

**EMPOWERMENT OF WOMEN THROUGH PARTICIPATION IN WOMEN
SELF HELP GROUPS IN THE KUMASI METROPOLIS**

By

KNUST

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DECLARATION

I hereby declare that this submission is my own work toward the MSc. in Development Policy and Planning and that, to the best of my knowledge, it contains neither materials previously published by another person nor materials which have been accepted for the award of any other degree by this or any other university except where due acknowledgement has been made in the text.

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ABSTRACT

Recently, issues of women's empowerment and participation in self help groups have gained grounds and are at the center stage in global development discourse. Despite the evidence of women's accomplishments in a given realm of national and local level development, women's empowerment today leaves very much to be desired. In attempts to improve and enhance the participation and empowerment of women, the third Millennium Development Goal (promoting gender equality and women empowerment) is focused on women's upliftment in the socio-economic development of Ghana.

This study is intended to achieve a number of objectives. Among these are: to examine the nature of Self help groups (SHGs) in the Kumasi Metropolis; to assess strategies of empowering women through SHGs; to examine the extent to which women are empowered by participating in SHGs; and to examine the challenges impeding the groups in empowering women.

The study adopted the case study approach which allows statistical inferences to be made to a broader population so that results can be extrapolated. Multistage sampling technique and qualitative and quantitative analysis was employed to come out with the empirical findings.

The study revealed a number of interesting findings which include: diverse nature of SHGs with about 67 percent being formed along religious and economic lines; skill training, adult education and enterprise development as the strategies of empowering women through SHGs. The extent of women's empowerment through participating in groups are in the form of increased self assertiveness and confidence and resistance to negative cultural practices; and challenges, like poor attendance of members, impeding the operations of the groups in empowering women.

In response to the findings revealed, a number of proposals were made to enhance the empowerment of women. These include the following: improving the nature of SHGs; enhancing strategies of empowering women through the groups; improving the coverage of SHGs in women's empowerment; and overcoming the challenges of SHGs.

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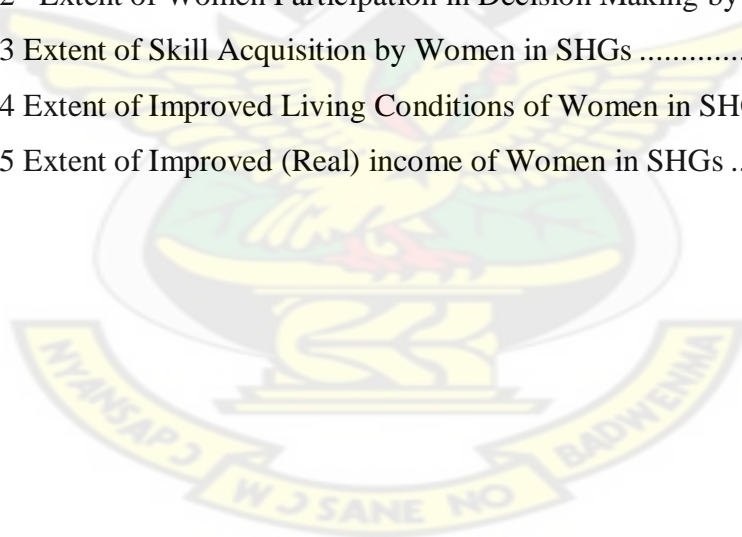
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LIST OF ABBREVIATIONS AND ACRONYMS

CMA	Christian Mothers Association
DAWN	Development Alternatives with Women for a New Era
DOVVSU	Domestic Violence and Victim Support Unit
DWF	Disabled Women Fellowship
ECA	Economic Commission for Africa
ESCAP	Economic and Social Commission for Asia and the Pacific
FLFC	Future Ladies Fun Club
FOMWAG	Federation of Muslim Women Association of Ghana
Fq	Frequency
GAWE	Ghana Association of Women Entrepreneurs
GDI	Gender-related Development Index
GEM	Gender Empowerment Measure
GLSS	Ghana Living Standards Survey
GPRS	Ghana Poverty Reduction Strategy
GSGDA	Ghana Shared Growth and Development Agenda
Help to Help	Help to Help Traders Association
KMA	Kumasi Metropolitan Assembly
MASLOC	Micro-finance and Small Loan Centre
MDGs	Millennium Development Goals
NGOs	Non-Governmental Organizations
NIB	National Investment Bank
PHBA	Progressive Hairdressers and Beauticians Associations
SDA	Seventh Day Adventist Church
SEWA	Self Employed Women Association
SFDP	Small Farmer Development Programme
SHGs	Self Help Groups
UNDP	United Nations Development Programme
UNIFEM	United Nations Development Fund for Women
WiLDAF	Women in Law and Development in Africa

CHAPTER ONE

BACKGROUND TO THE DEVELOPMENT OF SELF HELP GROUPS

1.1 Introduction

The past three decades have witnessed a steady increase in awareness of the need to empower women through measures to increase social, economic and political equity, and broader access to fundamental human rights, improvements in nutrition, basic health, education and self help groups (SHGs). Even in the light of heightened international awareness on gender issues, it is a disturbing reality that no country has yet managed to eliminate the increasing gender gap. Several countries that do not capitalize on the full potential of one half of their societies are misallocating their human resources and undermining their competitive potential in their developmental quest (Zahidi, 2005).

Women are considered as an extremely pivotal point in the process of change in the rural areas. Women's participation in self help groups provides them the opportunities to be actively involved in the decision-making process. Women's participation through women's groups has proven to be an effective means to bring about a change in their way of life in terms of economic well-being and adoption of new technology (Singh, 2009).

Women in Ghana contribute immensely to national development and there is therefore the need to encourage and support women to actively involve themselves in public life and governance (GSGDA, 2010). The awakening of women in Ghana towards a society where justice and brotherhood prevail can best be achieved by woman-to-woman contact. The cultural patterns of Ghana's society are such that social progress among women can be promoted effectively through the medium of personal relationship among them. It is women who can inspire confidence and offer stimulus for social change especially among their sisters in the rural areas. Hence, effective leadership among women must come from the ranks of women themselves. Their qualitative participation can be achieved through the formation of women's groups and educational programmes (Deshmukh, 2005: p 195).

The economic empowerment of women is very important not only for reducing the disproportionate levels of poverty among women, but also as an important step towards raising household income and encouraging economic development in countries as a whole. Sen (1999) makes a compelling case for the notion that societies need to see women less as passive recipients of help, and more as dynamic promoters of social transformation, a view strongly buttressed by a body of evidence (such as Amu, 2005, Fahimi and Moghadam, 2003) suggesting that education, employment, women's group and ownership rights of women have a powerful influence on their ability to control their environment and contribute to economic development.

In recognition of the importance of instituting women's empowerment around the world, the United Nations Development Fund for Women (UNIFEM) was established as a separate fund within the United Nations Development Programme (UNDP) in 1984. At that time, the General Assembly instructed it to "ensure women's involvement with mainstream activities" Bridge, (2004 cited in Zahidi, 2005: p.1). The Platform of Action resulting from the 1995 Beijing World Conference on Women expanded this concept, calling it "gender mainstreaming" (Zahidi, 2005: p.1).

1.2 Problem Statement

Women, who represent half of the human resource of most societies are often not recognized and regarded due to their marginalised position in society. Women perform in addition to reproductive role, several productive tasks, but often, these roles are not recognized and not visible. It is their reproductive role that overwhelms their productive role of earning and meeting livelihood needs. Realizing this, the third Millennium Development Goal (MDG) has included women's empowerment and promoting gender equality among the eight MDGs (Manimekalai, 2007).

Despite many international agreements affirming their human rights, women are still much more likely than men to be poor, illiterate and unemployed. They are far less likely than men to be politically active and far more likely not to be in groups which will offer them the opportunity to be economically sound and politically active (State of World Population, 2005). Women in Ghana experience greater poverty, have

heavier time burdens, lower rates of utilization of productive resources and lower literacy rates (Ghana Living Standards Survey 4, 2000). Also there is still inadequate representation and participation of women in major areas of the Ghanaian society especially in political and public service appointments (GSGDA, 2010).

Empowerment has multi-dimensional focus and its success depends on environmental forces in a given society. For that, a healthy environment is a must for women's empowerment at the grassroot level. Drawing lessons from experiences and case studies at the local, national and international levels is important in ensuring women's involvement in groups (Singh, 2009). According to the UNIFEM (2000), five important dimensions of women's empowerment and opportunity have been identified concerning global patterns of inequality between men and women. These include; economic participation; economic opportunity; political empowerment; educational attainment and health and well-being. Although significant progress has been achieved in a number of ways that contribute to women's empowerment such as education and share in the labour market; the pace of this empowerment has been slow and uneven across regions (United Nations, 2009).

Economic participation concerns not only the actual numbers of women participating in the labour force, but also their remuneration on an equal basis. Worldwide, outside of the agricultural sector, in both developed and developing countries, women are still averaging slightly less than 78% of the wages given to men for the same work, a gap which has been difficult to close in even the most developed countries (UNIFEM, 2000).

The significant of women's entry into the workforce in the form of women's organizations and associations over the past three decades has produced profound transformations in the organization of families, society, the economy and urban life. Thus, since the late 1950s, women's economic activities have been steadily increasing (Aguilar, 2006). However, most self-help groups are in need of support in the areas of accounting, financial management, and organisational development in their operations to empower women (IFAD, 2010). The state of SHGs depicts key areas of

weakness which undermine the sustainability of SHG movement in empowering women, areas such as financial management, governance and human resources range from weak to average quality for a majority of SHGs (Reddy 2005).

In Ghana, women's organisations are being restricted from access to a new pooled funding scheme because the funds available are too large for their needs and also because of the scheme's high organisational requirements in the form of strategic plans, policies and financial reporting procedures (Collinson et al. 2008). In Kumasi, although there is a long tradition of community self-help, there appears to be comparatively little in the way of sustained, grassroots organizations within poor communities in ways which would enable the poor to bring effective influence to bear on the institutions of city government to improve services for them (Divas and Koboe, 2000).

Despite worldwide evidence of the low levels of female participation in social, educational, economic and political spheres, there is still a tendency to see it as a real problem only in a limited number of countries. Yet, as noted above, the reality is that no country in the world, no matter how advanced, has achieved true gender equality and total women's empowerment, as measured by comparable decision making power, equal opportunity for education and advancement, and equal participation and status in all walks of human endeavor (Manimekalai, 2007). This study therefore seeks to explore the various ways of enhancing women's empowerment through the participation in SHGs in Ghana particularly in the Kumasi Metropolis in the Ashanti Region.

1.3 Research Questions

To understand the nature and extent of women's empowerment in the Kumasi Metropolis, the research intends answering the following questions:

- ❖ What is the nature of women's self help groups in the Kumasi Metropolis?
- ❖ What are the strategies of empowering women through self help groups?
- ❖ How does women's participation in self help groups empower them?

- ❖ Are there any challenges confronting self help groups in empowering women?
- ❖ What is the way forward for self help groups in the Kumasi Metropolis?

1.4 Study Objectives

The study has general objectives to:

- Examine the extent to which women's participation in self help groups empowers them; and
- Find out the various approaches adopted by the self help group in empowering women.

Thus the study seeks to achieve the following specific objectives:

- ❖ To examine the nature of women's self help groups in the Kumasi Metropolis.
- ❖ To identify strategies of empowering women through self help groups;
- ❖ To assess the level to which women are empowered by participating in self help groups;
- ❖ To examine the challenges impeding self help groups in empowering women;
- ❖ To make policy recommendations to enhance the existing situation of self help groups in the Metropolis.

1.5 Scope of the Study

The study was focused on the Kumasi Metropolis in the Ashanti Region of Ghana. This place was chosen because of the presence of relatively a large number of self help groups in the Metropolis which makes it appropriate place for the research. The critical issue that was researched into is the extent and ways to which the SHGs have empowered women who are members.

The targeted group is women in self help groups in the Metropolis. This target group has been selected because it is in line with Ghana's effort in meeting the Millennium Development Goals especially goal three (3). The study however covered the period of 2005 to 2009 and all happenings within this period concerning the activities of self help groups in the Metropolis was examined.

1.6 Justification of the Study

This research will generate data on self help groups and women's empowerment which will create awareness among public authorities, planners, policy makers and the wider community especially women on the need to involve and empower women in all developmental activities especially in self help groups.

A critical examination of women's empowerment issues and the adequate involvement of women in SHGs programmes will lead to the alleviation of increasing gender inequality and effective participation of women in decision making hence leading to the development of more effective strategies to ensure inclusive women's participation which has often been linked to the universal concern of the United Nations.

Women's empowerment and participation has the propensity of improving women participation in the development of their communities/localities, as women will be aware of their inherent potentiality and also lead to the involvement of more women in the development process in the region. This will place the region on a better platform to facilitate the region's socio-economic development.

In the national context, women's empowerment and participation will go a long way to ensure the attainment of the Millennium Development Goals especially goal three. This is will facilitate the national development and also ensure adequate involvement of women in the development of the country.

Ghana, particularly the Kumasi Metropolis in the Ashanti Region has formulated and implemented a number of women's empowerment and participation policies and strategies over the past decades and this study will add to the existing literature on women's empowerment especially through SHGs in the Ashanti Region.

1.7 Organization of Study

The study was specifically organized into five chapters; chapter one provides a background to the study, highlighting on the problem statement, research questions, objectives and the scope of the study. Chapter two focuses on the review of existing literature relevant to the research. It examines the definitions and explanations of concepts. The chapter serves as a guide and sets the tone for the analysis of the empirical data collected.

The methodology employed for the research and the profile of the study area are captured in chapter three of the research. The analysis of the primary data is contained in chapter four with the findings, recommendations and conclusion being in the chapter five of the report.

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CHAPTER TWO

WOMEN'S EMPOWERMENT THROUGH PARTICIPATION IN SELF HELP GROUPS -KEY ISSUES AND CHALLENGES

2.1 Introduction

In most developing countries, gender inequality is a major obstacle to meeting the Millennium Development Goals targets. In reality, achieving the goals will not be feasible without closing the gaps between women and men in terms of capacities, access to resources and opportunities, and vulnerability to violence and conflict (United Nations Industrial Development Organization, 2009).

The fact that five of the eight Millennium Development Goals (MDGs) concern health and education signals the importance of welfare in development. The empowerment of women becomes a powerful agency to improve welfare and human development. It is argued that empowering women improves the well-being of the household and leads to better outcomes for children (Kabeer, 2003).

Self help groups (SHGs) and women's groups in particular, represent a form of intervention that is a radical departure from most current programmes. They are effective strategy for poverty alleviation, human development and social empowerment. They offer grassroots participatory implementation that is demand driven by 'beneficiaries' who, in other projects, often find themselves receiving goods or services in a manner that is opaque and impersonal (ibid).

2.2 Definitions and Explanations of Relevant Terms

2.2.1 Empowerment

The concept of empowerment is of increasing interest to researchers, practitioners and particularly disadvantaged citizens of all nations. In some respects, empowerment is a new buzzword. As Edelman (2003) has noted in relation to language and the politics of human services, sometimes new language is used to describe the same old practices. Others believe that the empowerment language can actually lead to raised awareness (Rappaport, 2001). Regardless, a growing number of people are searching

to understand the meaning of empowerment and ways it can be used to change their settings and lives.

Friedman (1992) defined empowerment in terms of “inclusion” and “exclusion” and central importance of “power” in a political sense, not merely limited to a particular development activity. The involvement of women’s groups in development projects at the grassroots levels through direct involvement in the decision-making and implementation processes, not only empowers them, but also gives them the chance of contributing their own efforts to the mainstream of the development of their communities. Empowerment is conceptualized as a process through which members of self-help groups gain power at intrapersonal, interpersonal and political/community levels (Parsons, 2005; Gutierrez et al, 1998).

According to Wallenstein (2001), empowerment is a social-action process that promotes participation of people, organizations, and communities towards the goals of increased individual and community control, political efficacy, improved quality of community life, and social justice. While Whitmore (2000) feels the concept of empowerment needs to be more clearly defined, she states that there are some common underlying assumptions; a) individuals are assumed to understand their own needs better than anyone else and therefore should have the power both to define and act upon them; b) all people possess strengths upon which they can build; c) empowerment is a lifelong endeavor; and d) personal knowledge and experience are valid and useful in coping effectively.

Kessey (2005) defines empowerment as a process of change by which individuals or groups, with little or no power, gain the power and ability to make choices that affect their lives. The empowerment of women, also called gender empowerment, has become a significant topic of discussion in regards to development and economics. Entire nations, businesses, communities, and groups can benefit from the implementation of programmes and policies that adopt the notion of women’s empowerment (Séverine and Shahani, 2009). Empowerment is one of the main procedural concerns when addressing human rights and development. The Human Development and Capabilities Approach, The Millennium Development Goals, and other credible approaches/goals point to empowerment and participation as a

necessary step if a country is to overcome the obstacles associated with poverty and development (United Nations, 2008).

Most literature also associates empowerment with personal control. Rappaport (2002) points out that empowerment should mean, enhancing the possibilities for people to control their own lives (p. 119). Cochran (2003) believes that people understand their own needs far better than anyone else and as a result should have the power both to define and act upon them. Kwapong (2008) added her view on empowerment as entailing the ability and freedom to make choices in the social, political, and economic arenas.

Increasingly, empowerment is being understood as a process of change (Cornell Empowerment Group, 2007). McClelland (2008) has suggested that in order for people to take power, they need to gain information about themselves and their environment and be willing to identify and work with others for change. In a similar vein, Whitmore (2000) defines empowerment as: an interactive process through which people experience personal and social change, enabling them to take action to achieve influence over the organizations and institutions which affect their lives and the communities in which they live (p.13).

2.2.2 Dimensions of Empowerment

Empowerment is not essentially political alone; it is a process of having personal, economic, social and political dimensions with personal empowerment being the core of the empowerment process. In fact, political empowerment will not succeed in the absence of economic empowerment (Ghadoliya, 2006).

The economic component requires that women be able to engage in a productive activity that will allow them some degree of autonomy, no matter how small and hard to obtain at the beginning (UNESCO, 2000). Economic empowerment also concerns the *quality* of women's economic involvement, beyond their mere presence as workers. Their presence in the workforce in quantitative terms is important not only for lowering the disproportionate levels of poverty among women, but also as an important step toward raising household income and encouraging economic development in countries as a whole (World Economic Forum, 2005).

Political Empowerment is when there is equitable representation of women in decision-making structures, both formal and informal, and their voice in the formulation of policies affecting their societies (World Economic Forum 2005). According to Malhotra and Schuler (2002), political empowerment involves one's knowledge of political system and means of access to it. It also encompasses women's representation in regional and national bodies of government.

Socio-cultural empowerment brings about women's literacy and access to a broad range of educational options, participation in extra familial groups and social networks. (ibid)

2.3.3 Key Elements of Empowerment

Empowerment has become a popular term in women's development programmes. Key elements of empowerment were identified to include decision making power, ability to make choices, assertiveness, education, skill acquisition and increase in self image. Empowerment has both an individual and group benefits (Chamberlin 1997: p 44).

- ❖ Having decision-making power.

No one can become independent unless he or she is given the opportunity to make important decisions about his or her life (ibid).

- ❖ Assertiveness

Assertiveness refers to one's ability to clearly state what she wishes and to stand up for oneself. It is an important element of women's empowerment as it helps an individual to get what she wants. (Chamberlin 1997)

- ❖ Health and well-being

Improved well-being is a concept related to the substantial differences between women and men in their access to sufficient nutrition, healthcare and reproductive facilities, and issues of fundamental safety and integrity of a person (ibid).

- ❖ Growth and change that is never ending and self-initiated.

Growth and change as elements of empowerment emphasize that empowerment is not a destination, but a journey; that no one reaches a final stage in which further growth and change is unnecessary (ibid).

- ❖ Increasing women's positive self-image

As a person becomes more empowered, she begins to feel more confident and capable. This, in turn, leads to increased ability to manage one's life, resulting in more improved self-image. The negative perception of women that has been internalized also begins to change and may redefine it to convey positive qualities (Chamberlin 1997).

2.2.4 Measurement of Women's Empowerment

Empowerment is difficult to measure, and there is no agreed-upon method. Most definitions stress on an indicator of empowerment which is; a personal change in consciousness involving a movement towards control, self-confidence and the right to make decisions and determine choice (CIDA, 1997).

Empowerment is a process, though the result of the process may also be termed empowerment. But more specifically, the outcome of empowerment should manifest itself as are distribution of power between individuals, genders, groups, classes, castes, races, ethnic groups or nations. Empowerment means the transformation of structures of subordination, through radical changes in law, property rights, control over women's labor and bodies, and the institutions that reinforce and perpetuate male domination (Batliwala, 2003:5).

Women's empowerment can be measured through the Gender Empowerment Measure (GEM). The Gender Empowerment Measure shows women's participation in a given nation, both politically and economically. GEM is calculated by tracking the share of seats in parliament held by women; of female legislators, senior officials and managers; and of female professionals and technical workers; and the gender disparity in earned income, reflecting economic independence (Séverine and Shahani,

2009). It then ranks countries given this information. Other measures that take into account the importance of female participation and equality include: the Gender Parity Index and the Gender-related Development Index (GDI) (Séverine and Shahani, 2009).

Understanding that empowerment is a complex issue with varying interpretations in different societal, national and cultural contexts is necessary. However tentative indicators to ascertain empowerment are as follows;

- ❖ The level of the individual woman and her household: participation in crucial decision-making processes; extent of sharing of domestic work by men; extent to which a woman takes control of her reproductive functions and decides on family size; extent to which a woman is able to decide where the income she has earned will be channeled to, feeling and expression of pride and value in her work; self-confidence and self-esteem; and ability to prevent violence (UNESCO, 1998).
- ❖ At the community and/or organizational: existence of women's organizations; allocation of funds to women and women's projects; increased number of women leaders and at village, district, provincial and national levels involvement of women in the design, development and application of technology; participation in community programmes, productive enterprises, politics and arts; involvement of women in non-traditional tasks; and increased training programmes for women; and exercising her legal rights when necessary.
- ❖ At the national level: awareness of her social and political rights; integration of women in the general national development plan; existence of women's networks and publications; extent to which women are officially visible and recognized; and the degree to which the media take heed of women's issues.

From the above explanations, the concept empowerment can be seen as a multidimensional process whereby ones intrinsic abilities are induced to access power, make choices and decisions on their personal accord. Thus empowerment embodies all arena of individual life; be it social, cultural, economic or political. It

can therefore be summarized as an inner feeling within which there is an increased self-esteem or an outward capability.

2.2.5 The Concept of Participation

Participation has been increasingly seen as strategy of empowering people. In 1990 the Economic Commission for Africa conference on popular participation in Africa adopted the African Charter for Popular Participation, which emphasized empowering, and called for an opening-up of political processes to accommodate freedom of opinions, and tolerance of rural people and their organizations (Oakley, 2005). The prevailing gender inequity, especially in participation in decision-making at all levels of human interactions features gross discrimination against the women gender in Ghana. For instance, women in Ghana account for less than 10 percent of people in public office and also make up for only 16 percent in the council of state (Women's Manifesto, 2004).

Dreze and Sen (2000) suggested that people's participation can have a powerful positive role in both collaborative and adversarial ways vis-a-vis national development policy. Ditcher (2005) makes the comparison between participation as an "element" in development, as opposed to participation as the "basis" for development. This comparison appears perhaps to have been at the heart of the "stakeholder" concept since Ditcher argued that, where participation is seen merely as an element, then people do not see themselves as having a direct "stake" and the project will fail (Deji, 2007) .

According to Human Development Report (1993:1), "participation means that people are closely involved in the economic, social, cultural and political process that affects their lives". Norman Uphoff (cited in Khan1993:111) identified four main kinds of participation, which are distinct but interrelated. They are as follows:

a. participation in decision making in identifying problems, formulating alternative planning activities, allocating resources etc; b. participation in implementation in carrying out activities, managing and operating programs; c. participation in

economic, social, political or other benefits individually or collectively; and d. participation in evaluation of the activity and its outcomes for feedback purposes.

Thus, the term participation can be understood as the process through which people are involved in decision making and other development issues that directly or indirectly affect or influence their wellbeing. In differentiating between participation and empowerment, the former happens in an environment where individuals willingly involve themselves in a development decision process and not necessarily through a representation.

2.2.6 The Concept of Self Help Groups (SHG)

The concept of SHGs are small informal associations created for the purpose of enabling members to reap economic benefit out of mutual help, solidarity, and joint responsibility. The benefits include mobilization of savings and credit facilities and pursuit of group enterprise activities (Anand, 2002).

The group-based approach not only enables the poor to accumulate capital by way of small savings, but also helps them gain access to formal credit facilities (Shylendra 2004). By way of joint liability, these groups enable the poor to overcome the problem of collateral security, thus freeing them from the clutches of moneylenders (Stiglitz 2000). Moreover, some of the basic characteristics of SHGs like small membership size and homogeneity of composition bring about cohesiveness and effective participation of members in the functioning of the group (Fernandez 1998).

A self help group consists of 10-20 members drawn from a relatively homogeneous economic class (poor), self-selected on the basis of existing affinities and mutual trust; members meet regularly at a fixed time and place and pool their savings into a common fund from which they take need based loans. The group develops its own rules and regulations and sanctions for violations; the meeting procedures and processes, leadership change norms, intensive training and handholding, are designed to enable SHGs to function in a participatory and democratic manner. The objectives of the SHGs go beyond thrift and credit – and include the overall development of members in the social, political, cultural and economic arena; thus the SHGs are ‘credit plus’ institutions (Fernandez, 1998).

Self help group (SHG) is a small voluntary association of poor people from the same socioeconomic background. They come together for the purpose of solving their common problems through self-help and mutual help. The SHG promotes small savings among its members. The savings are kept with a bank. This common fund is in the name of the SHG. Usually, the number of members in one SHG does not exceed twenty (Ghadoliya, 2006). The concept of SHG according to Ghadoliya is based on the following principles:

- ❖ Self Help Group supplemented with mutual help can be a powerful vehicle for the poor in their socioeconomic development;
- ❖ Participative financial services management is more responsive and efficient;
- ❖ Poor need not only credit support, but also savings and other services;
- ❖ Poor can save and are bankable and SHGs as clients, result in wider outreach, lower transaction cost and much lower risk costs for the banks;
- ❖ Creation of a common fund by contributing small savings on a regular basis;
- ❖ Flexible democratic system of working;
- ❖ Loaning is done mainly on trust with a bare documentation and without any security;
- ❖ Amounts loaned are small, frequent and for short duration;
- ❖ Defaults are rare mainly due to group pressure; and
- ❖ Periodic meetings non-traditional savings.

From the foregoing, self help groups comprise associations usually found in communities which have the sole purpose of improving the quality of lives of people through training, credits, the use and application of improved technology among others. In another sense, Self-help groups connote a group of people with homogenous traits who have come together to achieve a common goal. These mutual groups rely on the principle of solidarity.

2.2.7 Relationship between Empowerment and Participation in Self Help Groups

Past research has shown that participation and empowerment are closely related (Schulz et al., 1995; Rappaport, 2001; Zimmerman and Rappaport, 2003). However,

this relationship may be complex and complicated. Itzhaky and Schwartz (2004) found that not all the elements of empowerment are affected by all the elements of participation. Itzhaky and York (2000) further suggest that the relationship between participation and empowerment can be erratic, although the former can well be an antecedent of the latter. When participation affects empowerment, the path can be direct, indirect or combined (Zimmerman, 2000; Prestby et al., 2005; Chavis and Wandersman, 2001; Speer and Hughes, 1995).

Participation in SHGs certainly help members to empower themselves (Chesler, 2006; Nylund, 2000; Mok, 2001). SHGs activities empower members to cope with problems and stresses, and they also empower members in their relations with the organizations that serve them, and with the community where they live. Empirically, it was found that participation in SHGs activities is instrumental in reducing family burden, loneliness, and guilt-feeling, and at a macro-level, Self Help Group members' advocacy activities can affect government policies (Citron, et al., 1999; Medvene and Krauss, 2000). The strong correlation between self help group participation and self-confidence, self-efficacy, civil responsibility, and political efficacy has also been supported in research studies (Florin and Wandersman, 2007; Zimmerman and Rappaport, 2003).

Various social science theories, such as the theories of affiliation, attribution, change, coping, deviance and social exchange provide some explanations of why participation in self-help groups empowers members, Steward (2005) concluded, after synthesizing some theoretical and empirical studies that; the provision of social support and social learning in SHGs is the major factor in self-help group effectiveness. In a study of three organizations (one of which was a mutual help organization for persons with severe mental illness), Maton and Salem (1995) found that the reason why they are so empowering is because they have a belief system that inspires growth, an opportunity role structure that is pervasive, highly accessible and multi-functional, a support system that is encompassing, peer-based, and provides a sense of community, and leadership that is inspiring, talented and shared.

2.7 Nature and Characteristics of Empowerment in Self Help Groups

2.7.1 Methods of Women's Empowerment

UNIFEM and the UN Global Compact (2004) offer Women's Empowerment Methods in the hope that using them as a targeted "gender lens" inspires and intensifies the efforts to bring women in at all levels. *Equality does mean business*. Among these are education and training, enterprise development, supply chain and marketing practices, community leadership and engagement, advocacy and participation. In understanding these critical features and the dynamism of empowerment in self help groups, this section of the chapter is tailored along the major methods of women's empowerment especially with regard to rights to land, education, skill training and the instigating factors of women's empowerment among others.

❖ Skill Training

Skill training is one crucial way to help in the economic empowerment of women. If one talks about women's empowerment, it is important that women have access to the different training opportunities previously denied them. This therefore means: preparing for jobs that are usually not open to them; providing income-generating projects that are market-oriented (not welfare-oriented projects); and training capable female leaders at all levels (UNESCO, 1995).

❖ Right to Land

Land rights offer a key to economically empower women, giving them the confidence they need to tackle gender inequalities. Often, women in developing nations are legally restricted from their land on the sole basis of gender. They encounter tremendous barriers to claim the land that should rightfully be theirs. Having a right to their land also gives women a sort of bargaining power that they wouldn't normally have. In turn; they gain the ability to assert themselves in various aspects of their life, both in and outside of the home (Agarwal, 2004).

❖ Education

The Fourth World Conference on Women, held in Beijing in 1995, recognized that women's literacy is key to empowering women's participation in decision making in society and to improving families' well-being (UNESCO, 2003). Education is a fundamental tool for women's empowerment as it results in positive externalities. According to Sen 1997, education does not only provide an intrinsic value in the sense of the joy of learning, reading etc but, also, women's education often spreads this way, more specifically, through same sex effects. That is an educated woman is far more likely to send her daughter to school than an uneducated woman. Also, she is likely to maintain better conditions of nutrition and hygiene in her household and thereby improve her family's health and total wellbeing.

❖ Participation

Participation, which can be seen and gained in a variety of ways, has been argued to be the most beneficial form of gender empowerment. Political participation, be it the ability to vote and voice opinions, or the ability to run for office with a fair chance of being elected, plays a huge role in the empowerment of people (Séverine and Shahani, 2009). However, participation is not limited to the realm of politics. It can include participation in the household, in schools, and the ability to make choices for one. It can be said that these latter participations need to be achieved before one can move onto broader political participation (Nussbaum, 2000).

❖ Micro-credit

When women have the agency to do what they want, a higher equality between men and women is established. It is argued that microcredit also offers a way to provide empowerment for women (United Nations, 2009). Governments, organizations and individuals have caught hold of the lure of microfinance. They hope that lending money and credit allows women to function in business and society, which in turn empowers them to do more in their communities.

One of the primary goals in the foundation of microfinance was women empowerment. Loans with low interest rates are given to women in developing communities with the hope that they can start small businesses and provide for their

families (Bateman, 2010). It should be said, however, that the success and efficiency of microcredit and microloans is controversial and constantly debated (Parmar, 2003).

2.7.2 Propelling Factors of Women's Empowerment

The transition towards personal empowerment is a uniquely individual and ongoing process. Similarly, the transition to empowerment does not produce a fixed end point; few people "became empowered" and never look back. Foremost of most vulnerable people, the process of personal empowerment is a constant struggle (Lord and Hutchison, 2003). The main factors identified as providing the impetus for change are:

Being involved in a Crisis or Life Transition

Keiffer (1999), in his research with community activists, found that a provocation or crisis often prompted people to become critically aware of their own situations. How the research participants in this research dealt with crisis or life transitions varied widely. Interestingly, some people resolved this personal dilemma before they left the hospital, while others took months or years to begin to come to terms with the issue. As people gained awareness through this time, they began to realize they could still be human and still have control, despite their disability (Lord and Hutchison, 2003).

Crisis in our culture often has negative connotations. Yet, for many; unsettling situations were turned into new awareness and opportunities. People who responded most favorably to crisis or life transitions were those who believed in themselves and their own abilities (self-efficacy) and people who received support from others to expand their awareness and actions (social support) (Lord and Hutchison, 2003).

Acting on anger or frustration

As already noted, most participants had experienced extensive frustration with their life situations. Many people talked about how frustrations built up until they finally decided that they could no longer accept what was happening. For several of the participants, it appeared that the drive to gain control over their lives was fueled by a combination of frustration and hope. For example, several women spoke about fighting back or standing up to someone in authority. For others, frustration which

became anger led to action. Several people who became disabled later in life talked about feeling angry and frustrated with their new disability, and how these feelings motivated them to change their situation (Lord and Hutchison, 2003).

Anger has been defined as a strong emotion that is part of everyday life. Anger can be immobilizing or be a major force behind an individual's desire to accomplish (Lerner, 2000).

Building on inherent strengths and capabilities

Most men and women talked about personal characteristics and qualities which contributed to their personal empowerment. Some of these include strong values, being resourceful, determination, taking responsibility, internal strength, growing self-confidence, strong desire to improve, and hope for a better future. Interestingly, it was in retrospect that these people realized that these inherent strengths and capabilities were significant in carrying them through many difficult years. At the same time, these strengths became part of the impetus for their involvement in an empowerment process (Lord and Hutchison, 2003).

Consistent with other research (Keiffer, 1999; Whitmore, 2000), the empowerment process identified by these participants involved both internal characteristics and external elements. As an example of the internal, most of the research participants attributed a high degree of their own empowerment to themselves. The basis of this insight seemed to be that people understood, or perhaps learned that they had some responsibility for their own lives.

In essence, it seems that self-motivation was an essential part of empowerment, not in any egotistical sense, but rather in terms of self-control and self-participation. Self-efficacy is defined as people's evaluation of their capabilities to organize and carryout activities required attain personal goals (Bandura, 1999). In this sense, positive self-efficacy is seen as fostering confidence in ways that enhance participation and taking initiative. Personal characteristics helped people in this study to ease into the transition from powerlessness to a sense of personal control. For example, some people talked about having a drive within themselves that helped them to push for change even though life seemed desolate at times (Lord and Hutchison, 2003).

2.8 Barriers to Women's Empowerment and Participation

The subordination that women experience daily, regardless of the class they might belong to, takes various forms: discrimination, disregard, insult, control, exploitation, oppression, violence- within the family, at the place of work and in society. The details may be different but the theme is the same (Bhasin, 2004).

“Three hundred years of witch-hunting, running parallel with the colonization of the world, were necessary to snatch from the women as from Third World people their power, their economy and their knowledge, and to socialize them into becoming what they are today: housewives and the ‘underdeveloped’. The housewife and with her the ‘underdeveloped’ is the artificial product, resulting from unimaginable violent development, upon which the whole society, law, state, science, art and politics, the family, private property and all the modern institutions have been built” (von Werlhof, 2008, p.177).

2.8.1 Hurdles in Economic Participation

One of the numerous examples of this clashing and coexisting way of life is of women in urban areas receiving the best education and joining corporate organizations to head teams and departments and then returning home to a patriarchal family where they cook dinner and take care of the children without any help from the male members of the family. Similarly, there are women who work on agricultural lands in rural areas or as domestic help to supplement the family's income or sometimes even completely support the family's expenses but would be subjected to abuse at the hands of their male counterparts. These women are economically empowered and are financially independent too, yet their status in the context of the family and the larger society continues to be one of subordination (Kakkar, 2001).

The Ghana Living Standard Survey: 4 2000, concluded that women are poorly represented at all levels of decision-making. This low level of participation by women excludes their perspectives from policies and legislation; it prevents their input into national budgets and resource allocation, and it deprives society of women's skills, knowledge and their perspectives (Ofei-Aboagye, 2000).

The issue is to recognize that the hurdle that prevents economic participation of women is not about income and expenditure, that is it does not relate to how money is

earned or how to spend the money. Instead, the focus is on who controls the money. Thus, from an economic point of view, control over money is a hurdle to women participation and would have spill-over effects over other forms of participation, broadly encompassed under political and cultural participation (Kakkar, 2001).

2.8.2 Hurdles to Political Participation

The phrase ‘political participation of women’ as is used in this section needs a little discussion. Political empowerment and political participation essentially deal with decision making and handling responsibility, right from the smallest institution of the family to the national legislature of a country (Kakkar, 2001).

Although the government of Ghana developed a white paper on Affirmative Action in 1998, aimed at increasing women’s representation in public life, no such policy has been adopted and women continue to be significantly under-represented in decision making positions though there is a female speaker of parliament and female chief justice. Unfortunately, Ghana’s parliament only has 19 women of a total of 230 members (WilDAF-Ghana, 2006).

Economics and culture interplay with politics to place women in a subordinate position to their male counterparts. In a family, all decisions that affect one or all its members are in the hands of its male members only (Kakkar, 2001).

2.8.3 Hurdles in Social Participation

Almost all religions too downplay the role and status of women. Ancient Indian history has evidence that women were highly held in society but as a result of the change in society’s structure, largely resulting from changing mode of popular religion, women were gradually reduced to the inferior sex (Kakkar, 2001).

Caste is another Indian societal structure that is the basis for appalling discrimination. The difference between the Western society and the Indian society is that while the former is based on class, the latter is based on caste. Class on one hand is a flexible phenomenon and allows for people to shift among them, irrespective of age, gender or other demographics. Caste on the other hand and especially the Indian caste system is rigid and takes precedence over class. Therefore an economically-strong and well-educated Dalit family will continue to face discrimination in society (Kakkar, 2001).

In the Ghanaian society, hurdles in social participation for an individual are on the basis of class (income), gender, age and many other factors. For instance, despite Ghana adopting the Domestic Violence Act in 2007, domestic violence remains extremely prevalent in Ghana and it is estimated that 1 in 3 women in Ghana experience it within the family. Statistics from the DOVVSU in 2008 showed that 12,245 cases were reported to the unit in that year (WilDAF-Ghana, 2006).

2.9 Entrepreneurship and Women's Empowerment

2.9.1 Innovations and Women's Empowerment through Self Help Groups

Many of the current efforts towards empowering women and increasing their mobility and participation on economic, political and societal fronts see women's participation as the end product and the final objective, wherein women are the 'takers' and the government, civil society, law, administration, media and other institutions are the 'givers'. It is precisely for this reason that methods of interventions where the participation of women is an active and crucial part of the efforts towards empowerment have such a strong appeal. Herein, women participation becomes both the means as well as the final objective, which of course is then seen as an on-going process (Kakkar, 2001).

Self Help Group (SHG) models that have been introduced by certain NGOs have shown encouraging results in the empowerment of women, not only in economic terms but also in political and societal terms. SHGs pool the creative and financial resources of women to run profitable ventures or to meet the financial needs of its members in times of emergency (Kakkar, 2001). The Women's Thrift and Credit-Cooperatives in South India, an initiative by the Co-Operative Development Foundation encourages women to save money and provide women with access to credit, especially in rural areas. Over time, impact assessment of these co-operatives has shown that the purpose for which women take loans from the co-operatives evolves over time. It begins with members borrowing money for meeting family expenses, repaying old loans, paying for children's education or other miscellaneous

expenses and eventually moves to members borrowing money for starting their own small and profitable enterprises and businesses (Ibid).

The benefits of such a model for women go beyond the obvious economic empowerment. Co-operatives such as these promote bonding among their members and indirectly train the members in life and business skills, including money-management, running organizations, understanding investment and confidence to run their own ventures. Besides this, such initiatives bring the community closer together and in encouraging participation of the men-folk too, promote empowerment of women on all fronts. (Kakkar, 2001).

The impact of such small enterprises is infinitely more relevant and more fruitful than that of any government initiative or policy. This is because the focus of a small programme is based on the unique problems of a given area and allows its women-members to create solutions for their individual as well as collective economic, social or political problem (Kakkar, 2001).

2.9.2 Addressing Poverty through Self Help Groups

The World Development Report of 2001 argues that major reductions in all dimensions of poverty are indeed possible when the interaction of markets, state institutions, and civil societies can harness the forces of economic integration and technological changes to serve the interest of poor people and increase their share of society's prosperity. Actions are needed in three complementary areas: promoting economic opportunities for poor people through equitable growth and better access to markets and expanded assets; facilitating empowerment and removing social barriers that exclude women, ethnic and racial groups, and the socially disadvantaged; and enhancing security by preventing and managing economy-wide shocks and providing mechanisms to reduce the sources of vulnerability that the poor face (World Bank 2001).

Poverty reduction strategies vary depending on a country's macroeconomic, structural, and social policies and programme to promote growth and reduce poverty. Nevertheless, all strategies should reflect the country's characteristics and should be participatory, with proper diagnostics, appropriate targets, and indicators and systems for monitoring and evaluating progress. The widely acclaimed strategy of promoting

self-help groups (SHGs) of the poor has proved ideal in many countries for alleviating poverty and fostering rural development (Anand, 2002).

By the early 1970s, welfare and charitable organizations concentrated on working with neighborhood or village groups on self-help initiatives and grassroots economic projects. Now SHGs worldwide foster a process of ongoing change in favor of the rural poor in a way that allow them to sustain this process through building and managing appropriate and innovative local level institutions rooted in values of justice, equity, and mutual support (Anand, 2002). Poverty levels are considerably reduced through self help groups in the following ways:

Women's Empowerment and Micro-Finance

From the early 1970s, women's movements in a number of countries identified credit as a major constraint on women's ability to earn an income and became increasingly interested in the degree to which poverty-focused credit programmes and credit cooperatives were actually being used by women. Since the 1970s, many women's organizations world-wide have included credit and savings, both as a way of increasing women's incomes and to bring women together to address wider gender issues. Many of these programmes see themselves as empowerment-oriented. In the 1990s, a combination of evidence of high female repayment rates and the rising influence of gender lobbies within donor agencies and NGOs led to increasing emphasis on targeting women in micro-finance programmes (Mayoux, 2000, p. 957-84).

Microcredit and the Extent of Women's Empowerment and Poverty Alleviation

Clearly, there is broad consensus among academia and policymakers that although microfinance is not a panacea for poverty reduction and its related development challenges, when properly harnessed it can indeed make sustainable contributions through financial investment leading to the empowerment of people, which in turn promotes confidence and self-esteem, particularly for women. Microfinance programs for women are promoted as a strategy for poverty alleviation and women's empowerment as well (Mayoux and Johnson 1996). As pointed out by the former UN Secretary General Kofi Annan during the launch of the International

Year of Micro Credit (2005) that Sustainable access to microfinance helps alleviate poverty by generating income, creating jobs, allowing children to go to school, enabling families to obtain health care, and empowering people to make the choices that best serve their needs (Kofi Annan, 2003).

In our present context, empowerment may be defined ideally as an outcome where women take control over their lives, set their own agenda, gain skills, solve problems, and develop “self-reliance” (Mayoux and Johnson 1996, p. 512). It is the expansion of assets and capabilities of poor people to participate in, negotiate with, influence, control, and hold accountable institutions that affect their lives (Anand, 2002).

2.9.3 Sustainability of Self Help Groups

Groups cannot be built overnight. Group formation is a slow, time-consuming process. Once the members get the crux of the concept and realize the benefits, they will be loyal throughout and will never leave the group. When the group becomes stabilized in its functioning, internal factors like good leadership, unity and mutual understanding among the members determine the pace of growth and development. Some of the factors contributing to group success include: i) the presence of an educated, sincere, and dynamic leader; ii) stability in leadership; iii) homogeneity in membership (members belonging to same income or social strata, among others.); iv) democracy and transparency; and v) cooperation, unity, and mutual understanding (Anand, 2002).

2.10 Empowerment through Self Help Groups

The World Bank has suggested that empowerment of women should be a key aspect of social development programs (World Bank, 2001). Ghana has also ratified various international Conventions committed to securing equal rights to women. For instance, the government of Ghana signed the Beijing Platform for Action in 1995.

The Development Alternatives with Women for a New Era (DAWN) which was the champion of empowerment in the 1980s highlighted mobilization and consciousness raising, with women’s organizations, particularly at the grass root level as the main source of empowerment (DAWN, 2000).

In addition, UNDP (2001) has identified two crucial routes as imperative for empowerment. The first is social mobilization and collective agency, as poor women often lack the basic capabilities and self-confidence to counter and challenge existing disparities and barriers against them. Often, change agents are needed to catalyze social mobilization consciously. Second, the process of social mobilization needs to be accompanied and complemented by economic security. In many developing countries (especially in South Asia), one strategy which has been found to be promising is participatory institution building in the self-help groups, often coupled with savings and micro credit loans (ESCAP, 2002).

Participation in Self-Help Groups movements and empowerment through increase access to credit leads to a change in the status of members within their households. It has been observed that economic contribution of women may increase their role in the household decision making (Mayoux, 2000) This may lead to improved house - level outcomes with respect to health education (especially education of the girl child), nutrition and family planning (Kabeer 2001, Mayoux 2000).

2.11 Policy Implications of Empowerment of Self Help Groups

2.11.1 A Gender Transformative Policy

Gender distinction in access to resources such as land, technology and training, or discrimination in wages paid to women and men, have an effect on women's capabilities. Policy makers must think about both the actuality of women's lives and the manner in which institutions and ideas (political, cultural, economic, and religious) locate them. Gender-transformative policy can grant women the resources which will permit them to take enhanced control of their lives, to determine what kinds of gender relations they want to live with, and to devise strategies and alliances to help them get there (Kabeer 2001).

2.11.2 A Synergistic Convergence of Inputs

UNICEF linked the delivery of social services to credit and other support provided under the Small Farmer Development Program (SFDP) in 1982-1983. In areas where

credit has been combined with support for basic social services, infant mortality is lower, school attendance for girls is higher and children's health, nutrition and education have shown greater improvement, than in areas where credit alone is given or no credit is given (UNICEF, 1997 cited in Umashankar 2006). A combination of other inputs with micro credit would increase its effectiveness in empowering women; minimal credit programs are less effective than a synergy of credit with basic social services like health, nutrition, education and literacy programs. Significantly, these interventions would help to translate the income increase through participation in micro enterprise as a result of credit into empowerment gains (MkNelly and Dunford, 1998 cited in Umashankar 2006).

2.11.3 A Gender Specific Technology

Women's lives can be made easier by paying attention to their practical needs and the burden of their reproductive roles, by taking care of issues of child welfare ensuring cost effective and accessible health care systems, basic services and infrastructure like water and electricity supply and providing a reliable and cheap public transport system to make market access effective.

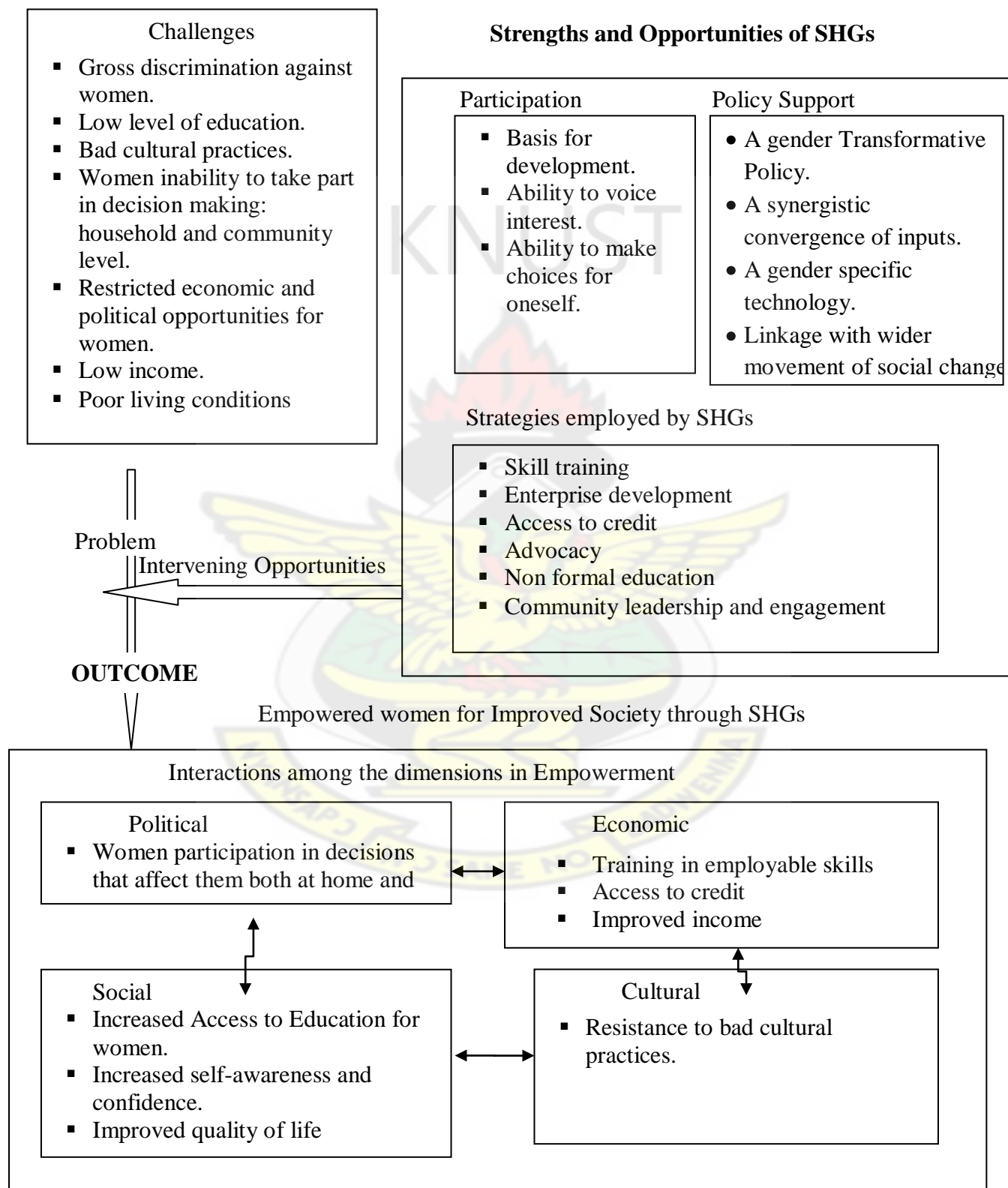
Moreover, more drudgery-prone tasks are generally assigned to women, hence the significance of developing a gender specific technology taking into account women's roles in farming and animal husbandry responsive to the problems of rural women. Implements which increase efficiency and cut time and effort have to be devised for the everyday jobs women traditionally do. Women have to be made targets of dissemination and training in new technologies in agriculture and livestock management (Thakur et al., 2001 cited in Umashankar 2006).

2.11.4 Linking with Wider Movements of Social Change

Although microfinance often targets women, Johnson 1999(cited in Umashankar 2006) notes, that product design rarely addresses gender-specific aspects of the use of financial services. Feminist movements do not question the legitimacy of microfinance but plead in favour of its political anchoring. According to these movements, microfinance projects are justified only if strategic links are established with other forces of change, among which are networks and women's movements, as

well as organizations of defense and lobbies for women (Mayoux, 1999 cited in Umashankar 2006).

Figure 2.1 Conceptual Framework of the Nature and Effects of Self Help Groups Societal Problems



Source: Author's Construct, January 2011

A Conceptual Framework of the Nature and Effects of Self Help Groups

Figure 2.1 shows how SHGs have been instrumental in empowering women especially at the grassroot level. Evidence from different literature reveals that there are improvements realized in terms of most of the group members becoming literate, acquiring skills, improving their living conditions and enhancing their participation in decision making among others.

In the above figure, challenges such as gross discrimination against women, low level of education for women, low income and poor living conditions in society militate against efforts in empowering women. Through women's participation in SHGs and policy intervention approaches such as gender transformative policy, they develop their capabilities to voice their concerns and interest as well as making choices.

The overall development of a human society depends upon the level of actualisation of the people's potentialities, both men and women thus having informed and empowered women in a society enhances the realization of the required development.

2.12 Summary

Women's empowerment especially through the participation in SHGs have proven through the literature review to have long lasting effects on the social, economic, political, cultural and environmental world order. The evolution of the concept of empowerment, which embodies increased participation and involvement of women in the development process, has engineered the rapid improvement in the quality of lives especially among rural dwellers. The revelation of this, through the literature, has been manifested in the formation of several SHGs.

The formation and springing up of women groups especially in developing world has therefore become a tool for accelerating the development of communities particularly in the rural areas and as a major agent being employed in meeting the Millennium Development Goals especially on alleviation of poverty and deprivation.

However, the formation of SHGs which is hinged on the concept of empowerment embraces many facets ranging from economic, political, social and cultural. This situation can therefore be likened to the happenings in Ghana where most of the groups emanated from economic and poverty traps.

CHAPTER THREE

RESEARCH METHODOLOGY AND STUDY AREA PROFILE

3.1 Introduction

This chapter presents the research methodology and the profile of the study area. The key issues discussed in this chapter include the research design, data required and sources, data collection tools, sampling procedures, key variables and the analysis of the data. In addition there are issues on the physical characteristics, the economic and social characteristics as well as other relevant characteristics of the study region.

3.2 Research Design

The research design employed for the study is the case study approach. According to Nachmias, (1992) a case study entails an observation of a single group or phenomenon at a single point in time, usually subsequent to some phenomenon that allegedly produced change. A case study research design according to Bromley (1990) is a systematic inquiry into an event or a set of related events which aim to describe and explain the phenomenon of interest. In line with the above, the Kumasi Metropolis was subjected to critical examination in the area of women's empowerment through participation in self-help groups. Haggett (1977) stated that a case study is an empirical enquiry that allows for an investigation of the dynamics of a particular system.

The case study is therefore an empirical inquiry that investigates a contemporary phenomenon within its real life context; when the boundaries between phenomenon and context are not clearly evident; and in which multiple sources of evidence are used (Yin, 1993).

Additionally, the case study method was used in carrying out the research because the phenomenon under investigation is a current issue having a major impact on the development of the country and the research is centered on a real life situation. This creates a platform and an avenue for better appreciation of the situation and facilitates the appraisal of the responses of the schools to questions and concerns raised in the

cause of the study (Kumekpor, 2002). Even though case studies have difficulties in generating beyond the case, as opposed to survey research, Yin (1993) stated that it is possible to make analytical generalizations to the body of theoretical framework.

Also, the understanding of field study relationships connected to the case study approach can be the greatest gain. The advantage with the case study research method is that it allows statistical inferences to a broader population (which in this case is the operations of SHGs) so that results can be extrapolated as it increases external validity through generalization (Babbie, 1983).

3.3 Study Variables

Kreuger and Neuman (2006) explained that a variable is a concept that varies. They stated that a variable may take on two or more values which are its attributes. According to Babbie (2007) variables are the logical groupings of attributes. This was re-echoed by Miller and Brewer (2003) as they conceived the idea that variables help in moving a research from a conceptual to an empirical level, employing the variables as key elements of the research problem. The variables employed for the study include:

- ❖ Nature of SHGs in Kumasi Metropolis
- ❖ Strategies of empowering women through SHGs.
- ❖ Level of women's empowerment and the participation in SHGs
- ❖ Challenges impeding SHGs in empowering women.

3.4 Data Sources

Both secondary and primary data sources were employed for the research. Secondary data on the list of self help groups in the Kumasi Metropolis was collected from the Department of Women and Children's Affairs. Primary data was also collected on the strategies for empowering women, the extent to which SHGs empower women and the challenges confronting these groups from the field.

Table 3.1 Data Requirements and Collection Methods

Research Objective	Data Required	Source Of Data	Mode Of Collection
Examine the nature of women SHGs in the Kumasi Metropolis	Nature of SHGs , background characteristics of members in SHGs.	Members and Executives of the various SHGs	Survey Questionnaires
Assess the level to which women are empowered by participating in SHGs	Areas of concentration of SHGs, contribution of SHGs in women's empowerment	Office of MOWAC, Members of various self help groups	Questionnaires, Interview guide
Identify strategies of empowering local women through SHGs.	Various strategies or ways of women's empowerment.	Members of self help groups (Executives)	Questionnaires, Interview guide
Examine the challenges impeding SHGs in empowering women.	Problems of SHGs and challenges of women's empowerment,	Members in self help groups	Questionnaire Interview guide

Source: Author's Construct, January, 2011

3.5 Data Collection Instruments

The data collection techniques employed for the research include the use of structured questionnaires and interview guides.

The questionnaires were used for the collection of data from members in the selected SHGs. The questionnaire embodies both open and closed-ended questions for randomly selected members of the various groups. Interviews were conducted for institutions involved in the survey using interview guide.

3.6 Sampling Techniques

The multi stage sampling technique was adopted. The sampling techniques include the purposive sampling method in the determination of SHGs and institutions to be interviewed. The purposive sampling is used when the various sampling units satisfy certain criteria of interest. In this study, the chosen group must be solely women's group, located in the Metropolis and are functioning.

Based on the above, nine (9) SHGs from the list of women's groups that have registered with the Department of Women and Children Affairs were selected for the study. These groups are

- ❖ Christian Mothers Association,
- ❖ Federation of Muslim Women Association of Ghana (FOMWAG),
- ❖ SDA Women's Fellowship,
- ❖ Help to Help Traders Association,
- ❖ Progressive Hairdressers and Beautician Associations,
- ❖ Ghana Association of Women Entrepreneurs,
- ❖ Future Ladies Fun Club,
- ❖ Single Parent Fellowship and
- ❖ Disabled Women's Fellowship.

Random sampling technique (Lottery Method) was employed to ensure fair representation of individual members in the groups selected for the interviews. Table 3.2 shows the various Self Help Groups.

Table 3.2 Self Help Groups in Study Area

CATEGORY	GROUP	COMMUNITY	MEMBERSHIP	SAMPLE INTERVIEWED
Religious	Christian Mothers Association	New Tafo	100	8
	Federation of Muslim Women Association of Ghana (FOMWAG)	Alaba (Aboabo Station)	500	41
	SDA Women's Fellowship	Tanoso	145	12
Economic	Help to Help Traders Association	Race Course	100	8
	Progressive Hairdressers and Beautician Associations	Bantama	500	41
	Ghana Association of Women Entrepreneurs (GAWE)	Culture Center	50	4
Social	Disabled Women's Fellowship	Adum	300	24
	Single Parent Fellowship	Manhyia	50	4
	Future Ladies Fun Club	Stadium	20	2
Total			1765	144

Source: Department of Women and Children's Affairs, 2010

The study used the mathematical approach in the determination of the sample size for the research. The mathematical sampling approach given by Miller and Brewer (2003) that was used is stated as:

$$n = \frac{N}{1 + N (\alpha)^2}$$

Where n = sample size
 N = Sample frame
 α = margin of error

The sample frame (N) shows the list of the population of the groups selected for the study. The sample size (n) was then calculated out of the sample frame (N).

Using a confidence level of 92%,

$$n = 1765 / 1 + 1765 (0.08)^2$$

$$n = 1765 / 1 + 11.296$$

$$n = 1765 / 12.296$$

$$n = 143.54$$

$$n = 144$$

The proportional formula in stratified sampling was used to calculate the number of members to be interviewed in each group.

$$n_1 = \frac{n}{N} \times N_1$$

Where N (Sample Frame) and n (sample size) all have their initial values as constant. N_1 is total number of members in a group; n_1 is number of members to be interviewed in a group.

The details of the use of the formula for the calculation of the number of women to be interviewed in a group are as follows:

$$N = 1765, n = 143.54 \text{ and}$$

$$\text{Christian Mothers Association (100)} = 143.54 / 1765 \times 100 = 8.1$$

The same procedure was used to calculate for the remaining SHGs.

3.7 Selection of Study Population and Area

According to Frankel and Wallen (2000) a population refers to the group to which the results of the research are intended to apply. They stated that a population is usually the individuals who possess certain characteristics or a set of features a study seeks to examine and analyze. Kumekpor (2002) emphasized this by defining a population as the total number of all units of the issue or phenomenon to be investigated into which is “all possible observations of the same kind”. The research population consists of registered self help groups.

Basically, the study was carried out in specific communities in the Kumasi Metropolis where the groups for the study are located. These are Bantama, Adum, Race Course, New Tafo, Culture Center, Stadium, Aboabo Station, Manhyia and Tanoso.

3.8 Unit of Analysis and Data Processing

Babbie (2007) defined a unit of analysis as the ‘what’ or ‘whom’ being studied. He emphasized that unit of analysis in a study are usually referred to as unit of observation. Unit of analysis has also been viewed as the most basic part of a phenomenon being investigated. With respect to this study, the units of analysis are the self help groups and the individual members.

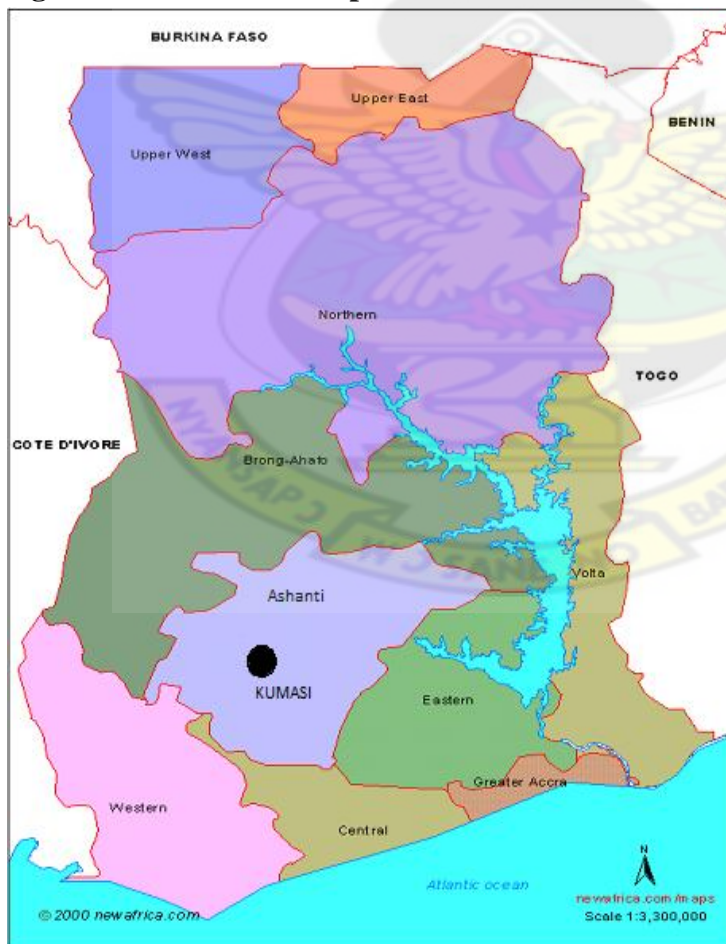
In understanding the key concepts of the study (that is, Empowerment, Self Help Groups and Participation) the data collected were analyzed. The empirical data collected were processed by editing in order to eliminate data errors. The data were further coded and tabulated for the purposes of the analysis. The Statistical Package for Social Sciences (SPSS) was used to generate the measures of central tendency and dispersion. To determine the level of women’s empowerment, the UNESCO indicator for an individual’s empowerment was adopted using a three parameter likert scale. Tables, charts and proportions were also employed in the quantitative analysis while the qualitative technique involves descriptive analysis.

3.9. Profile of the Study Area

3.9.1 Location, Size and Topography

Kumasi is located in the transitional forest zone and is about 270km north of the national capital, Accra (KMA, 2010). It is between latitude 6.35° – 6.40° and longitude 1.30° – 1.35° , an elevation which ranges between 250 – 300 metres above sea level with an area of about 254 square kilometers. The unique centrality of the city as a traversing point from all parts of the country makes it a special place for many to migrate to. The metropolitan area shares boundaries with Kwabre East District to the north, Atwima District to the west, Ejisu-Juaben Municipal to the east and Bosomtwe to the south. Figure 3.1 shows the geographical location of the Kumasi metropolis.

Figure 3.1 Kumasi Metropolis in National Context



Source: Kumasi Metropolitan Assembly, 2010

3.9.2 Vegetation and Climate

The city falls within the moist semi-deciduous South-East Ecological Zone. Predominant species of trees found are Ceiba, Triplochlon, and Celtis with Exotic Species. The rich soil has promoted agriculture in the periphery. A patch of vegetation reserve within the city has led to the development of Kumasi Zoological Gardens, adjacent Ghana National Cultural Centre and opposite Kejetia Lorry Terminal and the KNUST botanical gardens.

The Metropolis falls within the wet sub-equatorial type. The average minimum temperature is about 21.5°C and a maximum average temperature of 30.7°C. The average humidity is about 84.16 per cent at 0900 GMT and 60 per cent at 1500 GMT. The moderate temperature and humidity coupled with the double maxima rainfall regime (214.3mm in June and 165.2mm in September) have directly affected the growth of the population and the environment.

3.9.3 Demographic Characteristics

According to the 2000 Population and Housing Census Report, Kumasi accommodated a total of 1,170,270 people as of 2000, reflecting an inter-censal growth of 5.4% between 1984 and 2000. It has been projected to a population of 1,915,179 in 2009 based on the inter-censal growth rate of 5.4%.

The Kumasi Metropolis is second to Accra Metropolis in terms of population density. Compared to the regional population density (148 per sq km) of Ashanti Region, the Metropolis is extremely under pressure.

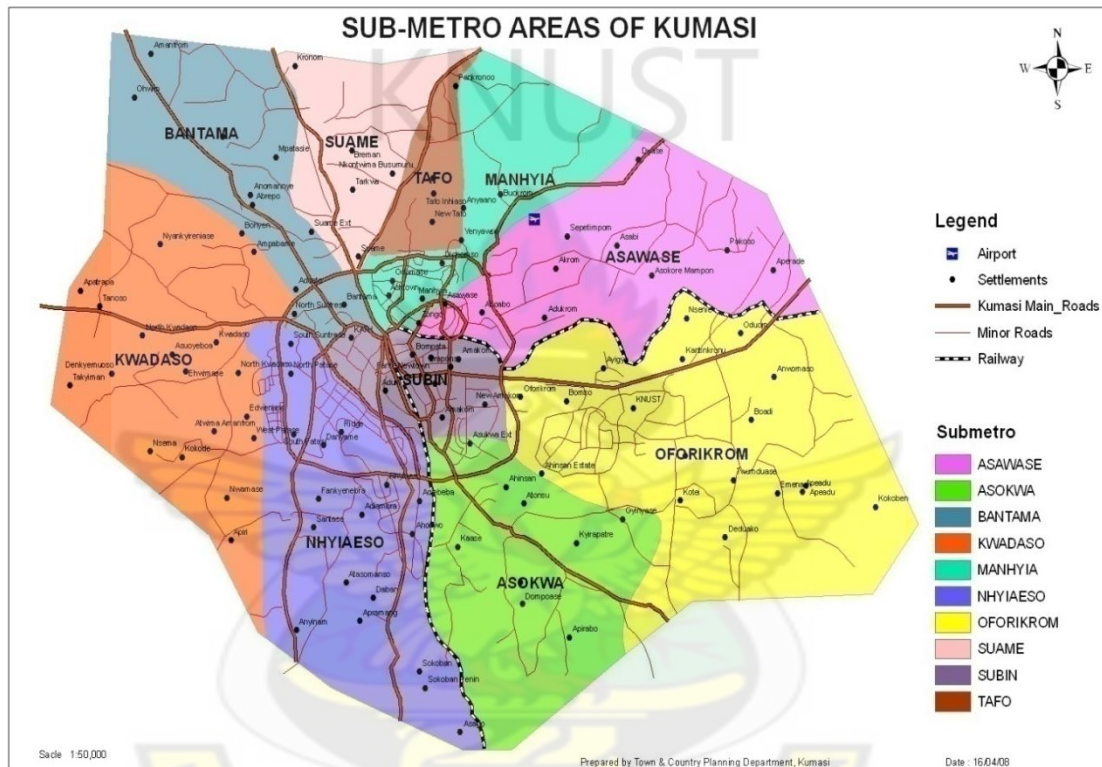
Table 3.3: Broad Age – Sex Structure of Kumasi

Age Group	Total Population		Male		Female	
	Absolute	Percentage	Absolute	Percentage	Absolute	Percentage
0-14	709,547.04	37	689,464.44	36	729,683.2	38.1
15-64	1,104,998.3	57.7	1,105,058.3	57.4	1,110,803.8	58
65+	100,633.7	5.3	126,401.81	6.6	74,691.981	3.9

Source: Population and Housing Census, 2000

Kumasi is dominated by males reflecting sex ratio of 1:0.97. This unique sex structure can be attributed to the vibrant industrial and commercial opportunities in the Metropolis which attracts a lot of people especially young men. Notable among them is the Suame Magazine, the largest mechanical workshop in West Africa and the small-scale shoe factories in the Metropolis. Irrespective of the male dominance, females form the majority in the active population cohort. Figure 3.2 shows the Kumasi metropolitan in context.

Figure 3.2 Kumasi Metropolitan Area in Context



Source: Town and Country Planning Department, 2010

3.9.4 Education Characteristics

The educational system in Kumasi comprises basic school, Senior High School (SHS), Vocational and Technical School, Training College and Tertiary Institution. The basic school consists of Pre-School, Primary School and Junior High School (JHS). To facilitate the services provided by these educational systems, the Metropolis has a total of 2325 educational institutions supporting the provision of this service.

Gender parity is important because it ensures that boys and girls benefit equally from the nation's educational system. Data available on enrolment in 2009 indicates a gender parity index of 0.98% at the primary level and 0.97% for Junior high School. This shows a significant achievement in gender parity at all levels of basic education. These achievements reflect the commitment of KMA towards the materialization of all the goals set out in the MDG, especially the goal on gender equality and empowering women.

3.9.5 Economic Characteristics

Majority (86%) of the active population in Kumasi are economically active. The economic activities sustaining the livelihood of the residents in the Metropolis can be categorized into trade/commerce/service, industry and agriculture. Trade/commerce/services are the economic backbone of Kumasi. Majority (72%) of the economically active labour force are employed in this sector. They cover all kinds of commodities ranging from food stuffs, clothing, building materials, office and educational stationeries to herbal and orthodox medicines (KMA, 2010).

Kumasi is a hub for industrial activities in the country. Notable among them are the agglomerated small-scale mechanical garages, wood processing companies and food processing companies as well as construction firms. This sector has contributed quite significantly to productive employment creation (23%) and revenue generation. Only 5 percent of the active labour force is engaged in agricultural activities and even on a subsistence scale (ibid).

3.9.6 Linkage of Profile of Kumasi Metropolis to the other Chapters.

The profile based on the 2000 housing and population census indicated that females are the majority in the active population (15-64) of the metropolis. There is thus the need to examine how these women organize themselves to have one voice to champion their interest. The methodology examined in this section has aided in bringing to fore the Metropolis experience in women's empowerment in Self Help Groups.

CHAPTER FOUR

EMPOWERMENT OF WOMEN THROUGH SELF HELP GROUPS -THE KUMASI EXPERIENCE

4.1 Introduction

Having discussed and explained the methodology and approach adopted for the study in chapter three, this chapter presents the analysis of the empirical data obtained during the field study. Issues discussed in this chapter include the characteristics of the respondents, ways of empowering women and extent to which women are empowered in SHGs as well as the challenges impeding the activities of these SHGs.

4.2 Background and Nature of Self Help Groups

4.2.1 Christian Mothers Association (CMA)

CMA located in New Tafo was established in 1972 as a religious group to make Catholic women financially independent and uplift their spiritual lives. The group with current membership of 100 seeks to teach its members moral ethics like child upbringing and general home management. To be a member, one must be a baptized Catholic and not above sixty (60) years.

Members of the association are empowered through skill acquisition in activities such as tie and dye, batik making, pastries, baking among others. Members pay annual dues of Gh¢42 to support the activities of the Association. The group has a credit union which supports members and encourages them to cultivate the habit of saving. The Association is challenged in a number of ways including poor meeting attendance and inadequate access to resource persons to address emerging issues like breast and cervical cancer confronting women. Aside the Department of Women and Children Affairs, the group is affiliated to the Christian Mothers Association in U.K (London Branch).

4.2.2 Help to Help Traders Association (Help- Help)

Help to Help Traders Association, an economically inclined group was formed in 1996 at Race Course, Mbrom with a numeric strength of 100 members. The group exists to build capacity of women by enhancing businesses of members; helping unemployed members with trading skills; and pulling resources together to assist members in financial difficulties. Members pay dues for running and sustaining of the welfare of the group and its members. Membership is based on one's ability to pay monthly dues of GH¢ 1.00. Access to credit is by virtue of being a member of the group and this is obtained from microcredit institutions. The group meets once a week on Tuesdays and have their office at the community development center at the Race Course. The Group is financially challenged due to high interest rates on loan secured from microcredit institutions.

4.2.3 Federation of Muslim Women Association of Ghana (FOMWAG)

FOMWAG is an Islamic women's association formed in 1989 at Alaba (Aboabo Station) with 500 active members currently. The leaders of the group also serve as teachers for their non-formal education which is the main activity in addition to advocacy and training on home management issues. The group seeks to educate Muslim women to read and write both Arabic and English. Members in FOMWAG do not have access to loan from the group because they believe giving loan with high interest is abominable ('haram'). The Group meets every day for three (3) hours to learn English and Arabic. Membership requirement is based on one's ability to pay weekly membership dues of fifty pesewas (¢0.50P) and buy membership forms and tuition fee of fifty Ghana cedis. The major constraints impeding the activities of FOMWAG are inadequate teaching facilities and materials and apathy on the part of some members.

4.2.4 Future Ladies Fun Club (Future Ladies)

Future Ladies Fun Club was formed in February 2009 with the primary objective to support members financially and help the disabled in society. There are fifteen (15) members in the group as at the time of visit. The group meets every fortnight and there is a membership contribution of Gh¢ 1.00 which is used to help members on

special occasions like funerals and outdoor ceremonies. To be a member; one must be within the ages of twenty - five (25) to forty (40) years and must be working. The major activity the group engages in is advocacy work and lobbying and in some cases skills training. Members in the group have access to credit and the main source of credit is from the banks. The major constraints impeding the smooth operations of the group are lack of permanent meeting venue and poor attendance of meetings by members.

4.2.5 Disabled Women's Fellowship (DWF)

This is a social group with the objective of uniting disabled women for a common purpose of improving their livelihoods and to empower disabled women financially and emotionally. The group pays monthly dues of Gh.¢ 1.00 which is used to sustain the group and also help members when in need of help. The Association has access to credit which is optional and based on members association with the credit union for the disabled. Aside the credit union, other sources of accessing loan by the group includes NGOs, rural bank and other bodies like the Africa Women Development Fund. The group meets once a month. Membership is based on ability to register and pay membership dues. The group is into advocacy and sensitization. The group also takes members through skill training and acquisition by teaching them soap and beads making and home and financial management. The group enumerated building design problems which make members' movement difficult, stigmatization of the disabled by the public, financial difficulty and lack of permanent venue to hold meetings.

4.2.6 Ghana Association of Women Entrepreneurs (GAWE)

GAWE was established in 1991, though dormant, became active in 2005. Currently the group has fifty (50) members and new members are admitted on the basis of their ability to pay twenty Ghana cedis (Gh¢ 20.00). Building members' capacity in businesses and creating a platform with a common voice for advocacy work are the objectives of the group. These objectives of the group make it adopt strategies like workshops on customer care and book keeping for members. Others are sensitization, advocacy and lobbying capacity. GAWE members have access to credit from financial institutions and the condition for getting loan is by virtue of being a card

holding member. High interest rate on loans and uncommitted members are some of the major problems confronting the group in its operations.

4.2.7 Progressive Hairdressers and Beautician Associations (PHBA)

PHBA is a women's group founded in 1998 and currently having a membership of five hundred (500). The group comprises only hair dressers and beauticians and is the basic requirement one must possess before being admitted into the group aside paying a registration fee of ₵20.00 and monthly dues of Gh₵ 2.00. The group aims at training members on new methods and styles in the business. To improve on customer care manners of members, the group offers mutual support to members when in need and determines prices for service rendered to customers. To achieve these objectives, the group takes members through non-formal education to enhance their communication skills. The group members access credit by contributing for one another on weekly basis and those who are interested participate in it. Some of the problems the group faces are uncommitted members, members defaulting to abide by determined prices for services rendered to clients, and inadequate access to resource persons.

4.2.8 SDA Women Ministry (SDA)

This group was formed by the Seventh Day Adventist Church in 1995. The Tanoso branch is having two hundred members (200). Any woman can join the group provided she pays a monthly due of one cedis (Gh₵1.00). The aim of the group is to train members to acquire skills and empower them economically and spiritually. Activities such as skill training in pastries, tie and dye with soap and pomade making are undertaken by the group. Occasionally, resource persons are invited to give talks on health and other management duties. The operations of the group are being hampered by inadequate funds and lack of commitment on the part of some members.

4.2.9 Single Parent Fellowship (Single Parent)

The Single Parent Fellowship was formed in 2005 at Manhyia to give economic empowerment to women who are single parents. The objectives for the group are to build on the emotional, spiritual and economic abilities of single parents. The group engages in advocacy programmes, counseling, skills training and solicit loan for its

members to empower them. They pay membership dues of one cedis (¢1.00) every month and meet every week. To be a member one needs to be a single parent and be between the ages of eighteen (18) and sixty (60). Among the problems faced by the group are; default of loan payment, high expectation from members and poor attendance at meetings by members.

4.3 Department of Women and Children Affairs (RCC)

The Department of Women and Children Affairs (DWCA) is a branch of the Ministry of Women and Children's Affairs, a government institution which is charged with the responsibility of implementing and facilitating policy formulation, coordination and collaboration with stakeholders to achieve gender equity and improved women welfare in the nation's development process. The major activities the Department engages in are monitoring and evaluating programmes concerning women, coordination of research to influence policy formulation through lobbying, providing counseling services and complying with international obligations to integrate gender issues into the development process.

In all, there are 36 women groups registered with the Department though there are more women's groups in the Metropolis. Out of the total number of SHGs registered with the Department, 13 are based on religious grounds, 12 on social and 11 being on economic grounds. Supports rendered by the Department to women's groups are:

- i. To provide sensitization seminars, workshop and advocacy programmes for groups;
- ii. Provision of information and counseling;
- iii. Capacity building programmes for women who want to enter into politics; and
- iv. To provide microcredit for women.

The major constraints facing the Department are inadequate funds.

To overcome the financial difficulties of the groups and the Department, the department intends to liaise with Apex Bank to assist women's groups with loans.

4.4 Characteristics of SHGs and Respondents

4.4.1 Age Structure of Respondents

The study population is dominated by women within the ages of 30-39 and 40-49 cohorts constituting about 32 percent each. It was however noted that only 16 percent of the women between the ages of 20-29 are into self help groups. This was attributed to the fact that most young women within this age cohort are usually in school. The composition of the ages of the respondents is shown in Table 4.1 with more women being in the economically active population.

Table 4.1 Age Structure of Respondents

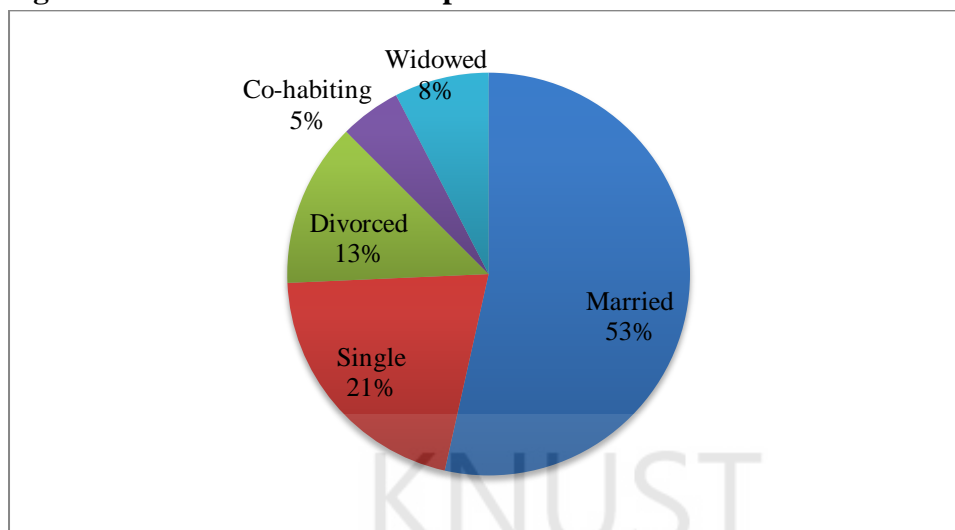
Age cohort	Frequency	Percentage
20-29	23	16.0
30-39	46	31.9
40-49	46	31.9
50 and above	29	20.1
Total	144	100

Source: Field Survey, March 2011

4.4.2 Marital Status of Respondents

Issues relating to marriage are critical to the success and the level of empowerment of SHGs. Data gathered through the field survey indicate that about half of the women (53 percent) are married with about 5 percent are co-habiting. Figure 4.1 shows the marital characteristics of the members of the various groups.

Figure 4.1 Marital Status of Respondents



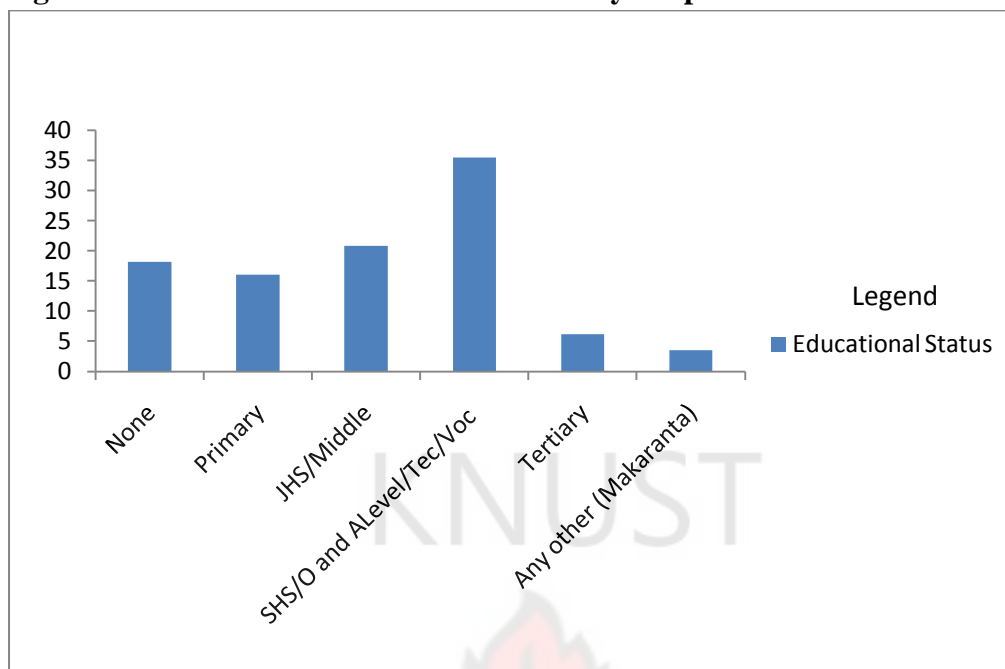
Source: Field Survey, March 2011

It can be observed from the above figure that about 80 percent of women in the various SHGs have ever been married. This background of respondents is good for women's empowerment as the benefits these women derive from the groups will trickle down to improve the wellbeing of their families.

4.4.3 Educational Characteristics of Respondents

The educational background of the respondents has a strong relationship with the success or otherwise of the activities of SHGs. The study showed that about 75 percent of women in SHGs have had some level of education. Figure 4.2 shows the various levels of education attained by the various respondents.

Figure 4.2 Educational Levels Attained by Respondents



Source: Field Survey, March 2011.

Figure 4.2 above provides the basis and deeper understanding of the objectives of these groups. Again, the level of education of the respondents has facilitated the empowerment process by making members of the groups understand issues like savings, loan repayment and home keeping.

4.4.4 Religious Characteristics of Respondents

About 35 percent of the groups are formed along religious lines. About 70 percent of the respondents are Christians while the remaining are Muslims. The religious compositions of the respondents interviewed are shown in Table 4.2.

Table 4.2 Religious Characteristics of Respondents

Religion	Frequency	Percentage
Christianity	100	69.4
Islam	44	30.6
Total	144	100

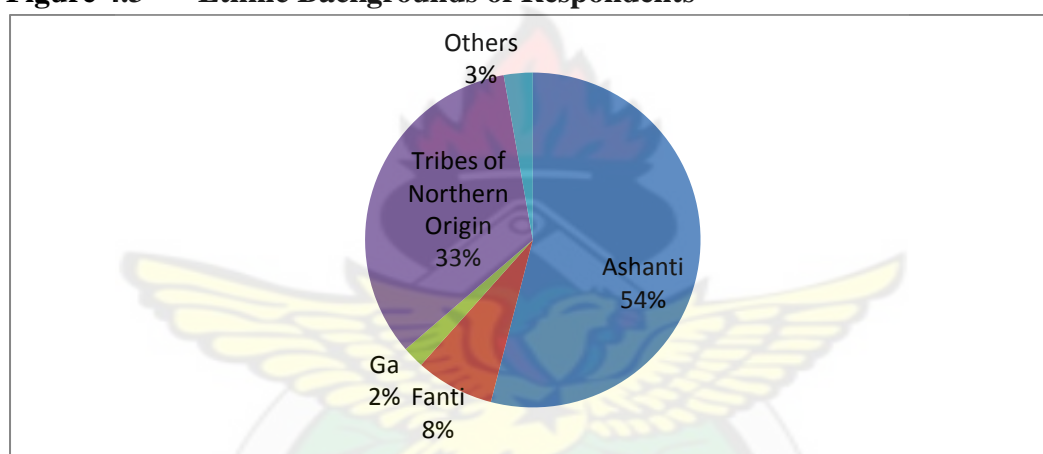
Source: Field Survey, March 2011

It was also noted through the survey that issues bordering on empowerment like home keeping and adult education are channeled along religious lines through the guidance of their religious beliefs.

4.4.5 Ethnic Background of Respondents

In trying to examine the dynamics of SHGs, ethnicity was identified to be a very important variable. The study revealed that most members of the SHGs in the Kumasi Metropolis are predominantly Ashantis constituting about 55 percent of the respondents interviewed. Figure 4.3 throws more light on the ethnic characteristics of the respondents.

Figure 4.3 Ethnic Backgrounds of Respondents



Source: Field Survey, March 2011

From figure 4.3 above, the dominance of the Ashantis in the SHGs presents a greater avenue for easy understanding of issues and involvement in the activities of the groups which are directed towards the empowerment of their members.

4.4.6 Employment Status of Respondents

The type and nature of occupation in which members of SHGs are engaged greatly influence their empowerment and participation levels especially in household decision making as well as the activities of the SHGs. Table 4.3 shows the employment status of the respondents.

Table 4.3 Employment Status of Respondents

Sector	Frequency	Percentage
Agriculture	4	2.8
Services	90	62.5
Industry	3	2.1
Commerce	29	20.1
Unemployed	18	12.5
Total	144	100

Source: Field Survey, March 2011.

The study showed that about 85 percent of the respondents are employed in one of the four sectors of the economy with about 12.5 being unemployed. The employment status of members interviewed is skewed towards the service sector (62.5 percent) because the service sector dominates the economic activities in the Kumasi Metropolis with agricultural activities being relegated to the peripheries. The other sectors require higher educational background which most of the women do not have. The service sector is made up of activities such as storage and communication, finance and insurance, social and personal services.

4.5 Level of Empowerment by Self Help Groups

4.5.1 Access to Credit Facility

Credit, a major women's empowerment tool, was identified to be a major issue confronting the activities of the SHGs. The survey revealed that access to credit by the various SHGs is limiting the activities and active involvement and participation of members as only 34 percent of the respondents revealed they have access to credit.

Some members of the group confirmed that their access to credit from the group has been of tremendous help in boosting their economic activities and their total well-being.

Table 4.4 shows the responses regarding access to credit facility by the various SHGs.

Table 4.4 Access to Credit by Respondents

Groups	CMA	Help –	FOMWAG	Future	DWF	GAWA	PHBA	SDA	Single	Freq	%
Access to credit		Help		ladies					Parent		
Yes	4	8	-	2	4	4	23	-	4	49	34.0
No	4	-	41	-	20	-	18	12	-	95	66.0
Total	8	8	41	2	24	4	41	12	4	144	100

Source: Field Survey, March 2011

The survey indicated that about 66 percent of the members of the groups interviewed do not have access to credit. Unfortunately, this negates the fact that the group based approach of SHGs helps members to gain access to formal credit facilities as cited by Shylendra (2004). According to the Progressive Hairdressers and Beautician Association members, access to credit especially from financial institutions is a major setback to its activities. Due to this challenge, the group through their monthly contributions generates credit to its members. The inadequacy of credit has affected the commitment and participation levels of members of the groups.

With regard to Table 4.4 it was noted that FOMWAG had a similar concern as it was found out that all members of the group do not have access to credit. This was, however, attributed to their religious belief indicating that accessing credit with high rate of interest is an abomination (*haram*) to the Islamic religion. Again, the group indicated that credit accessibility is not part of its objectives and thus credit is not considered to be a challenge in development efforts of the group.

According to Todaro (2009), interest rate is the annual amount that a borrower must pay a lender over and above the total amount borrowed. The high interest rates on loans deter members of the SDA Women Ministry from seeking credit for its members as expressed by the respondents in Table 4.6.

The Christian Mothers Association is also faced with the difficulty in obtaining credit for its members. Although the group indicated it has a credit union, procedure for securing credit requires members to be regular contributors to the credit union. Members of the group who are unable to contribute to the development of the credit

union are denied access to credit. The group does not obtain credit from any financial institutions aside its credit union.

The situation is however different with GAWA as access to credit is not a problem to group members. The group indicated that credits for its members are obtained from National Investment Bank (NIB) and they can take as much as Gh¢2000 provided that will be adequate. Nonetheless, the group indicated that due to high and unstable interest rates, it becomes difficult for members to honour their loan obligations.

The Future Ladies Fun Club transact with the Zenith Bank. The group for the past five years has not taken Loan from any financial institution for its members. The group attributed this inability to the high interest rates on credit and the possibility of default of payment by inactive members.

Help to Help Traders Association expressed its sentiments about the conditions in securing credit for its members. The difficulty in credit accessibility by the group is attributed to high interest rates charged on loan. To the group, its fundamental objective is to meet the needs of its members and to empower them financially, economically, socially and politically. It is in line with this that the group is troubled with the high interest rates on credit.

The Disabled Women's Fellowship did state that access to credit is not a problem but the conditions governing it. For instance, there was an interest rate of 28 percent charged on Gh¢1000 taken for the group in the year 2010 meaning the group was to pay an additional Gh¢280 to the initial money taken. The group emphasized that the demand for high interest rates on loans deter members from obtaining loans. These conditions were reiterated by the Single Parents' Fellowship as the group expressed worrying concern about the interest rates financial institutions charge.

Table 4.5 Sources of Credit for SHGs and Interest Rate Charged

Group	Financial Institution	Year Loan was Collected	Interest Rate Per Annum In Percentage
Christian Mothers	Christian Mothers Credit Union	2010	20
Help – Help	First Allied Savings and Loans	2009	39
Single Parent	Multi Credit (Garden City Savings & Loans)	2008	42 (3.5 /month)
Disabled Women	Bosomtwe Rural Bank	2010	28
GAWE	NIB (MASLOC)	2006	20

Source: Field Survey, March 2011 (Confirmed by Financial Institutions)

4.5.2 Sources of Credit for the SHGs

It was noted from the survey that the groups obtain their credit from different sources as shown in Table 4.5. The Progressive Hairdressers and Beautician Associations indicated that their source of credit is basically the monthly contributions made by members. The group however stressed that members can obtain credit individually from any financial institutions provided they could meet the demands of the financial institutions.

The Christian Mothers' Association identified the Christian Mothers' Credit Union to be the major source of credit for the members of the group. The GAWE indicated that its credit is obtained from financial institutions particularly National Investment Bank (NIB). Future Ladies Fun Club again indicated that credit for its members are obtained from only one bank (Zenith).

The Help to Help Traders Association obtains credit for its members from the micro credit financial institution (First Allied Savings and Loans). The group however allows its members who can meet the terms and conditions of other financial

institutions to obtain credit from other sources. The Disabled Women's Fellowship also sources its credit from rural banks like the Bosomtwe Rural Bank.

4.6 Empowerment Strategies Adopted by Self Help Groups

4.6.1 Enterprise development

Enterprise development as reviewed in the literature is one of the major strategies adopted in bringing women in at all levels (UNIFEM, 2004). The study equally revealed that this strategy is employed mostly by groups which are economically oriented to help members develop their businesses and sustain their work and its customers. For this purpose, women are taken through book-keeping, linked to bigger supply networks to supply them goods. They are also taught marketing skills. Christian Mothers' Association coaches members on book-keeping and good customer services. This strategy is the main one adopted by Help to Help Traders Association as all the members (100 percent) interviewed in the group mentioned this approach. The group equally attends workshops on business development where they taught how to develop business plans and other ways of expanding businesses. Members expressed their satisfaction as they willingly showed copies of business plans prepared by them. Members are also taught book keeping and how to plough back their profit by dividing their earnings into three; pay themselves with one third, save some and reinvest the rest in the business.

FOMWAG though teaches members to read and write, it does not employ this strategy but the leader commented that members have been building their businesses with the education given them on how to read and write. Book keeping runs through most of the groups surveyed and it was discovered that Future Ladies Fun Club coaches and encourages members to keep records of their businesses. GAWA, as an economically focused group does organize workshops for members on records keeping, expansion of supply networks and lobbying. They equally help members to put into practice these ethics taught them because members are mandated to share their experience at meetings for the benefit of all.

PHBA members are taken through the act of book keeping, how to attend to customers and exhibit good customer care ethics. The group, in its efforts of enhancing the businesses of members has linked up with major hair product companies to supply them with hair products at a reduced cost. Disabled Women fellowship imparts unto its members the act of saving and book keeping helping them manage their finances well.

Members in the SDA women ministry also employ this tool to boost the business of members. They occasionally give talks on the essence of savings and records keeping when trading, they also encourage them to show good customer care services. The Single Parent Fellowship does teach members book keeping and the act of savings to enhance their businesses. Table 4.6 shows the various empowerment strategies of the SHGs.

Table 4.6 Empowerment Strategies of SHGs

Group Activities	CMA	Help - Help	FOMWAG	Future ladies	DWF	GAWF	PHBA	SDA	Single parent	Total Responses
Skill Training	6	8	34	2	18	3	41	12	3	127
Enterprise Development	2	8	-	-	1	4	41	-	1	57
Non- formal Education	2	1	40	-	-	-	38	-	-	81
Advocacy	2	2	27	-	2	-	3	7	3	46
Community Leadership and Engagement	4	4	12	2	20	4	27	7	3	83
Total Responses	16	23	113	4	41	11	150	26	10	394

Source: Field Survey, March 2011

4.6.2 Skill Training

Skill training is one of the major strategies adopted by most of the groups to empower their members. This is in line with the view that if one talks about women's empowerment, it is important that women have access to different trainings for income generating projects (UNESCO, 1998). From the survey, Christian Mothers' Association empowers its members through skills training like tie and dye batik, soap

and pomade making among others. This is undertaken annually to benefit new members who join the group. For Help to Help Traders Association, home management and children upbringing are the skills given to members since members are usually in trade before joining the group as shown Table 4.7.

Future Ladies Fun Club though formed under social intentions; members are taken through skills like hair dressing since the group's president is a professional hairdresser, members who are interested are trained to acquire these skills as well as home management practices. Economic empowerment of the disabled women requires the DWF to train members in the fields of beads making, home management and tie and dye batik making which has really make most of its members economically active. The main objective of FOMWAG is to literally empower Muslim women to read and write; irrespective of the group's strategies are not without training as the act of crocheting and home maintenance are inculcated into members to help them acquire skills which make them economically active. Table 4.7 shows the kind of skill training acquired by members from their groups.

Table 4.7 Type of Skills/Training Acquired by SHGs Members

Groups Kind of Training	CMA	Help - Help	FOMWAG	Future Ladies	DWF	GAWA	PHBA	SDA	Single Parent	Total Responses
Tye and dye, beads, soap and pomade making, pastries, decoration and crocheting	6	-	3	2	15	-	22	11	-	59
Home, finance and time management	4	5	38	2	6	4	25	6	4	94
Customer care	-	2	-	-	-	2	20	-	-	24
Book keeping	-	6	-	-	3	4	24	-	-	37
Total Responses	10	13	41	4	24	10	91	17	4	214

Source: Field Survey, March 2011

PHBA occasionally invite beautician and hair dressing experts to take members through new styles and methods of hairdressing. The group also engages members in bridal and interior decoration training as the 22 respondents from the group attested acquiring this skill and remarked it had been very helpful. GAWE is a group which is extremely business oriented and thus, does not indulge members in any skills training aside home management and children upbringing like the others as shown in Table 4.7. The Seventh Day Adventists Women Ministry considers skills training a very essential strategy in empowering women and to prove that, 11 respondents out of the total of 12 interviewed had been taken through skills acquisition such as pastries baking, tie and dye making as well as pomade making which had generated businesses for its members who joined the group unemployed. The Single Parent Fellowship takes its members through the act of soap making, children upbringing and financial management as all the four members interviewed in the group confirmed acquiring such skills.

4.6.3 Non- formal education

Education is seen as a major approach of empowering the weak and disadvantaged in society. Though it can be disputed to be a means and not necessarily an end in itself, it aids the empowerment process greatly by creating a platform for members to be informed. The study revealed that education is the main strategy employed by FOMWAG to empower its members. The group has some of its members as teachers and has a permanent venue for classes though congested. Members thus run shifts and are taught how to read and write Arabic and English. A member of the group remarked *"I can now read my kid's report and sometimes help the younger ones in doing their homework; and I am very proud of that"*. This affirms the recognition by UNESCO, (2003) that women's literacy is key to empowering women's participation in decision-making and improving families' well-being.

Adult education, according to PHBA, is the main activity that entices and maintains members in the group as members who joined the group earlier could read and write better than they used to. Members attend two hours of classes during week days, where they have teachers they have paid to teach them. The group's president echoed that they do not play with this strategy since their work deals with chemicals which members must learn to read the instructions regarding their usage and application.

GAWE and Help to Help Women Associations have helped members who cannot speak, read and write basic words in English enrolled in private institutions which run adult education classes. A member from the Help to Help Traders Association attested to the fact that this strategy has “*open members’ eyes*”; to understand the ethics and rules governing their businesses.

The Adventists Women and Christian Mothers Associations employ this strategy but this is optional for members who are interested. The groups especially Christian Mothers expressed how beneficial this adult education has been to members who have never been to school. Though not formally adopted in the group, members in Single Parent Fellowship and Future Ladies Fun Club encourage members to enroll in the public adult education institutions and those who are interested do take that opportunity.

4.6.4 Advocacy

This strategy is basically adopted by the religious groups like SDA Women Ministry, Christian Mothers Association and FOMWAG. These groups take their members through the ethics of their beliefs, sensitize them on the act of helping one another and their neighbours and the essence of standing on their grounds as women and encouraging their fellow women to do same.

The Disabled Women Fellowship employs this strategy to empower its members and also sensitize the public on being disabled friendly. Future Ladies Fun Club because they have the interest of helping the disabled also adopt sensitization programmes to enlighten the public in order not to discriminate against the disabled.

To give hope to single parents who are not members of the Single Parent Fellowship, members of this group do carry out advocacy programmes to members of the public especially single parent to be up and doing and sensitize them to bring up their children by teaching them good morals. GAWE, PHBA and Help to Help Traders Associations do not employ much of this strategy in empowering their members.

4.6.5 Community leadership and engagement

Women's representation in leadership positions and governance is minimal as compared to that of men. This has been one of the major impediments for them in discovering their inherent potentialities. It was discovered that the groups have women who are members as their leaders and the positions are only for a period to help other members to also take up the mantle.

Help to Help Traders Association has its members attending workshops on leadership roles. FOMWAG also adopts this method; as it periodically invites resource persons to educate members on taking up leadership roles. For Christian Mothers, members run rotational basis in the "*prayer of the faithful*" where they lead the congregation in prayer. The Adventist women in employing this strategy randomly ask members of the group to lead church prayers. Again, the group invites resource persons to talk to them on the need to take up leadership roles in the church and at the community level.

Future Ladies Fun Club adopts this strategy by allowing the various members to take up leadership roles in the club on annual basis to equip them with leadership skills and to develop the confidence of speaking in public. The group's organizer gave account of her inability to speak in public and lead groups. Through the activities of the group, her confidence level has now been enhanced and she carries out her activities without fear or favour.

All the other groups interviewed; GAWE, PHBA, Disabled Women and Single Parents Fellowships did state that they get resource persons to educate members on the need and relevance of taking leadership responsibility in the group and the community at large.

4.7 Benefits of Self Help Groups in Women's Empowerment

Efforts in realising women's empowerment in the Kumasi Metropolis have yielded several benefits to members of the SHGs and the society at large. The groups interviewed indicated that women's participation in the groups has produced numerous benefits to their members. In the determination of the extent to which members of the groups have benefited from the activities of the associations, a

ranking scale from one (1) to three (3) was used indicating the degree of influence of the benefits on the members. With one indicating the low level of influence, two high influence level and three, very high level of influence. The following sub sections explain the extent to which major benefits are derived by women in their involvement in SHGs.

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Table 4.8: Rating for derived benefit by members' in SHGs and their Interpretations

Benefits Rating	Self assertiveness and confidence	Resistance to negative cultural practices	Access to education	Women's participation in decision making	Skill acquisition	Improved living conditions
Very High (3)	Women are able to; i. make strategic life choices ii. stand up for themselves iii. voice interests without external influence	Women can; i. identify, ii. refuse and iii. report violence be it sexual, physical or psychological and harmful practices based on gender.	Women are able to; i. speak, ii. Write and iii. read in English fluently	Women are able to; i. contribute to household decision making ii. Control reproductive functions iii. Control income earned	Women have; i. acquired skills through group trainings ii. utilize skills to generate income on commercial purpose.	Women are able to; i. meet their basic needs ii. meet basic needs of family members iii. satisfy some of their wants
High (2)	i. make strategic life choices ii. stand up for themselves iii. voice interest with a little influence	i. identify ii. refuse violence and only iii. report by an external influence	i. speak, ii. write and iii. read some basic words in English	i. contribute to household decision making ii. control income earned	i. acquired skills through group trainings and ii. utilise skills for domestic purposes	i. meet their basic needs and ii. meet that of family members
Low (1)	i. make strategic life choices ii. Stand up for themselves	i. identify and ii. refuse violence iii. but cannot report	i. speak ii. write and iii. read basic words in English with some assistance	i. contribute to household decision	i. acquired some skills through group trainings but do not utilize it.	i. meet their basic needs.

Source: Derived from UNESCO Indicators for Women's Empowerment, 1998

4.7.1 Increased Confidence and Self- Assertiveness

The survey shows that about 62.5 percent of the Christian Mothers Association members have been equipped to be confident, realised their capabilities and participate in activities surrounding them (Table 4.8). The group stated that the opportunity given to members to lead meetings, raise concerns and participate in the discussions of issues of gender and women have over the years built the confidence levels of its members. This avenue has created a platform for some of its members to hold political positions like Unit Committee and Town Council Members.

The GAWE has also raised the confidence and the self- esteem levels of its members through its activities. To the group, awareness about contemporary issues and the ability to make contributions to such issues are critical in liberating women and this is indicated by 50 percent of its members attest to a high level of derived self-assertiveness and confidence. However 25 percent of the members interviewed in this group indicated low level of derived self-assertiveness.

About 78 percent of FOMWAG members interviewed also indicated that their self-assertiveness and confidence has improved to a very high degree and led to effective home management of its members. The group emphasized that this benefit has facilitated and encouraged members to participate in socio-political debate and take decision on their reproductive health. This is in consonance with Zimmerman and Rapport's view (2003) that there is a strong positive correlation between SHGs participation and self confidence, self efficacy and civil responsibility.

This benefit has also opened up members to freely discuss issues relating to women and their reproductive health. About 74 percent of the members in the Single Parents Fellowship and 66.7 percent of the respondents of the Disabled Women's Fellowship stated that this benefit of increasing self-awareness and confidence has motivated their members to overcome stigma. Details of the extent to which SHGs have benefited from increased confidence and self- assertiveness are shown in Table 4.9

Table 4.9 Increased Confidences and Self Assertiveness

Group	CMA		FOMWAG		SDA		Single Parent		Help To Help		Future Ladies		DWF		GAWE		PHBA		Total	
Rating	Fq	%	Fq	%	Fq	%	Fq	%	Fq	%	Fq	%	Fq	%	Fq	%	Fq	%	Fq	%
Very high(3)	5	62.5	32	78	8	66.7	3	75	3	37.5	1	50	16	66.7	1	25	28	68.3	97	67.4
High(2)	2	25	6	14.6	3	25	1	25	3	37.5	1	50	5	20.8	2	50	9	21.9	32	22.2
Low(1)	1	12.5	3	7.3	1	8.3	-	-	2	25	-	-	3	12.5	1	25	4	9.5	15	10.4
Total	8	100	41	100	12	100	4	100	8	100	2	100	24	100	4	100	41	100	144	100

Source: Field Survey, March 2011

4.7.2 Resistance to Negative Cultural Practices and Beliefs

The survey revealed the resistance to some negative cultural practices in the Metropolis by the SHGs. The Christian Mothers Association and the SDA, through the groups' activities like advocacy programmes, the notion of women not owning properties have proved to be false by this study. The members of the groups are now into small scale businesses which are helping in the support and management of their households. About 62 percent of the respondents who are Christian Mothers rated high their resistance to bad cultural practices as shown in Table 4.10.

The formation and activities of the groups like the Disabled Women Fellowship and Single Parents' Fellowship have gone a long way to influence their member's perceptions about some socio-cultural practices such as customary servitude, sexual assault, and widowhood rite etc which have militated against the course of women in the Kumasi Metropolis. About 50 percent of the members of the Disabled Women Fellowship rate this benefit high. The members of the group explained that through activities of the group, they have rejected the notion that disability is inability as well as practices like widowhood rites.

Through education and sensitization, members of associations like the PHBA and the GAWE have rejected the perception that women are sex objects. Also members of the groups have been conscientised about the role and significance of women in the development process of Ghana. While 58.5 percent members of PHBA attest to this fact, 14.63 percent also rated this as low. The activities of the group has encouraged members of Future Ladies Fun Club to play diverse roles in the Metropolis like educating other women especially young women about their roles in the development

of the society and the need to overcome inferiority complex. The details of this are shown in Table 4.10

Table 4.10 Level of Resistance to Negative Cultural Practices by Members of SHGs

Group	CMA		FOMWAG		SDA		Single Parent		Help To Help		Future Ladies		DWF		GAWE		PHBA		Total	
Rating	Fq	%	Fq	%	Fq	%	Fq	%	Fq	%	Fq	%	Fq	%	Fq	%	Fq	%	Fq	%
Very high (3)	1	12.5	16	39	5	41.6	-	-	3	37.5	-	-	6	25	1	25	11	26.8	43	30
High (2)	5	62.5	10	24	3	25	2	50	3	37.5	2	100	15	62.5	1	25	24	58.5	65	45
Low (1)	2	25	15	37	4	33.3	2	50	2	25	-	-	3	12.5	2	50	6	14.6	36	25
Total	8	100	41	100	12	100	4	100	8	100	2	100	24	100	4	100	41	100	144	100

Source: Field Survey, March 2011

4.7.3 Access to Education

Participation and women's empowerment in SHGs has greatly been encouraged and improved through education. About 70.7 percent of the members in the PHBA rate very high their access to education upon joining the group. The members of the group stated that through adult literacy classes and seminars, they have come to appreciate some critical women related issues like the relevance of girl child education and this appreciation from the PHBA women proves Sen's opinion that education does not only provide the intrinsic value in the sense of the joy of learning, reading etc, but, also, women's education often spreads more specifically, through same sex effects (Sen, 1997).

Through the non formal education of FOMWAG, most of the members have come to learn how to read and write as well as to learn home management practices. About 80 percent of the 41 respondents under this group believe they have benefited to a very high extent in terms of education. The importance of education in empowering members of the GAWE, Disabled Women Fellowship and the Single Parents Fellowship to participate in the development processes in their localities are

enormous. Table 4.11 presents the level to which access to education has imparted on the members of the SHGs.

Table 4.11 Extent of Access to Education on Members of SHGs

Group	CMA		FOMWAG		SDA		Single Parent		Help To Help		Future Ladies		DWF		GAWE		PHBA		Total	
Rating	Fq	%	Fq	%	Fq	%	Fq	%	Fq	%	Fq	%	Fq	%	Fq	%	Fq	%	Fq	%
Very high(3)	6	75	33	80.5	7	17.1	2	50	5	62.5	1	50	17	70.8	2	50	29	70.7	102	70.8
High(2)	2	25	6	14.6	4	33.3	1	25	3	37.5	1	50	5	20.8	1	25	10	24.4	33	22.9
Low(1)	-	-	2	4.9	1	8.3	1	25	-	-	-	-	2	8.3	1	25	2	4.9	9	6.3
Total	8	100	41	100	12	100	4	100	8	100	2	100	24	100	4	100	41	100	144	100

Source: Field Survey, March 2011

4.7.4 Women's Participation in Decision Making

The various groups interviewed stated a number of ways in which their members have been empowered to participate in the decision making process especially at the household levels. The involvement of the members in their activities have made members of GAWE and PHBA to be instrumental in household decisions with 50 percent and 60.9 percent of the members, respectively, rating their level of being empowered in decision-making as very high, this benefit realised by the groups ascertain UNESCO indicator of individual empowerment as embodying participation in crucial decision making process (1998). It was realised however that, DWF have not performed well in this regard as 66.6 percent of its members interviewed rated low their derivation of this benefit and members attributed this to their mobility problems. The level of women empowerment through decision-making is shown in Table 4.12

Table 4.12 Extent of Women Participation in Decision Making by SHGs**Members**

Group	CMA		FOMWAG		SDA		Single Parent		Help To Help		Future Ladies		DWF		GAWE		PHBA		Total	
Rating	Fq	%	Fq	%	Fq	%	Fq	%	Fq	%	Fq	%	Fq	%	Fq	%	Fq	%	Fq	%
Very high(3)	4	50	28	68.2	6	50	2	50	2	25	-	-	3	12.5	2	50	25	60.9	72	50
High(2)	3	37.5	10	24.4	3	25	1	25	3	37.5	1	50	2	20.8	2	50	11	45.8	39	27.1
Low(1)	1	12.5	3	7.3	3	25	1	25	3	37.5	1	50	16	66.6	-	-	5	12.1	33	22.9
Total	8	100	41	100	12	100	4	100	8	100	2	100	24	100	4	100	41	100	144	100

Source: Field Survey, March 2011

4.7.5 Skill Acquisition

The survey indicated that skill training has been one of the major strategy adopted by the groups to empower their members. These training are in the area of bead work, tye and dye, body and hair cream making, food processing and preservation, home management and child care. It was therefore in line when most of the respondents said they had achieved this benefit and graded it as high. As depicted in Table 4.13, 50 percent of members of Christian Mothers, and Future Ladies rated their derived benefit in this essence as high. About 49 percent of FOMWAG members interviewed are of the view that benefit with regard to skill acquisition is low and this can be attributed to their main objective which is education. The extents of skill acquisition by members are as shown in Table 4.13 below.

Table 4.13 Extent of Skill Acquisition by Women in SHGs

Group	CMA		FOMWAG		SDA		Single Parent		Help To Help		Future Ladies		DWF		GAWE		PHBA		Total	
Rating	Fq	%	Fq	%	Fq	%	Fq	%	Fq	%	Fq	%	Fq	%	Fq	%	Fq	%	Fq	%
Very high(3)	2	25	6	14.6	8	66.6	3	75	3	37.5	-	-	13	31.7	2	50	17	41.5	54	37.5
High(2)	4	50	15	36.6	4	33.3	1	25	2	25	1	50	8	33.3	1	25	18	43.9	54	37.5
Low(1)	2	25	20	48.8	-	-	-	-	3	37.5	1	50	3	12.5	1	25	6	14.6	36	25
Total	8	100	41	100	12	100	4	100	8	100	2	100	24	100	4	100	41	100	144	100

Source: Field Survey, March 2011

4.7.6 Improved Living Conditions

Improved living conditions in the context of this work embrace the total well-being and better standard of living of the woman and her entire household. SHGs have proven to be a key source in achieving this benefit. This has been shown in the survey where most of the women interviewed graded the extent their living condition has improved as high and very high. For instance, 75 percent of women in Single Parent Fellowship interviewed graded their improved living conditions very high with only 12.5 percent of the respondents in Christian Mothers rating improved living condition as low. According to Fernandez 1998, SHGs go beyond thrift and credit and include overall development of members in social, political, cultural and economic arena. It is thus impressive to find out that about 75 percent of the members sampled under the Help to Help Traders Association indicated their living conditions have improved very well. Table 4.14 depicts details the extent to which the groups surveyed graded this benefit.

Table 4.14 Extent of Improved Living Conditions of Women in SHGs

Group	CMA		FOMWAG		SDA		Single Parent		Help To Help		Future Ladies		DWF		GAWE		PHBA		Total	
Rating	Fq	%	Fq	%	Fq	%	Fq	%	Fq	%	Fq	%	Fq	%	Fq	%	Fq	%	Fq	%
Very high(3)	4	50	20	48.8	2	16.6	3	75	6	75	-	-	9	21.9	1	25	15	36.6	60	41.7
High(2)	3	37.5	21	51.2	8	66.7	-	-	2	25	2	100	10	41.7	3	75	20	48.8	69	47.9
Low(1)	1	12.5	-	-	2	16.7	1	25	-	-	-	-	5	20.8	-	-	6	14.6	15	10.4
Total	8	100	41	100	12	100	4	100	8	100	2	100	24	100	4	100	41	100	144	100

Source: Field Survey, March 2011

4.7.7 Improved Income

As reviewed in the second chapter, women's empowerment has economic dimensions which can be achieved through increased access to credits and savings activities further boosting the income level of women. To ascertain the extent to which women's participation in the SHGs have improved their income, respondents were asked their real monthly income at a base year when most of the respondents joined the group and the current monthly income in the year 2011. For FOMWAG, though the women interviewed indicated they do not have access to credit from the group, the

group had an average of 51.6 percent increment in their current income level and members explained it is partly due to the education they have had that is helping them in the management of their businesses and finances. Help to Help Traders Association showed members have improved their average income by 79.5 percent which is good for an economically inclined group. The details are shown in Table 4.15 below.

Table 4.15 Extent of Improved (Real) Income of Women in SHGs

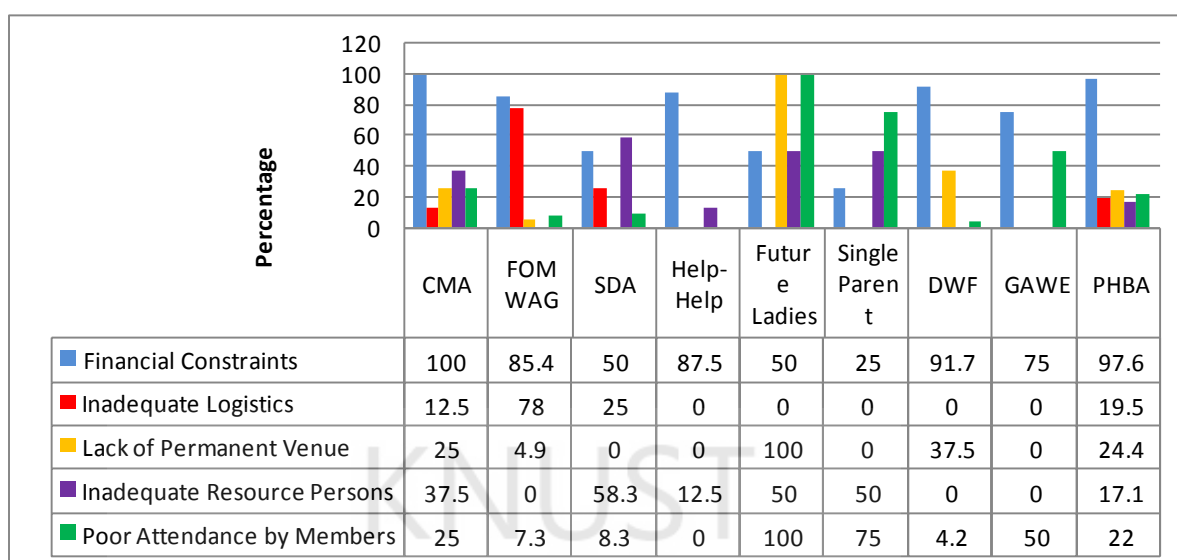
Group	Previous Income per Month (GH¢)			Current Income Per Month (GH¢) (2011)		Previous Mean Income (GH¢)	Current Mean Income (GH¢)	Average Percentage Increase in Income
	Base Year	Minimum	Maximum	Minimum	Maximum			
CMA	2004	8.00	300.00	40.00	440.00	111.25	198.75	78.7
FOMWAG	2006	00.00	1200.00	50.00	2500.00	232.56	352.68	51.6
SDA	2002	50.00	400.00	90.00	600.00	207.92	337.50	62.3
Single Parent	2005	165.00	190.00	200.00	350.00	173.50	275.00	58.5
Help Help	– 2004	200.00	3000.00	700.00	4000.00	887.50	1593.8	79.5
FLFC	2009	200.00	300.00	300.00	450.00	250.00	375.00	50
DWF	2002	00.00	300.00	15.00	500.00	134.63	233.21	73.2
GAWA	2006	340.00	700.00	480.00	1300.00	472.50	765.00	61.9
PHBA	2005	100.00	800.00	150.00	1000.00	205.73	320.24	55.6

Source: Field Survey, March 2011

4.8 Challenges Impeding the Operations of Self Help Groups

Women's groups in the Kumasi Metropolis are challenged in diverse ways. The groups identified numerous challenges and hurdles which make their operations difficult. Principal among these challenges were explained with figure 4.4 below.

Figure 4.4 Challenges Faced by SHGs in the Kumasi Metropolis



Source: Field Survey, March 2011

4.8.1 Financial Constraints

Financial difficulties were identified to be a major challenge in the development and operations of SHGs in Kumasi. On the average, about 73.6 percent of the members in groups interviewed indicated that inadequate sources of funds have militated against the smooth running of their activities. The Future Ladies Fun Club is challenged with inadequate funding which is crippling its operations as members of the group are unable to honour their financial obligations. Most of the respondents mentioned high interests charged by financial institutions really discourage them from going for loans. Those who take the loans are either defaulting in payment or quit the group if they are unable to pay. This default of members in paying loan negates Ghadoliya's view that there is rare default of loan by members of SHGs.

4.8.2 Poor Attendance of Members at Meetings

The issue of inactiveness of members was noted to be a challenging factor inhibiting the activities and operations of the SHGs. The irregular attendance of members at meetings and seminars has hindered the full realization of the objectives of groups like the Future Ladies Fun Club; all members interviewed mentioned poor attendance as one of the major problems they are facing. The situation is not different from the Single Parent Fellowship where 75 percent of the respondents indicated meetings are

poorly attended by members. This problem has resulted in increasing reduction in the numerical strength of the groups. The problem was however attributed to the numerous roles performed by women at the household level and their quest to make a living for themselves and their families.

4.8.3 Inadequate Logistics and other Materials for Administrative Purposes

Logistical support in the form of venues for meeting, teaching and learning materials, vehicles, training materials and stationery were among the critical problems confronting SHGs in Kumasi. 78 percent of FOMWAG members under the survey and 19.5 percent of PHBA members interviewed made mention of inadequate logistics as the problem they are facing. This problem according to the group makes it difficult to accept new members into the adult literacy classes of the groups.

4.8.4 Inadequate Resource Persons

The difficulty of the SHGs in getting access to resource persons was militating against the progress of the groups. To SHGs like PHBA, having access to high quality resource personnel with requisite expertise in the field of hair dressing are lacking in the activities and operations of the group. This situation is preventing much innovation in the groups like PHBA.

4.8.5 Lack of Permanent Venue for Meetings

Future Ladies, for instance, are currently having problem with access to meeting place. Again, SHGs like Disabled Women Fellowship and the PHBAs also pay huge sums of money for meeting venues.

4.9 Summary

The chapter has focused on the presentation and analysis of data collected from the field. The analysis has revealed that the selected SHGs in the Kumasi Metropolis are empowering the women who participate in these groups. The benefits derived are shown in their increased self assertiveness and confidence, increased access to

education, improved income, skill acquisition and improved living conditions. There are however some hurdles like financial constraints, poor attendance etc as discussed above which make the operations of some of the groups difficult to cover more women. The findings and recommendations are discussed in the chapter five of the report.

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CHAPTER FIVE

FINDINGS, RECOMMENDATIONS AND CONCLUSION

5.1 Introduction

This chapter unveils the major findings emanating from the study regarding the empowerment women through SHGs. In efforts to improve the activities of self help groups, the chapter also presents the recommendations that are made in accordance to the major findings of the study. The chapter ends with conclusion of the study.

5.2 Summary of Major Findings

The following were the major findings presented along the objectives of the study;

5.2.1 Nature of Self Help Groups Studied in Kumasi Metropolis

The study revealed the existence of several women Self Help Groups in the Kumasi Metropolis. It was found out from the study that 36 percent of the SHGs are formed along religious grounds and 31 percent on economic lines with about 33 percent being socially inclined. The religious and economic oriented SHGs in the Metropolis include the FOMWAG, Christian Mothers, PHBA, among others, while the socially inclined SHGs were FLFC, DWF and others. The study again unearthed that most of the SHGs are faced with the problem of inactive members. The active membership strength of the groups ranges from 50 to 100 with the dormant groups having less than 25 members.

5.2.2 Strategies of empowering women

It was observed through the study that SHGs in the Metropolis present a variety of strategies that are geared towards the improvement of the living conditions and standards of their members. These strategies included access to credit, skill training, enterprise development, adult education, advocacy and community engagement. About 85 percent of the SHGs members interviewed indicated that their participation in the activities of the groups have equipped them with skills such as beads making,

tye and dye batik, body and hair cream making, home management, catering services as well as crocheting. About 75 percent of the women who have acquired the skills use it domestically or to generate income to make ends meet.

It was also realised that only the three main economic inclined groups (PHBA, Help to Help and GAWA) adopted enterprise development as a major strategy with the rest of the groups engaging members on book keeping to enhance their businesses.

5.2.3 The Extent of Women's Empowerment through Participating in SHGs

It was observed through the study that the groups through their activities empower their members who participate in it. The extents of women's empowerment were revealed in the following ways:

❖ Increased Self- Assertiveness and Confidence

The study revealed that about 68 percent of the respondents have had their confidence and awareness level improved considerably. For instance, members of the Christian Mothers Association lead prayers during church service on rotational basis, likewise SDA women make members lead meetings and also play diverse roles in church activities like heading committees at the church.

❖ Resistance to Negative Cultural Practices

It was again observed through the study that only 75 percent of the respondents interviewed stated that they are able to face issues relating to negative cultural practices such as women's inability to own property; violence against women, inability of women to take part in decision making at the household and the community levels; among others. Members of the SHGs were noted to be engaged in productive ventures and also playing lead roles in household decision making.

❖ Access to Education

Women's general education and literacy level are important in realizing their full potentials. About 71 percent of women have benefited from the literacy classes of the groups, thus, enhancing their literacy level which is an empowerment tool.

❖ Women's Participation in Decision Making

It was noted from the study that about 72 percent of the respondents have been able to improve upon their involvement in decision making at the household and community

levels be it on social or economic issues. Members of the groups were noted to be holding positions in the churches and had improved their home management skills.

❖ Skill Acquisition

From the survey it was found that about 75 percent of members of the groups and associations have been empowered through the acquisition of skills such as beads making, batik and tie and dye making, among others. These have improved women's condition holistically and were testified by the members interviewed as is discussed below.

❖ Improved Income

To be economically empowered, women ought to have improvement in their income levels. This is the reason why most groups take their members through skill training so that they can earn something for themselves. On the average, previous and current incomes of respondents from the survey indicated that almost all the groups on the average have improved the income level of their members. For instance, Help to Help Traders Association on the average has helped members increase their income by 79.5 percent.

5.2.4 Challenges Impeding SHGs in Empowering Women.

Based on the study, it was realised that financial constraints was a major problem hindering the activities of SHGs in empowering women in the Metropolis in addition to high interest on credit for members from financial institutions. On the average, 73.6 percent of the respondents mentioned inadequate funds when asked of the problems their groups are facing.

Poor attendance of members at meetings was also mentioned as one of the challenges faced by some SHGs in the Metropolis particularly Future Ladies and Single Parent Fellowship. The various SHGs attributed these challenges to the many household responsibilities of women simultaneous with their income-generating activities. Again, the groups indicated that some of the members have high expectations upon joining the groups which are usually not met thus making them reluctant in attending meetings and other activities undertaken by the groups.

It was also found out that inadequate logistics were a source of worry to the groups. Logistical challenges such as stationery for administrative work, training materials,

vehicles and permanent venue for groups' activities were named among the principal difficulties impeding the activities of some of the groups like FOMWAG. The study, again, brought to fore the challenge SHGs face in getting resource personnel to educate members on issues of women's personal development like breast cancer and antenatal issues etc.

5.2.5 Registration and Affiliation Status

It was realised that there are more women SHGs in the Metropolis but only thirty- six of them had registered with the Department of Women and Children Affairs as at the time of the study. This has affected the record keeping and the data base management of SHGs in operation and the impact they are having on the women in society. Registration of all the SHGs in the Metropolis will help Policy Makers in making decisions concerning the groups. Most of the groups are not affiliated to any organization or bodies except the Department for Women and Children Affairs.

5.3 Recommendations

Issues of women's participation and empowerment are critical in the development of Ghana. Stemming from the above findings, the study proposes a number of recommendations which are directed towards efforts in enhancing women's empowerment strategies in the following sub sections.

5.3.1 Improving the Nature of self help groups in Kumasi

It was revealed through the study that there are several SHGs in the Kumasi Metropolis which have different objectives. The study recommends the formulation and institution of a common policy for SHGs in the Metropolis which will help to better coordinate their activities and promote effective collaboration among the groups. The Department of Women and Children Affairs should take the lead role in collaboration with the groups in the medium term to formulate a women's group policy to guide and promote the welfare of women. This will give them a common platform for them to air their voice, increase their membership strength and contribute their quota to the development of the Metropolis.

5.3.2 Enhancing Strategies of Empowering Women through self help groups

Several strategies were identified through the study regarding the development of self help groups in the Kumasi Metropolis. These strategies include education and skill training, among others. It is recommended that there should be regular supervision by the DWCA to direct the group's activities to help realise the objectives of SHGs.

5.3.3 Improving the Coverage of Women's Empowerment through Participation in SHGS

The study brought to fore that women participating in SHGs benefit by accessing education (literacy classes), participating in decision making at the household, improve income, skill training and acquisition among others. The study therefore recommends that there should be public awareness and education to conscientise women in the Metropolis to join SHGs. The media together with the various SHGs should play a lead role in educating the public and their members on the relevance of the group's activities. In addition, the Department of Women and Children's Affairs through the Kumasi Metropolitan Assembly should support some of the activities of the SHGs to make these groups vibrant. This would go a long way to equip members and involve women in the development process of the Metropolis.

5.3.4 Overcoming the Challenges of self help groups

The study revealed that about 75 percent of the groups obtain their credit from microcredit institutions and banks. There was the problem of inadequate fund and high interest rate from the financial institutions. The study thus proposes that government through the KMA should intervene in the area of granting of credit. The Kumasi Metropolitan Assembly in consultation with financial institutions and other bodies like UNIFEM and Africa Women's Development Fund (AWDF) should help provide loans which are attractive to women's groups to help in the empowerment of women in the Metropolis. This would improve members' socio-economic development as interest rates will not be subjected to the forces of demand and supply.

Low numerical strength coupled with inactive participation of members in the groups' activities and operations were identified as impeding factors in empowering the women. It is recommended that there should be occasional joint meetings among the SHGs. The Department of Women and Children Affairs should spearhead this process by playing a coordinating and facilitating role. Joint meetings among SHGs will present to members new ways of doing things and also reduce if not eliminate boredom and monotony that often characterize their meetings. This should be done in the short run for members to be exposed to other possibilities and also build their confidence and awareness levels. It would also sustain the interest of the members of the groups and increase their strength both numerically and financially since the new members will be attracted whilst members are being encouraged and motivated to honour their monthly contributions.

5.3.5 Improving the Registration Status of Self Help Groups

As indicated in the study, about 90 percent of the SHGs are not affiliated to any organization aside the Department of Women and Children Affairs. The Leaders of the various SHGs in the Metropolis should take a lead role in broadening the frontiers of their groups and link up with national and international movements of social change such as Federation of Women Lawyers, African Women Development Fund among others. This will help the groups solicit ideas and broaden their networks to make their impacts more recognized. It will also create a platform for the groups to be able to meet their needs in the form of securing venue for meetings, accessing resource persons and obtaining learning and teaching materials.

5.3.6 Enactment of Women's Self Help Groups' Bye- Laws

Women's empowerment has been a keen interest to policy makers and this has been proven in the mainstreaming of women's empowerment into various national policy frameworks like GPRS I and II and the Ghana Shared Growth and Development Agenda (GSGDA). However, women's participation in socio-political development of the Metropolis in Ghana leaves much to be desired. It is against this background that the study recommends that bye-laws should be enacted and implemented on the operations and payment of loans given to group members of women's SHGs to give

legal backing to the activities and operations of these groups in the Metropolis. The Kumasi Metropolitan Assembly should spearhead the process of enacting the bye-laws in collaboration with the Department of Women and Children Affairs. This will create a platform for women's groups to be proactive and take advantage of the opportunities that is made available to them to achieve their objectives. This will again give women's SHGs the opportunity to acquaint themselves with the available government machinery and policies that are geared towards women's empowerment.

5.4 Conclusion

Women are an integral part of every economy. All round development and harmonious growth of a nation would be possible only when women are considered as co-partners in progress with men. Empowerment of women is essential to harness the women labour in the main stream of economic development. Women's SHGs have proven to be a key avenue from which women can be empowered.

The objectives set for the study which included the extent to which SHGs empowers women; the strategies for empowering women; the nature of SHGs; and the challenges impeding the groups have been achieved through the study.

The study revealed that SHGs empower members by awakening self assertiveness and confidence among them, increase their income level, help them acquire skills, participate in decision making at home and in their communities, gives them the ability to resist negative cultural practices and improve upon their living conditions.

It was noted that the groups adopted one or two of the following strategies, that is; skill training, non formal education, advocacy, enterprise development and community leadership and engagement as the main ways of empowering women who are members.

Based on the empirical findings, the study recommended that there should be efforts in enhancing strategies of empowering women through regular supervision of the group's activities by the Department of Women and Children's Affairs. To empower more women in the Metropolis, there should be sensitization of women in the Metropolis on the significance of participating in SHGs in order for them to be members. Overcoming the challenges faced by groups, the registration status of SHGs

in the Metropolis must be improved. Government must intervene in the granting of credit at a relatively lower interest rate to women's groups. It was also proposed that there should be the enactment of bye- laws for women's SHGs.

The role of women in the development of any country cannot be over emphasized. The implementation and adherence of the above stated recommendations will therefore lead to improvement in women's participation in the household, community and the national level.



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APPENDICES

APPENDIX 1

Educational Characteristics of Respondents

Educational Characteristics	Frequency	Percentage
None	26	18.1
Primary	23	16.0
JHS/Middle	30	20.8
SHS/ O Level/ A Level/ Tech/Voc	51	35.4
Tertiary	9	6.2
Any Other	5	3.5
Total	144	100.0

Source: Field Survey, March 2011

APPENDIX 2

Marital Status of Respondents

Marital Status	Frequency	Percentage
Married	77	53.5
Single	30	20.8
Divorced	19	13.2
Co-habiting	7	4.9
Widowed	11	7.6
Total	144	100.0

Source: Field Survey, March 2011

APPENDIX 3

Ethnic Background of Respondents

Ethnicity	Frequency	Percentage
Ashanti	78	54.2
Fanti	11	7.6
Ga	3	2.1
Tribes of Northern Origin	48	33.6
Others	4	2.8
Total	144	100.0

Source: Field Survey, March 2011.

APPENDIX 4

KWAME NKRUMAH UNIVERSITY OF SCIENCE AND TECHNOLOGY

COLLEGE OF ARCHITECTURE AND PLANNING

DEPARTMENT OF PLANNING

Empowerment of Women Through the Participation in Self Help Groups

This research instrument is designed to solicit for empirical data for the conduct of academic exercise on the above mentioned topic for the award of MSc degree in Development Policy and Planning, KNUST. Your support and cooperation is very much anticipated as information given will be treated with complete secrecy.

MEMBERS OF SELF HELP GROUPS

- a.Name of the Respondent.....
- b. District and Community..... c. Questionnaire Number.....
- d. Name of Interviewer..... e. Name of Group
- f. Position in Group g.Date.....

A. Socioeconomic Characteristics of the Respondents

1.Age of Respondents.

- a. 20 – 29yrs[]
c. 40 – 49yrs[]
- b. 30 – 39 yrs[]
d. 50yrs + []

2.Educational Level Attained

- a. None []
- b. Primary[]
- c. JHS/Middle []
- d. SHS/O level/A Level/Tech/Voc []
- e.Tertiary[]
- f. Any other, specify.....

3. Marital Status.

- a. Married [] b. Single []
- c. Divorced [] d. Co habituating[]

- Ashanti []
- Ga []
- Others (Specify).....
- sector do you work?
- Agric []
- Industry []
- Others (specify).....
- b. Fanti []
- d. Tribes of No
- b. Service []
- d. Commer
- strategies of Empowering Local Women through Self Ho**
- u have access to credit from your group? a. Yes []
- how much?.....
- No Why? Explain.....
- does your group secure credit for its members?

Do you have access to credit from your group? a. Yes []

How much?.....

No Why? Explain.....

Does your group secure credit for its members?

- Do you have access to credit from your group? a. Yes []
- How much?.....
- No Why? Explain.....
- Does your group secure credit for its members?

14. Do you pay membership dues? a. Yes [] b. No []
15. If yes how often do you pay?
16. How much do you pay?
17. What are the dues used for?
18. Have you receive education and training from your group? a. Yes [] b. No []
- If yes, what kind of training?
19. What is the main activity (ies) your group undertakes to improve your status?
- a. Skill training [] b. Enterprise Development []
- c. Non Formal Education [] d. Advocacy []
- e. Community Leadership and Engagement []

C. Information on how women's participation in self help groups and empower them

20. To what extent have you benefited from participating in your group ? Please Rate the following Women's Empowerment Principles and Benefits Score from 1 to 3.

Where: 1- Low 2- High 3- Very High

Principles and Benefits	1	2	3
Increased self assertiveness and confidence			
Resistance to bad cultural practices			
Increased access to education for women			
Women participation in decisions that affect them both at home and community			
Skill training			
Improved living conditions			

21. Has the level of your income increased over the years? a. Yes [] b. No []
22. If Yes, which year did you join the group and what was your monthly income before joining the group?
- b. What is your current monthly income?

D. Challenges and Way forward

23. What are some of the constraints that impede the activities of your group or association?

.....

.....

24. What are some of the ways that you will suggest for these problems to be solved?

.....

.....

.....

ThankYou



APPENDIX 5

KWAME NKRUMAH UNIVERSITY OF SCIENCE AND TECHNOLOGY

COLLEGE OF ARCHITECTURE AND PLANNING

DEPARTMENT OF PLANNING

Empowerment of Women Through Participation in Self Help Groups

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LEADERS OF SELF HELP GROUPS

INTRODUCTION

- a. Name of the Respondent.....
- b. District and Community..... c. Questionnaire Number.....
- d. Name of Interviewer..... e. Name of Group
- f. Position in Group g. Date.....

A. Information on the Socioeconomic Characteristics of the Respondents

1. Age of Respondents.

- a. 20 – 29yrs []
- b. 30 – 39 yrs []
- c. 40 – 49yrs []
- d. 50yrs + []

2. Educational Level Attained

- a. None []
- b. Primary []
- c. JHS/Middle []

- d. SHS/O level/A Level/Tech/Voc []
- e. Tertiary []
- f. Others (Specify).....
- 3.Marital Status.
- a. Married []
- b. Single []
- c. Divorced []
- d. Co- habituating []
- e. Widowed []
- 4.Household size of the Respondent (Number).....
- 5.Household Head. a. Yes [] b. No []
- 6.Number of Children.....
- 7.Religious Affiliation.
- a. Christianity []
- b. Islam []
- c. Traditional []
- d. No Religion []
- e. Others (Specify).....
- 8.Ethnic background.
- a. Ashanti []
- b. Fanti []
- c. Ga []
- d. Tribes of Northern Origin []
- e. Others (Specify).....
9. What is your major Occupation?
10. What is your Secondary Occupation?.....

Section B Characteristics of Self Help Groups

11. When was your Group formed?
12. How many members do you have in your group?
13. What are the membership criteria/ requirements of the group?
.....
14. When are your meeting days?
15. How often do you meet?
16. What are the main objectives of your organization?
.....
.....
17. Has the Group been achieving its objectives? a. Yes [☐] b. No [☐]
- b. If Yes, which ones.....
- c. If No, Why?

Section C Information on how women's participation in self help groups empower them

18. What are the main activities your Group undertake?
.....
.....
19. How do the members in your Group benefit from participating?
.....
.....
20. When was the last time the group secured loan for its members?
- b. What was the interest rate charged on the loan?.....
21. What are some of the problems your Group face?
.....
.....

22. Is your Group registered with the Department of Women and Children's Affairs?

A. Yes []

b. No []

b. If Yes what are the processes of registration?

.....
.....

c. If No, Why? Explain.....

23. What are the supports being rendered by the Department of Women and Children's Affairs?

.....
.....

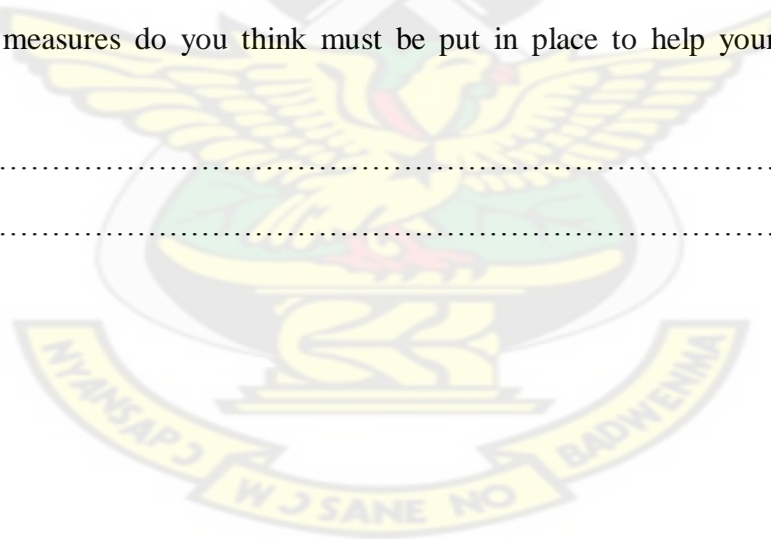
24. What other organization{s} is your group linked to?

b. What are the benefits you derived from joining this/these organization(s)?

.....
.....

25. What measures do you think must be put in place to help your Group develop more?

.....
.....



Thank You

APPENDIX 6

KWAME NKRUMAH UNIVERSITY OF SCIENCE AND TECHNOLOGY

COLLEGE OF ARCHITECTURE AND PLANNING

DEPARTMENT OF PLANNING

Empowerment of Women Through the Participation in Self Help Groups

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INSTITUTIONAL SURVEY- INTERVIEW GUIDE

1. What is the name of this institution?
2. What type of Institution is it?
2. What are the Objectives of the Institution?
2. What major Activities Do you engage in?
5. How many self help groups have registered with you?
6. What support do you offer these Groups?
7. What are the challenges confronting your operations?
8. What do you think can be done to overcome these problems?
9. What benefits do these group offer women who are members?
10. What do you think can be done to sustain the Groups?
11. You can add your comment.

Thank You.