: <http://www.ghanadistricts.com/region/?r=8&sa=119> accessed: 28/10/09

10 source: <http://www.ghanadistricts.com/region/?r=8&sa=119> accessed: 28/10/09

11 Source: <http://www.ghanadistricts.com/region/?r=8&sa=119> accessed: 28/10/09

It is also interesting to note that polygamy is culturally accepted and even encouraged among the people. Thus, having numerous wives with many children is seen as a status symbol. The reason is that having many wives/children does not only provide enough labour force for farm work but also serve as social security against old age. This is because, due to the absence of safety net for the aged, children especially males have the obligation of taking care of their aged parents. This explains the preference for male-children in the area.

However, it is worrying to note that, though the wife/wives contribute enormously to the farm labour, they hardly get access to the produce after the harvest. The man stores all the food stuff in a barn (silo) and dishes out in piece meal basis to the woman every week or once in two weeks. Culturally, it is a “taboo” for a woman to see inside the barn or take food stuff from it. Therefore even in the absence of the man, his brother or his son(s) does so. The belief of the people is that women are like children and for that matter, if given access to the whole food stuff, they will misuse/waste it and everything will get finished within a short period and the family will suffer from hunger.

Also, in marital relations, women are expected to ensure the success of their marriage through submission to their husbands even if they oppress or abuse them. It appears the virtues of endurance and perseverance are extolled to only women and not men.

With the existence of the extended family system in Ghana and for that matter the study area, a family does not only refer to the nuclear family but may include many other relatives such as husbands brothers and sisters, uncles and their wives and children, parents and grandparents all living in the same compound/house and doing everything in common. Thus, in such a family composition, when a man happens to die intestate¹² his property sometimes does not go directly to his wife and children but to members of his extended family-brothers and uncles. This particularly happens in a situation where the widow is childless or has only female-children or when her male child/children are still very young. In fact, in certain cases the widow herself also becomes the “property” of the decease’s brother who continues to have sexual relation with her and bring forth more children. Any resistance on the part of the widow could lead to maltreatment and she might finally be sent back to her natal home.

Many women in the study region have also been victims of harmful traditional practices such as widowhood rites, early marriages, fosterage, perceived witchcraft accusation, female genital mutilation and other negative socio-cultural practices that hinder their socio-economic progress and development. However, due to lack of awareness of their right or lack of assertiveness, many women go through these barbaric cultural practices silently without any resistance. As Gedzi, (2009:126) noted, ‘the social pressure from

¹² When a person dies without leaving behind a will regarding how his property should be inherited

the family and from the communities sometimes lead to ostracism or boycotting of women who insist on their rights'.

TAI's microcredit support to women is therefore seen as a means to alleviate poverty, reduce female migration, and empower women to be able to participate and contribute better to the progress of their family and community.

Chapter 4 Analysis and Discussion of Findings: Voices and views of beneficiaries and husbands of beneficiaries.

4.1 Introduction

This chapter discusses the findings regarding the perceptions and perspectives of beneficiaries on the microcredit scheme. Opinions of husbands of beneficiaries are also discussed as well as those of non-participants. Drawing on the women empowerment framework, analysis and discussion is centred on the various themes- women access to and control over loans/resources, participation in decision making, intra-household bargaining power and gender relation.

4.2 Access to and control over loan/resources

To elicit the views of respondents regarding the above theme, questions such as who keeps the loan and who decides on how the profit/income from the business should be used? Who owns the family land/cattle? In whose name will you register your assets? among others were posed. It was revealed that in terms of control over the loans given by TAI, majority of the beneficiaries were in control of their loans. As shown in table 2 below:

Table 2: Who keeps/controls your money/profit

	Frequency	Percent
Self	23	77
Husband	1	3
other relations	1	3
Susu collectors	3	10
Bank account	2	7
Total	30	100

Source: Author's interview with beneficiaries, 23/07/09

As illustrated in table 2 above, 77% of the beneficiaries have the ability to control their money and could independently decide on when and how to use it without their husband's interference, 10% keep their money with a susu collector¹³, while 7% open a bank account with a rural bank and only one woman representing 3% admitted that her husband takes custody of her

¹³ This refers to a person who collects daily savings from traders and within a period of a month, he/she takes a day's savings as commission from each of his/her clients.

income and decides how it should be used. A middle age beneficiary gave reasons for being in control of her loan as she confidently stated:

it is my money, not for my husband, because he refused to guarantee for me, am old enough and capable of keeping my own money, why should my husband control it. If he spends it TAI will ask me to pay because am responsible for the repayment (47-year old LIF beneficiary, Bongo, 24/0709).

Another young beneficiary stated:

once he is my husband, I only seek his advice sometimes, out of respect for him but he does not and cannot control my money and business, because he has his business and I have my business (24-year old LIF beneficiary, Bongo, 24/0709).

However, in a different context in rural Bangladesh, a qualitative study conducted by Goetz and Gupta (1996) to examine gender, power and control over loan use and to evaluate the impact of credit on women's empowerment, through a study of 253 loans across four organizations, they found that less than 17% of women have "full control" over their loans. 'A significant portion is directly invested by male relatives, though women borrowers still bear the liability of repayment. Hence women become dependent on men and gender inequality becomes more reinforced' (Goetz and Gupta, 1996:52)

This shows how TAI's beneficiaries have autonomy over their self-acquired resources, unlike certain cases in Bangladesh where women have to hide their personally-acquired properties from their husbands else they (husbands) will take control over such properties. As Abdullah and Zeidenstein (1982:47) in Agarwal (1997:23) conducting interviews in Bangladeshi villages further observed:

women told us usually what other women have done. For example, one woman stocked rice in another women's house so her husband could not know she had it. Another woman had her neighbour raise a goat for her so her husband would not know about it. Yet another woman had opened a pan business with her young son and had told him to keep their earning secret from her husband. Most women say they hide their earnings in the bamboo, in the roof, or under piles of cloth.

Also in Sri Lanka, 'women usually hide their money in different parts of the house, so that, after a beating, the woman can disclose one place thereby giving the husband the illusion she has handed all her savings to him' (Carla Risseeuw 1988:278, in Agarwal , 1997:24).

It also came up clearly that some of the beneficiaries not only have control over their physical loans, but also major assets such as land or houses they were able to acquire from their businesses, especially the AWE beneficiaries. For instance, when a question was posed as to whose name beneficiaries will register their property, majority of them (85%) said they would register their assets in their own name or their children's name (especially the boy-child). Only 10% said they would register in their husbands' names. A beneficiary from the AWE group who operates a beer bar explained why she would register her asset in her own name:

you know our marriage system here is traditional/ customary, not legal, so the man can decide to marry other women any time. If that happens and the man dies, the other women will consider the property as belonging to the man and thus claim a share, resulting in conflict. To avoid that, I will register it in my name, even if my husband does not agree (40-year old AWE- beneficiary, Bolgatanga, 25/ 07/09).

The woman's concern is understood in the sense that as stated earlier, polygamy is widely practiced among the people. Hence, when a polygamous man dies without leaving a will, all his wives and numerous children including the extended family members claim a share in any property that he might have left.

Another beneficiary who had divorced from a previous marriage but recently re-married also stated:

I bought a piece of land three months ago to build a house. But I registered it in my own name before showing the document to my husband. You see, now we fear you the men. A man can change his mind today and sack you from the marital home. So if that unfortunate situation occurs, I don't mind, he goes away and I stay in my house comfortably with my children. That is why I don't even want to have joint account with my husband or register anything jointly with him. I know a lot about what you men can do (36-year old AWE beneficiary, Bolgatanga, 25/ 07/09).

Other beneficiaries prefer to register their assets in their children's name because they believe their biological children are less likely to betray them. As one of them noted:

as for me I love my children so much, it is because of them I struggle and sweat daily. So why should I register my property in my husband's name when he can decide to sell it or even when he happens to die, his family may drive me and my children out of the house and take the property. I won't make that mistake at all (27-year old AWE beneficiary, Bolgatanga, 26/ 07/09).

Surprisingly however, almost all the women who would register their assets in their children's name would prefer to do so in the boy-child's name. The reason is that the boy, like his father will be the head of the household in future even if he happens to be younger than his sisters, according to the prevailing tradition. Hence, he is expected to handle the property well and cater for his siblings, wife/wives and children in future. On the other hand, a girl is seen as belonging to the "bush" or a different family as she may marry and take the asset to her husband, leaving her siblings to suffer. This again explains why there is much preference for boy-children. Though the girl is sometimes prevented from attending school to assist her mother in her business, when a major property is bought out of the profit she helped to generate, it is not registered in her name but the boy's. This negative perception of the women thus accentuates the subordinated position of girls/women by even women themselves, as the girl-child is always excluded and at a disadvantaged position.

The few women who said they will register their assets in their husbands' names explained that the man is the head of the family, as explicitly stated by one of them:

you know I left my family and joined the man here, so I don't think I have the right to register any property, particularly land in my own name when my husband is alive. Moreover, in the case of land, when there happens to be litigation over it, my husband can fight it better than a woman like me (33-year old LIF beneficiary, Bongo, 26/ 07/09).

However, it must be emphasized that, though to some extent, women have control over properties such as land purchased from the proceeds of their microcredit businesses, it did not in any way translate into access and control over ancestral or traditional land and other resources in the family. These are still absolutely the privilege of male members of the household which are inherited inter-generationally through the male line within the family. This phenomenon is underpinned by socio-cultural factors and patriarchal ideologies of the people. As Nukunya (1992: 22) posited, 'in patrilineal societies, succession and inheritance is pass in male line from father to son or from father first to brothers before eventually reaching the children after the deaths of the former'. Hence women can only inherit or have access to items considered as women's assets like cooking utensils and other such items. However, sometimes, a male child may give some portion of the estate to his sister, but often his wife will object since the latter expects her own male children to inherit the estate (Gedzi, 2009:120).

It is therefore not surprising that some of the husbands of the beneficiaries interviewed categorically stated that they do not see any reason to interfere in their wives businesses or take control over their income as they regard it as exclusively women's business. This is because many of the economic activities engaged in by these women such as basket weaving and other petty trading are locally considered as 'women business', thus the men are not interested in such ventures.

However, the picture is different when a woman uses her profit to buy animals such as sheep, goats, donkey and cattle for rearing. In this case the man takes custody of it and determines how it should be use as these are considered "men's domain". Thus a woman who ventures into purchasing animals sometimes willingly entrust them to her husband or male child for caretaking and seeks his approval when she needs to use them for anything. In fact, even indigenous proverbs and metaphors such as 'a palm tree does not bear fruit in a woman's farm' or that 'if a woman buys a gun it is a man who keeps it', encapsulate some of these thoughts and cultural norms (Gedzi. 009:116). Thus, sometimes the man may use the animal for his own purpose without the women's approval such as sacrificing it to the gods, performance of funeral rites and other such circumstances when the need arises. This normally leads the women into debt trap and they find it difficult to repay the loans.

Thus, examining the beneficiaries access to and control over resources in the study area in the context of the five levels/dimensions of equality and

empowerment espoused by Lowgwe(1991), it would be argued that the women's involvement in TAI's program has brought little or no increased equality between men and women in terms of access to and control over major family assets. Hence, the women have not achieved much empowerment in this regard, as men still dominate and control major household assets and women only have control over their hard-earned/self-acquired assets to some extent. This is probably because, the men consider such assets as "women properties" thus are not interested in them. But women are largely restricted from owning household productive resources like land, cattle and others, due to cultural norms which are non-bargainable. As Agarwal (1997:16) aptly posited:

the complexity is less if the social legitimacy of a person's claim to some share of the contested item is recognized and only the size of that share is in dispute, than if the legitimacy of claiming any share at all is questioned. For instance, the right of female family members to basic subsistence are usually not in dispute, although the proportionate shares may be, while any share for them in ancestral land might be opposed in some communities and place outside the arena of bargaining.

4.3 Participation in Decision making

In the area of women's involvement in household decision making, beneficiaries expressed their views regarding various questions such as: Who takes decisions on how the business should be managed?, Do you always need the approval of your husband about how to spend your income?, Who decides on issues such as assets purchase, livelihoods investments, children's education, family planning and others?, Has participation in the microcredit program increased your involvement in decision making in any way within the household/community?. It was realized that majority of the women were capable of taking independent decisions regarding the management of their businesses as well as decisions on how to use their profit. About 21 of them, representing 70% said they do not need the approval of their husbands or any family relation on how to operate their business or how to use their income. However, when it comes to taking major decisions on issues affecting the family such as children's education, daughter's marriage, reproductive health and others, majority of them think the man has the final say by virtue of his capacity as the overall head of the family, as illustrated in table 3 below:

Table 3: Who takes final decisions on major family issues?

	Frequency	Percent
wife	4	13
husband	16	54
joint decision	7	23
other relation	3	10
Total	30	100

Source: Author's interview with beneficiaries, 27/07/09

As shown in table 3 above, 54% of the beneficiaries agreed that it is the sole responsibility of the man to take final decisions on major issues pertaining to the household. Therefore there is no questioning on the part of the woman regarding whatever decisions the man deems appropriate for the household as any questioning might result in verbal or physical abuse of the women. However, Sen (1990:126) cautioned that, 'it can be a serious error to take the absence of protests and questioning of inequality as evidence of the absence of that inequality'.

On the other hand, those who take joint decisions (23%) with their husbands think their involvement in the microcredit program has to some extent increase their participation in household decision making. This is due to their financial contribution to the family's sustenance, as it is often said that, 'the one who pays the piper, dictates (or helps to decide) the tune'. Thus, as noted by Tassel (2004:466), 'a key motivation behind borrowing capital for a woman is to raise her threat point in the household bargaining process, and this can sometimes lead to a decline in her husband's expected payoff'. This is also consistent with a statement by one beneficiary:

my husband is a low rank civil servant, so his monthly salary is very small and cannot take our family of five with three dependents to the end of another month. So most of the times he has to fall on me to help. Therefore he listens to me when I suggests something to him about our family matters. He even asks for my view on most issues. So we take decisions together (35-year old LIF beneficiary, Bongo, 26/07/09).

It was also noted in a FGD that respondents who are single but living in a household with their children, normally look up to the elder male- child to take final decisions on household issues. Though, the woman can give advice/suggestions on these issues, the ultimate decision rests with the male child, who is literally considered a man/household head in the absence of a father figure. This again explains the subordinated position of women in the study area as they see themselves or are seen by the society as being incapable of taking key decisions affecting their lives or their family.

Thus, it can again be argued that, examining the effect of the microcredit on women's involvement in major household decision making in the light of the second level of equality (participation), which Longwe (1991:151) emphasized that it should be equal to ensure women's empowerment, what emerged from the views of beneficiaries point to the fact that there is not much equality as only very few women are able to take independent decisions or joint decisions with their spouses on family issues. Men's decision making role regarding important family issues reign supreme and final as depicted in table 2 above. Many women are excluded from participating in critical household decisions affecting their lives. Women's decision making role is more or less limited to their microcredit enterprises.

4.4 Intra-household bargaining power and gender relations

To some extent, participation in the microcredit program has improved the status of some of the women within the household in view of the fact that,

they are now accorded some level of respect by their husbands, other family relations and even people in the community. As a respondent explained:

there is mutual understanding between us now because my husband knows I am an asset now, not a liability as before. Because I can contribute to the family income. He respects me and we are happy together. No more quarrels, violence or insults as it used to happen sometime back before I joined this program (29-year old AWE beneficiary, Bolgatanga, 23/07/09).

It is also important to point out that engagement in the program has given the women some level of freedom of movement as they can now move to markets within and outside their communities to transact business. This has broadened their social network as they now have contact with the “public world” by meeting and interacting with friends and business partners as well as officials from TAI to deliberate on issues rather than being confined to the private as hitherto.

It is also noteworthy that beneficiaries’ level of education, consciousness of their rights as well as the level of their earnings to some extent has positive effect on their decision making power and influence within the household. This was evidenced among some of the AWE group who had access to higher loans, acquired relatively higher education and quite aware of their rights compared to their counterparts, the LIF beneficiaries. However, it must still be born in mind that the deep-seated asymmetric social norms and beliefs of the people determine the behaviour of men and women in the society. As Agarwal noted:

norms could impinge on bargaining in at least four ways: they set limits on what can be bargained about, they are a determinant or a constraint to bargaining power, they affect how the process of bargaining is conducted- covertly or overtly, aggressively or quietly, they constitute a factor to be bargained over, that is, social norms can be endogenous in that they can themselves be subject to negotiation and change
(Agarwal, 1997:15).

This gender institutions and norms thus, give men leverage over women in household gender relations, where some women are dominated and they succumb to the authority of men unchallengeably. These socio-cultural norms continue to reinforce gender inequities in access and use of resources especially in terms of allocation of food within the household. It is interesting to note that, though the women cook the food, the husband is served the better part. For instance, when a chicken is used to prepare a meal, (which is a delicacy because rarely do they use chicken due to poverty) the man enjoys the thighs and other meaty parts while the woman and children take the bony parts such as the legs, head, neck and the rips. Nutritionally, it is the women, particularly, pregnant women and children who need the better part of the food for excellent growth, health and vitality. But due to intra-household imbalance power relation, the man does not only enjoy the quality but also quantity in terms of food allocation and other resources. This normally results in health problems such as malnutrition among women especially pregnant women, nursing mothers and children.

The worrying aspect is that most often, the women use part of their profit to prepare the meals as most men do not give money for buying ingredients as mentioned earlier, yet the man takes the lion's share. As Gedzi (2009:124-125) argued:

this breadwinner role may make some women exhaust the little income they have. This indirectly enables their husbands to save towards acquisition of property. Since most women are unable to contribute directly and materially to the property acquired by their husbands during marriage, they may have great difficulty in establishing a claim to ownership in case of divorce or the husband's death.

This was further explained by a 45-year old beneficiary:

I am living in the house with my 3 children, my husband's mother and his brother who also has two wives and 5 children. My husband travelled to Kumasi after the harvesting and will return when the next planting season begins. In fact, this loan has helped me a lot. Otherwise I would have suffered with my children. Because sometimes I have to use part of the income to buy food for them when the food given to me by my husband's brother gets finished before the next ration is due. You know our tradition here is that, it is the man who shares the food for the woman to cook. So because my husband is away, his brother keeps all the food stuff and gives me one bowl of millet every 2 market days and then I will use my own money to buy the ingredients to prepare the food for the children. I don't know what quantity of the food is left in the barn now. But sometimes I get worried about what I will do when the food in the barn finishes before the next harvest. Last year, it happened and my children suffered a lot from hunger. I am afraid that if it happens again, I will use the entire loan to buy food and I cannot repay the loan.

Source: Author's interview with LIF beneficiary, 25/07/09

As explained previously, women are the major producers of food crops but hardly get access to it after the harvest. As Agarwal, (1997:11) noted, 'women and girls would receive less because their contribution to the household is seen as being less valuable than that of men or boys – what Sen (1990) terms "perceived contribution response" – and/or because they are seen as needing less-what one could term perceived need response'. It is even more disturbing particularly in a situation such as the experience of the 45-year old beneficiary above, who has toiled and tilled the soil with her husband then after the food is harvested, she is totally barred from having access to the fruits of her labour. In fact, she is treated like a child or a beggar, receiving food stuff in bits and pieces from her husband's relatives who have taken absolute custody of the products (but did not contribute to the production of it) in the absence of her husband, all in the name of norms and tradition.

This behaviour of the brother of the beneficiary's husband is explained by the fact that in many societies in Ghana, people still maintain very close relationship with their extended family more than even their wives. The belief is that one's extended family will always stand by him in time of trouble especially if he maintains good relationship with them. But one's wife can divorce or be divorced any time. As Nukunya (1992:173), stated, 'it is important to note that the extended family system by its very nature places more emphasis on the kinship as such than on marital bond'.

Another area of unequal gender relation within the household is sex differentiated roles. For instance, the performance of household chores is almost exclusively done by women as shown in table 4 below:

Table 4: Who performs household chores?

	Frequency	Percent
wife	24	80
husband	1	3
joint	3	10
Children	2	7
Total	30	100

Source: Author's interview with beneficiaries, 27/07/09

As depicted in table 4 above, an overwhelming majority (80%) of the women said they are solely responsible for performing the domestic duties such as cleaning, cooking, washing, bathing the kids and other household activities. These women have been socialized and have internalized the belief that these roles are “normal” in the society. According to Malhotra et al (2002:10) ‘local structures of gender inequalities are typically experienced as “natural” and therefore may be seen as unalterable to the actors in a particular social setting’. This fact is buttressed by Kabeer (2001), in Malhotra et al (2002:10) who stated that, ‘when women internalize their subordinated status and view themselves as persons of lesser value, their sense of their own rights and entitlements is diminished’.

Some women therefore see it as a sign of disrespect for a woman to allow her husband to perform such duties or even do it jointly with her. As one of the women stated:

if you are from here, you will know that our tradition does not allow the man to do that kind of work in the house. People will insult him if they see him do it. And they will not respect you the woman for allowing your husband to do that work. So I don't even ask him to help me to do it because I know it is woman's work. The men also have their work. They take care of the animals (27-year old LIF beneficiary, Bongo, 26/07/09).

This points to the fact that women and men have not been conscientized enough to realize that these gender differentiated norms and practices are not “natural” or “facts of life” in the society but are socially constructed, which demands women to exercise some form of agency to at least improve/change the situation. It must be noted that when the situation becomes unbearable, sometimes, some women use implicit and subtle forms of protests to bargain for a fair deal. As Agarwal (1997:18) noted:

in cultures or contexts where social norms stifle explicit bargaining or voice, women may be pushed to using implicit form of contestation. Persistent complaining, pleading ill-health, playing off male affines and consanguines against each other,

threaten to return to the natal home, withdrawing into silence and withholding sex from husbands are all means by which women are noted to bargain within the family.

However, these implicit forms of bargaining rarely work ,as for instance, a polygamous husband will not care/worry much if one of his wives threatens to go to her parents or withhold sex from him since the other wives are available to serve him. Thus, Kabeer (2001), in Malhotra et al (2002; 16) argues that, “individual women may challenge structural inequalities when the act in ways inconsistent with gender norms, but the impact of such actions tend to be limited. The “project” of women empowerment, [she believes], requires collective action in the public sphere’.

It is also noted that the age gap between the husband and wife contributes significantly to making the woman assume the responsibility of performing the household chores alone. It is very common in the Upper East region to find a lady of about 20-25 years or younger marrying a man twice or thrice her age (50-70 years old). Obviously, in such a union, the woman does not see why she would allow a man as old as her father or even older to do such work. As aptly stated by a 23-year old woman:

I do the work in the house alone because my husband is very old. Why I should let somebody like my father work for me?. It means I don't respect him. I even go to work on his groundnut farm because is very old. (23-year old LIF beneficiary, Bongo, 24/07/09)

However, in households where the age difference between the couple is narrow, some husbands sometimes assist their wives as a way of expressing their love in selected household chores such as bathing the children or sweeping outside/in front of the house, but not the room and also not cooking or washing bowls/plates as these are considered more as feminine duties. More so in situations where the couple have ever lived in the southern Ghana where women turn to be more assertive and have relocated to the rural area, the husband does not see anything wrong with performing household chores and thus is more likely and interest in assisting his wife, albeit not in the full glare of his peers/friends or other family members else he will be ridiculed and dubbed a “man-woman”. However after some time, such a husband also becomes “culturally-indoctrinated” and he begins to see the performance of household duties as the sole work of the woman.

Some beneficiaries also complained that their involvement in TAI’s microcredit program has rather generated conflict and envy between them and their co-wives and other family relations. This situation arises whenever a beneficiary buys a new cloth or other items for herself or her children especially during festive occasions, like Christmas. Because her co-wives or other family members cannot afford to buy for their wards, since they are not into any business activity and only rely on the husband to do everything for them, they tend to envy her, gossip about her and call her names- she is too greedy, too close fisted. As one LIF beneficiary aptly narrated her pathetic story:

Sometimes I feel so unhappy that am doing this business. Because apart from my husband who is happy about what am doing as I help him with money sometimes, the other family members are always quarrelling with me because I now wear better clothes than them and my husband loves me more. Whenever I buy anything for my children, they think I should buy for all the children in the house. But my children are hard working, especially my first born who is a girl of about 14 years. Every market day she helps me to prepare food at the market and sell from morning to evening. Yet when I bought clothes for her during the last Christmas, my co-wives and sister in-law said I am wicked because I did not buy for their children too. Also when the borrow money from me they don't want to pay back and when I ask for it they become very angry and insult me. As such, I could not pay my loan at the right time because the money with me was not enough, so if I give everything to the loan officer, I will be out of business. But the loan officer keeps coming to demand for the money. So I had to complain to my brother who is in Nigeria and he sent me some money to pay the loan. In fact, the people in this family want my money to get finished so that we will be the same. I always have problems with them, especially the other two wives of my husband.

Source: Author's interview with LIF beneficiary, 24/07/09.

Given the widespread poverty in the study area, the prevalence of the extended family system and its attendant sense of solidarity and interdependence among family members imply that, a woman who is fortunate to have gained access to microcredit faces a serious dilemma. This is because she is expected to extend a helping hand to needy members of the extended family even including her "rivals"/co-wives (in the case of a polygamous households) and also meet the responsibility of repaying the loan timely to avoid any disgrace or refusal by TAI to grant her another loan in future, hence putting too much stress and burden on her. As stated by Nukunya (1992):

the extended family system violates the privacy of individuals. Whatever one does immediately comes under scrutiny of relatives who may openly debate it and make pointed suggestions whose neglect may lead to further reproaches or even resentment. Even the food one eats, the amount one spends on it and treatment given to spouse and children are all considered to be matters that form the subject of comments, suggestions or discussions (Nukunya, 1992:173).

Thus, the system puts great strain and pressure on those who have to help. It means that in order to help, one has to use one's meagre resources and in the process creates hardship for oneself (ibid: 173).

4.5 Economic empowerment and other spill off effects

In terms of economic welfare, majority of the beneficiaries (89%) contended that TAI's intervention has improved their well-being as it has generated employment and income for them. One will appreciate this fact given the pathetic situation of women in the study area, especially in the Bongo District. Their inability to secure employment in the formal sector due to lack of education (the highest level of education for the LIF beneficiaries is lower primary) and lack of access to productive assets has affected their economic progress. This is because without assets like land to serve as collateral security,

it is impossible for them to access loans from the banks to engage in any economic activities. As Agarwal (1997:11) stated, 'women who earn cash have more bargaining power than those who are solely housewives, because of among other things the cultural devaluation of housework'.

Therefore, examining the beneficiaries current economic situation, it can be said that their welfare (the fifth dimension of equality/ empowerment) has to some extent increased as they consider TAI's intervention as a big relief to them because they can now contribute to paying their children's school fees, buy uniforms/clothes for them, buy ingredients/ kerosene contribute to the general improvement of the well-being of their families. As, a beneficiary attested:

if you have nothing doing the man has control over you and looks down upon you. Don't expect any respect from him because you are like a beggar. Now that am selling fish at the Bongo market, my children are always happy and look healthier than when I was not trading. They were always hungry, but no money to buy food for them. Their father too does not have money. Now he is also happy because I can use my profit to feed the family (26-year old fish monger, Bongo, 22 /07/09)

The reason is that, aside the acute unemployment, declining agricultural productivity in recent times has compounded their plight as stated earlier, thus engaging in non-farm activities especially by the women is a survival strategy. As a respondent succinctly posited:

if you don't have money to do business, you are not counted. I can tell you that because of the food I prepare and sell at the market, people now respect me a lot, because some of the men who are not working sometimes borrow money from me to solve their problems or buy the food on credit and pay later. Even my husband borrows money from me now, but sometimes he doesn't want to pay back (32-year old LIF beneficiary, Bongo, 22/07/09)

As noted previously, though women contribute greatly to the production of food, they are completely denied access after the harvest. The man takes absolute custody of the food and dishes it out to the woman in bits as women are considered wasteful. This reasoning, to say the least is an insult to the sensibility of the women and a calculated attempt to deny women from accessing resources as they are considered incapable of managing resources. Ironically, it is the men who waste the resources as some of them normally sell a large chunk of the food stuff and spend the money on drinking "pito" (local beer) or spend lavishly on their concubines while the family goes hungry. More disturbing is the fact that, apart from the weekly ration of the food given to the women, most of the men do not give any "chop money" to the women to buy ingredients to prepare the food as stated earlier. Most women especially those who are not doing any business therefore face a big challenge getting money for ingredients. Meanwhile when a woman prepares an unpalatable meal due to lack of enough money to purchase the necessary ingredients, the man complains bitterly and sometimes batters/abuses the woman for being a poor cook.

Beneficiaries of TAI's scheme are able to buy ingredients out of the profit accrued from their petty trading unlike their counterparts not in the program who normally go through hell getting money for ingredients or face the humiliation of buying on credit or always borrowing ingredients from co-wives/neighbours to prepare meals.

Having the capacity to financially contribute to the family budget through their involvement in the microcredit scheme gives these women a sense of self-worth, peace of mind, happiness and confidence. As happily explained by a young beneficiary:

If I say this loan has not helped me, then am telling lies. Now, because am selling "gari" and sugar at the market, I no more sleep and wake up in the middle of the night to think about where to get money to buy ingredients to prepare food for my children and solve other money problems. I prepare good food for them any time they are hungry. Also, now, I don't borrow small, small things from the market or neighbours. I use my profit to buy whatever I want if my husband does not give me money. So, I have peace of mind and I sleep well. I am happy now than 2 years ago.

Source: Author's interview with beneficiary, 25/07/09

In some cases, some women even help their husbands by giving or lending money to them to renovate the house, hire labourers to finish the farm work on time or even buy animals for the man to keep. However, in many cases these become "bad debts" as the men often fail or refuse to pay-back and the women bear the full brunt of repayment.

It must also be added that, though, women's efforts to bring food to the table, solve other financial problems in the household and sometimes act as "money lenders" to their husbands could spice up domestic relationship, this does not necessarily to a large extent alter gender inequalities within the household as explained previously. Thus increase in women's economic welfare without equal access to and control over major factors of production and equal participation in intra-household decision making process cannot be empowering women enough. As Sara Longwe (1991:155) stated 'it is important to note that the five criteria sees women's development as a process of women's increased access, participation and control, not merely as the outcome of increased welfare, income, production and skills'. In line with this thinking, Malhotra et al (2002:11) caution that, 'it should not be assumed that if a development intervention promotes women empowerment along a particular dimension that empowerment in other areas will necessarily follow'.

4.6 Husbands of beneficiaries' Concerns/Perspectives about the scheme

Spouses of some of the beneficiaries interviewed gave positive impressions about their wives participation in the microcredit program. They said their wives are very supportive as they contribute to the family up keep and solve

other financial problems. These views of the husbands are consistent with findings by Agarwal, from a study in a different context in Bangladesh, where women reported that:

as a result of their economic contributions and group strength, their husbands are now less opposed to them joining BRAC, and are also less physically and verbally abusive, more willing to allow them freedom of movement, and more tolerant toward their interaction with male strangers in work contexts. In other words, there has been a loosening of restrictive social norms both within the home and outside it
(Agarwal, 1997:20-21)

However, some husbands in the study area were rather very skeptical and unenthused about their wives access to credit and engagement in the microcredit business. They think the women are becoming too proud, “too known” and thus no more listen to them or even challenge them when they talk. As one man aired his frustration:

I don't understand why this company came to give our women money to do business without even informing us, the men. The company didn't do well at all. You see, now, my wife does not respect and obey me. Because she has money. I don't know how much she has, because she did not tell me, but I think it is plenty money, because of the way she behaves now. When a woman has money she wants to be higher than the man. Now when I talk once, she talks twice or more (40-year old husband of LIF beneficiary, Bongo, 24/07/09)

Husbands of some beneficiary are also very suspicion about their wives' business activities as they accuse the women of hiding under the cloak of their micro enterprises to “stay too late” in the night at the various markets, group meetings and other “business points” and indulge in alcoholism and infidelity. Hence they are threatening to restrict the women's freedom of movement.

As a middle age husband of a LIF beneficiary lamented about his wife's supposedly “unbecoming behaviour”:

what I am telling you is that, not that I don't want my wife to do the business. Not so. Because sometimes she helps me with money and I pay her later. She also buys things for the children. That is fine. But the problem I have is why should a woman go to the market to sell things early in the morning and always comes back very late in the night when the children are sleeping. Who cooks for them, or when visitors come to the house, who attends to them? This is not my work. And even sometimes when she comes home late she makes noise like she is drunk. Let me ask you this question now, a man and a woman, who is suppose to come home early? The company that gave the women the loan should have rather given it to the men to do the business. Not the women, because they are now spoiling our women. I have warned her that if she does not stop coming home late I will stop her from doing this business.

Source: interview with husband of a beneficiary, Bongo, 24/07/09.

The above scenario is corroborated by a qualitative research conducted by Schuler et al (1998:151) in rural Bangladesh although in a total different

cultural setting which revealed a number of instances where males become more violent as their wives got access to loans. They noted that:

there are many cases in the study villages where husbands become increasingly violent as the wives began to earn independent incomes and became more mobile and autonomous. Conflicts often developed over the control of assets and earnings and women become more inclined to defend themselves against what they saw as unfair domination.... In contrast.... Many Women who had nothing of their own and were completely dependent on their husbands were rarely ever beaten (Schuler et al, 1998:151).

These cases are a pointer to the fact that ‘ men do not always take kindly to interventions that destabilized the balance of power within the household and that empowerment processes may sometimes lead to an initial increase in abuse because they challenge the status quo of gender power’ (Sen and Batliwala, 1997 in Kabeer 1999:21)

As previously explained, women in these rural communities are normally confined to the private. They only go to the market to purchase ingredients and other items just for a short time and rush back to the house to continue with their “normal” household chores. Culturally, an ideal woman is the one who always stays at home and performs her domestic duties perfectly and timely. However, due to their double burden (domestic duties and business activities), some men complained that their wives’ involvement in the microcredit business has made them to often hurriedly and shabbily perform their domestic work (some do not perform at all) in order to get to the market on time to commence their businesses. Some men therefore see this sudden change of attitude by some of the beneficiaries as recalcitrance and abuse of their freedom of movement to transact business. This situation therefore often intensifies tensions between husbands and wives.

4.7 Women’s Concerns about TAI’s program/Challenges to empowerment

As noted earlier, there is lack of job opportunities in the study area, especially at the Bongo district. Hence majority of the people are wallowing in abject poverty and destitution. Therefore, they have no alternative than to always borrow money, buy things on credit or beg for money from some of the beneficiaries who they perceived as rich. In many instances, the women find it difficult to refuse to give out the money or item demanded especially if the potential borrower/“beggar” happens to have family or lineage ties with the beneficiary. Sometimes, she simply gives out of kindness since almost everyone in such small communities seems to know the other, else she will be branded as wicked. As such, the women often plunge themselves into debts as most of the borrowers do not pay back on time or completely refused/failed to pay. This does not only affect the growth of their businesses but also their ability to repay their loans on time.

Some of the beneficiaries also contended that the time the loans were disbursed by TAI was rather inappropriate in the sense that it was done during

the peak of the hunger season (April-June), hence some of them could not help but to use a large chunk of the loan to purchase food for their sustenance. This is because the savannah zone of Ghana has only one planting season in a year. Thus planting starts from May-July while the harvesting period commences from August- November depending on the type of crops cultivated. Therefore some of the beneficiaries who are engaged in buying food stuff during harvesting season to store and sell during the hunger season wanted the disbursement to have been done at the beginning of the harvesting time so they could immediately invest the loan into such a viable venture. This situation contributed to making some of them vulnerable to incurring debts and facing repayment problems.

Related to the above problem is the schedule for repayment of the loans to TAI. Beneficiaries have to repay on monthly installment basis, starting a month from the date of disbursement and to finish repayment in about six months. The problem here is that, some of the beneficiaries who normally travel to the southern sector of the country to buy goods and bring to the study area for sale complained that it takes not less than two-three weeks to be able to travel and return with their wares and another extra days/weeks depending on the market trends, to be able to finish selling their products. Others who are into basket weaving, hat weaving and “pito” brewing expressed similar sentiments. This implies that they have to start repaying when they have not yet actually invested the loan profitably. This situation again puts great pressure and stress on them and some said they were considering whether it is worth taking another loan after they have finished paying. They said it would be more helpful to them if the start of repayment period is extended to two-three months after disbursement and duration of about one year to finish repayment. As a fish monger lamented her plight:

my business is fish selling. I always travel far, to Central Region to buy the fish and sell at the Bolgatanga market. When I get there I have to spend many days looking for the best fish with good price so that I can also make some profit because there is a lot of fish in Bolgatanga market now, so if your fish is not good they won't buy it. Also, I have to wait for more days for the women to smoke the fish for me and then take it to the lorry station and spend at least three-five days before the lorry will get full load to come to Bolgatanga. So by the time I return, it is about three weeks and it will take another two-three weeks before I finish selling it and go back again. Meanwhile, I have to start paying the loan in a month's time. Where do they expect me to get the money? (A young AWE beneficiary, Bolgatanga, 25/07/09)

Some beneficiaries also consider the loans as being woefully inadequate to be able to undertake more profitable business. As mentioned previously, the minimum amount given to a LIF beneficiary in 2008 was GHc 20 and the Maximum was GHc 200. They therefore proposed that for the loans to have the intended effect on them, the minimum loan disbursed to a beneficiary should be increased to GHc 500 or more.

Market saturation was another major concern to some of the beneficiaries, especially those engaged in petty trading such as selling of “gari”, sugar, cigarettes, koko (local porridge), cooked food, among other items. This

is because markets such as Bongo and Balungu are so small and the women sell similar commodities due to lack of other business opportunities or insufficient capital to be able to diversify. Hence, there is low demand especially during the time of the fieldwork (July-August) which was the rain/farming season and also the hunger period, thus many people were financially handicapped. This is the more reason why the beneficiaries are requesting for bigger loans to be able to diversify their businesses and also sell in other markets within and outside the region.

The enormous task of combining business activities with household chores was also seen as a great challenge to some of the beneficiaries. As noted earlier, some of the men do not want to offer any assistance as they consider such responsibilities as women's. This double burden not only consumes much of their time, but also affect their health. This is why most of the women have no alternative but to fall on their daughters to assist them in the discharge of their duties with dire consequences on her figure.

The low level of human capital among the beneficiaries is also a big challenge. Majority of them lack basic numeracy and literacy skills, resulting in improper book-keeping and lack of access to market information, especially from the print media. Though TAI is making efforts to build their capacities in this regard, more needs to be done to promote the growth of their businesses.

Chapter 5

Summary of Findings and Conclusion

This paper examined the role of TAI, a women-centred local NGO's microcredit scheme in empowering women in two districts, Bolgatanga and Bongo in the Upper East Region of Ghana. In this chapter, a conclusion is drawn based on analysis of data regarding the themes- women access to and control over loans/resources, participation in decision making, intra-household bargaining power and gender relations.

It is argued in this paper that, TAI's programmatic intervention has to some extent empowered the beneficiaries in terms of improvement in their economic welfare as it generates employment and income for them. It is often said that 'to appreciate your work and earnings, imagine yourself being unemployed'. As stated earlier, the economic situation of some of these vulnerable rural women before joining the program was very pathetic. Thus, through the microcredit scheme, some beneficiaries have been able to improve their livelihoods and that of their families as they have become co-breadwinners if not sole-breadwinners and contribute enormously to the family budget. Some beneficiaries, especially members of the Association of women entrepreneurs have even acquired major assets such as land, houses, motor bikes and other items, through their businesses. This has raised their status in their communities compared to their counterparts who do not have access to credit for business but resigned themselves to their fate and entangled in a web of poverty and deprivation.

Involvement in the program has also built the confidence of some of the women, increased their self-worth, self-reliance, happiness, peace of mind and given them some level of freedom of movement. Some beneficiaries have now gained more respect from their husbands and other family relations and people in the community as they sometimes become 'money lenders' and bail them (husbands and other relations) out of their 'financial crisis' as well as other spill-over effects.

Majority of the beneficiaries could also take independent decisions on the management of their business and use of their income/profit without interference or unnecessary restrictions from their husbands or other family relations. On the flip side, the critical question is, beside decisions pertaining to their microcredit businesses, are these women empowered enough by TAI's program to be able to take independent decisions or have greater bargaining power or influence in major family decisions?. It must be emphasized that their ability to take independent decisions and exercise control over resources is only limited to their microcredit business.

It must also be noted that in certain cases, the microcredit scheme has rather created envy, increased tension and conflicts especially between the beneficiaries and their husbands, co-wives or other family relations. The program also has negative impact on the girl-child as she is frequently withdrawn from school to assist her mother in her business especially on market days which comes every three days in the study area. This means that

she has to absent herself from school for two or more days a week or in certain cases, compelled to completely terminate schooling in order to assist her mother in her microenterprise, meanwhile any property acquired out of the business is registered in the boy's name. This has serious implication on the progress of the girl especially in this 21st century as education is the sine qua non for development. This situation also has the tendency of reproducing a second generation of low-status and subordinated girls/women in the society.

This paper thus further argues that, regarding access to and control over resources, as explained previously, majority of the beneficiaries have control over their income. However, it must be pointed out that, there is a clear distinction between assets/resources that the beneficiaries to some extent have control over(i.e. their loan/income and self-acquired assets) and those that are designated as 'no go area', 'reserve for men only', the non-negotiable (factors of production within the family-land, cattle, etc).This is because, being predominantly a patriarchal-patrilocal society, succession, inheritance and control over these assets is still in the male line and handed down from father to sons or to brothers from generation to generation and this cultural norm is seemingly non-bargainable. As Agarwal (1997:15) pointed out:

norms can define which issues can legitimately be bargained over, and which fall in the arena of the incontestable. At any given time for a given society, some decisions would fall in the realm of what the French sociologist Pierre Bourdieu(1977:167-70) terms "doxa" – that which is accepted as a natural and self-evident part of the social order, which goes without saying and is not open to questioning or contestation – the undiscussed, unnamed, admitted without argument or scrutiny .

Thus, their ability to exercise control over their loan/income does not mean they have achieved much empowerment. To achieve empowerment what matters is equal access and control over productive resources within the family which they are still largely excluded.

It must also be added that, probably some of the beneficiaries are allowed to take independent decisions and exercise some level of control over their income and businesses because the men consider the economic activities the beneficiaries are engaged in as 'women business', hence they have no interest in interfering or controlling such economic activities or income accrued from them. This is because the situation is different when a beneficiary uses her profit to purchase animals such as goats, sheep, cattle and others. In this case the woman has little autonomy over it as these are considered 'men's domain'. Thus the man exercise greater or absolute control over it and in certain cases some men may sell the animal(s) without the woman's knowledge or consent.

The microcredit scheme has also not had appreciable effect on the beneficiaries in terms of intra -household bargaining power, particularly the LIF beneficiaries, majority of whom are completely uneducated, had access to very small credit disbursement and are unconscious of their rights as women/wives. Unfortunately, these vulnerable women have an ingrained conviction that the cultural norms and gendered institutions are 'normal and inevitable part of life in the society', thus, do not see themselves as being subordinated and treated like second class citizens. Hence, they do not

attempt to question or challenge these traditional norms and practices that suppress them and push them to the periphery in all facets of life.

Therefore, examining the extent to which TAI's intervention scheme is supporting women empowerment in the study area, in the context of its mission of challenging the systems that work against the excluded and deprived by providing women with microcredit to improve their economic situation, this paper argues that, the women cannot be said to be truly empowered in the sense that the major effect of the program is only on the economic welfare/well-being of the beneficiaries. This is because the women are still denied the opportunity to have equal control over major productive resources in the household and hindered from making strategic life choices. Thus, examining the effect of the program on the beneficiaries in the light of the five dimensions of equality which Longwe (1991) emphasized that for an intervention to have positive effect on women empowerment, it must focus on the higher levels, the findings that emerged from this study points to the fact that, TAI's intervention is focused more on the lower level (welfare) rather than the higher and most important levels (control over productive resources and participation in household decision making). TAI assumed that by increasing access to credit/income will lead to empowering the women in other areas. But Oxaal and Baden, (1997:10) argue that, 'it is not the delivery of credit per se, but the context in which the credit is delivered which is vital in ensuring that women's control over resources and bargaining power is increased'. 'Empowerment in one area cannot be sustained without attention to other facets' (ibid: 10).

Thus, it is argued that, though the program has to some extent improved the economic welfare/livelihoods of the beneficiaries, it has minimal effect on the existing inequalities in intra-household bargaining and societal gender relations.

It has not altered the hegemonic masculinity and deep-rooted socially constructed sex segregated roles which contribute largely to the subordination and disempowerment of women in the study area. In other words, TAI's programmatic efforts has not dealt with the real women's constraints/concerns- the negative socio-cultural norms and gendered institutions that continue to marginalized and subordinate women.

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Appendices:

Appendix A

Respondent's Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	20-29	9	30.0	30.0	30.0
	30-39	13	43.3	43.3	73.3
	40-49	5	16.7	16.7	90.0
	50-59	2	6.7	6.7	96.7
	60-69	1	3.3	3.3	100.0
	Total	30	100.0	100.0	

Educational Level of Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	no education	11	36.7	36.7	36.7
	primary	9	30.0	30.0	66.7
	JHS	5	16.7	16.7	83.3
	SHS	5	16.7	16.7	100.0
	Total	30	100.0	100.0	

Marital Status of Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	married	19	63.3	63.3	63.3
	(single) never married	4	13.3	13.3	76.7
	divorced/separated	4	13.3	13.3	90.0
	widow	3	10.0	10.0	100.0
	Total	30	100.0	100.0	

Respondent's Number of Children

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1-3	22	73.3	73.3	73.3
	4-6	8	26.7	26.7	100.0
	Total	30	100.0	100.0	

Number of Dependents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1-3	14	46.7	46.7	46.7
	4-6	11	36.7	36.7	83.3
	7+	2	6.7	6.7	90.0
	none	3	10.0	10.0	100.0
Total		30	100.0	100.0	

Appendix B

Semi- structured interview guide for beneficiaries

Part 1. Demographic Questions

1. Name.....
2. Age.....
3. level of education (a) no education (b) Primary (c) junior high School
(d) Senior High School (e) other (specify)
4. Marital status (a) Married (b) Never married (c) Divorced/separated
(d) Widow
5. Religion (a) Christian (b) Muslim (c) African traditional Region (d)
other (specify)
6. How many children do you have? (a) 1-3 (b) 4-6 (c) 7+
7. Do you have dependants? If yes, how many

Part 2 Questions regarding level of TAI's Assistance/intervention

8. Do you have access to Micro-credit?
9. If yes, at question 8, from which source?
10. How much money is given to you as credit
11. Do you have any difficulties accessing the credit?
12. In your opinion, is it enough?
13. Apart from the credit you received from TAI, do you get credit from other sources?
14. How often do you pay back the credit (a) Daily (b) weekly, (c) monthly
(d)quarterly (e) yearly

15. Do you pay interest? If yes, how much and do you consider the rate to be fair?
16. Apart from the credit, do you receive other forms of assistance to promote your business from TAI or other sources?.....
17. If yes, at question 16, what type of assistance?.....
18. Is the assistance beneficial to you? If yes, in which way?.....
-
19. How and where do you sell your products?.....
20. Are there any problems/ challenges/constraints confronting you in your business? Explain.....

Part 3 Questions regarding women's access and control over resources

21. What do you use the credit for?.....
22. How long have you been in this economic activity?
23. Do you gain some profit from the business
24. If yes at 23, how much profit do you earn?
25. What is the estimate of your monthly income from the micro-credit business?
26. Over the last 12 months has your household income increased, decreased or stayed the same?
27. Who keeps the money/profit? (a) You (b) Husband (c) other (specify)
28. Do you have easy access to or control over your own income or capital in the family?

29 (a)Yes (b) (No) if yes, explain how you exercise the control?

.....

30 Have you used your profit/ income to acquire any property/assets? If yes, what type of property?

31 In whose name did you register the asset? Who controls the asset? Own name (b) husband's name (c) child's name (d) other (specify). Gives reasons?.....

32. Can you use the asset/property any how you want without your husband's approval? (a)Yes (b) (No) if yes, explain.....

Part 4. Questions regarding women's decision Making/bargaining power

33. Who takes decision on how the business should be managed (a)You alone (b) husband (c) joint decision (d) TAI

34. Who decides on how the money/profit from the business should be used. (a)You alone (b) husband (c) joint decision

35. Do you always need the approval of your husband on how to spend your income? (a) yes (b) no Explain.....

.....
36. Who takes the final decision on family issues? (a) You (b) Your husband's (c) joint decision Give reasons.....

....

37. Before joining the micro-credit could you take independent decisions in the house hold? What decisions do you take independently?.....

.....
..
38. Does your participation in the microcredit program increases your involvement in decision making in any way within the household/community (a) yes (b) no explain.....

.....
....
39. Who decides on issues such as assets purchase, livelihoods investments, children's education, family planning etc? a) You (b) Your husband (c) joint decision Give reasons.....

Part 5. Questions regarding intra-household gender relation

40.What is your husband's occupation?.....

41.Who provides the family income (chop money)? (a) You (b) Husband (c) joint expenditure

42.Who performs the household chores such as cooking, sweeping, washing the cloths, caring for the children etc (a) You alone (b) husband (c) both (d) Children

43.Has your participating in the micro-credit program brought any change in your status, bargaining power and influence within the house hold?. If yes Explain

.....
44.Do you think the program has helped improve the status of women in households and community? Explain.....

.....
45.Do you find any behavioural changes in your husband/family members towards you/women involved in the micro-credit program? If yes, what are these changes.....

46. Do you see changes in yourself after joining the microcredit program? What are these changes?

.....

47. Did you experience any violence/abuse from your husband/family members before joining the micro-credit program?

(a) yes (b) no explain.....

.....

...

48. Did you experience any violence/abuse from your husband/family members in the past 6 months?

(a) yes (b) no explain.....

.....

Appendix C

Semi- structured interview guide for Husbands of beneficiaries

Part 1. Demographic Questions

1. Name.....

2. Age.....

3. level of education (a) no education (b) Primary (c) junior high School (d)

4. Senior High School (e) others (specify)

5. How many children do you have? (a) 1-3 (b) 4-6 (c) 7+

6. Do you dependants? If yes, how many.....

Part 2. Questions regarding level of TAI's assistance/intervention

7. Does your wife have access to Micro-credit?.....

8. If yes, at question 7, from which source?.....
9. How much money was given to her from the credit scheme?.....
10. In your opinion, is it enough.....

Part 3 Questions regarding women's control over resources

11. What does your wife use the credit for
12. How long has she been in this economic activity?
13. Does she gain some profit from the business
14. What is the estimate of her monthly income?
15. Who keeps the money/profit?
 - (a) wife
 - (b) Husband
 - (c) other (specify)
16. Does your wife have easy access to or control over her own income or capital in the family? (a) Yes (b) No
explain?.....
.....
17. Has your wife used her profit/ income to acquire any property/assets
If yes, What type of property?
18. In whose name did she register the asset? Who controls the asset
Own name (b) husband's name (c) child's name (d) other (specify).
Give
reasons?.....
19. Can she use the asset/property any how she wants without your approval?
(a) Yes (b) No
explain.....
.....

Part 4. Questions regarding women's decision making

19. Who takes decision on how the business should be managed

(a) wife (b) husband (c) joint decision

20. Who decides on how the profit from the business should be used.

(a) wife (b) husband (c) joint decision

21. Does your wife always need your approval about how to spend her income?

(a) Yes (b) No explain.....

22. Who takes the final decision on family issues?

(a) You (b) Your wife (c) joint decision Give reasons

Part 5. Questions regarding intra-household gender relation

23. Who provides the family income (chop money);

(a) You (b) wife (c) joint expenditure

24. Who performs the household chores such as cooking, sweeping, washing the cloths, caring for the children, etc.

(a) You (b) wife (c) both

25. Has your wife's participating in the micro-credit program brought any change in her status, bargaining power and influence within the household?

26. Do you think the program has helped improve the status of women in the household and community? Explain

27. Do you find any behavioural changes in your wife after getting involved in the micro-credit program? If yes, what are these changes.....

28. Have you ever abuse your wife?

(a) Yes (b) No explain.....

29. Have you abused your wife after she joined the microcredit scheme?

(a) Yes (b) No
explain.....

Appendix D

Some beneficiaries of TAI's Microcredit scheme at work (Field survey, July, 2009)





Some of the Finish products produced by the beneficiaries, ready for market (Field survey, July, 2009)



Some of the Finish products produced by the beneficiaries, ready for market (Field survey, July, 2009)