MEETING WOMEN'S STRATEGIC INTERESTS THROUGH MICRO-ENTERPRISE DEVELOPMENT

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ABSTRACT

This paper interrogates the question of using micro-enterprise development for meeting women's strategic interests. Using conceptual analysis and specific case studies, it examines paradigm shifts in development and their implications for gender equity and social justice questions. In the process, it reveals shifts in paradigms; namely, development for versus development with the people, efficiency versus equity, and welfarism versus empowerment. It then examines the implications of the shifts for gender issues; namely, practical/strategic interests and micro-credit/micro-enterprise development. It argues that these shifts, especially in the case of the latter, are contingent rather than contradictory. It also examines the experiences BRAC and CENSUDI experiences on strategic programming, which reveals how targeted programming with education and training can yield both practical needs and strategic interest benefits. It concludes on the assertion that the provisioning for strategic needs alongside practical needs secures equity and social justice for sustained development.

Key Words: Women, Sustainability, Micro-enterprise, Practical needs, Strategic interests

1.0 INTRODUCTION

The former UN Secretary General, Dag Hammerskjold's, famed 1975 report, What Now? echoed the challenges of modernist development and admitted to the need to humanize development, on a global scale (Ogundipe-Leslie, 1994). Hammerskjold urged development actors to re-examine their development endeavours for their implications on so-called beneficiaries. Finding the grave imbalances and deepening inequalities non-progressive, Hammerskjold called for the re/humanization of development. Ogundipe-Leslie

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(1994) found avenues in Hammerskjold's admonition and called for the centering of gender issues in the quest for social equity. This development was to contribute to increasing awareness on women's concerns and gender questions in development initiatives.

Since *What Now?* and even before it, important conferences facilitated by organisations such as United Nations General Assembly, Non-Aligned Movement, North Atlantic Treaty Organization, Asia Pacific Cooperation and recently the European Union and African Union, have and continue to advocate for the bridging of the grave gender gaps that exist regarding development benefits. Strategies such as the Women in Development, Women in Development and Gender and Development have all sought to enhance gender balance in development (Visvanathan, 1997; Nikoi, 1998). Policy shifts from welfare, through equity, anti-poverty, efficiency to empowerment have all sought to improve and engender the benefits of development initiatives (Snyder & Tadesse, 1995; Moser, 1993). An essential aspect of these initiatives has been the need to enable disadvantaged and vulnerable groups gain access to, control over and ownership of cultural resources (Apusigah, 2002).

While cultural resources such as education and training, nutrition and health, human rights as well as infrastructural facilities including housing, water, sanitation, schools, markets and roads remain essential items on the agenda of new thinking on development, it is also the case that income and employment are critical for accessing these resources. Economic empowerment, therefore, remains an essential part of the new project of development. Community, national and global development initiatives have and continue to stress the need to raise people's purchasing power for accessing the benefits of scientific and technological advancement. People need jobs in order to earn the incomes with which to purchase shares of development benefits, rather than depend on the generosity of philanthropists and benefactors. It becomes necessary, then, to move from welfare-oriented to self-empowerment programming.
This paper draws from conceptual, historical and empirical sources to analyze efforts to use micro-credit as a means to economic empowerment. It examines the conceptual and historical shifts in development thinking for its impact on women's empowerment initiatives. In the process, it demonstrates how such shifts benefit micro-credit and related initiatives. It examines particular case studies on BRAC in Bangladesh and CENSUDI in Ghana. It uses these examples from the non-governmental sector to show how shifts in thinking have warranted diverse meanings. These meanings could be explored to facilitate the strategic interests of women in order to promote sustained economic empowerment and equitable development.

2.0 UNDERSTANDING DEVELOPMENT TRENDS

As development has progressed, major shifts have occurred because of the search for sustainability. The major conceptual shifts have included the move from development for the people to development with the people, efficiency to equity and welfare to empowerment. These shifts, which comprise major debates in the search for sustained development, have implications for women's economic empowerment. Sustainable development itself has been defined as a process by which people "who happen to be poor and uneducated can ... take control of their lives, work together for their respective and collective self improvement, institutionalize viable patterns of cooperation and continue to innovate on their own" (Uphoff 1998: 9). As an alternative project, sustainable development has succeeded in shifting the development paradigm in many directions. Three of these are discussed here.

2.1 DEVELOPMENT FOR VERSUS DEVELOPMENT WITH THE PEOPLE

The search for sustainable development raises questions regarding the process of development (Escobar, 1995; Crewe & Harrison, 1998). One important question that arises in the process is with regard to development actors and their involvement in development
decision-making and implementation. Questions regarding the negative impact of development have generated concerns about the process and the extent of involvement of so-called beneficiaries (Chambers, 1997; Rahnema, 1997). Concerned about the misguided programming strategies and mis/conceptions of peoples of the undeveloped world, these new age thinkers seek alternatives that make possible the creation of conditions and facilitation of processes for so-called beneficiaries to become partners, stakeholders, and collaborators in the search for improved well being. For them, if development is to be sustained, it will require that people do not only reap benefits from the process but must also be involved actively in generating those benefits. This new direction requires that development programs and projects start and evolve within the targeted communities. Questions of ownership and empowerment emerge as concerns regarding the roles of external agents with pre-determined agenda become evident.

In the developing world, developed countries, non-governmental organizations and even national governments are constantly being questioned on their knowledge of local communities and cultures (Escobar, 1995). This questioning arises also from the fact that many development projects do not yield expected results. Big projects that often involve huge investments at great costs to developing nations often end up as ivory towers. Water and Sanitation projects have been left unused because communities do not find use for them. Agricultural programs such as dug outs and small-scale dams are left unattended because communities do not feel a sense of ownership. The list of mismanaged and unused projects suggests a misunderstanding of participating cultures and their needs as well as the lack of ownership on the part of communities.

The top-down approach to development has been questioned for neglecting to include the actual agents; community level actors and the various categories of people that comprise that group. Questions have been raised regarding the ways that international projects persistently focus on politicians in the capital city to the exclusion or
with little involvement of local governments and communities. Community projects might at best involve chiefs and elders without considerations of the actual actors or end users. Women, youth, the working class and children whose labour is required to facilitate community projects for instance are not often part of these high-level negotiations. Women as key community players in agriculture, water and sanitation, health and nutrition are often not involved in ways that enable them to share their experiences and understand the negotiation process. Although often excluded from decision-making in the communities, women are required to implement or comply with demands of such processes.

The shift, then, has been to move from the initiation of development projects for people to a new engagement where end users are centred in negotiations. This requires that projects are developed with and not for people; especially rural communities, the poor and women, who are often targeted. It requires, especially, that the process of development becomes a partnership with all stakeholders participating actively from start to end. This entails the making of principals out of communities and not beneficiaries. Development workers need to spend time on building the necessary capacities of communities, especially the vulnerable, for the effective analysis, initiation and negotiation their own projects.

2.2. EFFICIENCY VERSUS EQUITY

Contestations regarding the liberal economic model with its emphasis on efficiency have also characterized the search for sustainable development. Critics argue that the liberal project of efficiency with its emphasis on free markets, the demand and supply mechanism and, cost benefits have been misguided in the ways that it creates and intensifies social inequalities (Sen, 1997; Lummis, 1997; Escobar, 1995). It has been criticized for lacking an appreciation of the social costs of development and the workings of human institutions (Apusigah 2002; Jackson 2000). The growing poverty and the deepening inequities resulting from histories of discrimination, un-
even distribution of resources and imbalances in technological advancement are often ignored in efficiency economics. It often figures that scientific and technological transfer provides the magical solution to all the problems of development. However, the failure of industrialization projects in Africa is demonstrative of how the magic of technology can be mythical. This has resulted in the rethinking of the development project along the lines of equity.

The equity initiative requires that development projects take into consideration the effects on beneficiaries (Jackson 2000; Lummis, 1997). It compels development planners and actors to consider the effects of their models and strategies on real lives. It moves beyond the collective to push for group, subgroup and individual benefits. Questions of vulnerability, histories of discrimination and cultural relativism become key criteria for promoting effective development initiatives. Indeed, a new meaning is imposed on efficiency; one that is guided by the drive toward equal treatments and benefits. The social costs of development in the ways that it affects the poor and most vulnerable in society become essential part of planning and implementation of projects.

2.3 WELFARE VERSUS EMPOWERMENT

Another major shift in thinking resulting from the search for sustainability has arisen from the need to enable those for whom development has been targeted to become real agents of development. This has resulted from a move away from the viewing of development as a work of charity or welfare to one of empowerment. The case of welfarism, which often results from positions of domination and superiority, has been viewed as contributing to the fatality of the commons (Chambers, 1997; Escobar, 1995). This condition, which is exhibited, on one hand, in developed nations, First World, elite, government officials and non-governmental organization's viewing of developing/undeveloped, Third World, peasants, rural communities and the poor in general, on the other hand, as people fated in hopelessness is given a new meaning. The question of al-
truism is bared in ways that implicate the dominant category as perpetrators of underdevelopment through unfair market pricing, unfair protectionism, dehumanization of projects and downright plunder of the resources of undeveloped nations (Crewe & Harrison, 1998; Escobar, 1995).

The shift in viewing pushes for the re-configuration of development as a redeeming project with mutual benefits for so-called benefactors and beneficiaries. Thus, it becomes necessary to rethink the project and its processes in ways that foster collaboration and partnership. The result is the push for the re/conception of development as an empowering process that harnesses and nurtures the resources of both haves and have-nots for re-channelling into gainful ends. It strives towards developing capacities toward self-development as so-called beneficiaries take centre-stage in the development initiative and become their own benefactors.

The trends above result in the re/framing of development as a process with ends and not an end in itself. It is ongoing and its goals are ever changing. Its ends and processes must therefore differ from society to society and culture to culture. Development also becomes a high stakes endeavour, which is shared by both the developed and developing worlds. Partnership and collaboration become essential ingredients. These changing trends were also to affect and shape gender questions.

3.0 CHANGING TRENDS AND GENDER QUESTIONS

The changing trends in development have left deep implications for questions regarding social justice and gender equity. Two issues are discussed in this paper. The paper examines the competing paradigms of practical needs/strategic interests as well as micro-credit support/micro-enterprise development.
3.1 PRACTICAL NEEDS/STRATEGIC INTERESTS

The need for sustainable development also requires that initiatives reach beyond addressing the practical needs to address strategic interests. The imperative of poverty reduction, for instance, requires that developing countries focus on not just generating incomes or receiving food aid for their peoples but also put in place structures that can ensure the tackling of poverty at the core. At one level, this might entail the building of agricultural and industrial infrastructure, enhancement of human capital and expansion of marketing structures for enhanced and sustained development. At another level, it might entail the negotiation for better world market prices, addition of value to products and the establishment of a competitive edge in the world market. Each of the first and second levels has its merits, however, as complementary requirements; they become necessary conditions for sustained growth and progress. The first has practical need while the second has strategic interest benefits. Practical needs include short/medium-term basic needs that enhance conditions while strategic interests are long-term ends that transform status (Apusigah, 2004; Moser 2003).

The demands of sustainable development make a development focus that simultaneously addresses practical and strategic needs imperative. Improved conditions and status of the people whose lives are affected by development plans and programs are imperative for sustaining progress. Emphasis on one without the other creates unnecessary impediments, which are counter-productive. As suggested by Apusigah (2004), while practical needs are necessary and essential, by themselves they are not sufficient to yield progress on a sustainable basis. More importantly, in communities where patriarchy is deep-seated, working on practical needs without strategic benefits only serves to perpetuate rather than erode social injustice and gender inequalities.

Ghana's rich experience with women in development shows that the giving of credit facilities to women alone does not necessarily result
in increasing women's social participation (Dolphynne, 1991; Sureshbabu, 2003). Indeed, there are examples of how beneficiaries of credit schemes have been left the total burden of household care and maintenance, as their male partners did not see the need to provide "chop money" anymore. Some women have had their loans gradually eroded away as their male partners borrow without repaying or even forcefully take monies from them without any intention of paying back. Unless, carefully planned and strategically implemented, the inclusion of women in meetings and other social spheres can result in increases in their workloads. Programs that create new spaces without working to re/negotiate existing spaces and relationships could result in the overburdening of women. For instance, after meetings, women return home only to continue their routine of taking care of everyone in the family while their male partners might be relaxing. In addition, women might enter formal spaces such as district assemblies and workplaces in subservient positions in the service of their male counterparts. They are also more likely to work double jobs as executives and full time homemakers. Without commensurate efforts that seek to transform the environment for fair and just relations to exist, projects might not be able to change the status of women but might merely improve their conditions.

The call to integrate strategic interests in practical needs programming is necessary for the promoting of sustainable development. For such to happen both females and males have equal access to those cultural resources that foster the realisation of their full potentials. Equal access to education and training, health and nutrition, human rights, employment and incomes enable male and female to obtain equal access to social participation. They are equipped with requisite the knowledges and skills for recognising, raising and addressing questions of injustice for furthering equity causes. For women, it seeks to empower them to contest and demand social justice and gender equality. It seeks to facilitate the process for them to access knowledge and use it to their strategic benefits. It equips them with the requisite tools to negotiate change for personal and
collective improvement. Women who are equipped with knowledge about the market situation can negotiate better for fair pricing of their goods and services. Such women can be assertive in demanding their rights in the home and community. They will be able to detect, challenge and report situations of harassment and gender-based violence. They can identify and initiate advocacy in their communities and beyond for their wellbeing. Knowledge becomes an empowering tool.

3.2 MICRO-CREDIT VERSUS MICRO-ENTERPRISE

In today’s development arena, one cannot conceive of poverty alleviation and rural development without dealing with the critical questions of women and income-generation. During the 1990’s, following the well-publicized success of the Grameen Bank, many proponents claimed that access to credit was the new panacea to rural development. This idea was consistent with the powerful neoliberal consensus, which has been rooted in the rhetoric of privatization and efficiency. The bottom-line for such rhetoric was the shift in onus from state to individual responsibility for growth and prosperity. Individual business development became key to economic growth and prosperity. Consequently, rural populations were seen as the only ones who could move themselves out of poverty. It was believed that, once rural people were given access to credit, they would be able to start their own businesses and augment their incomes, which would raise their wellbeing (Dignard and Havet, 1995). For women, emphasis was placed on increasing their access to loans for engagement in income generating activities and integration in development (Nikoi, 1998; Dolphynne, 1991). Experiences from Ghana and elsewhere in the developing world show that access to capital resources is a very important start for promoting growth and prosperity. However, it is not the end to women's challenges (Nikoi, 1998; Beileh, 1997).

Beileh (1997: 123) writes, “on a cautionary note, it has been argued that credit has its limitations as a tool for alleviating poverty,
notably, among women-headed households.” Some critics argue that social needs, such as access to clean water, schools and health care are all crucially important for poverty alleviation (Roth, 1997; Buckley 1997; Kabeer 2001). Indeed, governments have the responsibility of providing the necessary infrastructure as well as the basic needs of citizens. Experiences in Ghana show that the often high interest yielding loans, of up to 40%, and profit-oriented credit schemes have not been successful in mitigating poverty in many cases (Maata n'Tudu 2000; Dolphynne 1991). In the case of women, the many challenges that they face regarding basic needs provisioning, operational demands and costs often result in compounding rather than alleviating poverty. Studies show that women often apply part of their credits to basic needs such as food, shelter, clothing, education and health (Atengdem 2002; Maata n'Tuudu, 2000). Faced with the situation of a sick child or hungry family, women as care givers will rather spend their monies, and rightly so, on meeting basic and pressing needs. Indeed, many women enter into loan contracts for welfare rather than for profit-making reasons. In this era of privatization when almost all social services must be paid for, women are often faced with such hard decisions.

Shifting the onus for growth and prosperity, as the neo-liberal consensus fathoms, to the citizenry without establishing the basic essentials, can only serve to negate progress or slow it down at best. One can not help but see the often rushed decision to privatize, and indiscriminately so, on the part of government as a way of escaping social responsibility and re-inscribing gender inequalities and perpetuating social injustices. The sweeping socio-economic reforms in the Third World in the name of structural adjustment programs and the attendant hardships meted out to vulnerable groups through privatization and efficiency policies have only served to buttress the argument for social justice.

The micro-credit schemes that emerge as an important component for the private sector to drive economic growth became a major
escape route. Entrepreneurs need technological, marketing, business and infrastructural support, which often cannot be provided by small-scale credit providers, in order for them to realize the full benefits of their investments. Besides the infrastructural inadequacies that characterize this endeavour, it is also clear that people, especially women, are often plunged into income generating activities without the necessary preparation. The needs and aspirations, education and training of beneficiaries as well as the sustainability and efficacy of the schemes become major challenges. The shift from micro-credit to micro-enterprise development serves to take up these challenges. Although not able to provide the needed structures for the realization of micro-credit programs, it prepares beneficiaries sufficiently to undertake income-generating activities.

Credit officers working within the new paradigm of micro-enterprise development facilitate the process by working closely with women and diverse experts to develop business plans, acquire business management skills and promote gender education before the disbursement of funds. The women start their enterprises with requisite knowledge, technical skills and fundamental resources. They are often highly motivated to not only pursue their economic interests but also advocate for social justice. Even as they run their businesses, they are supported to continually seek out knowledges and improve themselves and their businesses. They also are able to negotiate for better pricing, contest unfair dealing and assert themselves in their business and social relationships. They gain a new voice and vision that shifts them from positions of vulnerability and exclusionsim to ones of empowerment and visibility.

These major shifts are presented as contingent and competing categories. They may even contradict but do not cancel out as they complement one another for women's empowerment. The contingency of practical needs and strategic interests assume credence in the shift from micro-credit to micro-enterprise development. Yet, it is possible to make such a shift only when there is the realization that women have needs beyond the basic ones.
4.0 LEARNING FROM EXPERIENCE

BRAC and CENSUDI provide examples of how practical programming alternatives can be used to reach strategic ends. They are local/indigenous and Third World-based non-governmental organizations that have learned from the mistakes of the past and have sought and adopted alternative strategies for poverty reduction through equity initiatives. In terms of size, CENSUDI is very small, compared to BRAC, yet, both work to improve the conditions of the poorest in communities using unique approaches. Although supported by both local and external donors as well as member efforts, these organizations provide examples of how practical needs can be used to engender strategic benefits.

4.1 THE BANGLADESH RURAL ADVANCEMENT COMMITTEE (BRAC) EXPERIENCE

The Bangladesh Rural Advancement Committee was founded in 1972 with the aim of providing relief to refugees of the country’s war of independence (Lovell, 1992; Chen, 1983). Over the years, BRAC has grown to become one of the largest indigenous NGOs in the world. It started as a small NGO in the Sulla area of Northwestern Bangladesh that sought to resettle refugees. Today, BRAC is not only operating nationwide, it is also a globally renowned organization. As part of its evolution, BRAC moved from emergency response through community-wide to targeted programming. The targeted programming focuses on the poorest of the poor in society as sole beneficiaries. As a learning organization, BRAC is always renewing itself (Chen, 1983; Korten 1980).

BRAC is world renowned for its pioneering and novel roles in the areas of health and education. Lovell (1992:1) points out that:

Not well known is that BRAC also operates one of the world’s largest nongovernmental financial intermediation programs with the rural poor. BRAC’s savings and credit activities, including a self-supporting banking institution, are
essential components of an overall rural development program. However, these financial intermediation programs, which organize the poorest villagers, help them to become conscientized, and provide training in organization and leadership as well as economic skills.

BRAC believes in the power of the people to change their own situation. Through its rural development program (RDP), it "organizes women into support groups, introduces them to their own income-generating potential; provides motivational training, and starts them on a greater savings program" (Lovell 1992: 44).

BRAC's growth and success can be attributed to its adherence to specific guiding principles, which ensure that any programming activity undertaken simultaneously addresses practical and strategic needs. The guiding principles are as follows: conscientization, self-reliance, people-centeredness, sustainability, no one "fix-all" approach, going to scale, market perspective and an entrepreneurial spirit, as well as the importance of women (Lovell, 1992).

Guided by its well-defined principles and a strong philosophy of self-reliance, BRAC works with poor rural communities in Bangladesh to reject fatalism and embrace growth. It developed an institutional framework for facilitating the process at various levels. Village level organizations work with facilitators to improve the well-being of the poor in the communities. The institutional structure facilitates the mobilization and conscientization of the poorest in the villages to form village level organizations. Members of the village organizations learn methodologies and skills for analysis and appreciating their situations. They work with BRAC staff to survey and take advantage of available resources. In the end, the poorest are able to mobilize their own resources and even generate tremendous savings from the process, with which they initiate and promote their own development.
BRAC field workers organize community members into men and women's groups. Before receiving loans these groups undergo coursework aimed at conscientization, basic education and group dynamics, all crucial elements of promoting strategic interests. After the initial education, loans are disbursed but ongoing support is provided. The credit groups do not just receive loans but work together to address other developmental issues. Eventually these groups become independent enough to enable members to interact with the bank, pay for services provided by BRAC and other service providers and as well, agitate for political change. The village groups evolve from simply meeting to get loans to expanding to other activity areas, such as addressing issues of poor education and health.

Following its guiding principles, BRAC stresses conscientization, participation and self-reliance as essential components of its savings and credit scheme as well as rural development initiative. BRAC does not provide information but rather assists its membership to access information, agitate for change and interact with seats of power. This allows them to initiate their own advocacy and lobby the powers-that-be for better deals. These initiatives have not only served to change the situation of members and their communities but also forced the structures of governance to change (Lovell, 1992; Chen, 1983; Korten, 1987). As Lovell (1992: 1) observes "equally important, institutional intermediation also includes economic sub sector interventions. Government facilitation programs through BRAC over two decades has changed the very nature of several sub sectors and has improved the provision of essential government services to rural villages." Indeed, BRAC promotes very transformatory praxis and the creation of transformative spaces through its people-centred programming. It provides an example of how effective programming around credit can gain from addressing strategic interests alongside practical needs.
4.2 THE CENTRE FOR SUSTAINABLE DEVELOPMENT INITIATIVES (CENSUDI) EXPERIENCE

The Centre for Sustainable Development Initiative (CENSUDI) was founded in 1994 "with the vision to address the gender imbalances that exist across all aspects of public life, and especially aims to promote and strengthen practical strategies that actively mobilize women to participate in decision-making and leadership positions" (CENSUDI, n.a. 1). CENSUDI's main focus areas include violence against women, girls' education, women in public life, poverty reduction and gender training. With its head office in Bolgatanga in northern Ghana, CENSUDI works to promote the strategic interests of Ghanaian women through the promotion of multi-faceted, practical and integrative programming alternatives. "CENSUDI believes that the social, cultural, economic and political equality of women is a major prerequisite to the development of a healthy and diversified civil society and to attain the wider goal of good governance and sustainable development" (CENSUDI, n.a. 1).

One of the ways that CENSUDI works to promote its goals, beliefs and aspirations is through the Family Credit Scheme (FCS). The FCS is one of two programs that directly target poverty reduction. The FCS is a collaboration between CENSUDI, the Land Conservation and Smallholder Rehabilitation Project (LACOSREP) and the International Fund for Agricultural Development (IFAD). The project is aimed at the "promotion of income-generating activities to improve the economic status of rural women and other small-scale producers in the Upper East Region of Ghana." It seeks to "achieve savings-linked micro-credit development through mobilization and training of family self-help groups, and to link such groups with the Naara Rural Bank (NRB) for financing of income-generating activities." (CENSUDI, n.a. 1)

The FCS started as a pilot project for implementation over a three-year period. The successes of the three-phased pilot initiative were

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30 The authors have worked with CENSUDI at various levels toward the realization of its aspiration. However in 2003/04 one of the authors served as an intern working on the FCS. Her great learning during the process inspired this paper.
to result in the extension of the project. The three phases of the project were I - Identification and mobilization; II - Stabilization, maturity and graduation and III - Monitoring and evaluation. The project started in 2000 as a pilot in the eastern part of the Kassena-Nankana District. It involved the mobilization of 150 women into 30 self-help groups. The first loans were granted in 2001. Nuclear families received loans to initiate income-generating activities on the following conditions: (i) Four to five families shall form a family group; (ii) Loans to the main female member of each family are covered by joint liability of family group members and; (iii) all adult members of families receiving credit receive gender and business skills training.

The FCS represents a major shift in programming for social justice and gender equity. It moved from mere provision of micro-credit to address the broader, basic, yet essential challenges of women in rural households and the nation at large. It learned from the many challenges of a history of failed credit schemes in Ghana (Dolphynne 1991). It learned that neither individual or collective responsibility was adequate by itself and so it combined the two. Although individual women within the families have been targeted, the entire family bears the responsibility of ensuring that the initiative succeeds. The educational programs that form an essential part of the package aim at conscientising women and other adult family members to support the business endeavour. The education component enables families and especially women to analyze and initiate change on their situations as well as support the business initiative. It also involves the training of family members on gender issues as a way of reducing and eventually eliminating the major cultural forces that discriminate and subjugate rural women in their households and communities. As well, the women are trained in basic business skills including banking, and group dynamics.

Embracing a rights-based approach to development, CENSUDI educates the women about their rights to a secure livelihood. It is hoped that with growing economic independence the women’s
groups will continue to gain skills necessary for increased autonomy. CENSUDI anticipates that, in the future, the women will be able to gather information about government and non-government programs and question the decisions of policy makers.

CENSUDI is currently reaping some successes from its emphasis on gender justice (Sureshbabu, 2003; Atengdem, 2002). Sureshbabu, in a field survey, concluded that to a large degree, CENSUDI has been successful in meeting its mandate. Its focus on gender training is yielding positive results. Many of the women beneficiaries admitted that the gender training was helpful as their husbands were more understanding and allowed them to access loans and to run their businesses without detractions. The following statement from a group member is indicative of what many women expressed:

The men in this area did not know that the women could go into trading and earn above one million cedis because they felt that their wives would ignore them if they [wives] had that much money. They used to steal the money and use it or hide it, but when CENSUDI came they trained us and spoke to our husbands and members of our community so that they now know that it isn't wrong for the woman to have that much money. Those who could not care for their children in school are now able to do it. Now our society does not criticize women that have so much money (Sureshbabu, 2003).

While working to integrate strategic interests in practical needs programming, CENSUDI, as a small organization that works with largely rural women, is faced with challenges, which serve to impede its progress. The women are largely illiterate who are not used to formal sector business operations. Hence, they have to depend, largely, on their facilitators for support. These predominantly male facilitators support the groups in their meetings and banking initiatives. The facilitators serve as conveners of meetings, recorders of minutes and as well, translators and liaisons between the women and bank officials. Although the field survey revealed that the women were gradually becoming confident of themselves, there is still work to be done in the area of self-reliance and advocacy. In
addition, the women are dependent, almost entirely on the banks whose interest rates remain high at 24% per annum, for financial support (Sureshbabu 2003).

The challenges of rural living and especially for women in the ways that cultural forces and factors discriminate against them necessitate that more work is done to compensate for the historical losses, especially in the case of CENSUDI's clientele. Operational demands and personal inadequacies are most challenging for these predominant illiterate women (Sureshbabu, 2003; Atengdem, 2002). Hence, it becomes necessary, for CENSUDI to augment its activities and re-strategize toward the maximization of its achievements for greater strategic benefits.

5.0 IMPROVING STRATEGIC BENEFITS FROM MICR CREDIT SCHEMES

From the foregone, it is clear that the provisioning for strategic interests alongside practical needs is possible, and is crucially important for the success of any development project. Giving populations the motivation and education to access information and question authority takes time, patience and dedication. It is crucial that programs work with populations for a significant amount of time and build a support system within the community. The example of BRAC is indicative of this possibility. CENSUDI also helps us to understand the struggles of small NGOs in working with practical needs programs for strategic benefits. Working with the poorest of the poor especially women presents unique challenges that require institutional mediation, commitment and strategic programming as BRAC and CENSUDI exemplify. By addressing equity questions, those on justice are addressed for securing sustainable development.

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