

## Banking on women: Microcredit in Ghana

*In Northern Ghana, women are using microcredit loans to turn small change into a better economic future.*

SEAN KELLY/CUSO

Like every other day, Sheri Feyakoyo wakes up at 4 a.m. She wraps herself in the colourful headscarf common to Muslim women in Northern Ghana, and sets off to search for water. As she walks under the pre-dawn sky, chain lightning jumps between clouds that have so far refused to release any rain.

The young woman fills two buckets from a not-so-nearby well, returns to the family compound of huts surrounding a common courtyard, and cooks breakfast for her husband and children.

She sends the oldest kids off to school, straps her baby to her back, and helps her husband weed their fields of millet and maize before preparing lunch. And then, Sheri gets to work.

"I also have my own business," says Sheri. "I buy raw rice, parboil it, dry it, and grind off the husks. People buy my rice because it takes less time to cook, and that means less time finding fuelwood."

This budding entrepreneur lives in Sanergo village, in a corner of rural West Africa that is rich in culture and



Lending circle of women in the Sanergo village of Ghana

By Sean Kelly/CUSO

tradition, but poor economically. Most citizens here scratch out a subsistence living in soil that can be scorched or sodden, depending on the time of year. If the harvest is healthy, some of the staple crops can be sold on the open market, although yields are usually just enough to feed a family.

But because of her small business, Sheri earns the money she needs to pay for school fees, uniforms and supplies. "The business also lets me contribute to the family by buying

food or fuel," Sheri adds.

Sheri owns no land, and has few belongings. Illiterate and with no collateral, she couldn't just walk into a bank and fill out a loan application.

So Sheri and nine other women in her village formed a 'lending circle,' and received a collateral-free loan from the Amasachina Self-Help Association, a community development group and partner of the Canadian non-government organization CUSO.

That first advance was divided into

10 micro-loans of about \$100 each, one for each woman to start a very small business.

They are participating in a microcredit program. It's a way to provide small business start-up capital to people who don't qualify for traditional bank loans.

As a condition of their involvement, the Sanergo collective guarantees the repayment of each individual loan.

"We select women who we know can make a business work," says

Sheri. "We have to, or we can't get future loans."

Like most microcredit organizations around the world, Amasachina targets women, who are often the poorest in their communities. They are usually the caregivers of the family as well, so if you help the women, the thinking goes, you help the children. If that includes education for the children, you also help the entire village.

But could the focus on women just add to an already heavy burden? Sheri admits it does, although you won't hear her complaining.

"It takes more time, but it's worth it because of the money and the satisfaction I get out of it," she says, stirring rice in a huge cast iron pot over a charcoal fire.

The women here do seem more confident and ready to assert themselves. And that's been difficult for some men to accept.

When one husband is asked if the new business ventures are good for his family he acknowledges that they do help feed the kids and pay for school. He then puts down his meal of rice and groundnut stew and complains that the men have never received a single penny. He also thinks the husbands should have more say in how the profit is spent. The women don't agree, and they let him know.

### WORKING TOGETHER FOR A BETTER WORLD

International Development Week (IDW), the signature week for Canada's international development community, is celebrated this year from February 3-9, 2008. The week provides a unique opportunity for the Government of Canada and Canadian organizations and individuals to show their challenges and successes in international development. It also provides an opportunity for Canadians to learn more about life in developing countries, and find out how they can become global citizens, actively

involved in international development. The stories in Global Voices focus on the efforts of Canadians working in collaboration with local partners around the world. They highlight a sample of innovative initiatives from over 43 international development and global education organizations that make up the Ontario Council for International Cooperation. For more stories and interactive content, visit our website: [www.ocic.on.ca](http://www.ocic.on.ca).

*We are now at the midpoint between the adoption of the Millennium Development Goals and the 2015 target date. So far, our collective record is mixed. The results presented in the United Nations Millennium Development Goals Report 2007 suggest that there have been some gains, and that success is still possible in most parts of the world. But they also point to how much remains to be done. There is a clear need for political leaders to take urgent and concerted action, or many millions of people will not realize the basic promises of the MDGs in their lives.*

**Ban Ki-Moon**  
Secretary General, United Nations

## ONLINE

- TakingITGlobal helps youth create local connections
- Canada World Youth participants plant trees to offset greenhouse gases emitted by international flights
- World Vision ask why youth are hungry for change
- Overseas, Canadian volunteers help shape sustainable change
- Save a Family Plan encourages sustainability through participation and empowerment
- Engineers Without Borders challenge commuters to try fair trade



Photo courtesy of Operation Eyesight Universal

**Operation Eyesight-trained vision technician  
Arun Chaudhari interviews a patient in his native Gujarat, India**

## Bringing better vision to the community

### OPERATION EYESIGHT

Arun Chaudhari lives in a part of the world where blindness and low vision is more than a disability – it's a direct threat to life. He was a promising but shy young man of 21 when a local project team recommended him for training to become his community's first vision technician. He had never been outside Dang, his home district in India's Gujarat state. Travelling more than 700 km to Hyderabad for his Operation Eyesight-funded training program, Chaudhari found himself facing a serious language barrier.

Undaunted, he attended classes by day and took additional academic and

language tutoring at night and successfully completed the course.

After further training at the Bhubaneswar Eye Hospital, Chaudhari returned to Dang 15 months after his journey began.

Today, Chaudhari works in the Dang Vision Centre, conducting eye exams, treating or referring patients for more advanced care and prescribing and fitting eye glasses.

Villagers are proud of his accomplishments and feel fortunate to receive quality care from one of their own.

## THE GLOBAL VOICES INDEX

189	500,000
Number of world leaders that signed the United Nations Millennium Declaration in 2000	Number of women who die each year during pregnancy or childbirth
2015	10
Year for achieving eight Millennium Development Goals	Percentage of the population worldwide living in sub-Saharan Africa
2147	63
Year in which the goals will be achieved in sub-Saharan Africa at the current pace	Percentage of the population worldwide with HIV living in sub-Saharan Africa
60	117
Percentage of unpaid family workers worldwide who are women	Number of people in millions globally that live in non-durable housing
133	50
Number of youth globally in millions who do not know how to read or write	Percentage of the population of developing countries with no access to toilets or sanitation
75	0.7
Percentage by which deaths from measles fell in Africa between 2000 and 2005, from improved immunization coverage	Percentage of gross national income donor countries should contribute for official development assistance

Source: The UN Millenium Development Goals Report 2007

## The invisible minority: 650 million disabled left out of the MDGs

ANNA MACQUARRIE/CACL

The Millennium Development Goals, introduced in 2000, heralded a new era of collective approach to socially aware development. In what was to be the most comprehensive development agenda of our time there was no mention or consideration of people with disabilities.

Over 650 million people worldwide were left out of a development plan that was supposed to address the needs of the disenfranchised. This is quite shocking when you consider that:

- The World Bank estimates that *one-in-five* of the poorest of the poor are people with disabilities
- UNICEF estimates that 40 million of the 120 million children who are out of school have a disability
- Women and girls with disabilities experience double discrimination and are significantly more vulnerable to violence and abuse than other women and girls

• Mortality rates for children with disabilities are estimated to be as high as 80 per cent in countries where under-five mortality as a whole has decreased to below 20 per cent.

For these reasons, Inclusion International (II), a global federation of family-based organizations advocating for the human rights of people with intellectual disabilities worldwide, developed the II MDGs to demonstrate how each MDGs is relevant to people with intellectual disabilities.

In December 2006, the international disability community welcomed the adoption of the new United Nations Convention on the Rights of Persons with Disabilities. The new convention provides a tool to better understand where and how the exclusion of people with disabilities occurs. The UN Convention represents a clear shift in the international community's thinking and understanding of disability and it firmly secures disability as a human rights issue.

DISPATCH FROM UGANDA:

## Poor housing conditions increase the risk of AIDS

ROXANNE ALI/ROOFTOPS CANADA

When I arrived in Uganda I didn't know what the face of HIV and AIDS looked like. My perception of HIV and AIDS in Africa was based on media images. I had never met anyone living with HIV or directly affected by AIDS. Then I was introduced to "Anne," a thirty year old with glowing skin and a radiant smile. I would never have guessed she is living with HIV.

I learned from a local AIDS organization that all of their 18,000 clients

are HIV positive, and over 60 per cent are women. Only 10 per cent take anti-retroviral drugs. The majority live in slums and have limited access to food and clean water. With this in mind, Shelter and Settlements Alternatives is advocating with key stakeholders to focus attention on the role of housing in the fight against HIV and AIDS.

RoofTops Canada's approach to housing is guided by a vision of integrated sustainable human settle-

ments development. Poor housing and environmental conditions increase the risk of high-burden, communicable, poverty-linked diseases. Housing is a determinant of health. Adequate and affordable housing positively impacts health outcomes and is especially relevant in the case of HIV and AIDS.

Roxanne Ali is an intern placed with Shelter and Settlements Alternatives, RoofTops Canada's partner in Kampala, Uganda.

## GLOBAL VOICES

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# Ghana's legal eagles

LAURIER BROWN/CCI

The women dressed in wedding gowns and bloody bandages were stopping traffic at one of Accra's busiest intersections. Curious motorists slowed down to read the signs hanging from around the women's necks - "I did not ask for this when I got married" and "This could be your mother or sister."

"We got young women to dress in wedding gowns and to put on red plasters and bandages like they had been beaten up by their spouses," says Bernice Sam, National Program Coordinator for Women in Law and Development in Africa (WiLDAF) Ghana, a women's organization working in partnership with Canadian Crossroads International (CCI). "It was so catchy - people began to talk about domestic violence, the media interviewed them."

It was one of many actions organized by WiLDAF and other Ghanaian women's organizations in their struggle for a law on domestic violence, which was enacted at long last in May 2007. WiLDAF Ghana is part of a pan-African network based in Harare, Zimbabwe, which offers free legal support in estate, divorce, abuse and other types of cases, and trains paralegals who operate throughout the country. WiLDAF is now working to raise awareness of the new Ghana Domestic Violence Act. WiLDAF played a key role in the coalition which succeeded in getting the Act passed.

"We started out at ground zero. We didn't have any documentation of incidents of violence, of what kinds of violence there were, and who was experiencing it," says Sam. "So in 1998 and 1999 there was research done at the national level that



Photo courtesy of CCI

## Bernice Sam mobilizes Ghanaian women to raise awareness of domestic violence

looked at who are the victims, what kinds of abuse are they experiencing, what are the percentages. We found that one in three women in Ghana has experienced physical violence, one in five has experienced psychological violence."

The research formed the basis for a dedicated campaign to bring the issue of domestic violence from the private to the public domain. WiLDAF and other coalition members hit the airwaves to talk about abuse and organized actions to grab the attention of the public and the media.

"We did what we call the Faces of Violence project.

We collected photos of physical abuse from the police station and blew these up into poster size for a public exhibition - the pictures were very, very shocking," says Sam. "The pictures were used all over the country. If you're a parliamentarian and you walk into a meeting and you see

those pictures, it is difficult to object to the bill." Following years of struggle, and a particularly bitter debate over including marital rape in the bill - it was originally worded so that marital consent could not be revoked, meaning it was legal for a husband to force his wife to have sex - the Domestic Violence Act was finally ratified this past May.

Through its partnership with CCI, WiLDAF is now working in collaboration with the Metropolitan Action Committee on Violence against Women and Children (METRAC), based in Toronto. METRAC works with a variety of partners to end violence against women and children. They are actively involved in training frontline workers about the legal options at their disposal, a program that was of interest to WiLDAF as they begin a project to raise awareness of the new Ghana Domestic Violence Act.

## World Briefs

### Central America

The 1.6 million people living with HIV/AIDS in Latin America have gone largely unnoticed by the global community. Horizons of Friendship, based in Cobourg, Ont., works within a Central American Learning Network to combat HIV/AIDS and press national governments to assume responsibility for public health and preventing further spread of the virus. On Nov. 11, 2005 Central American presidents signed the San Salvador Declaration, a regional agreement which commits governments to working together towards the goal of universal treatment. The Declaration is binding as it is part of the Central American Integration System.

### El Salvador

Between 1978 and 1991 El Salvador was engulfed in a violent civil war. Over 75,000 people died as a result, and those who survived were exposed to appalling crimes. A Peace Accord was struck Jan. 16, 1992. The post-conflict rebuilding process is ongoing and a critical part of peace-building. Sixteen years after the Peace Accord, Ottawa-based SalvAide works with marginalized communities in El Salvador by facilitating a microcredit project for women, fostering development through medical, educational and building assistance, and facilitating cultural immersion.

### Colombia

The YMCA of Greater Toronto works in partnership with the YMCA of Medellin, Colombia to engage youth in programs that develop their capacity as leaders in social development, as citizens with rights and responsibilities, and as peacemakers. The programs discourage violence and provide options for youth. Programs that have been implemented include training in artistic expression, alternative journalism, environmental education and preparation for university studies.

### Ethiopia, Malawi, Tanzania and Uganda

Toronto-based Canadian Physicians for Aid and Relief's Moving Beyond Hunger program contributes to the Millennium Development Goal of reducing by half the proportion of people who suffer from hunger. The program addresses the determinants of food security in 1,590 undernourished households in select communities of four African countries in which hunger is a major problem by building capacity of farming families and farmer-led organizations, and by educating and engaging Canadians about efforts to reduce hunger.

### India and Nepal

Basic education enables access to vital information, services, and employment opportunities. Toronto-based World Literacy of Canada works with local partners in the Indian state of Uttar Pradesh and in southwest Nepal toward the Millennium Development Goal of achieving universal primary education. Ongoing projects include preschools, scholarships, and a range of educational programs for women and for women's groups that advocate for change in their slum or village, and run microcredit and vocational skills training programs.



Photo courtesy of War Child Canada

## Our Lady Peace frontman Raine Maida busks in Toronto to raise money for War Child Canada

## The street on a string

### WAR CHILD CANADA

Our Lady Peace frontman and Canadian solo artist Raine Maida has long been a supporter of War Child Canada, the Toronto-based charity that provides humanitarian assistance to war-affected children around the world. Maida has performed at huge benefit concerts, has donated songs to the charity and has traveled to war-torn countries to witness first-hand the effects of war on children. His most recent fundraiser, however, was a little different. Armed with just an acoustic guitar and a couple of cardboard signs, Maida embarked on a 12-hour busking marathon around Toronto to raise money to help War Child Canada rebuild a school in the Democratic Republic of Congo.

"Toronto is truly a great city," Maida said.

"When I busked on the streets I was humbled by everyone's generosity. I'm hoping to go and see the finished school. I will be able to show people exactly where their money has gone."

Maida has visited both Iraq and Darfur with the charity and is planning to visit the Congo later this year. A decade of war in the Democratic Republic of Congo has left four million people dead and millions more forced from their homes. With a fragile peace, people are returning to their villages to find almost everything destroyed, including the schools. War Child Canada is trying to help young war victims by working to rebuild schools in the hardest hit areas and giving thousands of children the opportunity to receive an education.

# Street smarts: helping young entrepreneurs thrive

HEATHER NELSON/  
STREET KIDS INTERNATIONAL

Deepak is 17 years old. One of seven siblings, he found himself on the street, forced to fend for himself. He tried to make money through ragpicking and petty theft. Raju is 20 years old. After being kicked out of school, with his family living in extreme poverty, he too found himself on the street, begging and stealing to survive. He was 12.

Following training in the Street Business Toolkit program lead by Street Kids International's Nepalese partner organization SathSath, Raju expressed an interest in starting his own business selling momos – Nepalese dumplings – out of a cart on the street. However, he lacked the confidence. Then he paired up with Deepak and developed a business plan. Based on the quality of their plan, SathSath financed the start-up equipment they needed to begin their business.

Each night Deepak and Raju prepared their momos at the SathSath office, and each day they



*Raju, 20 and Deepak, 17 selling momos, Nepalese dumplings, on the streets of Kathmandu, Nepal*

By Biso Bajracharya/SATHSATH

pushed their cart around town to sell them. On average they made around \$4 a day. While working on their business, the boys were in close contact with SathSath's youth workers, who coached them and provided support. Their short-term goal was to develop business skills

and to save enough money to pay back the initial capital investment of their cart. Through this pay-back structure SathSath can then start a new pair of kids on their way with another momo business.

In the nine months since they started, Deepak and Raju paid back

the investment and found jobs in a restaurant that sells momos. Deepak also reconnected with his family. The cart has been passed on to Sunial and Binod, two other boys that are now learning how to run a business.

The International Labour Organization estimates that,

worldwide, some 88 million people between 15-24 years of age are unemployed. That's nearly half of the unemployed population worldwide, with over 38 million in Asia alone.

The Ontario Council for International Cooperation (OCIC) is an umbrella organization of Ontario-based international development and global education organizations and individual associate members working globally for social justice. As a Council it facilitates the exchange of information, and supports the capacity building and skill development needs of its members.

OCIC also convenes a variety of public engagement activities that help Canadians develop awareness and understanding of global development issues. Current focuses include supporting and participating in forums focused on global citizenship, learning and collaboration on HIV/AIDS, and increasing support for disability policies and programming in developing countries.

In March 2007 we will launch *Just Theatre for Change*, an in-schools theatre tour which will educate students on issues around children's rights and child-labour. Participating schools will also receive an interactive theatre-based workshop and curriculum-based resource materials. For information email [just.theatre@ocic.on.ca](mailto:just.theatre@ocic.on.ca).

For a complete listing of International Development Week 2008 activities across Ontario, information on OCIC's ongoing initiatives, and to visit our Member Agencies' websites visit [www.ocic.on.ca](http://www.ocic.on.ca).

To send feedback on Global Voices email [global.voices@ocic.on.ca](mailto:global.voices@ocic.on.ca).



This national contest gives you a chance to think about global issues and put your creative talent to the test.

Here is how it works:

- Contestants 8-12 and 13-18 years of age are invited to prepare a video-clip of five minutes or less explaining what they believe is the most pressing global issue, and what actions people can take locally to address it.
- Videos must be uploaded onto a public video sharing platform such as YouTube, Rethos, MySpace, Facebook, or others by March 1<sup>st</sup>, 2008.
- Finalists will be chosen provincially and will receive a video camera or a \$1000 cash prize.

For contest details and submission guidelines visit [www.videochallenge.ca](http://www.videochallenge.ca) or contact us at [public.engagement@ocic.on.ca](mailto:public.engagement@ocic.on.ca) / 416.972.6303.

## OCIC Member Agencies

Canada World Youth	Horizons of Friendship
Canadian Association for Community Living	Jamaican Self-Help Organization
Canadian Catholic Organization for Development and Peace	Kawartha World Issues Centre
Canadian Crossroads International	Mennonite Central Committee of Ontario
Canadian Feed the Children	Mines Action Canada
Canadian Friends Service Committee	Operation Eyesight Universal
Canadian Physicians for Aid and Relief	Oxfam Ontario
Canadian Red Cross	Physicians for Global Survival
Casa Canadiense	Plan International Canada
CHF	Rayjon Share-Care
Christian Child Care International	Rooftops Canada
Compassion Canada	SalvAide
Crossroads Christian Communication	Save a Family Plan
CUSO in Ontario	Street Kids International
Engineers without Borders	TakingITGlobal
Foundation for International Development Assistance	Tamils Rehabilitation Organization
Frontiers Foundation	Transforming Faces Worldwide
Global Education Network	War Child Canada
Guelph International Resource Centre	World Literacy of Canada
Guatemala Community Network	World Vision Canada
Heartlinks	YMCA Kitchener Waterloo
	YMCA of Greater Toronto